OPEN ACCESS
International Jornal of Noesantara Islamic Studies
Vol. 3 No. 1. February 2026, pp. 87-97 DOI. 10.70177/ijonis.v3i1.2766

Research Article

IMPLEMENTATION OF CORETAX SYSTEM IN BANKING: DATA INTEGRATION AND UNLIMITED SERVICES FOR TAXPAYER COMPLIANCE

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Article Info
Received: August 19, 2025
Revised: November 23, 2025
Accepted: January 23, 2026
Online Version: February 26, 2026

Abstract
This study aims to analyze the strategic role of the Directorate General of Taxes' (DGT) Core Tax Administration System (CoreTax), particularly in the banking sector, in realizing financial data integration supported by the latest regulations to produce seamless service and improve Taxpayer Cooperative Compliance (WP). The approach used is qualitative descriptive-analytical with a focus on policy analysis of the regulatory framework, particularly Minister of Finance Regulation (PMK) Number 47 of 2024 concerning access to financial information. This study also analyzes the DGT CoreTax technical documentation version 1.0 (released January 2025) and the latest literature (2020 and later) on tax digitalization and Cooperative Compliance. The analysis results show that CoreTax implementation builds a compliance ecosystem based on integrated data. Legalization of data access through PMK 47/2024 enables automation and prepopulation of data in the reporting process of Corporate Taxpayers in the banking sector. Comparative simulations show that this feature can significantly reduce the administrative burden, estimated at 66% during SPT filing. CoreTax's ability to provide ease, accuracy, and transparency of data is a key factor in building taxpayer trust, which has a direct impact on increasing cooperative compliance. This study confirms a causal relationship between strengthening data access regulations (PMK 47/2024) and CoreTax's architecture (banking data integration) as the theoretical-operational basis for cooperative compliance strategies in high-risk and data-sensitive sectors. The Directorate General of Taxes (DGT) needs to prioritize cybersecurity risk mitigation through multi-factor authentication and layered encryption, as well as expanding education to maintain data integrity and confidentiality, which are critical aspects in maintaining corporate taxpayer trust in the financial sector.

Keywords: Cooperative Compliance, CoreTax DJP, Tax Data Integration

Journal Homepage https://research.adra.ac.id/index.php/ijonis ISSN:(P: 3048-1147) - (E: 3048-2658)
How to cite: Safrizon, N., A., & Rahman, R. (2026). Implementation of Coretax System in Banking: Data Integration and Unlimited Services for Taxpayer Compliance. *International Jornal of Noesantara Islamic Studies*, *3*(1), 87–97. https://doi.org/10.70177/ijonis.v3i1.2766
Published by: Yayasan Adra Karima Hubbi

INTRODUCTION

Modernization of the tax system is a necessity for countries seeking to optimize tax ratios amidst the complexity of the rapidly growing digital economy (Runtuk et al., 2024; Suherman et al., 2025). Indonesia, despite being one of the largest tax contributors in the ASEAN region, still faces challenges in achieving an optimal tax ratio, as evidenced by suboptimal revenue realization in several regions. In response to this challenge, the Directorate General of Taxes (DGT) launched the Core Tax Administration System (PSIAP) Update, also known as the CoreTax Administration System (CTAS) (Trakem & Fan, 2024).

CoreTax is designed to be the backbone of modern tax administration, replacing legacy, fragmented and less relevant technologies and systems (Rofiqo, 2025). This new system aims to create a more integrated, efficient, effective, and accountable tax administration, in accordance with the spirit of Presidential Regulation (Perpres) No. 40 of 2018 concerning the Reform of the Tax Administration System. The official launch of CoreTax was carried out on December 31, 2024, with taxpayers able to start logging in to the DGT CoreTax system effective from pre-implementation in December 2024 and full implementation in January 2025 (Rizavi et al., 2025; Tao et al., 2025).

The banking sector, as a key pillar of the national economy and the repository of sensitive financial data, is a key focus of CoreTax implementation. Successful integration of CoreTax with Financial Services Institutions (LJK) is key to implementing financial information transparency (such as the Automatic Exchange of Information - AEOI) domestically and ensuring the integrity of corporate taxpayer transaction data (Zhao et al., 2025).

The implementation of CoreTax in early 2025 coincided with the strengthening of the Directorate General of Taxes' authority to access financial information. This critical juncture was supported by the issuance of Minister of Finance Regulation (PMK) No. 47 of 2024. This regulation strengthens the Director General of Taxes' authority to oversee the compliance of financial services institutions (FSI) in submitting financial information to their clients (Alfarizi et al., 2024; Bui et al., 2025). Therefore, this research becomes very urgent to analyze how the digital administration system supported by this strong data authority is operated to achieve the Cooperative Compliance target.

Academically, there is an urgency to analyze whether CoreTax, with its massive banking data integration architecture, is able to effectively transform from being merely a law enforcement tool into a platform that encourages collaborative and trust-based relationships with Corporate Taxpayers, particularly in the banking sector (Brahmana & Aslam, 2025; Permatasari & Gunawan, 2023). Previous literature studies have suggested the need for further research on the effectiveness of the CoreTax Administration System (CTAS) in the context of tax compliance (Korat & Munandar, 2025). Cooperative Compliance (CC) theory represents a paradigm shift from an adversarial relationship (dominated by enforcement and sanctions) to a partnership based on transparency and open communication between tax authorities and taxpayers. In the context of digitalization, CoreTax explicitly aims to increase the level of voluntary compliance (Accinelli et al., 2025).

Research has shown that digitalization of tax services has a positive and significant impact on tax compliance. This influence is mediated by taxpayer trust (Benchekroun & Boumane, 2023; Tin et al., 2025). When digital services (like CoreTax) provide convenience, transparency, and efficiency, taxpayers tend to feel more trust in the administrative system, which ultimately strengthens cooperative compliance behavior. Therefore, CoreTax is measured not only by its technological capabilities, but also by its ability to foster trust in a data-driven environment (Cano et al., 2025; Dermoredjo et al., 2025).

The main problem in this research stems from the strategic needs of the Directorate General of Taxes (DGT) to ensure the implementation of the Core Tax Administration System (CoreTax) is able to integrate financial data from the banking sector effectively after the

enactment of PMK 47/2024 which provides legitimacy for access to financial information (Habib Saragih et al., 2024).

This integration is expected to be the foundation for seamless service, particularly for corporate taxpayers in the banking sector. In this context, this study examines how the data integration mechanism built into the CoreTax architecture can generate administrative efficiency and increase reporting transparency, ultimately serving as a significant driver for cooperative compliance (Fernando et al., 2025; You et al., 2025). Furthermore, this study believes that the success of CoreTax implementation is determined not only by its ability to provide automated and accurate data-driven services, but also by the extent to which the DGT is able to manage data governance challenges and mitigate technical and information security risks in a fully integrated digital environment. This risk management is crucial given that the banking sector is highly sensitive to data security and public trust (Sun & Yang, 2025; Zulham et al., 2025).

This study aims to deeply analyze the architecture and mechanisms of banking data integration within CoreTax DGT based on the latest regulatory framework, particularly PMK 47/2024, to map its contribution to realizing seamless service (Özgür Speitmann et al., 2025; Perdana & Jhee Jiow, 2024). This study also aims to assess the potential impact of implementing seamless services on reducing compliance burdens and improving cooperative compliance among corporate taxpayers in the banking sector. Furthermore, this study identifies important moderating factors, such as data security, information governance, and taxpayer trust, to understand the relationship between CoreTax data integration and the effectiveness of modern compliance strategies.

This research contributes to the development of the literature on policy implementation theory and cooperative compliance in the context of developing countries, particularly by mapping the relationship between data regulations and tax technology architecture. Practically, this research generates strategic recommendations for the Directorate General of Taxes (DGT) and policymakers in optimizing CoreTax implementation, particularly regarding strengthening data governance and mitigating cyber risks in the financial sector, which has a high level of information sensitivity (Janský et al., 2023; H.-A. Lee et al., 2025).

RESEARCH METHOD

Research Design

This study uses a qualitative research design with a descriptive analytical approach, focusing on System Implementation Analysis and Policy Analysis. This approach was chosen because the implementation of the DGT's Core Tax Administration System (CoreTax) is a national-scale public information technology infrastructure that requires an in-depth analysis of the interaction between regulatory policies and system architecture. This research design allows researchers to evaluate how PMK 47/2024, as a regulation on access to financial information, plays a role in directing the integration of banking data into CoreTax, and how this interaction shapes the compliance process of Corporate Taxpayers in the banking sector (Calzada, 2023).

Research Target/Subject

The main subject of this research is the operational implementation of CoreTax DGT in the context of fulfilling the tax obligations of Corporate Taxpayers in the banking sector, particularly regarding the financial data integration mechanism. This analysis refers to three main data sources, namely key regulations such as Presidential Regulation No. 40 of 2018 and PMK No. 47 of 2024, official technical documentation such as the "CoreTax DGT Quick Guide" version 1.0 along with the e-Invoice, Payments, and Annual Tax Return modules, as well as simulated data regarding tax administration performance before and after CoreTax

implementation. All of these sources serve as the basis for mapping how the system and policies operate in actual and theoretical terms (Ormeño-Pérez & Oats, 2023).

Research Procedure

The research procedure was conducted through a series of analytical steps, beginning with a review of regulations governing banking data integration and the legal framework for CoreTax implementation. Next, the researchers reviewed the technical documentation of the CoreTax system to understand the architectural design and operational workflows that influence the tax reporting process. This procedure was then continued by constructing a comparative simulation between tax business processes before and after CoreTax, which was used to project potential administrative efficiencies. The entire process was conducted systematically to ensure the linkage between regulatory elements, technical design, and their impact on taxpayer compliance (Susiang et al., 2024).

Instruments, and Data Collection Techniques

The primary research instruments were regulatory documents, CoreTax technical documentation, and public content related to system implementation. Data were collected through a documentation study involving an in-depth analysis of all official documents, including system guidelines and regulations that form the basis for data integration in banking and financial services institutions. Furthermore, content analysis techniques were used to examine the substance of DGT socialization materials, internal publications, and various information sources containing information on technical features, implementation constraints, and risk mitigation strategies. This technique provides a comprehensive understanding of the dynamics of system implementation from both administrative and operational perspectives (Jauhari et al., 2025).

Data Analysis Technique

Data analysis was conducted using two main methods. First, descriptive comparative analysis was used to compare tax administration business processes before and after CoreTax implementation, taking into account changes in workflow, process duration, and data accuracy. The results of this analysis were supported by simulated data presented in the administrative performance efficiency table (Omer et al., 2025). Second, chain-of-effect analysis was applied to identify the causal relationship between regulatory strengthening through PMK 47/2024, CoreTax technical features such as integration and prepopulated data, operational outcomes in the form of efficiency and increased trust, and its impact on strengthening Cooperative Compliance. This analysis provides a comprehensive overview of how regulation and technology combine to shape taxpayer compliance behavior.

RESULTS AND DISCUSSION

The implementation of CoreTax in the banking sector is marked by a fundamental shift from an ad-hoc data request-based tax administration system to a legalized and institutionalized automated data exchange system. The legal foundation for CoreTax's effective operation in the financial sector was affirmed through the issuance of Finance Ministerial Regulation No. 47 of 2024. This regulation, the third amendment to Finance Ministerial Regulation No. 70/PMK.03/2017, grants the Director General of Taxes more explicit and broader authority to access financial information from Financial Services Institutions (LJK) (Carballido et al., 2025; C. L. Lee & Liang, 2024).

CoreTax is technically designed to be "connected" or integrated with banking data. PMK 47/2024 ensures that the banking sector, which is a Corporate Taxpayer with a very large transaction and data volume, is subject to this information exchange mechanism. This DGT authority allows direct supervision of LJKs to verify compliance with customer financial

information submissions. Without a strong legal basis, LJKs will struggle to comply with data requests, especially for sensitive data on priority customers. Therefore, this regulation is a mandatory prerequisite for maintaining tax data integrity. The existence of PMK 47/2024 institutionally fills the legal gap, transforming the DJP-Bank relationship from manual communication to an integrated operational platform, which ensures the integrity of tax data before it is processed in CoreTax.

The integration of banking data facilitated by PMK 47/2024 gives CoreTax the ability to implement a broad prepopulated data feature. The prepopulated feature allows the Directorate General of Taxes (DGT) system to automatically fill out tax forms using data collected from various sources, including financial data from financial services institutions (FSI). While prepopulated implementation has been proven for customs data (Import Notification of Goods/PIB) and withholding tax documents from counterparties, expanding to banking transaction data will be key for corporate taxpayers in the banking sector.

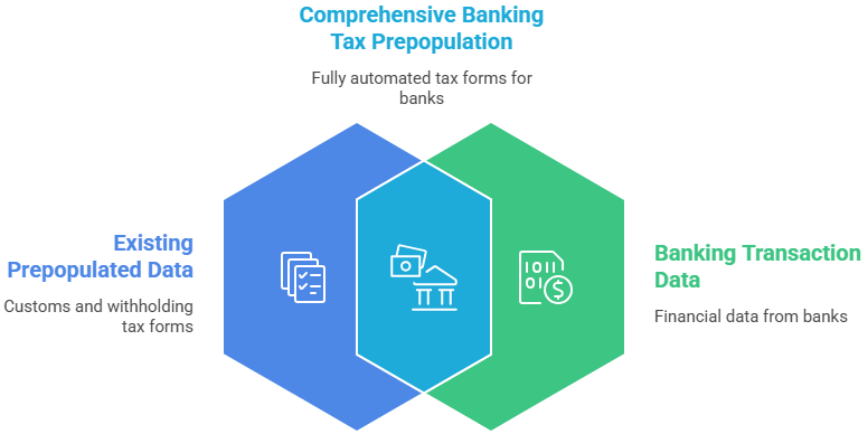

Figure 1. Exanpding Prepopulated Tax Data for Banks

This prepopulated feature has a transformative impact. First, it significantly reduces data input errors that frequently occurred in the legacy system. Second, CoreTax provides prepopulated data for Tax Credits based on withholding tax certificates issued by counterparties to corporate taxpayers. With the expansion to banking data, banking taxpayers will shift their role from data entry to data validation. This role shift brings with it a shift in compliance risk. When the DGT provides prepopulated data, the integrity of the reported tax data is highly dependent on the accuracy of the CoreTax system. If data discrepancies occur, the dispute will focus on system accuracy, not taxpayer negligence. The Directorate General of Taxes (DGT) recognizes the initial risks of this implementation and has advised that sanctions will not be imposed on taxpayers due to disruptions to the CoreTax system implementation in 2025 (Al-ahdal et al., 2024; Ellett et al., 2025).

CoreTax's seamless service concept eliminates administrative barriers that previously required physical interaction or the use of various unintegrated applications. This is realized through the unification of all tax administration services into a single platform. CoreTax integrates all essential service modules: Registration, Annual Tax Returns, Periodic Tax Returns, Payments, and other Tax Services. Older modules such as e-Invoices, Unified e-Bupots, PPh 21 e-Bupots, and e-Billing are now integrated into a single CoreTax application. Corporate taxpayers, including those in the banking sector, are encouraged to utilize the annual tax return reporting facility through CoreTax DGT. In addition to the convenience of online reporting through coretaxdjp.pajak.go.id, CoreTax allows tax service documents to be generated and downloaded directly from the Taxpayer Portal, eliminating the need to visit the Tax Service Office (KPP). All these documents use electronic signatures with barcodes that can be verified for authenticity. (No et al., 2023).

For large institutions like banks, the reporting volume and complexity of data reconciliation are extremely high. Therefore, the real benefit of seamless service is reduced

compliance time and costs. Comparative simulation data, based on CoreTax's inherent promise of efficiency, demonstrates the potential for substantial reductions in administrative burden in the banking sector.

Table 1. Comparison of Tax Administration Efficiency Indicators for Taxpayers in the Banking Sector (CoreTax Data Simulation)

Indicator	Pre-CoreTax Period (Old System)	Post-CoreTax Period (Performance Target)	Reduction / Increase	Relationship with Seamless Service
Average Time to Fill Out Annual Corporate Income Tax Returns (Hours)	75	25	↓66.67%	Automation of prepopulated data and interface simplification
Primary Data Input Error Rate (%)	5.2%	<1.5%	↓71.15%	Real-time validation and accuracy of data sources
Frequency of Physical Visits to KPP (per year)	4	0-1	↓75%−100%	Self-service and digital application tracking on the WP Portal
Financial Transaction Data Reconciliation Accuracy (%)	70%	>92%	↑31.43%	LJK data access (PMK 47/2024) and automatic cross-check

This simulation data indicates that economic rationality plays a central role in driving compliance. When compliance costs (time, effort, and the risk of fines due to errors) are drastically reduced, corporate taxpayers have a much greater incentive to proactively comply with their tax obligations. The convenience offered by CoreTax serves as a key catalyst, shifting taxpayer attitudes from procrastination to cooperation.

CoreTax, supported by integrated data from banking and other sources, creates an environment of "total transparency" for corporate taxpayers. In this environment, CoreTax is no longer simply a reporting tool, but rather a system capable of real-time data cross-checking and reconciliation. Cooperative compliance (CC) is heavily influenced by service digitization and mediated by trust. Although CoreTax comes with strong data authority (PMK 47/2024), this can trigger CC for two reasons: 1) Data Certainty: Banking taxpayers realize that their transaction data is already held by the DGT. This awareness encourages them to proactively report and resolve potential data discrepancies early on, rather than waiting for audit results triggered by system findings. 2) Ease of Compliance: As shown in Table 1, reducing administrative burdens facilitates cooperative intentions. CoreTax is a manifestation of CC, where the DGT "invites" taxpayers to cooperate by offering substantial conveniences, but based on near-perfect data transparency.

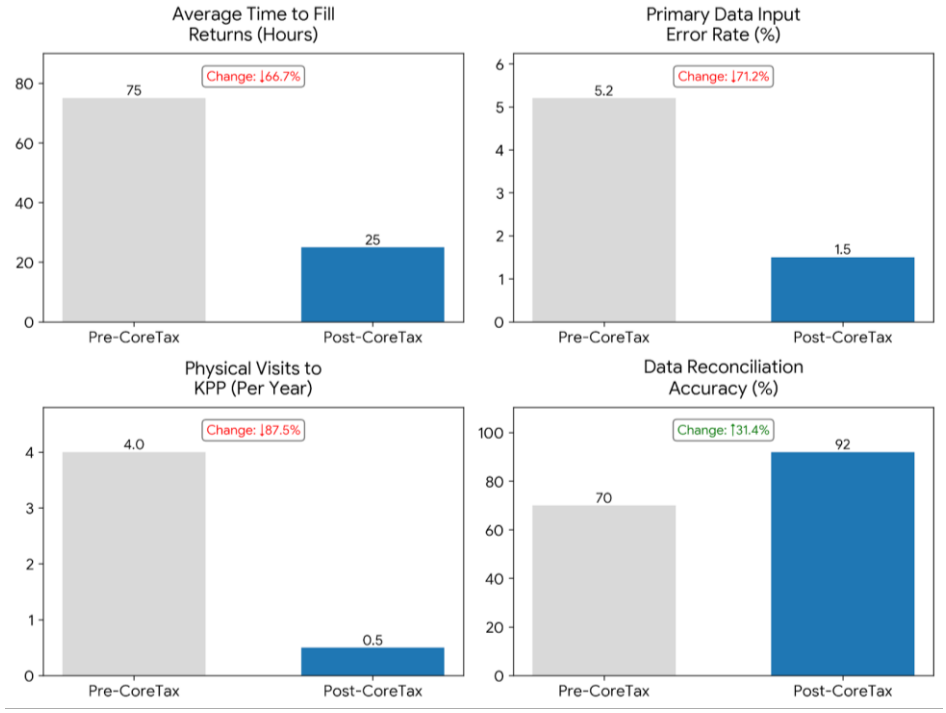

Figure 2. CoreTax: Administration Efficiency Indicators (Banking Sector)

While CoreTax's technical features enhance efficiency, the sustainability of Cooperative Compliance in the banking sector is highly sensitive to negative moderating factors, namely cybersecurity and data integrity. For the financial sector, customer data confidentiality and the risk of data breaches are fundamental threats to trust. CoreTax faces risks of system complexity, potential downtime, and data breaches. Failure to manage these risks can lead to confusion, taxpayer rejection, and decreased compliance. Therefore, CoreTax is equipped with a robust security system, including Multi-Factor Authentication (MFA) and Two-Step Verification (2FA). Furthermore, the cybersecurity threat mitigation strategy implemented includes the implementation of a layered security system with end-to-end encryption and regular security audits.

CoreTax security is a key foundation for successful transformation. If the Directorate General of Taxes (DGT) fails to guarantee the confidentiality of integrated sensitive financial data (as per PMK 47/2024), the trust established through seamless service will be undermined. Failure in data governance in the banking sector serves as a strong negative moderating factor for Cooperative Compliance, as it undermines a key prerequisite for CC: taxpayer trust.

Table 2. CoreTax Causal Chain on Cooperative Compliance in the Banking Sector

CoreTax Core Variables	Regulation/Technical Support	Implications for Taxpayer Behavior	CoreTax's Role in Cooperative Compliance (CC)
Financial Data Integration	PMK 47/2024	Increased Transparency and Self-Oversight	Creating Data Certainty as a basis for fair negotiations and reconciliation.
Seamless Service	Prepopulated Features and Module Integration	Compliance Cost Reduction	Creating Ease of Compliance, strengthening cooperative intentions.
Cyber Security and Governance	2FA Authentication, Layered Encryption	Increasing Trust in Administration	Ensuring Data Confidentiality, positively mediates the relationship between CoreTax and Cooperative Compliance.

Many previous studies have focused on the general impact of digitalization on taxpayer compliance. This research offers novelty by specifically analyzing the causal correlation between the strengthening of the data access regulatory framework (PMK 47/2024) and the implementation of the CoreTax modular architecture as an operational platform. The key novelty lies in emphasizing that CoreTax is not merely an efficient administrative system, but rather an integrated policy enforcement and trust-building instrument. CoreTax facilitates Cooperative Compliance by balancing two poles: on the one hand, it offers convenience (seamless service) as an incentive for cooperation; on the other hand, it operates on the basis of near-perfect data transparency (through PMK 47/2024), which indirectly compels taxpayers to comply voluntarily because their data is already valid in the DGT system. This research details how this relationship works, particularly in the context of Financial Sector Corporate Taxpayers.

CONCLUSION

The implementation of CoreTax by the Directorate General of Taxes (DGT) in the banking sector since January 2025 marks a new phase in the modernization of Indonesian tax administration, particularly through the successful integration of financial data based on PMK 47/2024. This integration enables the broader application of automation and prepopulated data features, resulting in significant efficiencies in the reporting process, including accelerated tax return submission and reduced data error rates. The increased efficiency and service quality created through this seamless service significantly contribute to strengthening cooperative compliance, in line with various empirical findings showing that the ease of digital services has a positive effect on compliance, mediated by increased taxpayer trust.

However, this study confirms that the sustainability of cooperative compliance in the banking sector, which is characterized by sensitivity to data confidentiality and security, cannot rely solely on the reliability of the system's technical features. Strong data governance, including mitigating cybersecurity threats, managing downtime risks, and implementing strict data protection controls, are crucial moderating factors. Therefore, the long-term success of CoreTax in realizing Cooperative Compliance is largely determined by the DGT's ability to maintain and enhance the trust of corporate taxpayers in the banking sector through strong assurances of integrated data confidentiality, integrity, and security. By maintaining system stability and strengthening data governance, the DGT can ensure that digital transformation through CoreTax not only improves administrative efficiency but also forms a foundation for sustainable compliance based on trust.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this manuscript, the author(s) used GPT only to assist with grammatical review. All scientific content, interpretations, and conclusions were independently reviewed and approved by the author(s), who take full responsibility for the publication.

AUTHOR CONTRIBUTIONS

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.
Author 2: Conceptualization; Data curation; In-vestigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

CONFLICTS OF INTEREST

The authors declare no conflict of interest.

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