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Taxpayer perceptions of the Coretax system: A TAM–ISSM approach

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Abstract

This study seeks to examine taxpayer perceptions of the Coretax System utilizing the Technology Acceptance Model (TAM) and the Information Systems Success Model (ISSM). Employing a qualitative research approach, this investigation adopts a phenomenological method and conducts semi-structured interviews with 11 users of the Coretax system. The findings indicate that Coretax is perceived as user-friendly and advantageous in enhancing the efficiency of tax reporting and payment processes. The quality of the system, service, and information is generally regarded as satisfactory; however, technical challenges, limited outreach, and slow service responses persist. The primary impetus for utilizing Coretax is the regulatory mandate necessitating its use in tax assessments. While Coretax holds potential for improving tax compliance, this potential is not fully realized because of system instability. The conditions facilitating the Coretax system and governmental support are deemed adequate, albeit hindered by limited outreach and training provided by the government or the Directorate General of Taxes (DJP). The availability of technology did not significantly influence the utilization of the Coretax system. There is no resistance to change, as the Coretax system is perceived as more accessible and integrated, and a positive perception of its security.

Introduction

In the contemporary globalized context, the rapid advancement of information technology (IT) has significantly enhanced the convenience, effectiveness, and efficiency of operations within private and public sector organizations (Wibowo, 2020). Within the domain of public sector taxation, numerous innovations have been implemented to streamline the process for taxpayers to fulfill their tax obligations. These innovations include systems such as e-billing, e-filing, e-invoice, e-form, and the most recent addition, CoreTax.

CoreTax, an administrative system developed by the Directorate General of Taxes (DJP), is designed to improve tax services for users in Indonesia. It constitutes a vital component of the Core Tax Administration System Renewal Project (PSIAP), as stipulated by the Presidential Regulation Number 40 of 2018. The PSIAP aims to revamp tax administration business processes by utilizing an information system based on Commercial Off-the-Shelf (COTS) solutions and revitalizing the tax database (Pajak.go.id, 2025). The primary objective of developing CoreTax was to modernize the existing tax administration system. This system integrates various essential business processes in tax administration, including taxpayer registration, tax return filing, tax payment, and audit and collection processes (Pajak.go.id, 2025).

The DJP's initiative to develop CoreTax seeks to refine a tax system that was previously regarded as complex and inefficient. However, the introduction of CoreTax has resulted in several user complaints, such as difficulties with account creation, frequent website errors, and slowdowns (hukumonline.com, 2024). The CoreTax system in Indonesia is scheduled for launch in 2025 and will require ongoing evaluation.

The Technology Acceptance Model (TAM) and Information System Success Model (ISSM) are frequently employed to assess information system (IS) acceptance. Research utilizing TAM has been conducted by Munisi et al. (2024) on e-Filing, Islam et al. (2023) on Online Shopping, Alsyouf et al. (2023) on Personal Health Record Systems, and Park et al. (2025) on Health Applications. Conversely, research using ISSM has been conducted by Diavastis et al. (2024) on the Greek Hotel Industry. Additionally, studies integrating TAM with ISSM have been performed, such as by Kala et al. (2024) on E-Government Services, Huang et al. (2024) on E-Pharmacopoeia, and Al-Hattami & Almaqtari (2023) on Digital Accounting Systems.

Numerous scholars have investigated the Coretax system's performance. For instance, Wayra & Fionasari (2025) conducted an analysis of the Coretax system's implementation in KJA and KKP Abdul Rachman using qualitative methods, specifically interviews, and applied the Technology Acceptance Model (TAM) theory, focusing on constructs such as perceived ease of use and perceived usefulness. Prastika & Priono (2025) explored the role of Coretax in enhancing the compliance of taxable business operators (PKP) with their VAT reporting obligations through qualitative methods by utilizing interviews. Korat & Munandar (2025) examined the implementation of the Core Tax Administration System (CTAS) as a strategy to improve tax compliance in Indonesia, employing qualitative methods, particularly literature review.

Sari et al. (2025) investigated the influence of Coretax on the effectiveness of employee performance in tax management at the DJP Regional Office I East Java using qualitative data from literature review. Nathanael & Widodo (2025) studied the role of Coretax in taxpayer compliance with PPH 21 reporting in Indonesia through qualitative methods, specifically literature review. Arianty (2024) assessed the challenges and opportunities associated with implementing the Coretax administrative system for tax efficiency. Mudzakir (2025) researched Coretax policy innovation in modernizing tax administration, focusing on a case study at KPP Pratama Bandung Cicadas using qualitative methods, particularly interviews. Maisyura et al. (2025) analyzed the digital innovation system of Coretax in taxation and its impact on taxpayer compliance in North Sumatra Province through qualitative methods, specifically interviews.

However, research on this topic remains limited. Unlike previous studies, this study investigates taxpayer perceptions of the Coretax system by integrating TAM with the Information Systems Success Model (ISSM) and incorporating additional constructs relevant to this study, such as government support, resistance to change, facilitating conditions, technology availability, and security. The core constructs employed in the TAM theory are perceived ease of use, perceived usefulness, and intention to use Coretax. For the ISSM, the primary constructs utilized are system quality, service quality, information quality, and net benefits (tax compliance).

This study aims to provide recommendations for the government to enhance the adoption of Coretax in Indonesia based on users' perceptions from both technical and policy perspectives. Furthermore, this research contributes theoretically as an initial stage in developing a Coretax acceptance model in Indonesia, as well as to the body of research on system adoption in the fields of taxation and information systems. Thus, this study can offer benefits to academics, practitioners, and policymakers in understanding taxpayers' perceptions of the Coretax system.

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) elucidates the process by which users adopt and engage with technology based on their perceptions of its ease of use and usefulness. These perceptions significantly influence attitudes and behavioral intentions towards adopting a system (Venkatesh et al., 2003). TAM has been extensively applied across various contexts, notably in predicting the adoption of information systems (Park et al., 2025). The model emphasizes two primary constructs: perceived usefulness and perceived ease of use, both of which have consistently demonstrated

substantial predictive power in elucidating users' intentions to adopt new technologies (Latif et al., 2025). These constructs underscore users' evaluations of a technology's potential to enhance their performance or work efficiency. The propensity for adoption and utilization increases when users perceive that technology can augment their effectiveness and facilitate goal attainment (Sharma et al., 2024). However, as digital technologies evolve and become increasingly complex, it is imperative to revisit and expand the TAM framework to incorporate external factors that shape users' experiences and perceptions (Latif et al., 2025). Consequently, this study further investigates constructs beyond TAM and integrates them with the Information System Success Model (ISSM) to elucidate taxpayers' perceptions of the Coretax system.

Information System Success Model (ISSM)

The Information System Success Model (ISSM) posits that the quality of an information system comprises three principal dimensions: information, system, and service quality. These dimensions are proposed to independently or collectively predict individual system use, which can subsequently enhance the net benefits (Shim & Jo, 2020). The robustness of the ISSM is evidenced by its application across diverse subjects and its frequent integration with other theories, including TAM (Abdelkader & Sayed, 2022). Therefore, this study further explores constructs beyond the ISSM and integrates them with the TAM to elucidate taxpayers' perceptions of the Coretax system.

Perceived Ease of Use

Perceived ease of use (PeoU) refers to the extent to which an individual believes that using a particular system will be free from difficulty and substantial effort (Davis, 1989). The primary framework employed was the Technology Acceptance Model (TAM), which prioritizes perceived ease of use as a critical factor influencing the acceptance of AI tools (Villaceran & Himang, 2025). PEoU pertains to the degree to which a system is easy to use, learn, and operate by a user. According to TAM, PEoU significantly influences users' attitudes towards technology, which subsequently impacts their decision to adopt or reject it (Sharma et al., 2024). In this study, PEoU was used to assess taxpayers' perceptions of the ease of using the Coretax system. PEoU can be characterized by indicators such as the minimal effort required for system interaction, ease of mastering the system, facility in locating information while operating the system, and the ability to easily adapt to the system (Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025).

Perceived Usefulness

Perceived usefulness is defined as the extent to which an individual believes that using a particular system will enhance their job performance (Davis, 1989). It is a fundamental determinant influencing teachers' and students' decisions to adopt educational technology tools (Chen et al., 2025). The primary framework employed is the Technology Acceptance Model (TAM), which emphasizes perceived usefulness as a critical factor in the acceptance of AI tools (Villaceran & Himang, 2025). Perceived usefulness focuses on users' perceptions of a technology's potential to augment their performance or work efficiency. The adoption rate and likelihood of use increase when users perceive that the technology enhances their effectiveness (Sharma et al., 2024). In this study, perceived usefulness was used to evaluate taxpayers' perceptions of the benefits of the Coretax system. Indicators of perceived usefulness include a system's ability to expedite work, increase efficiency, enhance productivity, and provide tangible benefits (Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025).

Intention to Use

The concept of intention to use pertains to the deliberate decision to engage in a specific behavior, facilitating the transition from interest to action through technology engagement. Positive

behavioral intentions can enable individuals to overcome the barriers or uncertainties associated with the adoption of new technologies. This intention functions as a motivational force capable of overcoming initial resistance and skepticism (Sharma et al., 2024). The degree to which an individual employs a system or technology can be anticipated by their attitude towards it, encompassing their interest in integrating supportive devices, motivation to persist in its use, and inclination to encourage others to adopt it (Davis, 1989). In this study, the intention to use was evaluated to ascertain taxpayers' interest in utilizing the Coretax System. Indicators of intention to use include the intention to further engage with the system, interest in its use, recommending the system to peers, and the desire to utilize the system (Belmonte et al., 2024; Natasia et al., 2021; Sharma et al., 2024; Villaceran & Himang, 2025).

Service Quality

Service quality pertains to the assistance rendered by service providers, including information technology (IT) departments or system providers, to users (DeLone & McLean, 2003). The revised Information Systems Success Model (ISSM) identifies service quality as a principal dimension of information system (IS) quality. Service quality encompasses the comprehensive support extended to site users and is characterized by attributes such as reliability and responsiveness (Shim & Jo, 2020). In this study, service quality is defined as taxpayers' perceptions of the service quality provided by the Coretax system. Indicators of service quality include satisfaction with the system's service, the system's ability to deliver prompt service, and the attentiveness of the system provider to users (Sharma et al., 2024; Susanty et al., 2025; Wei et al., 2025).

Information Quality

Information quality refers to the value or quality of information provided by the system, evaluated in terms of its relevance, accuracy, completeness, and timeliness. The quality of information provided by Coretax influences the decision to utilize the system (DeLone & McLean, 2003). The information quality dimension pertains to the characteristics of an information system's output. The definition of information quality is contingent on the type of information system employed. Information quality is defined as the precision and accuracy of information provided by the system. In essence, accurate information must be accessible at the appropriate time and to appropriate individuals. Information quality has been demonstrated to be a significant quality factor that affects user satisfaction and system utilization (AbdelKader & Sayed, 2022). Within the context of this study, information quality is interpreted as a taxpayer's perception of the quality of information provided by the Coretax system. Indicators of information quality include the system's provision of information that is complete, relevant, accurate, and necessary (Susanty et al., 2025; Wei et al., 2025).

System Quality

System quality refers to the technical attributes of the information system, including ease of use, reliability, response time, flexibility, and security (DeLone & McLean, 2003). DeLone & McLean (2016) assessed system quality based on ease of use, availability, flexibility, reliability, and response time. System quality exerts a positive influence on user satisfaction and system utilization (AbdelKader & Sayed, 2022). In this study, system quality is construed as taxpayers' perception of the quality of the system provided by the tax authority. Indicators of system quality include the system's reliability, ease of access, user comfort, and the presence of an intuitive and easy-to-understand design and interface (Susanty et al., 2025; Wei et al., 2025).

Tax Complience

Tax compliance is defined as the condition in which taxpayers accurately report their obligations, correctly calculate the amount of tax owed, and make timely payments without external coercion

(Wibowo, 2020). According to the Information Systems Success Model (ISSM), usage positively influences net benefits (DeLone & McLean, 2003). In the context of this study, the net benefits pertain to tax compliance, which is interpreted as taxpayers' perceptions when utilizing Coretax to calculate, report, and make payments in accordance with applicable regulations. Tax compliance is characterized by indicators such as adherence to laws and regulations in tax reporting, timely submission of tax reports, accurate calculation of tax obligations, punctual tax payments, and precise reporting of the amount of tax owed (Wibowo, 2020).

Facilitating Conditions

This concept pertains to an individual's perception of the availability of resources, infrastructure, technical support, and organizational capabilities that facilitate technology use (Venkatesh et al., 2003). Facilitating conditions encompass the resources and support available to enhance system utilization. Access to infrastructure, such as reliable Internet connectivity, technical support, and institutional policies that promote technology use, significantly influences the intention and engagement of system use (Nurtanto et al., 2025). In this study, facilitating conditions are understood as taxpayers' perceptions of the conditions that enable the use of the CoreTax system. These conditions are characterized by indicators such as the availability of assistance when needed, access to instruction when required, and support in learning how to use the system.

Technology Availability

Technology availability refers to the confidence an individual possesses regarding the presence of the technical infrastructure necessary to facilitate system usage. The efficacy of technological infrastructure is contingent on meticulous planning, implementation, ongoing maintenance, and upgrades. Conversely, the absence of technical facilities can adversely impact both intention and usage (Dutot, 2015). Technology availability encompasses the presence of technology, including hardware, software, networks, data storage, and non-technical components (such as processes, documentation systems, and human resources), which collectively enhance organizational performance in the utilization of information systems (Al-Hattami et al., 2023). In this study, technology availability is construed as taxpayers' perception of the significance of adequate technology in using the CoreTax system. Indicators of technology availability include well-equipped hardware with contemporary technology and sufficient resources (Dutot, 2015).

Government Support

Government support is characterized by financial and administrative assistance from the government in the implementation and utilization of new information technology (Bin-Nashwan et al., 2024). Prior research has demonstrated that government influence is pivotal in companies' adoption of specific information technologies (Bin-Nashwan et al., 2025). Technology availability refers to the presence of technology, including hardware, software, networks, data storage, and non-technical elements (such as processes, documentation systems, and human resources) that are interconnected and bolster organizational performance in the use of information systems (Al-Hattami et al., 2023). In this study, government support was interpreted as taxpayers' perceptions of governmental assistance in adopting the CoreTax system. Government support can be delineated through indicators such as the formulation of regulations, policies, and training by the government to facilitate system implementation (Bin-Nashwan et al., 2025).

Resistance to Change

Modifications to tax administration systems frequently encounter obstacles, notably user resistance. Resistance to change is characterized by the inclination of individuals or organizations to reject, avoid, or postpone changes perceived as threats to established habits, comforts, or interests (Oreg, 2006).

Within the context of information system implementation, such resistance may stem from psychological factors, including uncertainty and fear of failure, as well as technical factors, such as a lack of understanding or skills related to new technology (Kim & Kankanhalli, 2009). Prior research indicates that increased resistance to change correlates with decreased intention or interest in adopting and utilizing technology-based systems (Ali et al., 2016). In this study, resistance to change pertains to taxpayers' perceptions of resistance to transitioning to the new system, CoreTax. Indicators of resistance to change include the reluctance to alter previous work methods (Alyoussef, 2022).

Security

Security is defined as the potential threat of loss or harm to hardware, software, and data due to vulnerabilities exploited in the design, implementation, or procedures of a system (Chellappa & Pavlou, 2002). The positive impact of adopting new technology to enhance security further highlights the significance of security in shaping users' attitudes toward mobile banking. Research has demonstrated that security is a crucial factor influencing customers' intention to continue using technology (Belmonte et al., 2024). In this study, security refers to taxpayers' perceptions of security concerns when using the Coretax system. Perceptions of security can be elucidated using indicators such as the absence of worry regarding system security and data privacy misuse (Belmonte et al., 2024; Dutot, 2015).

Research Method

This study adopted a phenomenological approach within a qualitative research framework. The phenomenological method was employed to uncover the fundamental essence of a phenomenon as experienced by multiple individuals (Creswell & Creswell, 2018). The qualitative research approach, rooted in a specific philosophical perspective, was utilized to investigate phenomena within a scientific context, where the researcher served as the primary instrument for data collection and analysis, with a focus on understanding deeper meanings (Mudzakir, 2025). This study aims to explore taxpayers' perceptions of the Coretax system by integrating the Technology Acceptance Model (TAM) and Information Systems Success Model (ISSM) theories.

In this study, purposive sampling was employed to select taxpayers who had utilized the Coretax system and were willing to participate in interviews. The recommended number of informants ranges from 10 to 15 (Creswell & Poth, 2018) and from 6 to 12 (Guest et al., 2006). For this study, 11 informants were selected. Semi-structured interviews were conducted to maintain a consistent framework of primary questions while allowing informants the freedom to elaborate on their experiences, perceptions, and challenges, in depth (Silalahi & Tantina Haryati, 2025). Prior to implementation, the researcher prepared a list of questions or topics and developed an interview guide, maintaining flexibility regarding the timing of the interviews, the phrasing of questions, and the manner in which the interviewees could respond (Evans, 2018). This study employs triangulation theory, which involves using diverse approaches to gather the necessary information and critically analyze the findings, thereby enhancing validity and credibility (Bans-Akutey & Tiimub, 2021). In this study, triangulation was achieved through interviews, literature reviews, and examination of news sources.

Results and Discusion

Descriptive Statistics

The data derived from the interviews were utilized by the researcher to investigate taxpayers' perceptions of the Coretax System. Data were collected through semi-structured interviews with 11 taxpayers who have utilized Coretax, representing various types of organizations. This study aims to examine the perceptions of the Coretax system from multiple perspectives and yield more comprehensive findings. Table 1 presents the demographics of the interview participants.

Table 1. Demographic Characteristics of the Interview

Informant Interview	Gender	Age	The highest level of education	Frequency of Usage of Coretax	Types of Taxpayers	Occupation
1	Male	32	Bachelor's Degree in Accounting	Every Day	Individuals & corporations	Consultant
2	Female	45	Master's Degree in Management	>1 Time	Individuals & corporations	Entrepreneur
3	Female	24	Diploma III in Accounting	Every Month	corporations	Company Employee
4	Male	52	Bachelor's Degree in Computer Science	Every Month	corporations	Village Treasurer
5	Male	48	Bachelor's Degree in Government Science	Every Month	corporations	Village Treasurer
6	Male	33	Master's Degree in Accounting	Every Day	Individuals & corporations	Consultant
7	Male	52	Senior High School	Every Month	corporations	Village Treasurer
8	Female	21	Vocational High School in Accounting	Every Month	corporations	Company Employee
9	Female	39	Bachelor's Degree in Education	Every Month	corporations	Company Employee
10	Male	26	Bachelor's Degree in Accounting	Every Day	Individuals & corporations	Consultant
11	Male	22	Senior High School	Every Day	corporations	Consultant

Source: Processed Data (2025)

Perceived Ease of Use

The interview findings consistently highlighted the user-friendliness of the Coretax system, as unanimously reported by all informants. User-friendliness is demonstrated by the minimal effort required for interaction, the ease with which users can master the system, the straightforwardness of locating information during operation, and the system's adaptability (Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025). The informants provided the following insights:

Informant 1 noted, *"In my personal opinion, at my age of 32, and in this current era of digitalization, I find it quite straightforward to engage in what is termed integration, as facilitated by Coretax. Given that Coretax serves a positive purpose, whether we desire it or not, as taxpayers and consultants, we hope it can be realized positively."*

Informant 3 stated, "*In my view, the system simplifies the processes. In reporting, all relevant information is consolidated, including Income Tax, VAT, and input tax invoices provided by counterparties, which can be directly downloaded. Previously, with e-invoice, these had to be requested first."*

Informant 8 remarked, *"It is easy, sir, easy to operate, and easy to adapt as well, because if we encounter confusion, there are tutorials from the tax authority. Therefore, in my opinion, it is easy, as there are seminars too, and ample information about Coretax is available online, which facilitates ease of use."*

Tabel 2 menjelaskan ringkasan jawaban seluruh informan mengenai Perceived Ease of Use

Table 2. Informants' Statements Regarding Perceived Ease of Use

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

Table 2 illustrates that all informants acknowledged the Coretax system as user-friendly, yet they also highlighted some concerns.

For example, Informant 11 noted, *"It's fairly easy, Sir. However, there are instances when, while I am engaged in tasks and logged into the system, it experiences lag, and I am unexpectedly logged out."*

Similarly, Informant 1 noted that during field implementation, several technical issues persist, including challenges in generating tax invoices, signal disruptions, and occasional website inaccessibility, all of which require resolution. Additionally, there is a pronounced need for socialization among the elderly. The essential aspect of socialization is that it is a new system, and many individuals are not yet familiar with its functions. Consequently, I contend that the anticipated ease of use—whether it can be fully realized through Coretax—depends on the active participation of all groups or stakeholders in government-led socialization initiatives.

Perceived Usefulness (PU)

Based on the interview results, nearly all informants acknowledged the Coretax system as advantageous, citing its ability to expedite work processes, enhance efficiency, improve productivity, and offer various other benefits (Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025):

Informant 7 remarked, "*The Coretax system is notably swift; the tax payment process is relatively quick and less complicated than before. Previously, the DJP system was more complex. Coretax is significantly better, thus more efficient."*

Informant 10 commented, *"In my view, the system is faster due to its integration, unlike the previous setup, where tax applications were separate for Tax, DJP, and other functions, requiring installation on each PC. Coretax is now web-based, which inherently enhances its speed. The current Coretax system is more efficient as it eliminates the need for multiple applications; one can simply access the web-based Coretax application, which encompasses all the necessary functions. It is more advantageous for reporting tax obligations, proving to be much more useful than before."*

Informant 6 stated, *"There are two primary benefits. For taxpayers, it simplifies services and enhances data accuracy, reducing complexity as everything now relies on Coretax. The DJP improves efficiency and compliance. These are tangible benefits for both the DJP and taxpayers. Additionally, the Coretax system is more efficient and faster, as it manages all tax-related activities."*

Table 3 provides a summary of all informants' responses regarding Perceived Usefulness.

Table 3. Informants' statements regarding perceived usefulness

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√		√	√	√	√	√	√	√
Disagree				√							

Source: Processed Data (2025)

Table 3 reveals that ten informants found the Coretax system to be user-friendly, whereas one informant (Informant 4) held a dissenting view.

Informant 4 commented, *"I believe the previous system was more straightforward. Previously, when handling PPh or VAT tax payments, the instructions were clear, and billing was immediate. Billing must now be generated independently. The current application has not yet integrated the E-Bupot. Although the interface appears simple, billing still requires independent actions. Since the transition from DJP Online to Coretax, there have been no training sessions provided by the relevant authorities on its usage."* Moreover, while most informants agreed on the system's usability, some offered additional insights.

For example, informant 10 noted, "*During the initial implementation phase, possibly due to its novelty, there were server issues and frequent errors. However, once stabilized, it was faster than the previous tax application."* Informant 8 also mentioned, *"There may still be occasional errors originating from the central server."*

Intention to Use

Based on the interview results, all informants expressed a positive inclination towards utilizing the Coretax system. This includes their intention to continue using the system, interest in its application, willingness to recommend it to peers, and desire to engage with it further (Belmonte et al., 2024; Natasia et al., 2021; Sharma et al., 2024; Villaceran & Himang, 2025). The informants articulated their perspectives as follows.

Informant 3 remarked, *"Yes, I am more interested in Coretax. I would definitely recommend it to my friends because it is easier. So if any friends need to file their taxes quickly, I suggest using Coretax."*

Informant 7 commented, "*Yes, I am interested in using Coretax again. Coretax is kind of light, and the application isn't really that complicated."*

Informant 8 stated, "*Yes, that is correct; I am interested in using Coretax. I'm interested in using Coretax further, and I would definitely recommend it to friends too, because it also speeds up work."*

Table 4 provides a summary of all informants' responses regarding their Intention to use.

Table 4. Informants' statements regarding intention to use

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

Table 4 illustrates that all 11 informants expressed a willingness to engage with the Coretax system, although some provided additional observations.

For instance, informant 9 remarked, *"I am interested in using Coretax, just hopefully there won't be any disturbances, you know, not human error but system error, I hope there won't be any more of those."*

Service Quality

The interview data revealed a consensus among the informants regarding the high quality of service offered by the Coretax system. The informants reported satisfaction with the promptness of the system and the provider's responsiveness to user requirements (Sharma et al., 2024; Susanty et al., 2025; Wei et al., 2025. Their experiences were articulated as follows.

Informant 7 stated, *"Right now, thank God, I am satisfied, there's no problem, it's fast—there have not been any issues as long as the Internet here is not disrupted or anything from Coretax itself, and for now, I am satisfied, there are no problems, that's what I mean. The service is fast, you know."*

Informant 8 stated, "*I am satisfied with the Coretax service because if there is a problem, it is also easy to reach them; you can use email or contact them directly. That's right, Coretax provides quick service when there's an issue."*

Table 6 offers a detailed summary of all informants' feedback on service quality.

Table 6. Informants' statements regarding service quality

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

Table 6 explains that all informants agreed that the Coretax system service was good. However, in this case, service from the tax office through the AR is sometimes slow to respond, as Informant 9 stated, *"We ask or make sure of it with the AR, the tax officer we know. For example, what*

is going on? Why is this happening? Things like that. When it comes to asking about Coretax, if there's a small problem, we will ask the AR tax staff covering our area. So far, they do respond, but it's just slow."

Information Quality

Based on the interview results, all informants concurred that the information provided by the Coretax system was of high quality, characterized by completeness, relevance, accuracy, and necessity (Susanty et al., 2025; Wei et al., 2025). The informants articulated their views as follows:

Informant 5 remarked, *"Yes, some of the items are very complete, rendering certain sections highly comprehensive. However, owing to time constraints, I do not review all sections—only those pertinent to my needs. Overall, the items were satisfactory. I have not delved into every detail, but I have accessed e-Bupot and SPT creation, as these are pertinent to my work in the village."*

Informant 8 observed, *"In my opinion, Coretax provides relevant and accurate information, as the data is updated in real time and the process is automated, minimizing manual errors."*

Informant 10 stated, *"Indeed, it is complete, accurate, and relevant. Coretax facilitates easier access to broader information, which is also synchronized with personal and other data, enhancing its accuracy."*

Table 7 provides a summary of all the informants' responses regarding the quality of information.

Table 7. Informants' statements regarding information quality

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

System Quality

According to the findings from the informant interviews, all participants concurred that the quality of the Coretax system is commendable, citing its reliability, accessibility, user-friendliness, and intuitive interface and design (Susanty et al., 2025; Wei et al., 2025). The informants articulated their perspectives as follows:

Informant 3 remarked, "*The system's interface is more comprehensible. The menus are organized into understandable submenus owing to the limited number of options. Indeed, Coretax is easier and more comfortable to use."*

Informant 1 expressed, *"In my personal view, regarding data reliability, it is sufficiently reliable, aligning with taxation requirements. The ease of application is quite adequate. By 'adequate,' I mean that some data are somewhat challenging, while other data are straightforward, so system operation depends on specific needs, as the system is standardized. When accustomed to manual processes, adjustments are necessary; however, with the Coretax system, the output corresponds to the input. If errors occur, particularly technical ones, confirmation with the tax office is required".*

Informant 9 stated, "*The menus are easy to understand. Compared to last year's DJP Online system, Coretax is simpler. The interface and menus significantly facilitate tax reporting and ensure reliability".*

Table 8 summarizes all the informants' responses regarding system quality.

Table 8. Informants' statements regarding system quality

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

Table 8 indicates a unanimous agreement among the informants regarding the satisfactory quality of the Coretax System. Nevertheless, several critical aspects of the quality of the system

have been identified. According to multiple informants, the Coretax System frequently encounters errors, presents challenges in logging in, and necessitates increased engagement from taxpayers.

For instance, Informant 3 remarked, *"The interface is more comprehensible, and the menus are well-organized, making each sub-menu easy to navigate due to the limited number of menus. However, the network is often slow, and errors occur frequently".* Informant 4 noted, "*The display is relatively easy to understand. Initially, the loading time was prolonged, although it improved slightly. This posed a challenge, as logging in was difficult in previous months, and access was often denied. Thus, it remains relevant for future use, provided that login procedures are simplified".*

Informant 5 commented, "*The display is satisfactory overall, though minor enhancements are necessary. The first improvement should address the system itself, and the second should involve providing village government representatives with guidance on effectively utilizing the Coretax System for taxation processes. Currently, our primary concern is ensuring tax payments are made, thereby fulfilling our obligation to the state treasury".*

Tax Complience

Based on the findings from the interviews, all informants affirmed their adherence to tax regulations when reporting their tax obligations using Coretax. Tax compliance encompasses reporting taxes in compliance with laws and regulations, timely filing of tax returns, accurate calculation of tax liabilities, prompt payment of taxes, and correct reporting of tax amounts (Wibowo, 2020). As articulated by the participants:

Informant 6 stated, *"Currently, corporate income tax (PPH Badan) has not yet been implemented. The focus is on periodic income tax (PPH masa). For periodic taxes, it is anticipated that Coretax will be utilized for corporate income tax filings by the end of 2025 or the beginning of 2026. Currently, in accordance with the law, it applies to periodic tax filings. For instance, for PPH 21, and unification related to services or rentals, we continue to adhere to the prevailing legislation".*

Informant 4 stated, *"Certainly, everything is in accordance with tax regulations. The reports are very clear. The active period for Coretax is one week, correct? Previously, it was extended up to a month. Now, within a week—if it is before the week concludes—you must pay. Previously, individuals occasionally forgot because there was an entire month. Now, it is within a week. The current convenience is that we no longer have to pay taxes in cash. We generate the billing and then pay at the post office, or something like that. That is how it used to be. Since payments are non-cash, when we purchase goods, services, or capital expenditure, the tax is included automatically. As soon as I transfer the funds to the provider, the tax is automatically deducted and paid to the government. And yes, the tax calculation is done correctly."*

Table 9 presents a summary of all the informants' responses regarding Tax Compliance. Table 9 indicates that all the informants concurred that the Coretax system enhanced tax compliance. However, a significant point regarding tax compliance was noted.

Informant 3 stated, *"If we are talking about reporting, it's always been on time, and payments have never been late. However, sometimes the system has errors, so there have been mistakes in the SPT (Annual Tax Return) calculations. But those could be corrected".*

Table 9. Informants' statements regarding tax compliance

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√	√	√	√	√	√	√	√	√
Disagree											

Source: Processed Data (2025)

Facilitating Conditions

The interview results revealed that most informants felt supported in utilizing the Coretax system. For instance, assistance was available when needed, and facilities were provided to facilitate learning to use Coretax. As expressed by some of the informants:

Informant 8 stated, *"There is someone to help and support. I've also attended a seminar."*

Informant 7 stated, *"It used to be from the tax office. People from the tax office taught me, and thank God, it's gone smoothly so far; it will continue without problems."*

Informant 3 stated, "*As for the consultant, they did not really guide me. Therefore, I learned on my own from YouTube. Also, if I had any problems, I'd ask the Tax Office directly, and I also joined the training sessions held by the Tax Office."*

Informant 1 stated, *"Of course, in my opinion, before the Coretax implementation, I was invited to get an introduction to the system, basically given a tutorial on how it works. Therefore, I would say that Coretax in Indonesia is not a system that was built overnight; the process has been quite long. However, socialization at the beginning was rather lacking. During the initial implementation, almost everyone in Indonesia was flustered. Why? If the system were not in place, it could not accommodate large-scale transactions. For example, in the past, when we created tax invoices, we could only create up to 200 invoices in one Coretax format. Now, you can make quite a lot, up to 1,000 invoices, so in that regard, I think there has been learning and improvement within Coretax itself if there are problems. Of course, since this is a new system, the tax community and the tax office have been very cooperative, helping and informing each other, even though sometimes it is not possible to help significantly due to technical issues with the system itself. So, we just have to wait patiently until at certain hours the access loosens up, and we can fulfill our tax obligations."*

Table 10 provides a summary of all the participants' responses regarding facilitating conditions.

Table 10. Informants' statements regarding facilitating conditions

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√				√	√	√	√	√
Disagree				√	√	√					

Source: Processed Data (2025)

Table 10 illustrates that eight informants reported feeling supported when using the Coretax system. Conversely, three informants did not perceive this facilitation.

For instance, Informant 4 remarked, *"No one assisted me. I was alone. If an issue arose, I searched for solutions on YouTube, as it was the simplest option. I did not feel facilitated; I relied solely on YouTube tutorials."*

Informant 5 stated, "*No, Sir. I practiced independently; no one had instructed me. I learned from YouTube, acquiring knowledge incrementally through videos. Occasionally, I consulted guidance from the local tax office, but only in small portions. Once I navigated through, that was all. In particular, when I initially created the Coretax account, I made several errors. For example, for the old NPWP number, I merely needed to add a zero at the beginning for it to register in Coretax. Instead, I mistakenly created a new NPWP for the village in the system. This occurred due to insufficient socialization, sir."*

Informant 6 expressed, *"I do not feel facilitated. At this juncture, I have predominantly managed independently—in fact, I often assist other colleagues who lack understanding. To acquire information, I primarily rely on Google, which is how I learn."*

Technology Availability

The interview results indicated that some informants emphasized the importance of having adequate technology available for the Coretax system, including reliable hardware equipped with sufficient technological capabilities (Dutot, 2015). This sentiment was articulated by the participants as follows:

Informant 6 stated, *"Yes, that is correct; it is indeed necessary because, at times, with Coretax, I have encountered issues, such as when attempting to use Google Chrome, which did not function, necessitating the use of an alternative—I cannot recall the name—which then worked. Therefore, if Google Chrome is not usable, there is another option available; I forgot its name, but since there was only one error, I predominantly continue using Google Chrome. Thus, it truly requires support with adequate technology."*

Informant 8 asserted, *"In my opinion, there must be sufficient technology available."*
Table 11 provides a summary of all the informants' responses concerning technology availability.

Table 11. Informants' statements regarding technology availability

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree		√	√			√		√	√		
Disagree	√			√	√		√			√	√

Source: Processed Data (2025)

Table 11 illustrates that five informants concurred on the necessity of adequate technology for the Coretax system, whereas six informants disagreed.

Informant 10 remarked, *"For Coretax itself, it is actually lighter than before, as it is now web-based and does not require high specifications—even low-spec devices can access it, including mobile phones. The crucial factor is a stable internet connection."*

Informant 11 stated, *"Thus far, no issues have arisen because, personally, I use a computer, and it has been satisfactory. My supervisor also utilizes a laptop for Coretax, and it has been satisfactory as well."*

Informant 1 commented, *"Regarding technology, I find it very user-friendly. As mentioned earlier, individuals are already quite familiar with it and can access it from their phones, tablets, or laptops for all their tax reporting needs."*

Informant 5 noted, "*I use an old laptop from 2017, which still functions for Coretax. It is adequate; there is no necessity for a high-spec laptop."*

Informant 4 stated, *"The essential requirement is an Internet connection, which enables access. The PC does not need to be particularly sophisticated. As long as the internet connection is stable and the Coretax server is operational, it suffices. Laptops and computers are not significant problems. Perhaps a PC with better specifications would offer improved speed compared to one with lower specifications. However, in villages nowadays, they tend to possess good-spec laptops and PCs."*

Government Support

Based on the interview results, several participants indicated that they perceived government support for the utilization of the Coretax system, such as the establishment of regulations, policies, and training to facilitate Coretax system implementation (Bin-Nashwan et al., 2025). This was conveyed by the participants as follows:

Informant 1 stated, *"In terms of regulations, there are already numerous provisions, and observing the trend, an increasing number of taxpayers are becoming obligated, and the government has developed modules or syllabi for tutorials on the technical aspects of Coretax itself."*

Informant 8 expressed, "*In my opinion, the government has already instituted regulations regarding the implementation of the Coretax system. The DJP has provided training on Coretax."*

Informant 10 remarked, *"From the government's perspective, they have actively promoted, especially recently, collaborating with public relations departments to disseminate information about Coretax. Yes, support is available. Dissemination is frequently conducted by KPPs. Regarding education, we can also request through Coretax to participate in dissemination or training sessions, which may be conducted via Zoom or sometimes held offline; these are available almost daily at the KPPs."*
Table 12 summarizes all the informants' responses regarding government support.

Table 12. Informants' statements regarding government support

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree	√	√	√					√	√	√	
Disagree				√	√	√	√				√

Source: Processed Data (2025)

Table 12 illustrates that six informants concurred that the government endorsed the implementation of the Coretax system, while five informants disagreed.

Informant 4 articulated, *"The issue is that when a new application is introduced, there is BIMTEK or training provided by the relevant agency. However, from the DJP perspective, such training is not conducted. Consequently, we in the village operate independently, relying on resources like YouTube."*

Informant 7 remarked, "R*egarding government support, both from the Village Hall and colleagues, including the village secretary, there have been no issues, indicating that the Coretax application is functioning smoothly thus far. There have been no obstacles or issues, and the situation is improving over time. However, there has been no training on Coretax issues from the Village Government, the Inspectorate, or the DJP."*

Informant 10 noted, "*There has been no initiative from the government yet. To the best of my knowledge, training should be provided for office work or for young individuals who wish to utilize Coretax. However, no training has been provided thus far."*

Resistance to Change

Based on the informant interviews, ten informants reported no resistance to transitioning to the new system, such as reluctance to alter their previous work methods with the Coretax system (Alyoussef, 2022). This sentiment was expressed by the informants as follows:

Informant 1 stated, *"I do not believe it is about resisting change; rather, the challenges in the industry are highly dynamic, necessitating an examination of future opportunities as perceived from the market or business sector, which continues to evolve. For example, the content creator profession was previously unknown, followed by the affiliate system and Affiliators. Even for online selling, this system is now employed for taxation, facilitating the tax collection process in the country and ensuring equitable tax payments. Previously, the process had certain limitations, in my opinion, which have been ameliorated through Coretax."*

Informant 6 commented, *"In such matters, I do not think so, because with Coretax, errors are minimized, and our data are already accessible. When we log in, we use our National ID Number (NIK), unlike before. Now, all access utilizes the NIK, enhancing transparency."*

Informant 10 stated, *"Coretax is fundamentally about innovation, which is why we embrace innovation and adapt as developments occur. We have adjusted our reporting methods to align with this new system. It is not problematic that Coretax is altering my tax filing process, as we are merely adhering to the process, and perhaps the procedures have become more straightforward, not more complex."*

Table 13 provides a summary of all informants' responses regarding resistance to change.

Table 13. Informants' statements regarding resistance to change

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree				√							
Disagree	√	√	√		√	√	√	√	√	√	√

Source: Processed Data (2025)

Table 13 indicates that one informant concurs with the sentiment that *"they do not want the Coretax system to change the way they report their tax obligations."*

Informant 4 elaborated, *"Actually, using the old system was more convenient. This was evident because the taxes were clearly defined. We knew exactly which taxes we were paying. In the past, deductions were made by the treasurer. There was a central treasurer, a regional government treasurer, and a village treasurer in the village. Now it's just the treasurer."*

Security

The interviews highlighted notable security concerns, with several informants expressing unease about the Coretax system's security, particularly regarding the integrity of the system and the potential for personal data privacy breaches (Belmonte et al., 2024; Dutot, 2015)..

Informant 3 expressed, "*Yes, I am a bit worried. Now, all the personal data of the company owner is entered into the Coretax system. I am a little concerned because Coretax is now connected, it is directly linked and can detect things."*

Informant 4 observed, *" There is definitely some concern, but right now in Coretax, if you do not use it, it automatically logs out by itself, which means it also ensures security. Therefore, when it is not in use for a few minutes, it will automatically log out. In the past, if we did not log out, the system would remain active. It's different now. However, there is still this concern that the taxes imposed could be larger when using Coretax."*

Informant 9 commented, "*Maybe there is some worry, but let us hope nothing happens because nothing has occurred yet. There is definitely some worry because it's a new system, and there are bound to be some errors."*
Table 14 provides a comprehensive summary of all the informants' responses regarding security.

Table 14. Informants' statements regarding security

Description	Informant Interview										
	1	2	3	4	5	6	7	8	9	10	11
Agree			√	√					√		
Disagree	√	√			√	√	√	√		√	√

Source: Processed Data (2025)

Table 14 indicates that three informants expressed concerns regarding the security of the Coretax system, whereas eight did not share these concerns.

Informant 1 remarked, *"Personally, I am not extensively familiar with this issue, as my focus is primarily on reporting and calculations. Access to internal data is restricted to certain individuals, and we endeavor to limit access. I have received feedback from the Minister of Finance, who noted the presence of vulnerabilities. These vulnerabilities pertain to data security, suggesting that our data could potentially be accessed by external parties. However, since I have not encountered any significant data breaches, I still perceive it as relatively secure."*

Informant 6 stated, *"In this regard, I am not concerned. Coretax ensures the safety of our data, as we now log in using our National Identification Number (NIK), which enhances transparency compared to previous methods."*

Informant 8 commented, *"I may have some concerns, but not excessively so, as I believe Coretax was designed to protect taxpayers' data."*

Informant 5 added, *"Regarding this matter, I am not concerned, as Coretax prevents arbitrary access to our data. The use of the NIK for login enhances transparency compared to previous practices."*

Discussion

Perceived ease of use by mandatory taxpayers can occur, but only when technical issues can be resolved, such as the system sometimes lagging, logging out on its own, disruptions in creating tax invoices, error signals, and even the website being difficult to access. In general, the Coretax system is easy for taxpayers to use, but it still requires improvements. Additionally, although some informants feel that there has already been socialization and training, there are also some who feel they have not yet received any socialization or training from the authorities or the Directorate General of Taxes (DJP). If the issue is human resources, it relates to a lack of training, socialization, and so on. Therefore, the challenges do not solely come from the system but also from the users (Patoppoi, 2025). Users experience difficulties such as new terminologies and a different interface, but after routine use, they begin to feel that the system is becoming increasingly easy to (Wayra & Fionasari, 2025).

Perceived usefulness is experienced by taxpayers. Despite Informant 4's dissent, asserting that the previous system surpasses the Coretax system, the researcher attributes this view to the informant's lack of independent exploration of the CoreTax system. Informant 4, a taxpayer within the village government, remarked, "There was no training or socialization from the relevant agencies, such as the DJP. So, village staff have to manage on their own." In contrast, Informant 7, also a taxpayer from the village government, observed, "For now, using Coretax actually makes

the work a bit faster. The tax payment process is quick and not as complicated as before; the DJP used to be a bit of a hassle. With Coretax, it is much more efficient. Coretax provides significant efficiency in creating invoices, reporting, and tax payment. Everything can be done in one go (Wayra & Fionasari, 2025). The Coretax system has many benefits (Faradina, 2025).

Intention to use by taxpayers. However, the informant noted that the system still experiences errors, so the main reason taxpayers are interested in using the Coretax system is not because of the system itself, but because regulations require taxpayers to use it. As stated by Informant 1: "If you ask whether I am interested or not, in my opinion, it's because of the regulations. The rules have already been established; whether we like it or not, we have no choice but to use the system. Even if the system turns out to have technical instability, frequent data errors, and so on, as I said, we still have to use it." Director General of Taxes, Bimo Wijayanto, admitted that his office does not deny that Coretax often experiences downtimes. Bimo stated that some disruptions are scheduled for maintenance, but there are also unexpected ones (Budi, 2025).

Service quality felt by taxpayers. The Coretax System is generally regarded as providing a satisfactory level of service. However, informants have noted that taxpayers frequently encounter delayed responses from Account Representatives (AR) when addressing issues related to Coretax. This delay may be attributed to the disproportionate number of ARs relative to the number of taxpayers (Tsabita et al., 2025). It is anticipated that Coretax will enhance its services to taxpayers by facilitating easier and more expedient access through various service channels such as the Taxpayer Portal and Kring Pajak (Nurhaeni et al., 2025). Empirical evidence suggests that the quality of service provided by a system or website significantly contributes to enhancing users' perceived benefits (Shim & Jo, 2020).

Information quality offered by the Coretax System is commendable because it provides relevant, comprehensive, and accurate information. Informant 1 remarked, "As for the information, I think it is sufficient because there are several points that I tried to pay attention to in the Coretax menu itself. Several modules are related to our needs. For example, if we need them for taxation learning purposes." Research findings indicate that the quality of information provided by a system or website plays a crucial role in augmenting users' perceived benefits (Shim & Jo, 2020).

System quality felt by taxpayers. The Coretax system is generally considered to be of high quality. Nonetheless, informants have highlighted that while the system is reliable, easily accessible, user-friendly, and its design is comprehensible, it still requires improvements to mitigate frequent errors, slow loading times, and login issues. Several business owners have expressed dissatisfaction with the Coretax system, perceiving it as more obstructive than beneficial because of numerous system errors and unresponsiveness during use (Hibrizi et al., 2025). The Directorate General of Taxes has acknowledged the existence of these issues, although they have reportedly begun to diminish (Budi, 2025). The quality of a system can enhance users' interest in utilizing it (Nainggolan et al., 2023).

Tax compliance carried out by taxpayers occurs when using the Coretax system. Taxpayers utilize the Coretax system to report their tax obligations in compliance with tax regulations, primarily because of the positive user experience it offers. One significant advantage of Coretax is its facilitation of taxpayer processes, which is anticipated to reduce compliance costs. This reduction may enhance taxpayer trust in tax authorities, as taxpayers perceive ongoing improvements in tax services that simplify the fulfillment of tax obligations, thereby influencing tax compliance (Wati, 2024). The implementation of Coretax is posited to foster awareness and compliance, given the critical role of tax revenue in state revenue (Korat & Munandar, 2025). However, Oktaviani et al. (2025) indicate that the Coretax system does not significantly affect tax compliance. The researchers attribute this finding to the system's frequent errors, which pose challenges for taxpayers in the reporting and payment processes.

Facilitating conditions is experienced by taxpayers, when using the Coretax system. However, some taxpayers still feel they haven't been facilitated when using the Coretax system.

This sentiment is attributed to the system's novelty and the need for more comprehensive outreach, extending to rural areas. Despite the Directorate General of Taxes' efforts to conduct outreach in various regions, as observed on the official website, limited tax officer availability may hinder the comprehensive coverage. Taxpayers are encouraged to proactively seek assistance when they encounter difficulties with Coretax. Facilitating conditions significantly influence interest in and utilization of the system (Anubhav et al., 2025; Turki et al., 2021).

Technology availability is felt by several taxpayers. This perception arises from the fact that Coretax is a web-based platform that is user-friendly and accessible via mobile phones or laptops, even those with standard specifications. The web-based nature of Coretax eliminates the need to download or install applications, as taxpayers can access a variety of tax services, including the creation of tax invoices, by visiting a single Coretax webpage (Evelina, 2025). However, the system's reliance on an Internet connection poses challenges for individuals in rural and remote areas. Consequently, it is anticipated that, alongside the successful implementation of the Coretax system, policies will be developed to ensure equitable Internet access across Indonesia. The availability of technological infrastructure significantly influences system utilization (Saraswati & Yuliarti, 2025).

Government support is felt by several taxpayers through regulations, policies, or training, others have not experienced such assistance as they independently navigate the Coretax system without guidance or training from the Directorate General of Taxes (DJP). Government support plays a crucial role in shaping interest in and usage of the system (Anubhav et al., 2025; Turki et al., 2021).

Resistance to change is not felt by taxpayers. Taxpayers generally do not experience difficulties in fulfilling their tax obligations through the Coretax system. This ease is attributed to the convenience and advantages offered by the Coretax system, along with government regulations mandating its use. However, one informant was resistant to altering their previous tax reporting methods using the Coretax system. This informant, aged 52, was employed by the village government. The researcher posits that this individual may encounter challenges in utilizing Coretax due to insufficient outreach efforts in rural areas. Additionally, being over 50 years old, the informant's perspective aligns with that of some older individuals who perceive technology as non-essential in their personal lives, preferring traditional services, which contrasts with the anticipated universal adoption of technology (Zhang, 2023). User resistance is a multifaceted issue that has historically been recognized as a significant barrier to the effective implementation of information technology (Ali et al., 2016). However, resistance does not impact the implementation of e-Government (Elgohary & Abdelazyz, 2020).

Security is felt by several taxpayers Some taxpayers. Some taxpayers have expressed concerns regarding the security of the Coretax system, prompted by numerous reports of security vulnerabilities. Christine Tjen, Coordinator of the Tax Education and Research Centre (TERC) at FEB UI, indicated that her survey findings revealed that, in addition to the technical challenges associated with the new tax system, taxpayers also questioned the security of their data (Siswanto, 2025). Nevertheless, the majority of the informants in this study did not express concerns about the security of the Coretax system. The researcher assumes that taxpayers trust the government and perceive the system as secure. The Directorate General of Taxes assures that all taxpayer data within the Coretax system are safeguarded and inaccessible to unauthorized entities (Simanjuntak, 2025). Minister of Finance Purbaya Yudhi Sadewa asserted that cybersecurity within Coretax has improved significantly. He noted that while Coretax was initially highly susceptible to breaches, it has now become difficult to penetrate (Kurniati, 2025).

Conclusion

Based on the findings from the informant interviews, it can be concluded that the Coretax System is generally perceived favorably by taxpayers in terms of ease of use, benefits, system quality, service

quality, and information quality of the system. Taxpayers find Coretax to be relatively user-friendly. However, this study identified that technical issues remain a significant challenge in the implementation of Coretax, including frequent system errors, slow loading times, login failures, and disruptions in the creation of tax invoices. These obstacles not only affect perceived of ease of use but also limit the system's optimal benefits and diminish the user experience. In addition to system factors, limited outreach and training, particularly in rural areas, further exacerbate the barriers to using Coretax.

The study also reveals that taxpayers' interest in using Coretax is primarily driven by regulatory factors rather than by intrinsic motivation. Taxpayers utilize the system not out of interest but because it is mandated by the government. This suggests that system stability and enhancements in user experience quality are essential for fostering voluntary willingness to use Coretax. Regarding service quality, although Coretax is perceived as providing more modern and integrated access to tax services, tax officers (Account Representatives) are still considered slow to respond when technical issues arise. This indicates that human resource support is a critical factor in the success of the system. Meanwhile, the quality of information provided by Coretax is regarded as relevant, comprehensive, and accurate, aiding taxpayers in understanding their tax obligations and rights.

Regard In the context of tax compliance, Coretax has the potential to enhance compliance through the facilitation and efficiency of tax reporting and payment processes. Nevertheless, this potential has not been fully realized because of technical disruptions that continue to impede the timely fulfillment of tax obligations. The availability of technology does not constitute a primary barrier, as Coretax is web-based and accessible via standard devices, requiring only a stable internet connection. Furthermore, government support in the form of outreach, training, and assistance is perceived as inconsistent by taxpayers. This study also indicates that resistance to change is minimal. Regarding security, although media reports have raised concerns, most informants expressed a high level of trust in the government's ability to maintain data security within the Coretax System.

This study had several limitations. The research data rely heavily on the subjective perceptions and experiences of informants during a specific period and may therefore be influenced by the dynamic and continually updated CoreTax system. This study is limited to qualitative methods. Future studies should use mixed methods or a quantitative approach to examine the relationships between the variables found in this study more comprehensively. Theoretically, this study enriches the literature on technology adoption in the tax sector by applying an expanded TAM and ISSM in the context of the national taxation system. Practically, this study provides input for the Directorate General of Taxes regarding the importance of improving technical stability, expanding outreach and training, strengthening support services, and ensuring an equitable digital infrastructure in the implementation of Coretax. From a policy perspective, the findings of this study may serve as a basis for formulating a more inclusive, sustainable, and taxpayer-oriented digital tax transformation strategy.

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Appendix

No	Construct	Question	Reference
1	Perceived Usefulness	1. Coretax accelerates the tax process. 2. Coretax makes taxes more efficient. 3. Coretax increases productivity. 4. Coretax is beneficial for me.	(Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025)
2	Perceived ease of use	1. Coretax is easy to use. 2. Coretax is easy to learn. 3. Information on Coretax is easy to find. 4. Coretax is easy for me to use.	(Belmonte et al., 2024; Natasia et al., 2021; Ng et al., 2024; Sharma et al., 2024; Villaceran & Himang, 2025)
3	Intention to Use	1. Intends to use Coretax. 2. Interested in using Coretax. 3. Will recommend Coretax. 4. Wants to use Coretax..	(Belmonte et al., 2024; Natasia et al., 2021; Sharma et al., 2024; Villaceran & Himang, 2025)
4	*Adopsi Coretax*	1. Using Coretax. 2. Coretax as needed. 3. Happy to use Coretax.	(Natasia et al., 2021)
5	Service Quality	1. Coretax's service is satisfying. 2. Coretax's service is fast. 3. Coretax pays attention to its users.	(Sharma et al., 2024; Susanty et al., 2025; Wei et al., 2025)
6	Information Quality	1. Complete Coretax information. 2. Relevant Coretax information. 3. Accurate Coretax information. 4. Coretax information as needed.	(Susanty et al., 2025; Wei et al., 2025)
7	System Quality	1. Coretax is reliable. 2. Coretax is easily accessible. 3. Coretax is convenient to use. 4. The Coretax interface is easy to understand.	(Susanty et al., 2025; Wei et al., 2025)
8	Facilitating conditions	1. Receive assistance using Coretax. 2. Someone helps with learning Coretax. 3. Facilitated in using Coretax.	(Natasia et al., 2021)
9	Technology Availability	1. My device supports Coretax. 2. Coretax requires adequate technology.	(Dutot, 2015)
10	Government Support	1. The government supports Coretax. 2. The government formulates Coretax policies. 3. The DJP provides Coretax training.	(Hermawati & Mas, 2017)
11	Resistence to change	1. Does not want the tax system to change. 2. Does not want the management of tax data to change.	(Alyoussef, 2022)