

THE INFLUENCE OF TAX UNDERSTANDING, CORETAX IMPLEMENTATION, AND CORETAX INFRASTRUCTURE ON INDIVIDUAL TAXPAYER COMPLIANCE

Elba Seville 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: elbaseville16@gmail.com

Choirul Anwar 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: anwar_choirul@yahoo.com

Ayatulloh Michael Musyaffi 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: musyaffi@unj.ac.id

ABSTRACT

This study aims to examine the influence of tax understanding, Coretax implementation, and Coretax infrastructure on individual taxpayer compliance in the use of Coretax. The study is based on the importance of optimizing the digital tax administration system through the implementation of Coretax as an effort to improve taxpayer compliance. The successful implementation of the system depends on several factors, including taxpayers' understanding of taxation, the implementation of Coretax, and the quality of the supporting infrastructure. This research employed a quantitative method with a survey approach. Primary data were collected by distributing questionnaires to 257 individual taxpayers in Jakarta. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. The results indicate that tax understanding has a positive and significant effect on individual taxpayer compliance. Coretax infrastructure also has a positive and significant effect on individual taxpayer compliance. In contrast, Coretax implementation does not have a significant effect on individual taxpayer compliance. Therefore, the Directorate General of Taxes is expected to strengthen the implementation of Coretax by expanding outreach programs, providing continuous taxpayer education and technical assistance, and encouraging wider adoption of the system. These efforts, together with improvements in Coretax infrastructure, are expected to support higher levels of individual taxpayer compliance in the future.

Keywords: Coretax implementation, Coretax infrastructure, Individual taxpayer, Taxpayer compliance, Tax understanding

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh pemahaman perpajakan, penerapan Coretax, dan infrastruktur Coretax terhadap kepatuhan wajib pajak orang pribadi dalam penggunaan Coretax. Penelitian ini didasarkan pada pentingnya optimalisasi sistem administrasi perpajakan digital melalui penerapan Coretax sebagai upaya meningkatkan kepatuhan wajib pajak. Keberhasilan penerapan sistem bergantung pada beberapa faktor,

seperti pemahaman perpajakan, penerapan Coretax, serta kualitas infrastruktur pendukung. Penelitian ini menggunakan metode kuantitatif dengan pendekatan survei. Data primer diperoleh dengan mendistribusikan kuesioner kepada 257 wajib pajak orang pribadi di Jakarta. Analisis data dilakukan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan SmartPLS 4. Hasil penelitian menunjukkan bahwa pemahaman perpajakan berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak orang pribadi. Infrastruktur Coretax juga berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak orang pribadi. Di sisi lain, penerapan Coretax tidak berpengaruh signifikan terhadap kepatuhan wajib pajak orang pribadi. Oleh karena itu, Direktorat Jenderal Pajak diharapkan dapat memperkuat sosialisasi dan penyuluhan mengenai penggunaan Coretax, meningkatkan pendampingan kepada wajib pajak selama proses implementasi, serta terus mengoptimalkan kualitas infrastruktur Coretax agar pemanfaatan sistem dapat berjalan lebih efektif dan mendukung peningkatan kepatuhan wajib pajak orang pribadi.

Kata kunci: Penerapan Coretax, Infrastruktur Coretax, Kepatuhan wajib pajak, Pemahaman perpajakan, Wajib pajak orang pribadi

INTRODUCTION

Tax is one of the primary sources of government revenue and plays a strategic role in financing government operations and national development. Tax revenue is allocated to support various essential sectors, including education, healthcare, infrastructure, social protection, and other public services. Therefore, the government's ability to collect tax revenue effectively is a key determinant of a country's capacity to achieve sustainable development. To enhance the effectiveness, efficiency, transparency, and accountability of the tax system, the Directorate General of Taxes (DGT) has continuously implemented tax administration reforms (Direktorat Jenderal Pajak, 2024).

Taxation serves two principal functions, namely the budgetary function (*budgetair*) and the regulatory function (*regulerend*). The budgetary function refers to taxation as the government's primary source of revenue for financing public expenditure and supporting national development programs. Meanwhile, the regulatory function emphasizes the role of taxation as a policy instrument used to influence economic and social activities, such as encouraging investment, controlling the consumption of certain goods, protecting domestic industries, and promoting a more equitable distribution of income (Rozaq, 2024). Tax revenue continues to make a substantial contribution to Indonesia's state revenue. Therefore, optimizing tax revenue requires the active participation of both existing and prospective taxpayers to enhance taxpayer compliance (Fachirainy, 2021). In Indonesia, the authority responsible for administering and collecting taxes is the Directorate General of Taxes (DGT).

Paying taxes is not only a legal obligation of every citizen but also a form of public participation in financing government administration and national development. To date, tax revenue remains the primary source of state income in the State Budget (APBN). Consequently, optimizing tax revenue plays a crucial role in supporting national economic growth and sustainable development (Kementerian Keuangan Republik Indonesia, 2024). Taxpayers are legally obligated to fulfill their tax obligations by paying taxes in accordance with the applicable regulations. Tax payments are administered through the respective regional tax authorities and constitute an important source of funding for regional development. Pursuant to Article 285, Paragraph (1) of Law No. 23 of 2014 on Regional Government, regional governments possess their own sources of revenue, referred to as Regional Original Revenue (Pendapatan Asli Daerah/PAD), which include regional taxes, returns from separated regional assets, other legitimate regional revenues, and regional service charges (retributions) (Undang-Undang Republik Indonesia Nomor 23 Tahun 2014, 2014). Among these sources, regional tax

revenue plays a vital role in financing regional development. Consequently, local governments are expected to strengthen their capacity to optimize regional tax collection, thereby reducing their dependence on fiscal transfers and subsidies from the central government.

Technological advancement has accelerated significantly in recent years, with nearly every aspect of human life being transformed by the Fourth Industrial Revolution through digitalization. In response to these developments, the DGT has initiated a comprehensive transition from its legacy tax administration system to a more modern platform known as the Coretax Administration System (CTAS). This initiative is part of the Tax Reform Program established under the Minister of Finance Decree No. 360/KMK.03/2017, which is built upon five strategic pillars: organizational transformation, data-driven information technology, regulatory reform, business process improvement, and human resource development (Direktorat Jenderal Pajak, 2024). The development and implementation of Coretax are primarily driven by these pillars, particularly information technology, regulatory enhancement, and business process modernization.

The Coretax Administration System (CTAS) is an integrated tax administration platform developed by the Directorate General of Taxes to provide more efficient, effective, and user-friendly tax services. Coretax represents a major milestone in Indonesia's tax administration reform, aiming to establish a tax authority that is strong, credible, accountable, and supported by advanced information technology. Its primary objective is to modernize the existing tax administration system by integrating all core tax administration processes into a single digital platform. These processes include taxpayer registration, tax return filing, tax payment, tax audits, and tax collection, thereby improving the efficiency, transparency, and overall effectiveness of tax administration.

The convenience offered by the Coretax Administration System (CTAS) is expected to have a positive impact on improving taxpayer compliance. Low levels of taxpayer compliance are often reflected in the submission of monthly and annual tax returns that are incomplete, inaccurate, or fail to meet the required standards. One of the factors contributing to low taxpayer compliance is public dissatisfaction with the quality of public services. In this context, CTAS is expected to enhance the professionalism of tax services by ensuring equal treatment for all taxpayers while improving the validity and integrity of taxpayer data. More than merely a technological innovation, CTAS represents a fundamental transformation of Indonesia's tax administration system. It not only improves administrative efficiency but also reflects a broader paradigm shift toward a more integrated, transparent, and taxpayer-oriented approach to tax administration.

The DGT has announced that CTAS will be integrated with the information systems of government ministries, agencies, and banking institutions. According to the Director of Information and Communication Technology at the DGT, as reported by DDTCNews (2025), the integrated system enables taxpayers to complete tax payments directly through the banking system without leaving the Coretax platform. Furthermore, the integration between Coretax and government agencies eliminates the requirement for taxpayers to visit a Tax Service Office (KPP) to register as a Taxable Entrepreneur (PKP). Of the 190 central government ministries and agencies, Coretax has currently been integrated with the systems of 13 institutions. In addition, 46 out of 106 banking institutions have successfully established connectivity with the Coretax system.

Despite these anticipated benefits, evaluating the effectiveness of Coretax implementation also requires consideration of the challenges encountered during its operation. Since the Coretax Administration System was officially implemented in 2025, several operational challenges have emerged, providing important insights into the effectiveness of the newly introduced tax administration system. Among the most frequently reported issues were

difficulties in account creation, recurring system errors, and slow website performance. One of the primary complaints raised by users was that Coretax failed to recognize data that had been stored for years in the previous tax administration system, requiring taxpayers to re-enter their information from the beginning. Furthermore, Coretax introduced several new mandatory data fields, such as the Notary National Identification Number (NIK Notaris), which had not been required under the previous system and caused confusion among users (CR 33, 2025).

According to a compilation by Trans Digital Cemerlang (2025), a total of 20 issues were identified in the implementation of Coretax. However, only several of these issues directly affected individual taxpayers. These include problems related to electronic authorization and digital certificates, such as failed facial verification, incorrectly generated electronic certificates displaying another person's name, and unavailable system menus. Other reported issues include inconsistencies in the Taxable Entrepreneur (Pengusaha Kena Pajak, PKP) status between the legacy system and Coretax, failure to receive one-time passwords (OTP), the inability to display taxpayer profile information, unsuccessful profile updates, and difficulties in registering for a Taxpayer Identification Number (TIN/NPWP) through the Coretax platform. Additional challenges involve updating taxpayer information, including profile details, responsible person information, and bank account data. Users also experienced login failures, both after resetting their passwords and despite entering the correct credentials. Other reported problems include password reset failures, the requirement to complete the National Identification Number (NIK)–Taxpayer Identification Number (NPWP) matching process before accessing Coretax, and difficulties in generating tax billing codes, as the billing code generation feature was initially unavailable.

The implementation of Coretax has also attracted considerable public attention due to its substantial development cost, estimated at approximately IDR 1.3 trillion. According to Indonesian tax consultant Yulianto Kiswocahyono, as reported by Purwantono (2025), the Directorate General of Taxes should give serious attention to the operational issues encountered during the implementation of Coretax. He emphasized that the system's deficiencies have created difficulties for taxpayers and other stakeholders. Moreover, without a comprehensive master plan, a clear implementation blueprint, and effective implementation oversight, the risk of system failure remains significant. Based on the research background presented above, the research questions of this study are formulated as follows:

1. Does Tax Understanding significantly influence Individual Taxpayer Compliance?
2. Does Coretax Implementation significantly influence Individual Taxpayer Compliance?
3. Does Coretax Infrastructure significantly influence Individual Taxpayer Compliance?

LITERATURE REVIEW

Compliance Theory

Compliance Theory was introduced by Milgram (1963). The theory explains the conditions under which individuals are willing to comply with orders, rules, or policies established by an authority. In the context of taxation, compliance theory suggests that taxpayers are motivated to fulfill their tax obligations due to both internal motivations and external influences arising from the prevailing tax system and regulatory framework. Compliance Theory provides a relevant theoretical foundation for examining individual taxpayer compliance because it explains the behavioral factors that influence taxpayers' willingness to fulfill their tax obligations. Individual taxpayer compliance refers to the condition in which taxpayers perform their tax obligations accurately, completely, and on time in accordance with the prevailing tax regulations. These obligations include taxpayer registration, tax calculation, tax payment, and tax return filing.

Taxpayer Compliance

According to Hasanudin et al. (2020), taxpayer compliance refers to a condition in which taxpayers fulfill all of their tax obligations while exercising their corresponding tax rights. Taxpayer compliance is reflected in the timely submission of tax returns and the proper payment of taxes due in accordance with the applicable tax regulations. A higher level of taxpayer compliance contributes directly to increased tax revenue, which serves as a major source of government income. In other words, when taxpayers consistently comply with their tax obligations, it generates positive outcomes for both the government and society, including the effective implementation of national development programs and the achievement of tax revenue targets. According to Ristanti et al. (2022), the indicators used to measure taxpayer compliance are as follows: 1). Taxpayer registration compliance; 2). Tax payment compliance; 3). Tax return filing compliance; 4). Tax calculation compliance; 5). Accuracy in calculating tax liabilities.

Tax Understanding

According to Mardiasmo (2016, p. 3), tax is a compulsory contribution paid by citizens to the state treasury under the authority of law, without receiving any direct consideration or compensation in return. The revenue collected from taxation is utilized to finance public expenditures and serve the public interest (Mardiasmo, 2016, p. 3). According to Law No. 28 of 2007 concerning the Third Amendment to the General Provisions and Tax Procedures Law, Article 1, Paragraph (1), tax is defined as a compulsory contribution imposed on individuals or legal entities that is payable to the state under the authority of law, without any direct compensation, and is utilized to finance state expenditures for the greatest prosperity of the people (Undang-Undang Republik Indonesia Nomor 28 Tahun 2007, 2007). Based on the definitions presented above, the author concludes that tax is a compulsory contribution paid by individuals or entities to the state treasury under the authority of law, without any direct consideration or immediate personal benefit, and is utilized to finance government expenditures and support the implementation of public services and national development. According to Ningsih and Saragih (2020), the indicators used to measure tax understanding are as follows: (1) knowledge of general tax provisions and tax procedures; (2) understanding of the tax system; and (3) knowledge and understanding of tax rates. According to Kirana (2017), the indicators used to measure tax understanding are as follows: (1) understanding of general tax provisions and tax procedures; (2) understanding of the Indonesian tax system; (3) understanding of the functions of taxation; and (4) understanding of tax sanctions.

Implementation of Coretax

The digitalization of the tax system refers to the transformation of tax administration processes through the adoption of digital technologies, with the objective of improving the quality and efficiency of services provided to taxpayers. The tax administration reform program has been implemented through the adoption of a modern tax administration system, characterized by an organizational structure designed based on functional responsibilities rather than tax types. This reform also emphasizes the enhancement of taxpayer services through the implementation of the Core Tax Administration System (CTAS). The CTAS is an integrated information technology system that provides comprehensive support for the operational activities of the Directorate General of Taxes (DGT), including the automation of core business processes such as tax return processing, tax document management, tax payment processing, audit and tax collection support, taxpayer registration, and taxpayer accounting functions. According to Putri and Sapari (2019), the indicators used for Coretax implementation are: (1) the objective of Coretax implementation; (2) dissemination of

information regarding Coretax usage; (3) obstacles encountered in using Coretax; (4) ease of use of the Coretax application for taxpayers; and (5) the ability of the Coretax application to reduce errors.

Coretax Infrastructure

Digital technology refers to technology whose operations no longer rely primarily on human intervention but instead utilize automated systems supported by computer technology. According to Miarso (2007), technology is defined as a process that creates added value. The process may involve the use or production of specific products, where the resulting products are integrated with and build upon existing products rather than existing independently. Furthermore, Miarso (2007) explains that technology constitutes an integral component of a broader system, in which each element functions interdependently to achieve specific objectives. Based on Blanchard and Fabrycky (2011), the indicators used for Coretax infrastructure are: (1) usability (ease of use); (2) accessibility/availability (ease of access and system availability); (3) performance/responsiveness (system response speed); (4) reliability (system reliability); and (5) security (system security).

Hypothesis Development

The theoretical framework of this study is based on three independent variables, namely Tax Understanding, Coretax Implementation, and Coretax Infrastructure, with Individual Taxpayer Compliance serving as the dependent variable. The conceptual framework illustrates the relationships among the variables examined in this study. The proposed theoretical framework is presented in Figure 1.

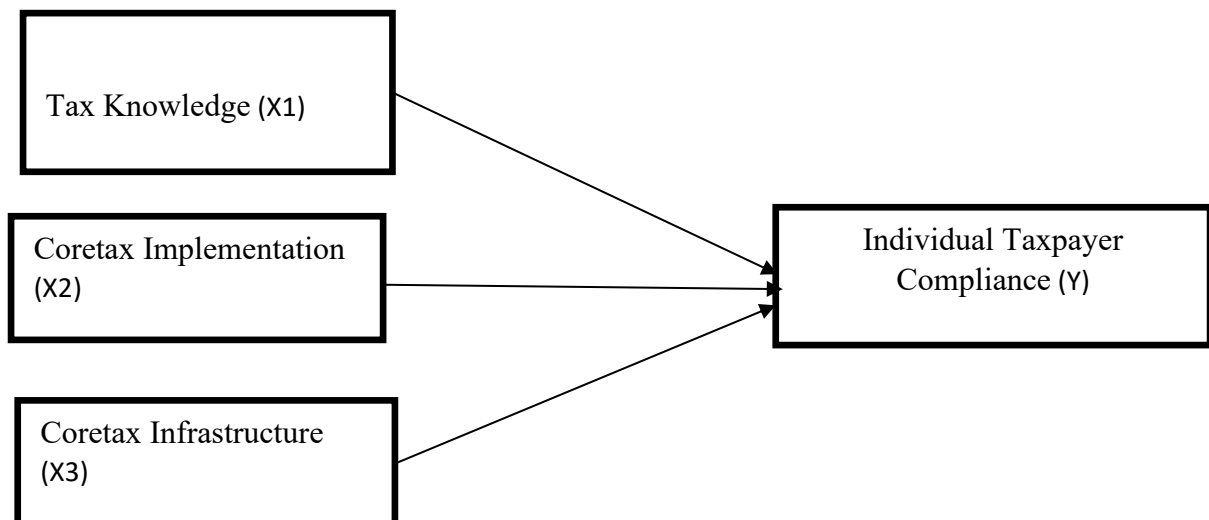


Figure 1 The Theoretical Framework

METHOD

This research was conducted over three months, from April to June 2025. Data were collected by distributing questionnaires to individual taxpayers in the DKI Jakarta area. This study employed a quantitative approach based on measurement, calculation, and numerical data. Primary data were collected using questionnaires. The study population consisted of individual taxpayers. This study employed the standard parameters recommended by Cohen (1988): a medium effect size (0.15), a significance level of 5%, and a statistical power of 95%. Based on calculations using G*Power version 3.1 with three independent variable predictors,

a minimum sample size of 119 respondents was determined. The sampling technique used was non-probability convenience sampling. Respondents were selected based on their availability to participate in the study. The questionnaire used a five-point Likert scale to facilitate measurement. The questionnaire distribution period was from June to July 2025. The questionnaire collected information on tax understanding, Coretax implementation, Coretax infrastructure, and individual taxpayer compliance. It was distributed to respondents through Google Forms. The Likert scale was used to measure respondents' attitudes, views, and opinions regarding the social phenomena examined (Sugiyono, 2018).

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. PLS-SEM is a multivariate data analysis method used to test relationships between latent variables. The analysis comprised three main stages: (1) evaluation of the outer model; (2) evaluation of the inner model; and (3) hypothesis testing. The measurement model, or outer model, was evaluated to determine the relationship between each indicator and its latent variable through construct reliability and validity assessments, including: (1) validity testing; (2) reliability testing; and (3) collinearity/multicollinearity testing using the Variance Inflation Factor (VIF). The structural model, or inner model, was used to evaluate the relationships between latent variables. According to Purwihedi (2022), the inner model assessment includes: (1) the coefficient of determination (R^2); (2) effect size (f^2); (3) predictive relevance (Q^2); and (4) model fit. Hypothesis testing was conducted using the bootstrapping method to determine the relationships among constructs. Decisions were based on the p-value and t-statistic. If the p-value for a one-tailed significance test at the 10% level is below 0.10 and the t-statistic is above 1.282, the research hypothesis is accepted (Purwihedi, 2022).

RESULTS AND DISCUSSION

Results

Respondent Characteristics

Based on the results, 132 respondents (51.2%) were male, while 125 respondents (48.8%) were female. These findings indicate that the gender distribution of the respondents was relatively balanced, although the number of male respondents was slightly higher than that of female respondents. This balanced composition suggests that the study obtained proportionate responses from both groups, thereby providing a sufficiently representative overview of individual taxpayers' perceptions of the variables examined in this study. The results further indicate that the majority of respondents were between 20 and 30 years of age, accounting for 136 respondents (53.1%). This was followed by respondents aged 31–40 years, with 64 respondents (25.0%); those aged 41–50 years, with 33 respondents (12.7%); respondents over 50 years of age, with 17 respondents (6.5%); and respondents under 20 years of age, with 7 respondents (2.7%). The predominance of respondents in the 20–30-year age group indicates that most participants belonged to the productive-age population, which is generally more familiar with the use of digital tax services, including the Coretax Administration System (CTAS). This demographic characteristic supports the objective of the study, which is to examine individual taxpayers' perceptions of the implementation and infrastructure of the Coretax system. All respondents in this study possessed a Taxpayer Identification Number (TIN/NPWP). This finding indicates that all respondents satisfied one of the study's inclusion criteria, namely being officially registered as individual taxpayers with the Directorate General of Taxes (DGT). The results further show that 254 respondents (98.8%) were employed in the Special Capital Region of Jakarta (DKI Jakarta), while 3 respondents (1.2%) worked outside the DKI Jakarta area. These findings indicate that the majority of respondents were consistent with the geographical scope of the study, which focuses on

individual taxpayers in DKI Jakarta. Furthermore, all respondents had registered for a Coretax Administration System (CTAS) account, thereby meeting another eligibility criterion of the study. This condition indicates that all respondents were familiar with and had access to the Coretax system, enabling them to provide informed assessments of both the Coretax Implementation and Coretax Infrastructure variables. The majority of respondents had been using the Coretax Administration System (CTAS) for 6 months to 1 year, accounting for 102 respondents (39.7%). This was followed by 90 respondents (35.0%) who had used the system for more than one year, while 65 respondents (25.3%) had been using Coretax for less than six months. These findings indicate that most respondents had accumulated sufficient experience in using the Coretax system, enabling them to provide informed and objective evaluations of both the Coretax Implementation and Coretax Infrastructure examined in this study.

Descriptive Analysis of the Tax Understanding Variable

As presented in Table 1, the Tax Understanding variable consists of four indicators, namely X1.1, X1.2, X1.3, and X1.4. The descriptive analysis shows that the mean scores of these indicators range from 4.28 to 4.44, with all indicators classified in the Strongly Agree category. Indicator X1.3 recorded the highest mean score of 4.44, followed by X1.4 with a mean score of 4.40 and X1.2 with a mean score of 4.35. Meanwhile, indicator X1.1 obtained the lowest mean score of 4.28, although it remained within the Strongly Agree category. The results in Table 1 indicate that respondents demonstrate a high level of tax understanding across all indicators measured in this study.

Table 1. Descriptive Statistics of Tax Understanding

Indicator	Mean	Standard Deviation	Category
X1.1	4.28	0.95	Strongly Agree
X1.2	4.35	0.92	Strongly Agree
X1.3	4.44	0.94	Strongly Agree
X1.4	4.40	0.86	Strongly Agree

As shown in Table 2, the Coretax Implementation variable was measured using two indicators, namely X2.1 and X2.2. The descriptive results indicate that both indicators obtained relatively high mean scores and were classified in the Strongly Agree category. Indicator X2.1 recorded the highest mean score of 4.40 with a standard deviation of 1.00, while indicator X2.2 obtained a mean score of 4.21 with a standard deviation of 1.06. These results indicate that respondents generally expressed a favorable assessment of the implementation of Coretax, although some variation in responses was observed. The findings presented in Table 2 suggest that respondents have a highly positive perception of Coretax implementation.

Table 2. Descriptive Statistics of Coretax Implementation

Indicator	Mean	Standard Deviation	Category
X2.1	4.40	1.00	Strongly Agree
X2.2	4.21	1.06	Strongly Agree

As presented in Table 3, the Coretax Infrastructure variable consists of three indicators, namely X3.1, X3.2, and X3.3. The descriptive analysis shows that the mean scores range from 3.96 to 4.14, with all three indicators classified in the Agree category. Indicator X3.2 obtained the highest mean score of 4.14, followed by X3.1 with a mean score of 4.07, while X3.3 recorded the lowest mean score of 3.96. The standard deviation values ranging from 1.04 to

1.19 also indicate some variation in respondents' perceptions of the available Coretax infrastructure. The results reported in Table 3 indicate that respondents generally perceive the Coretax infrastructure positively, although the level of agreement is lower than that observed for Tax Understanding and Coretax Implementation.

Table 3. Descriptive Statistics of Coretax Infrastructure

Indicator	Mean	Standard Deviation	Category
X3.1	4.07	1.10	Agree
X3.2	4.14	1.04	Agree
X3.3	3.96	1.19	Agree

Outer Loading Results

As presented in Table 4 and Figure 1, the outer loading results demonstrate that all measurement indicators satisfy the recommended minimum threshold of 0.70, indicating adequate indicator reliability and convergent validity at the item level. For the Tax Understanding (X1) construct, the outer loading values range from 0.820 to 0.891, with X1.3 recording the highest loading within the construct at 0.891, while X1.1 has the lowest value at 0.820. The Coretax Implementation (X2) construct shows particularly strong indicator loadings, with X2.1 obtaining the highest loading in the entire measurement model at 0.960, followed by X2.2 at 0.932. Similarly, the indicators of Coretax Infrastructure (X3) demonstrate consistently high outer loading values, ranging from 0.912 to 0.929, suggesting that all three indicators strongly represent the construct. For Individual Taxpayer Compliance (Y), the outer loading values range from 0.842 to 0.919, with Y1.3 recording the highest loading at 0.919 and Y1.1 showing the lowest at 0.842. Overall, the results displayed in Table 4 confirm that all indicators have strong relationships with their respective latent variables, since none of the outer loading values fall below the acceptable threshold. The graphical representation in Figure 1 further supports these findings by illustrating the strength of the relationships between each indicator and its corresponding construct.

Table 4. Outer Loading Results

Variable	Indicator	Outer Loading	Interpretation
Tax Understanding (X1)	X1.1	0.820	Valid
	X1.2	0.888	Valid
	X1.3	0.891	Valid
	X1.4	0.884	Valid
Coretax Implementation (X2)	X2.1	0.960	Valid
	X2.2	0.932	Valid
Coretax Infrastructure (X3)	X3.1	0.929	Valid
	X3.2	0.922	Valid
	X3.3	0.912	Valid
Individual Taxpayer Compliance (Y)	Y1.1	0.842	Valid
	Y1.2	0.897	Valid
	Y1.3	0.919	Valid
	Y1.4	0.890	Valid
	Y1.5	0.915	Valid

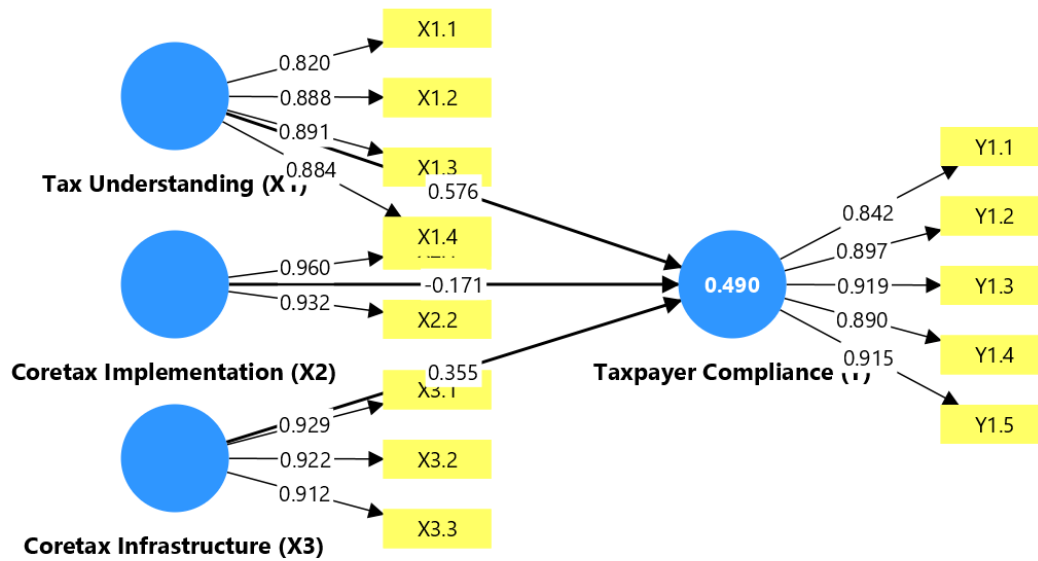


Figure 1. Outer Loading

Discriminant Validity

As presented in Table 5, the Heterotrait-Monotrait Ratio (HTMT) results indicate that all construct pairs have values below the recommended maximum threshold, confirming satisfactory discriminant validity. The relationship between Coretax Infrastructure (X3) and Taxpayer Compliance (Y) shows an HTMT value of 0.617, while the relationship between Coretax Infrastructure (X3) and Tax Understanding (X1) records a value of 0.629. The HTMT value between Coretax Infrastructure (X3) and Coretax Implementation (X2) is 0.695, indicating that these constructs remain empirically distinguishable from one another. Furthermore, the relationship between Taxpayer Compliance (Y) and Tax Understanding (X1) produces an HTMT value of 0.698, whereas the relationship between Taxpayer Compliance (Y) and Coretax Implementation (X2) records the lowest value of 0.531. The highest HTMT value is observed between Tax Understanding (X1) and Coretax Implementation (X2) at 0.864, but this value still remains within the acceptable threshold.

Table 5. Heterotrait-Monotrait Ratio (HTMT) Results

	Coretax Infrastructure (X3)	Taxpayer Compliance (Y)	Tax Understanding (X1)	Coretax Implementation (X2)
Coretax Infrastructure (X3) –				
Taxpayer Compliance (Y)	0.617	–		
Tax Understanding (X1)	0.629	0.698	–	
Coretax Implementation (X2)	0.695	0.531	0.864	–

Reliability Test Results

As presented in Table 6, all research constructs demonstrate Cronbach's Alpha values above the recommended threshold of 0.70, indicating satisfactory internal consistency. The Composite Reliability values, including both ρ_a and ρ_c , also exceed 0.70 for all constructs, confirming that the indicators consistently measure their respective latent variables. Among the constructs, Taxpayer Compliance (Y) shows the highest Cronbach's Alpha value of 0.936, while Coretax Implementation (X2) records the highest Average Variance Extracted

value of 0.895. Furthermore, all Average Variance Extracted values are above the minimum threshold of 0.50, indicating that each construct explains an adequate proportion of the variance in its indicators. Therefore, the results presented in Table 6 confirm that all constructs satisfy the requirements for reliability and convergent validity and are suitable for further structural model analysis.

Table 6. Reliability and Convergent Validity Results

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Coretax Infrastructure (X3)	0.911	0.915	0.944	0.848
Taxpayer Compliance (Y)	0.936	0.938	0.952	0.797
Tax Understanding (X1)	0.894	0.903	0.926	0.759
Coretax Implementation (X2)	0.885	0.926	0.945	0.895

Multicollinearity Test (Variance Inflation Factor – VIF)

As presented in Table 7, all indicators have Variance Inflation Factor (VIF) values below the recommended threshold of 5.00. The VIF values range from 2.031 for X1.1 to 4.523 for Y1.3, indicating that none of the indicators exceed the critical limit. Although Y1.3 and Y1.5 show relatively higher VIF values of 4.523 and 4.335, respectively, these values remain within the acceptable range. These findings indicate that multicollinearity does not represent a serious concern among the indicators included in the model. Therefore, the results in Table 7 confirm that the measurement model is free from problematic multicollinearity and is appropriate for further analysis.

Table 7. Variance Inflation Factor (VIF) Results

Indicator	VIF
X1.1	2.031
X1.2	2.632
X1.3	2.668
X1.4	2.741
X2.1	2.701
X2.2	2.701
X3.1	3.283
X3.2	2.942
X3.3	3.010
Y1.1	2.422
Y1.2	3.463
Y1.3	4.523
Y1.4	3.158
Y1.5	4.335

Coefficient of Determination (R²)

Based on Table 8, the results show that the R² value for Taxpayer Compliance is 0.490, indicating a moderate level of explanatory power. This result suggests that Tax Understanding, Coretax Implementation, and Coretax Infrastructure jointly explain 49.0% of the variance in

Individual Taxpayer Compliance. The remaining 51.0% of the variance is explained by other factors not included in the research model, such as taxpayer awareness, the quality of tax authority services, tax sanctions, income level, and other relevant factors.

Table 8 Coefficient of Determination (R^2)

Endogenous Variable	R^2	Category
Taxpayer Compliance	0.490	Moderate

Effect Size (f^2)

Based on the results obtained from SmartPLS 4 in Table 11, each predictor variable exhibits a different effect size (f^2) on Individual Taxpayer Compliance. Tax Understanding has the largest effect size ($f^2 = 0.258$), indicating a medium effect on taxpayer compliance. Coretax Infrastructure has an f^2 value of 0.147, indicating a small effect, whereas Coretax Implementation has the smallest effect size ($f^2 = 0.021$), indicating a very small effect. These findings suggest that Tax Understanding contributes the most to explaining changes in Individual Taxpayer Compliance, while Coretax Implementation contributes the least.

Table 9. Effect Size (f^2)

Predictor Variable	Taxpayer Compliance (Y)
Tax Understanding (X1)	0.258
Coretax Implementation (X2)	0.021
Coretax Infrastructure (X3)	0.147

Model Fit

As presented in Table 10, the model fit assessment shows that the Standardized Root Mean Square Residual (SRMR) value is 0.051 for both the saturated and estimated models. This value is below the recommended threshold of 0.08, indicating that the proposed model demonstrates an acceptable level of fit. The d_ULS and d_G values are 0.278 and 0.242, respectively, while the Chi-square value is 391.007 for both model specifications. In addition, the Normed Fit Index (NFI) value of 0.877 indicates that the model achieves a reasonably good level of fit relative to the baseline model. Overall, the results presented in Table 10 suggest that the structural model has an acceptable goodness of fit and is appropriate for subsequent hypothesis testing.

Table 10. Model Fit Results

Fit Index	Saturated Model	Estimated Model
SRMR	0.051	0.051
d_ULS	0.278	0.278
d_G	0.242	0.242
Chi-square	391.007	391.007
NFI	0.877	0.877

Hypothesis Test

Based on the bootstrapping results in Table 11, the following conclusions can be drawn: 1). Tax Understanding has a positive and statistically significant effect on Individual Taxpayer Compliance, with a path coefficient (β) of 0.576, a t-statistic of 6.234, and a p-value of 0.000. Therefore, H1 is supported; 2). Coretax Implementation has a path coefficient (β) of -0.171, a

t-statistic of 1.951, and a p-value of 0.051. Since the p-value exceeds the significance level of 0.05, the effect is not statistically significant. Therefore, H2 is not supported; 3). Coretax Infrastructure has a positive and statistically significant effect on Individual Taxpayer Compliance, with a path coefficient (β) of 0.355, a t-statistic of 3.422, and a p-value of 0.001. Therefore, H3 is supported.

Table 11. Hypothesis Testing Results

Hypothesis	Original Sample (β)	t-Statistic	p-Value	Decision
Tax Understanding $\rightarrow$ Taxpayer Compliance	0.576	6.234	0.000	H1 Supported
Coretax Implementation $\rightarrow$ Taxpayer Compliance	-0.171	1.951	0.051	H2 Not Supported
Coretax Infrastructure $\rightarrow$ Taxpayer Compliance	0.355	3.422	0.001	H3 Supported

Discussion

The Effect of Tax Understanding on Individual Taxpayer Compliance

Based on the hypothesis testing results using the bootstrapping procedure in SmartPLS 4, the path coefficient was 0.576, with a *t*-statistic of 6.234 and a *p*-value of less than .001. These results indicate that Tax Understanding has a positive and statistically significant effect on Individual Taxpayer Compliance; therefore, the first hypothesis (H1) is supported. The results demonstrate that the better taxpayers understand tax regulations, the self-assessment system, their rights and obligations, and applicable tax sanctions, the higher their level of compliance with tax obligations. Taxpayers with a strong understanding of tax regulations are more capable of calculating, paying, and reporting their taxes accurately in accordance with applicable laws and regulations. This finding is consistent with Timothy and Abbas (2021), who found a significant positive association between tax knowledge and tax compliance among Indonesian small and medium enterprises, emphasizing that adequate knowledge strengthens taxpayers' ability to understand and fulfill their obligations. Similarly, Azzahra and Sofianty (2023) demonstrated that tax knowledge has a positive and significant effect on individual taxpayer compliance. Therefore, adequate tax understanding can reduce errors in fulfilling tax obligations while strengthening taxpayers' confidence, awareness, and willingness to comply with taxation requirements.

The Effect of Coretax Implementation on Individual Taxpayer Compliance

Based on the hypothesis testing results using the bootstrapping procedure, the path coefficient was -0.171, with a *t*-statistic of 1.951 and a *p*-value of .051. These results indicate that Coretax Implementation does not have a statistically significant effect on Individual Taxpayer Compliance; therefore, the second hypothesis (H2) is not supported. The findings suggest that the implementation of the Coretax system has not yet directly translated into improved taxpayer compliance, despite its intended role in modernizing and simplifying tax administration. This result is consistent with Anjelina et al. (2025), who reported that Coretax implementation had a positive but statistically non-significant effect on taxpayer compliance and identified technical constraints, insufficient training, and limited digital literacy as possible explanations. However, this result differs from Ilyas et al. (2025), who found that the implementation of the Core Tax Administration System played a significant role in improving taxpayer compliance by facilitating access and automating tax administration processes. These contrasting findings suggest that implementing a digital taxation system alone may not immediately improve compliance, as its effectiveness may depend on system maturity, user familiarity, technical reliability, taxpayer education, and continuous institutional support.

The Effect of Coretax Infrastructure on Individual Taxpayer Compliance

Based on the hypothesis testing results using the bootstrapping procedure, the path coefficient was 0.355, with a t -statistic of 3.422 and a p -value of .001. These results indicate that Coretax Infrastructure has a positive and statistically significant effect on Individual Taxpayer Compliance; therefore, the third hypothesis (H3) is supported. The findings demonstrate that the quality of Coretax infrastructure plays an important role in facilitating taxpayers' ability to fulfill their tax obligations efficiently. A reliable infrastructure characterized by accessibility, system stability, responsiveness, security, and service integration can reduce technical barriers and improve taxpayers' experience when interacting with digital tax services. This finding is consistent with Saptono et al. (2023), who demonstrated that the perceived quality of electronic tax services and reduced compliance costs can enhance users' willingness to comply with tax regulations, with user satisfaction playing an important mediating role. Similarly, Kristiani (2025) found that ease of use, digital tax service quality, and data security system quality had significant positive effects on individual taxpayer compliance. Therefore, continuous improvements in the accessibility, reliability, security, and responsiveness of Coretax infrastructure are essential for creating a more efficient digital taxation environment and encouraging sustained taxpayer compliance (Nuryanah et al., 2023).

CONCLUSION AND RECOMMENDATION

Conclusion

This study aimed to examine the effects of Tax Understanding, Coretax Implementation, and Coretax Infrastructure on Individual Taxpayer Compliance in the Special Capital Region (DKI) of Jakarta. The study involved 257 respondents who met the research criteria, and the data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with SmartPLS 4 software. The results indicate that Tax Understanding has a positive and significant effect on Individual Taxpayer Compliance. This finding suggests that a better understanding of tax regulations, taxpayers' rights and obligations, and tax procedures leads to a higher level of compliance in fulfilling tax obligations. Therefore, improving taxpayers' tax understanding is an important factor in enhancing tax compliance. The results show that Coretax Implementation does not have a significant effect on Individual Taxpayer Compliance. This finding indicates that, at the time of the study, the implementation of the Coretax system had not yet directly contributed to improving taxpayer compliance. This may be attributed to the ongoing adaptation process among users, the suboptimal utilization of Coretax features, or the technical challenges still experienced by taxpayers. Therefore, the implementation of Coretax alone is insufficient to improve taxpayer compliance without the support of other contributing factors. Accordingly, the second hypothesis was not supported. The findings reveal that Coretax Infrastructure has a positive and significant effect on Individual Taxpayer Compliance. This suggests that reliable system infrastructure, including system reliability, stability, security, accessibility, and performance, enhances taxpayers' experience in using the Coretax system, thereby encouraging greater compliance with tax obligations. Consequently, better Coretax infrastructure contributes to higher levels of taxpayer compliance. The findings demonstrate that Individual Taxpayer Compliance is significantly influenced by Tax Understanding and Coretax Infrastructure, whereas Coretax Implementation does not have a significant effect. These results imply that the success of tax administration digitalization depends not only on the implementation of digital systems but also on taxpayers' understanding of taxation and the availability of reliable technological infrastructure to effectively enhance tax compliance.

Recommendation

Based on the findings of this study, the following recommendations are proposed: The Directorate General of Taxes is encouraged to continue strengthening tax outreach, education, and assistance programs related to the use of the Coretax system. In addition, continuous improvements to the system infrastructure are recommended, including enhancing server capacity, data security, and system usability, to ensure that the benefits of Coretax can be fully realized by all taxpayers. Taxpayers are encouraged to improve their understanding of the applicable tax regulations and to make optimal use of digital tax services. With adequate tax knowledge and reliable system infrastructure, taxpayers are expected to fulfill their tax obligations accurately, promptly, and in accordance with the prevailing tax regulations. Future researchers are encouraged to incorporate additional variables that may influence taxpayer compliance, such as taxpayer awareness, the quality of tax authority services, tax sanctions, perceived tax fairness, trust in government, and digital literacy. Furthermore, future studies may be conducted in broader geographical areas and employ different research approaches, such as mixed-methods research or in-depth interviews, to provide a more comprehensive understanding of the factors influencing taxpayer compliance.

REFERENCES

- Anjelina, D., Ramadani, C. P., & Nazifa, A. (2025). Pengaruh modernisasi sistem perpajakan dan implementasi aplikasi Coretax terhadap kepatuhan wajib pajak badan pada PT Zetta Konstruksi Indonesia. *J-CEKI: Jurnal Cendekia Ilmiah*, 5(1), 3665–3678. <https://doi.org/10.56799/jceki.v5i1.14213>
- Azzahra, N., & Sofianty, D. (2023). Pengaruh kesadaran wajib pajak dan pengetahuan pajak terhadap kepatuhan wajib pajak orang pribadi. *Bandung Conference Series: Accountancy*, 3(1), 126–134. <https://doi.org/10.29313/bcsa.v3i1.5853>
- Blanchard, B. S., & Fabrycky, W. J. (2011). *Systems engineering and analysis* (5th ed.). Prentice Hall.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Lawrence Erlbaum Associates.
- CR 33. (2025, January 17). *Problematika Coretax, sistem baru pelaporan pajak yang tambah rumit*. Hukumonline. <https://www.hukumonline.com/berita/a/problematika-coretax--sistem-baru-pelaporan-pajak-yang-tambah-rumit-lt6789cc8378d57/>
- Direktorat Jenderal Pajak. (2024). *Coretax*. <https://pajak.go.id/id/reformdjp/coretax>
- Direktorat Jenderal Pajak. (2024, December 18). *Dukung reformasi perpajakan, KPP Pratama Curup gelar edukasi Coretax*. <https://pajak.go.id/id/siaran-pers/dukung-reformasi-perpajakan-kpp-pratama-curup-gelar-edukasi-coretax>
- DDTCNews. (2025, January 22). *Coretax bakal terhubung dengan seluruh K/L dan perbankan, ini kata DJP*. DDTCNews. <https://news.ddtc.co.id/berita/nasional/1808389/coretax-bakal-terhubung-dengan-seluruh-kl-dan-perbankan-ini-kata-djp>
- Fachirainy, A. (2021). *Kepatuhan pajak generasi muda sebagai calon wajib pajak potensial (Studi pada mahasiswa di wilayah Jabodetabek)* [Undergraduate thesis, Universitas Pembangunan Nasional Veteran Jakarta]. Repository UPN Veteran Jakarta. <https://repository.upnvj.ac.id/11705/>
- Hasanudin, A. I., Ramdhani, D., & Giyantoro, M. D. B. (2020). Kepatuhan wajib pajak online shopping di Jakarta: Urgensi antara e-commerce dan jumlah pajak yang disetor. *Tirtayasa Ekonomika*, 15(1), 65–85. <https://doi.org/10.35448/jte.v15i1.7828>
- Ilyas, H. T., Devano, S. D., & Herdianti, S. H. (2025). The effect of tax planning and the implementation of the Core Tax Administration System on taxpayer compliance.

- Kementerian Keuangan Republik Indonesia. (2024, September 19). *DPR sahkan UU APBN Tahun Anggaran 2025, Menkeu Sri Mulyani: Pertama kali pendapatan negara tembus Rp3.000 triliun*. <https://www.kemenkeu.go.id/informasi-publik/publikasi/berita-utama/DPR-Sahkan-UU-APBN-Tahun-Anggaran-2025>
- Kirana, L. A. A. (2017). *Pengaruh penerapan e-SPT, tingkat pemahaman perpajakan, dan kesadaran wajib pajak terhadap kepatuhan wajib pajak badan dalam melaporkan SPT (di KPP Pratama Wates)* [Undergraduate thesis, Universitas PGRI Yogyakarta]. Repository Universitas PGRI Yogyakarta. <https://repository.upy.ac.id/1283/>
- Kristiani, W. (2025). The influence of e-filing ease of use, digital tax service quality, and data security system quality on individual taxpayer compliance moderated by risk preference: A study on Pizza Hut network employees in Indonesia. *Interdisciplinary Social Studies*, 4(4), 758–768. <https://doi.org/10.55324/iss.v4i4.937>
- Mardiasmo. (2016). *Perpajakan: Edisi terbaru 2016*. Andi.
- Miarso, Y. (2007). *Menyemai benih teknologi pendidikan*. Kencana.
- Milgram, S. (1963). Behavioral study of obedience. *Journal of Abnormal and Social Psychology*, 67(4), 371–378. <https://doi.org/10.1037/h0040525>
- Ningsih, S. S., & Saragih, F. (2020). Pemahaman wajib pajak pelaku UMKM mengenai Peraturan Pemerintah tentang PP No. 23 Tahun 2018 tentang ketentuan pajak UMKM. *Jurnal Riset Akuntansi dan Bisnis*, 20(1), 38–44. <https://doi.org/10.30596/jrab.v20i1.4870>
- Nuryanah, S., Mahabbatussalma, F., & Satrio, A. A. (2023). Evaluation of Government Reform in Tax Administration: Evidence from Micro, Small and Medium Enterprises (MSMEs) in Indonesia. *International Journal of Public Administration*, 46(5), 313–325. <https://doi.org/10.1080/01900692.2021.1995746>
- Purwantono, I. (2025, January 11). *Gara-gara sering error, aplikasi pajak Coretax Rp1,3 triliun disebut abal-abal, pemenang tendernya asal Korsel*. Inilah.com. <https://www.inilah.com/gara-gara-sering-eror-aplikasi-pajak-coretax-rp13-triliun-disebut-abal-abal-pemenang-tendernya-asal-korsel>
- Purwohedi, U. (2022). *Metode penelitian: Prinsip dan praktik*. Raih Asa Sukses.
- Putri, C. C., & Sapari. (2019). Pengaruh penerapan e-SPT dan pengetahuan perpajakan terhadap kepatuhan wajib pajak pribadi. *Jurnal Ilmu dan Riset Akuntansi*, 8(3), 1–15. <https://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/2357>
- Ristanti, F., Khasanah, U., & Kuntadi, C. (2022). Literature review pengaruh penerapan pajak UMKM, sosialisasi perpajakan dan sanksi perpajakan terhadap kepatuhan wajib pajak. *Jurnal Ilmu Multidisiplin*, 1(2), 380–391. <https://doi.org/10.38035/jim.v1i2.49>
- Rozaq, A. M. (2024, August 12). *Pajak, emas Olimpiade, dan Visi Indonesia Emas 2045*. Direktorat Jenderal Pajak. <https://www.pajak.go.id/index.php/id/artikel/pajak-emas-olimpiade-dan-visi-indonesia-emas-2045>
- Saptono, P. B., Hodžić, S., Khozen, I., Mahmud, G., Pratiwi, I., Purwanto, D., Aditama, M. A., Haq, N., & Khodijah, S. (2023). Quality of e-tax system and tax compliance intention: The mediating role of user satisfaction. *Informatics*, 10(1), Article 22. <https://doi.org/10.3390/informatics10010022>
- Sugiyono. (2018). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Timothy, J., & Abbas, Y. (2021). Tax morale, perception of justice, trust in public authorities, tax knowledge, and tax compliance: A study of Indonesian SMEs. *eJournal of Tax Research*, 19(1), 168–184

Trans Digital Cemerlang. (2025). *20 kendala Coretax yang masih mengintai Anda!*
<https://www.tdcdigital.id/artikel/kendala-coretax/>

Undang-Undang Republik Indonesia Nomor 23 Tahun 2014 tentang Pemerintahan Daerah.
(2014). <https://peraturan.bpk.go.id/Details/38685/uu-no-23-tahun-2014>

Undang-Undang Republik Indonesia Nomor 28 Tahun 2007 tentang Perubahan Ketiga atas
Undang-Undang Nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara
Perpajakan. (2007). <https://pajak.go.id/index.php/id/undang-undang-nomor-28-tahun-2007>

This is an open access article under the [Creative Commons CC BY-NC-SA License](#)

