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The Effect Of Coretax And Tax Knowledge On Taxpayer Compliance With Taxpayer Awareness As A Moderating Variable

Aisa Corolla[1], Srikalimah[2], Moch Wahyudi[3]
[1] *Universitas Islam Kadiri, Kediri, Indonesia*

Email: aisacorolla@student.uniska-kediri.ac.id

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Abstract

This study aims to analyze the influence of Coretax and tax knowledge on taxpayer compliance with taxpayer awareness as a moderating variable at the Kediri Pratama Tax Office in 2025.This research is a quantitative research. The population in this study are Individual Taxpayers (WPOP) who are actively registered and have an obligation to report Annual Tax Returns at the Kediri Pratama Tax Office in 2025. The number of samples in this study is 100 respondents calculated using the Slovin formula. Data collection was carried out using a questionnaire, while the data analysis technique used Moderated Regression Analysis (MRA) with the help of SPSS software. The results of this study indicate that (1) Coretax has a significant positive effect on taxpayer compliance; (2) tax knowledge does not have a significant effect on taxpayer compliance; (3) taxpayer awareness is not able to moderate (does not strengthen or weaken) the effect of Coretax on taxpayer compliance; (4) taxpayer awareness is not able to moderate the effect of tax knowledge on taxpayer compliance; and (5)Coretax, tax knowledge, and taxpayer awareness simultaneously influence taxpayer compliance.

INTRODUCTION

Taxes are a fundamental element in the state's financial structure, serving as the primary source of revenue to finance government administration and improve public welfare. According to Mardiasmo (2023), taxes are mandatory contributions to the state, imposed by law without direct compensation, used to finance general state expenditures. The strategic position of taxes as the primary foundation of state financing demands an effective and sustainable administration system to ensure revenue optimization. Despite various policies being established, taxpayer compliance in Indonesia remains challenging. As of March 31, 2025, the number of Individual Taxpayers (WPOP) Annual Tax Returns (SPT) submitted increased compared to the previous year. However, this has not yet shown optimal performance compared to the total number of registered taxpayers. This situation indicates a gap between potential tax revenue and actual revenue collection.

In an effort to improve taxpayer compliance, the Directorate General of Taxes (DGT) is undertaking a digital transformation through the implementation of the Core Tax Administration System (Coretax), which officially came into effect on January 1, 2025. This system is designed to make it easier for taxpayers to fulfill their obligations through faster, more transparent, and more

accurate digital services. However, the system's effectiveness depends heavily on the capabilities of its users.

Theoretically, the success of an information system is influenced by system quality, information quality, and service quality, which impact the level of use and perceived benefits of the system. In the context of taxation, this behavioral change is expected to be reflected in increased taxpayer compliance. Research by Fibriyanti et al. (2025) shows that the use of Coretax has a positive impact on taxpayer compliance. However, Sabila's (2025) findings indicate that Coretax has no effect on taxpayer compliance, indicating that the existence of a digital system is ineffective without other supporting factors.

Taxpayer compliance depends not only on technological sophistication but also on cognitive aspects, such as tax knowledge. Taxpayers with a high level of knowledge tend to be able to adapt to changes in the administrative system, including the use of Coretax. Conversely, limited understanding can lead to unintentional reporting errors and ultimately administrative sanctions.

Psychological factors, such as taxpayer awareness, also play a significant role. Research by Ardika et al. (2023) found that taxpayer awareness is a key determinant of compliance in modern tax administration systems. Taxpayers with high levels of awareness tend to comply even when external oversight is relatively low, driven by the desire to contribute to national development.

From a behavioral perspective, the Theory of Planned Behavior developed by Ajzen (1991) explains that individual behavior arises from intentions determined by three main factors: attitudes toward the behavior, subjective norms, and perceived behavioral control. This theory is relevant to explaining taxpayers' decisions to comply with their tax obligations. The implementation of the Coretax system is closely related to perceived behavioral control, where the perceived ease of use of the system can increase taxpayers' control over their reporting behavior. Meanwhile, tax knowledge and taxpayer awareness shape positive attitudes toward compliance.

Taxpayer awareness can also function as a moderating variable, that is, a variable that influences the strength of the relationship between the independent and dependent variables (Ghozali, 2021). Research by Ardika et al. (2023) demonstrated that psychological factors play a significant role in shaping compliance behavior. Although the Coretax system provides convenience and knowledge provides capability, compliance is highly dependent on intention driven by awareness. Thus, awareness is positioned as a variable that strengthens the influence of Coretax and tax knowledge on compliance.

Based on theoretical studies and the existence of research findings that are still diverse (research gap), this study is important to be conducted to analyze the influence of Coretax and tax knowledge on taxpayer compliance with taxpayer awareness as a moderating variable at the Kediri

Pratama Tax Office in 2025. This study is relevant considering that the implementation of the digital tax administration system that only came into effect in January 2025 has not been fully balanced by the level of understanding and readiness of taxpayer behavior at the regional level, so that its effectiveness in increasing compliance still requires more specific empirical evidence.

The problem formulation in this research is:

1) Does Coretax affect taxpayer compliance at the Kediri Pratama Tax Office in 2025?
2) Does tax knowledge influence taxpayer compliance at the Kediri Pratama Tax Office in 2025?
3) Does taxpayer awareness moderate the influence of Coretax on taxpayer compliance at the Kediri Pratama Tax Office in 2025?
4) Does taxpayer awareness moderate the influence of tax knowledge on taxpayer compliance at the Kediri Pratama Tax Office in 2025?
5) Do Coretax, tax knowledge, and taxpayer awareness have a simultaneous effect on taxpayer compliance at the Kediri Pratama Tax Office in 2025?

LITERATURE REVIEW

Theory of Planned Behavior

The main theoretical basis used in this research is the Theory of Planned Behavior (TPB) developed by Ajzen (1991). This theory explains that individual behavior arises from the intention to behave. This intention is determined by three main factors: attitude toward behavior, subjective norm, and perceived behavioral control.

*Theory of Planned Behavior*relevant to explaining taxpayers' decisions to comply or not comply with their tax obligations. The implementation of the Coretax system is closely related to perceived behavioral control, where the perceived ease of use of the system can increase taxpayer control over their reporting behavior. Meanwhile, tax knowledge and taxpayer awareness shape a positive attitude toward compliance, which ultimately encourages voluntary compliance intentions (Lesmana et al., 2017).

Core Tax Administration System (Coretax)

The Core Tax Administration System, or Coretax, is a concrete manifestation of the digital transformation and modernization of the tax administration system undertaken by the Directorate General of Taxes. Coretax is an information technology system that integrates all tax business processes, from registration and payment to reporting, to improve service efficiency and effectiveness. In research,Sinuhaji et al. (2024), digitalization of taxation like this is defined as the application of internet-based technology to make it easier for taxpayers to fulfill their obligations.

The implementation of Coretax aims to minimize compliance costs and close non-compliance gaps through data automation. According to Lestari et al.'s (2022) findings, modernizing the administrative system not only changes the way the tax authorities work but also facilitates taxpayers' fulfillment of their obligations with lower compliance costs and a higher level of accuracy. With a more reliable and integrated system, Coretax is expected to encourage greater taxpayer compliance due to the ease of access and transparency it offers.

Tax Knowledge

Tax knowledge is defined as a taxpayer's understanding of general provisions, tax procedures, and the tax system and functions applicable in Indonesia. According to Sinuhaji et al. (2024), a comprehensive understanding of tax regulations is key for taxpayers to accurately calculate and report their taxes. Without adequate knowledge, taxpayers are prone to unintentional non-compliance, which can result in administrative sanctions.

Sabila's (2025) research, which found that tax knowledge has a positive and significant impact on compliance, indicates that a good understanding of tax regulations can improve taxpayer compliance. This knowledge includes technical understanding of the use of tax systems such as Coretax, as well as substantive understanding of rates, taxable objects, and sanctions. Indicators of tax knowledge in this study include: knowledge of the amount of tax liability, understanding how to correctly complete and submit a tax return (SPT), knowledge of the reporting deadline, and knowledge of sanctions or fines for late reporting.

Taxpayer Compliance

Taxpayer compliance is a fundamental indicator of the success of a tax system that adopts a self-assessment system. According to Rahayu, as quoted by Oktaviana (2021), taxpayer compliance is a state in which taxpayers fulfill all their tax obligations and exercise their tax rights. This compliance extends beyond formal compliance, such as timely reporting, to material compliance, which relates to the accuracy of the contents of the Tax Return (SPT) in accordance with the actual situation.

In his research, Made Inatamayu (2023) emphasized that compliant taxpayers will not engage in tax avoidance or manipulation. A high level of compliance will directly impact the optimization of state revenue. Conversely, non-compliance can trigger tax evasion, which is detrimental to the country's fiscal stability. Therefore, compliance is a crucial dependent variable to analyze, influenced by system modernization and taxpayer knowledge levels.

Taxpayer Awareness

Tax awareness is essentially a form of internal motivation that arises voluntarily from within taxpayers to fulfill their obligations. This condition arises from a deep understanding of the function of taxes in the advancement of national development, so that individuals no longer feel forced to fulfill their financial responsibilities to the government (Agustina et al., 2023). In line with this, this awareness is also a concrete manifestation of citizens' compliance with applicable legal regulations. A sound understanding will always align with an individual's commitment to comply with the tax system established by the authorities (Nindiarti et al., 2025).

In this study, taxpayer awareness is positioned as a moderating variable based on the assumption that digital facilities such as Coretax and high technical knowledge will not optimally encourage compliance if not based on moral awareness of the taxpayers themselves. Indicators of taxpayer awareness include: pride in contributing to national development, knowledge that tax money is used for public facilities, a sense of responsibility to pay taxes on time, and an understanding that taxes are a form of mutual cooperation among citizens.

HYPOTHESIS

The Impact of Coretax on Taxpayer Compliance

The application of technology in tax administration is closely linked to increased compliance. According to the Technology Acceptance Model (TAM), a system's ease of use and usefulness will encourage users to utilize it.Sinuhaji et al. (2024)found that tax digitalization has a positive impact on taxpayer compliance because the digitalized system simplifies previously complex administrative processes. Coretax, as the latest form of this digitalization, is predicted to have a similar positive impact by reducing taxpayers' administrative burden.Based on this description, the first hypothesis is formulated as follows:

H1: Coretax is suspected to have a positive effect on Taxpayer Compliance.

The Influence of Tax Knowledge on Taxpayer Compliance

Knowledge is the cognitive basis that enables taxpayers to implement the self-assessment system. In her research, Oktaviana (2021) concluded that tax knowledge has a significant positive effect on taxpayer compliance. Taxpayers who understand the rules will not experience confusion when using Coretax features or calculating their tax payable. Conversely, research by Nathani (2019) found that tax knowledge has no effect on taxpayer compliance.These findings indicate that in certain contexts, external factors such as sanctions and system convenience are more dominant than knowledge. Based on this description, the second hypothesis is formulated as follows:

H2:Tax knowledge is thought to have a positive influence on taxpayer compliance.

The Role of Taxpayer Awareness in Moderating the Effect of Coretax on Taxpayer Compliance

Taxpayer awareness is thought to strengthen the influence of the independent variable on the dependent variable. While the Coretax system offers convenience and knowledge provides capability, compliance execution relies heavily on awareness-driven intentions.However, Purwanty's (2024) research using Moderated Regression Analysis (MRA) found that the moderating variable (tax socialization) was unable to moderate the relationship between taxpayer awareness and compliance. This finding indicates that the moderating role of awareness does not always occur automatically, especially in newly implemented systems. On the other hand, Made Inatamayu (2023) found that psychological factors play a significant role in shaping compliant behavior. Given the still controversial results, it is necessary to test whether awareness can moderate the relationship between Coretax and compliance..Based on this description, the third hypothesis is formulated as follows:

H3: Taxpayer awareness is suspected to moderate the influence of Coretax on taxpayer compliance.

The Role of Taxpayer Awareness in Moderating the Influence of Tax Knowledge on Taxpayer Compliance

Technical knowledge of taxes is often insufficient if it isn't based on a commitment to contributing to the nation. Taxpayer awareness acts as a moderating variable, ensuring that knowledge is used to comply with regulations, not to exploit legal loopholes.However, research by Anggara and Laksmi (2024) proved that tax awareness and understanding of tax benefits do not directly influence compliance, so the potential for moderation of awareness on the relationship between knowledge and tax awareness is weak..Based on this description, the fourth hypothesis is formulated as follows:

H4:Taxpayer Awareness is Suspected of Moderating the Influence of Tax Knowledge on Taxpayer Compliance.

The Influence of Simultaneous Coretax, Tax Knowledge, and Taxpayer Awareness on Taxpayer Compliance

Tax compliance is a multidimensional behavior that is not determined by a single factor, but rather by a complex interaction between technological, cognitive, and psychological factors. From Ajzen's (1991) Theory of Planned Behavior (TPB), the intention to comply is formed by attitudes toward the behavior, subjective norms, and perceived behavioral control. The implementation of the Coretax system contributes to perceived behavioral control by providing

ease of access and transparency. Tax knowledge shapes positive attitudes toward compliance by increasing understanding of rights and obligations. Meanwhile, taxpayer awareness acts as an internal factor that strengthens the intention to voluntarily comply.

Previous research has shown that each of these variables influences compliance, although the results vary. Sinuhaji et al. (2024) demonstrated a positive effect of tax digitalization on compliance. Oktaviana (2021) found a significant influence on tax knowledge. Purwanty (2024) also confirmed the important role of taxpayer awareness. However, few studies have examined these three variables simultaneously in a single model, especially in the context of the implementation of Coretax, which will take effect in January 2025.

Theoretically, when Coretax, tax knowledge, and taxpayer awareness are combined, their effect on compliance is expected to be stronger than when each stands alone. An easy-to-use system facilitates reporting, adequate knowledge prevents errors, and high awareness fosters internal motivation. The synergy of these three factors creates ideal conditions for sustainable compliance. Therefore, it is necessary to test whether these three variables simultaneously have a significant effect on taxpayer compliance. Based on this description, the fifth hypothesis is formulated as follows:

H5:*Coretax, Tax Knowledge, and Taxpayer Awareness are suspected to have a simultaneous influence on Taxpayer Compliance.*

RESEARCH METHODS

This research is included in the quantitative research type., which aims to determine the influence or causal relationship between two or more variables (Sugiyono, 2018). A quantitative approach was chosen because this study uses numerical data that will be analyzed using statistics to test the established hypotheses. The main focus of this study is to analyze how the implementation of the Coretax system and the level of tax knowledge affect taxpayer compliance, by including taxpayer awareness as a moderating variable that is thought to strengthen or weaken this relationship..

This research was conducted at the Kediri Pratama Tax Service Office (KPP Pratama) located at Jalan Brawijaya Number 6 Kediri, East Java 64123. The selection of this location was based on the consideration that KPP Pratama Kediri is a vertical unit of the Directorate General of Taxes that has a significant and diverse taxpayer base, and is one of the pilot project locations for the implementation of the Coretax system at the regional level. In addition, the level of compliance in this region is a strong reason to test the effectiveness of the new system and the psychological aspects of local taxpayers. In accordance with the suggestion of Sugiyono (2018),

the research location must have characteristics that are appropriate to the problem being studied and easy data access for researchers.

The population in this study is Individual Taxpayers (WPOP) who are actively registered and have an obligation to report Annual Tax Returns at the Kediri Pratama Tax Office in 2025. Considering the large and dynamic taxpayer population at the Kediri Pratama Tax Office, this study does not allow for the examination of all elements of the population, so representative sampling is required. This large population includes professional backgrounds and income levels that are relevant to be tested in the context of the use of the Coretax system and their level of tax knowledge.

The sampling technique used in this study is the purposive sampling method. Purposive sampling is a sampling determination technique with certain considerations or criteria that are relevant to the research objectives (Sugiyono, 2018). In this study, the sample criteria set include: (1) Individual Taxpayers (WPOP) who are actively registered at the Kediri Pratama Tax Office, (2) have used the digital tax system (Coretax), (3) Taxpayers who are willing to fill out the questionnaire voluntarily. Determination of the number of samples in this study uses the Slovin formula because the number of taxpayers is known (based on data from the last year) but is very large, so it is necessary to simplify the number of respondents to a certain level. The Slovin formula is as follows:

$$n = \frac{N}{1 + (N.e^2)}$$

Information:

n : Number of Samples

N : Population Size(39,605)

e: Percentage of allowance for non-binding due to sampling error that is still possible to be desired. In this study, (10% or 0.1) was used.

$$n = \frac{39{,}605}{1 + (39.605 \text{ x } 0.1)2}$$

$$n = \frac{39{,}605}{1 + 39.605 \text{ x } 0.01}$$

$$n = \frac{39{,}605}{1 + 396.05}$$

$$n = \frac{39{,}605}{397.05}$$

$$n = 99.75 = 100 \text{ respondents}$$

Based on the calculations above, the sample size was rounded to 100 respondents. This number is considered adequate for multivariate analysis using SPSS, as suggested by Hair et al. (2019), who stated that the minimum sample size for quantitative research should be between 30 and 100 respondents to obtain a normal data distribution.

This study used two types of data. First, primary data was obtained directly from original sources or respondents through questionnaires. This data consisted of respondents' perceptions of the ease of the Coretax system, their level of tax knowledge, their awareness of paying taxes, and their level of taxpayer compliance. Second, secondary data was obtained from indirect sources, in the form of documentation and reports on the number of taxpayers from the Kediri Pratama Tax Office (KPP Pratama).

The data collection technique uses a questionnaire compiled using a 5-point Likert Scale to measure respondents' attitudes, opinions, and perceptions. The scale used is (1) Strongly Disagree, (2) Disagree, (3) Neutral/Undecided, (4) Agree, and (5) Strongly Agree. The questionnaire will be distributed directly to respondents who meet the criteria at the Kediri Pratama Tax Office or online via Google Form for taxpayers who cannot be reached directly.

The data analysis technique in this study used quantitative analysis with the help of SPSS (Statistical Package for the Social Sciences) software. Data analysis was carried out in the following stages:

1) Validity and Reliability Test

   Validity testing is used to determine whether a questionnaire is valid or not. An instrument is considered valid if the correlation between each question item and the total score is <0.05. Reliability testing is conducted to measure the consistency of respondents' responses. A questionnaire is considered reliable if its Cronbach's Alpha value is >0.60.

2) Classical Assumption Test

   The normality test aims to determine whether the data is normally distributed. The Kolmogorov-Smirnov test with a significance value of >0.05 indicates normally distributed data. The multicollinearity test is conducted to identify a strong relationship between independent variables by observing the Variance Inflation Factor (VIF) value <10 or tolerance >0.1. The heteroscedasticity test uses the scatterplot method with the criteria of points spread above and below the number 0 and do not form a specific pattern.

3) Hypothesis Testing

Hypothesis testing is carried out using two approaches, namely Moderated Regression Analysis*(Moderated Regression Analysis)* to test the role of moderating variables in the relationship between independent and dependent variables, as well as multiple linear regression tests to test simultaneous effects. The regression equation in this study is formulated as follows:

MRA Model 1 Test

$$Y=\propto+\beta^{1}X^{1}+\beta^{2}X^{2}+e$$

MRA Model 2 Test

$$Y=\propto+\beta^{1}X^{1}+\beta^{2}X^{2}+\beta^{3}Z+\beta^{4}(X^{1}.Z)+\beta^{5}(X^{2}.Z)+e$$

Information :

Y : dependent variable (measures the level of taxpayer compliance)
X1 : first independent variable (measuring the effectiveness of Coretax use)
X2 : second independent variable (measuring taxpayer knowledge)
Z : moderating variable (measures the level of respondents' willingness to carry out their state responsibilities through paying taxes)
$\propto$: constant
β^{1-5} : regression coefficient which shows the magnitude of the influence of each variable
e : error or disturbance in the regression model

RESEARCH RESULT

Table 1.1 Validity Test Results

Variables	Item	Correlation Value (r count)	Sig	Information
Coretax (X1)	X1.1	0.874	0,000	Valid
	X1.2	0.812	0,000	Valid
	X1.3	0.770	0,000	Valid
	X1.4	0.716	0,000	Valid
	X1.5	0.757	0,000	Valid
Tax Knowledge (X2)	X2.1	0.856	0,000	Valid
	X2.2	0.921	0,000	Valid
	X2.3	0.907	0,000	Valid
	X2.4	0.918	0,000	Valid
	X2.5	0.856	0,000	Valid
Taxpayer Compliance (Y)	Y.1	0.685	0,000	Valid
	Y.2	0.680	0,000	Valid
	Y.3	0.723	0,000	Valid
	Y.4	0.733	0,000	Valid
	Y.5	0.649	0,000	Valid

Taxpayer Awareness (Z)	Z.1	0.832	0,000	Valid
	Z.2	0.775	0,000	Valid
	Z.3	0.729	0,000	Valid
	Z.4	0.800	0,000	Valid
	Z.5	0.722	0,000	Valid

Source: data processed by researchers, 2026

Based on the validity test results table, all statement items for each variable show a significance value (Sig.) of 0.000 (<0.05) and a correlation value (r count) > 0.3. Thus, all statement items for the Coretax (X1), Tax Knowledge (X2), Taxpayer Compliance (Y), and Taxpayer Awareness (Z) variables are declared valid and suitable for use to measure each variable in this study.

Table 1.2 Reliability Test Results

Variables	Cronbach's Alpha	Information
Coretax	0.803	Reliable
Tax Knowledge	0.824	Reliable
Taxpayer Compliance	0.774	Reliable
Taxpayer Awareness	0.799	Reliable

Source: data processed by researchers, 2026

Based on the reliability test results table, it shows that the Cronbach's Alpha value for each variable: Coretax (0.803), Tax Knowledge (0.824), Taxpayer Compliance (0.774), and Taxpayer Awareness (0.799). All Cronbach's Alpha > 0.60, which means all variables are reliable.

Table 1.3 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a, b]	Mean	0.0000000
	Standard Deviation	184,318,217
Most Extreme Differences	Absolute	0.045
	Positive	0.035
	Negative	-0.045
Test Statistics		0.045
Asymp. Sig. (2-tailed)		0.200c,d
a. Test distribution is Normal.		
b. Calculated from data.		

c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: data processed by researchers, 2026

Based on the normality test results table, the Asymp. Sig. (2-tailed) value for the Kolmogorov-Smirnov test is 0.200 (>0.05). This result indicates that the residual data is normally distributed, thus meeting the normality assumption.

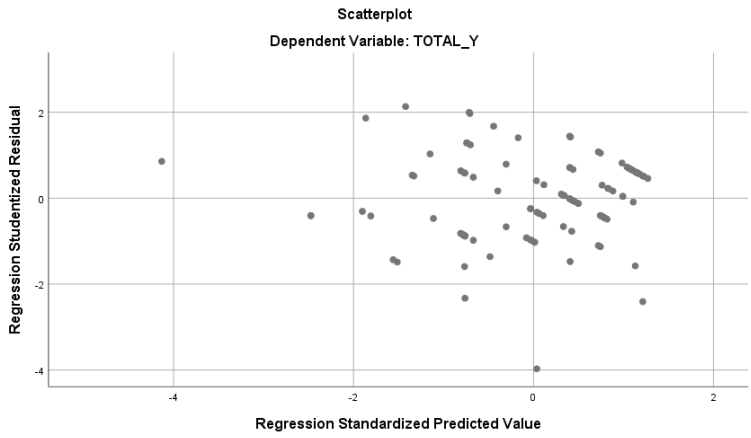
Table 1.4 Multicollinearity Test Results

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Coretax	0.677	1,476
	Tax Knowledge	0.966	1,036
	Taxpayer Awareness	0.672	1,488
a. Dependent Variable: Taxpayer Compliance (Y)			

Source: data processed by researchers, 2026

The results of the multicollinearity test show the Tolerance value for the Coretax variableas big as(0.677), Tax Knowledgeas big as(0.966) and Taxpayer Awarenessas big as(0.672) all > 0.1. The VIF values of eachas big as1.476; 1.036; and 1.488 (<10). This proves that there is no multicollinearity symptom between the independent variables.

Figure 1.1 Heteroscedasticity Test Results



Based on the results of the heteroscedasticity test using a scatterplot, the points are randomly distributed above and below 0 and do not form a specific pattern. Thus, the regression model does not exhibit heteroscedasticity.

Table 1.5 Results of Moderated Regression Analysis Model 1

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig
		B	Std. Error	Beta		
1	(Constant)	14,778	2,113		6,995	0.000
	Coretax	0.311	0.061	0.462	5,119	0.000
	Tax Knowledge	0.052	0.070	0.068	0.750	0.455
a. Dependent Variable: Taxpayer Compliance						

Source: data processed by researchers, 2026

Based on the MRA model 1 test table, it is formulated:

Y =14,778 +0.311X1+ 0.052X2+ e

So we get:

1. The coefficient is 0.311 and Sig = 0.000 (<0.05), so H1 is accepted. This means that Coretax has a significant positive effect on Taxpayer Compliance in this study.
2. The coefficient is 0.052 and Sig = 0.455 (> 0.05), so H2 is rejected. This means that Tax Knowledge does not have a significant effect on Taxpayer Compliance in this study.

Table 1.6 Results of Moderated Regression Analysis Model 2

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21,730	0.225		96,703	0.000
	Coretax	0.037	0.056	0.055	0.669	0.505
	Tax Knowledge	-0.037	0.058	-0.048	-0.640	0.524
	Taxpayer Awareness	0.529	0.095	0.672	5,588	0.000
	Coretax * Taxpayer Awareness	-0.007	0.012	-0.043	-0.603	0.548
	Tax Knowledge *	0.011	0.025	0.050	0.440	0.661

	Taxpayer Awareness					
a. Dependent Variable: Taxpayer Compliance						

Source: data processed by researchers, 2026

Based on the MRA model 2 test table, it is formulated:

Y =21,730+0.037X1– 0.037X2 +0.529Z– 0.007(X1×Z) +0.011(X2×Z) + e

So we get:

1. Interaction coefficient (X1×Z) –0.007 and Sig = 0.548 (> 0.05) then H3 is rejected. This means that Taxpayer Awareness is unable to moderate (neither strengthens nor weakens) the influence of Coretax on Taxpayer Compliance.
2. Interaction coefficient (X2×Z) 0.011 and Sig = 0.661 (> 0.05) then H4 is rejected. This means that Taxpayer Awareness is unable to moderate the Influence of Tax Knowledge on Taxpayer Compliance.

Table 1.7 Multiple Linear Regression Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	242,453	3	80,818	41,861	0.000b
	Residual	185,337	96	1,931		
	Total	427,790	99			
a. Dependent Variable: Taxpayer Compliance						
b. Predictors: (Constant), Taxpayer Awareness, Taxpayer Knowledge, Coretax						

Source: data processed by researchers, 2026

Based on the test results tableMultiple Linear Regression, the calculated F value is 41.861 with a Sig value of 0.000 (<0.05). Thus, H5 is accepted, meaning that Coretax, tax knowledge, and taxpayer awareness simultaneously influence taxpayer compliance.

DISCUSSION

The Impact of Coretax on Taxpayer Compliance

The results of the study indicate that Coretax has a positive and significant effect on taxpayer compliance. This is indicated by a coefficient value of 0.311 and a significance value of 0.000, which is less than 0.05. This means that the better the implementation of the Coretax system, the higher the level of taxpayer compliance. This finding aligns with research by Fibriyanti et al. (2025) and Sinuhaji et al. (2024), which states that tax digitalization can improve compliance. The

Coretax system makes it easier for taxpayers to file their tax returns, accelerates the administrative process, and reduces compliance costs. With this convenience, taxpayers tend to comply more voluntarily without feeling burdened.

The Influence of Tax Knowledge on Taxpayer Compliance

This study found that tax knowledge had no significant effect on taxpayer compliance. A coefficient value of 0.052 with a significance level of 0.455, greater than 0.05, indicates that higher or lower tax knowledge does not necessarily increase compliance. This occurs because the average taxpayer respondent has a relatively similar level of knowledge, so the differences are not very noticeable. Furthermore, because the Coretax system was only implemented in January 2025, taxpayers are still focused on how to use the system rather than understanding tax regulations in depth. Therefore, knowledge alone, without the support of system convenience, is not sufficient to encourage compliance.

The findings in this study are in line with the results of Nathani's (2019) research which also stated that tax knowledge does not influence taxpayer compliance.However, these results differ from Sabila's (2025) research, which found that tax knowledge can improve compliance. This difference in results could be due to the current transition to a digital system. Taxpayers now prioritize the technical ease of using the Coretax application over simply memorizing tax theory.

The Role of Taxpayer Awareness in Moderating the Effect of Coretax on Taxpayer Compliance

The results of the interaction test indicate that taxpayer awareness is unable to moderate the effect of Coretax on taxpayer compliance. The interaction coefficient value is -0.007 with a significance level of 0.548, which is greater than 0.05. This means that the relationship between Coretax and compliance is direct and indirect. is influenced by the level of taxpayer awareness. Therefore, for both taxpayers with high and low awareness, the Coretax system remains capable of encouraging compliance due to its primary advantages, which lie in the ease, speed, and administrative efficiency it offers. This suggests that in the transition to a fully digital tax system, rational factors such as technical convenience outweigh psychological factors such as moral awareness.

Purwanty's (2024) research also showed that the moderating variable (tax socialization) was unable to moderate the relationship between taxpayer awareness and compliance. This means that taxpayer awareness, although theoretically considered important, is not necessarily an effective link or reinforcement of compliance, especially when a new digital tax system is implemented.

Therefore, a good, user-friendly system is more capable of encouraging compliance than relying solely on taxpayer awareness.

The Role of Taxpayer Awareness in Moderating the Influence of Tax Knowledge on Taxpayer Compliance

Taxpayer awareness also does not moderate the relationship between tax knowledge and taxpayer compliance. The interaction coefficient of 0.011, with a significance level of 0.661, is greater than 0.05. This is because tax knowledge itself has no significant effect on compliance. When the direct relationship between the independent and dependent variables is weak or absent, the moderating effect is difficult to detect statistically.

This finding supports the research results of Anggara and Laksmi (2024) which states that taxpayer awareness is often not strong enough to directly influence compliance.As a result, the role of awareness as a link or reinforcement (moderation) between knowledge and compliance also becomes very weak.Thus, efforts to increase compliance through knowledge and awareness separately are not yet effective without other driving factors.

The Influence of Simultaneous Coretax, Tax Knowledge, and Taxpayer Awareness on Taxpayer Compliance.

Based on statistical test results, this study proves that Coretax implementation has a positive and significant impact on taxpayer compliance. This is evident from the significance value of 0.000, which is less than 0.05. These results indicate that the better the Coretax system is implemented and understood, the higher the level of taxpayer compliance at the Kediri Pratama Tax Office (KPP Pratama). The ease of features in this new system makes taxpayers feel more practical in fulfilling their tax obligations, thus increasing their motivation to comply. These results align with research by Sabila (2025) and Sinuhaji et al. (2024), which emphasizes that tax digitalization is the main key to improving compliance in the modern era. An integrated and transparent system has proven to be more effective in building taxpayer discipline than conventional methods.

Overall, the F-test results indicate that all independent variables simultaneously influence taxpayer compliance. This suggests that although knowledge is insignificant and awareness is unable to moderate the effect, when all factors work together, their collective contribution becomes highly significant. This finding supports the Theory of Planned Behavior (Ajzen, 1991), which states that a person's behavior, specifically tax compliance, is formed from a combination of behavioral control (the convenience of the Coretax system), attitudes (knowledge), and internal

factors (awareness). Therefore, it can be concluded that taxpayer compliance is a multidimensional phenomenon that cannot be viewed from a single perspective but requires a holistic approach that integrates technological sophistication, regulatory understanding, and personal awareness.

CONCLUSION

Based on the results of the analysis and discussion, this study concludes:

1. *Coretax*has a positive and significant impact on Taxpayer Compliance at the Kediri Pratama Tax Office in 2025This demonstrates that the convenience and efficiency offered by the Coretax system can encourage taxpayers to be more compliant in fulfilling their tax obligations.
2. Tax Knowledge has no significant effect on Taxpayer Compliance at the Kediri Pratama Tax Office in 2025This indicates that understanding taxation alone is not enough to encourage compliance, especially during the transition period of the new system, where taxpayers are more focused on how to use the Coretax application.
3. Taxpayer awareness is unable to moderate the influence of Coretax on Taxpayer Compliance. The relationship between the convenience of the Coretax system and compliance is direct and is not affected by the level of moral awareness of taxpayers.
4. Taxpayer awareness is unable to moderate the influence of tax knowledge on taxpayer compliance.. The absence of a direct significant influence from the Tax Knowledge variable causes the moderating effect of taxpayer awareness to be ineffective.
5. *Coretax*, Tax Knowledge, and Taxpayer Awareness simultaneously influence Taxpayer Compliance at the Kediri Pratama Tax Office in 2025. This means that increasing compliance is not enough to rely on just one factor, but rather a synergy between digital systems, understanding of regulations, and moral awareness.

This study provides an initial overview of taxpayer responses to the implementation of Coretax, although there are several limitations that provide context for understanding the results. The scope of this study focused on individual taxpayers at the Kediri Pratama Tax Office (KPP Pratama) with 100 respondents. Therefore, the findings are more representative of the specific conditions in Kediri City and may not be representative of tax compliance across Indonesia. Furthermore, given that data collection occurred during the transition period of the digital tax system, respondents' perceptions may still be heavily influenced by the initial technical adaptation process to the new system. This provides a unique perspective on taxpayer behavior just as the technological transformation of taxation began.

Based on this, future researchers are advised to expand the research location to other regions and increase the sample size to obtain a more comprehensive picture of Coretax's effectiveness nationally. Future research could also be developed by incorporating new factors related to the digital era. Furthermore, future researchers could consider using a qualitative approach as a complement to deepen the analysis of psychological factors or technical obstacles faced by taxpayers on a more personal level. Thus, the results of subsequent research can provide more concrete input for the government in refining policies to improve tax compliance in the future.

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