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The Effect Of Coretax, Quality Of Fiscus Services, And Digital Literacy On Individual Taxpayer Compliance

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Coretax, Quality of Tax Service, Digital Literacy, Taxpayer Compliance.

Abstract
This study aims to analyze the effect of coretax implementation, the quality of tax authorities services, and digital literacy on individual taxpayer compliance. This study focuses on the need to improve taxpayer compliance to support state revenues and the digital transformation in the tax system through the implementation of coretax by the Directorate General of Taxes. In addition, tax authorities services and digital literacy are also considered to play an important role in improving tax compliance in the digital era. To achieve these objectives, this study uses a quantitative approach with a survey approach involving the distribution of questionnaires to individual taxpayers registered at the Kediri City Tax Office (KPP Pratama). The sampling technique uses purposive sampling with the criteria of respondents having a Taxpayer Identification Number (NPWP) and having used coretax. Then the data obtained will be analyzed using multiple linear regression analysis with the help of IBM SPSS Statistics 25 software. The expected results of this study are evidence that coretax implementation, the quality of tax authorities services, and digital literacy have a positive influence on individual taxpayer compliance. Thus, the improvement of the digital-based tax system, optimal tax authorities services, and digital literacy are expected to improve taxpayer compliance in a sustainable manner.

INTRODUCTION

Taxes are a crucial foundation of the state, obligated to be paid by taxpayers to the state and used to fund Indonesian government programs. The success of tax revenue collection also depends on taxpayer compliance in fulfilling their tax obligations. A more modern tax system will develop better programs to meet the public's need for efficient and convenient services.(Luayyi et al., 2021). In today's digital age, social media platforms have become a very significant element in everyone's routine, from children to adults, especially for individuals from generation-z who were born from 1997 to 2012. This group has a deep connection with technology and social networks.(Nindiarti, Isnaniati, Wahyudi, 2025)Technological advancements have prompted the Directorate General of Taxes (DGT) to revamp its administration system. The implementation of the Core Tax Administration System (Coretax) is a strategic step by the government to improve service effectiveness, transparency, and ease of access to digital-based tax services.

The high dependence of the State Budget (APBN) on tax revenues requires the government to continuously strive to improve taxpayer compliance, especially among Individual Taxpayers (WPOP). Taxpayer compliance is crucial in Indonesia's tax system, which implements

a self-assessment system that gives taxpayers full trust in calculating, paying, and reporting their own tax obligations. However, not all taxpayers have sufficient awareness, knowledge, and motivation to fulfill their tax obligations in accordance with applicable regulations.

Low tax understanding, a complex tax administration system, and taxpayers' lack of knowledge regarding tax regulations and technology are some of the issues that frequently arise. This situation indicates that efforts to improve tax compliance need not only be carried out through law enforcement and sanctions, but also involve improvements in administration, enhancing service quality, and strengthening taxpayers' understanding of tax technology. With advances in information technology, the government, through the Directorate General of Taxes (DGT), is implementing digitalization measures in taxation. One such digitalization step is the implementation of the Core Tax Administration System (CoreTax). CoreTax is a tax administration system designed to replace the old system to make tax management more effective, efficient, transparent, and accurate. With the presence of CoreTax, it is hoped that all stages of tax administration, from registration and reporting to payment, supervision, and law enforcement, can be carried out in an integrated manner within a single system. The development of Coretax is one of the components of the Tax Administration Core System Rejuvenation Project regulated in Presidential Regulation Number 40 of 2018. The Development of the Tax Administration Core System (PSIAP) is a project to redesign the tax administration business process through the development of a COTS (Commercial Off-the-Shelf) based information system accompanied by improving the tax database.(Directorate General of Taxes, 2022).

The implementation of Coretax is expected to make it easier for taxpayers to fulfill their tax obligations. This integrated, digital-based system allows taxpayers to access tax services anytime and anywhere without the need to visit a tax office in person. This convenience is expected to reduce administrative burdens, reduce reporting errors, and increase voluntary taxpayer compliance. However, implementing Coretax faces various challenges, including infrastructure readiness, human resource skills, and taxpayer acceptance and understanding of the new system.

In addition to the tax administration system, the quality of tax authorities' services also plays a crucial role in influencing taxpayer compliance. As government representatives, the tax authorities interact directly with taxpayers, providing services, information, and guidance regarding tax obligations. Quality tax authorities' services, including friendly, responsive, professional, and the ability to provide clear and accurate information, can increase taxpayer trust in the tax authorities. This trust can encourage taxpayers to be more compliant in fulfilling their tax obligations.

Poor quality tax authorities services can create negative perceptions and reduce taxpayer compliance. Taxpayers who experience difficulty obtaining information, encounter complicated services, or encounter unprofessional attitudes from tax authorities are less likely to fulfill their tax obligations. Therefore, improving the quality of tax authorities services is a crucial strategy for building positive relationships between tax authorities and taxpayers and increasing individual taxpayer compliance.

In today's digital era, the implementation of technology-based tax systems such as Coretax requires taxpayers to have adequate digital literacy. Digital literacy encompasses not only skills in using technological tools but also an understanding of how to access, manage, and use digital information efficiently and responsibly. Taxpayers with high digital literacy will have a better understanding of electronic tax procedures. Conversely, low levels of digital literacy can hinder individual taxpayers from utilizing digital tax systems. Difficulties in using tax applications, a lack of understanding of online procedures, and concerns about information security can make taxpayers hesitate or delay in fulfilling their tax obligations. Therefore, digital skills are a crucial element that must be considered in efforts to improve taxpayer compliance amidst digital changes in taxation.

Previous research has focused more on tax administration systems such as e-filing and e-billing, while studies on Coretax implementation are still limited. Furthermore, digital literacy, as a supporting factor for individual taxpayer compliance, has rarely been comprehensively studied, particularly in the context of tax digitalization. Therefore, this study aims to fill this gap by examining the influence of Coretax, the quality of tax authorities' services, and digital literacy on individual taxpayer compliance.

The problem formulation in this research is:

1. How does coretax affect individual taxpayer compliance?
2. How does the quality of tax services affect individual taxpayer compliance?
3. How does digital literacy affect individual taxpayer compliance?
4. How do coretax, the quality of tax services and digital literacy influence individual taxpayer compliance?

LITERATURE REVIEW

Theory of Planned Behavior

The theory underlying this study is the Theory of Planned Behavior (TPB). This theory explains that a person's actions are influenced by their intention to act, which is influenced by three elements: attitude toward the action, subjective norms, and perceived control over the action.

Ajzen explains that behavioral intention is not only influenced by attitude toward behavior and subjective norms, but also by perceived behavioral control.(Nuri Purwanto, Budiyanto, 2022)Attitude reflects how a person evaluates an action, subjective norms relate to pressure from the social environment, while perceived behavioral control reflects an individual's view of the ease or difficulty of carrying out an action. In the world of taxation, these three factors influence taxpayers' intention to comply. Individual taxpayer compliance is a condition in which taxpayers fulfill their tax obligations in accordance with applicable regulations, both formally and materially.

Here, Coretax, as a digital-based tax administration system, functions to increase ease and efficiency in services, thereby fostering positive attitudes and strengthening taxpayer behavioral control. Furthermore, the quality of service from the tax authorities is also crucial, as good service can increase trust and encourage taxpayers to comply with their tax obligations. Digital literacy is also a very significant supporting factor in the digitalization era in the tax sector. Taxpayers' ability to understand and utilize technology will facilitate access to tax systems such as Coretax, thereby increasing perceived behavioral control. Overall, Coretax, the quality of tax authorities' services, and digital literacy contribute to shaping individual taxpayer compliance intentions and behavior based on the Theory of Planned Behavior.

Coretax

*Coretax*Core Tax Administration System (CTA) is an information technology-based core tax administration system implemented by the Directorate General of Taxes (DGT) to modernize the current tax system. Coretax combines all the main stages of tax management, from taxpayer registration and tax return submission, tax payments, to tax audits and collection. One of Coretax's major impacts on transparency is the ease with which taxpayers can access tax information. With this system, taxpayers can directly view information about their tax obligations, including the status of their tax reporting and payments. This reduces the confusion that often arises from a lack of access to accurate information. In this case, transparency is increased because taxpayers have better control over their tax responsibilities.(Panjaitan, 2024)

Quality of Tax Service

Tax services are various forms of assistance, services, and information provided by tax agencies to taxpayers to help them fulfill their tax obligations and rights in accordance with applicable regulations. Tax services refer to the methods used by tax officials to assist in managing or preparing all the requirements required by taxpayers.(Rahayu, 2015)The quality of service provided by tax officials also plays a crucial role in creating comfort and satisfaction for taxpayers.

This can lead to a positive response to their tax obligations. This is expected to foster awareness among taxpayers that paying taxes is not a burden, but rather a responsibility aimed at improving the economy and infrastructure in Indonesia.(Aprilia, 2021).

Digital Literacy

Classically, literacy is understood as the skills of reading and writing. Furthermore, the definition of literacy resulting from a UNESCO expert meeting in Paris suggests that the meaning of literacy must be expanded. In this case, literacy encompasses more than just reading and writing skills, but also all abilities to recognize, understand, interpret, create, communicate, calculate, and utilize printed and written materials related to various contexts. Associated with the term "digital," the ability to read and write is within the context of the use of digital technology.(Ilham et al., 2022)

Taxpayer Compliance

Taxpayer compliance includes the implementation of taxpayer responsibilities towards taxation as a contribution to national development.(Samuel, 2022)Taxpayer compliance is essential to assist the government in increasing state revenue. Taxpayer compliance can be measured by their adherence to established regulations, such as registering, reporting, adhering to complete tax payment forms, and compliance with calculation, payment, and settlement of outstanding taxes.

HYPOTHESIS

The impact of Coretax on individual taxpayer compliance

The implementation of Coretax aims to increase transparency, facilitate access for taxpayers, provide supervision and minimize tax avoidance and increase the efficiency of state revenue. The implementation of Coretax has a positive impact on taxpayer compliance because it can increase the efficiency of the tax process, Coretax can avoid errors and discrimination against certain taxpayers and increase transparency by providing easier access to taxpayers regarding their tax status. Coretax has a significant positive impact on taxpayer compliance because it increases efficiency and transparency of findings by(Korat & Munandar, 2025)

H1: Coretax has a positive effect on individual taxpayer compliance.

The influence of the quality of tax services on individual taxpayer compliance

A better level of tax service is associated with a higher level of taxpayer compliance. Tax service has a significant positive influence on the level of taxpayer compliance, in accordance with

the principle of subjective norms in the Theory of Planned Behavior, which shows that perceptions of social expectations or the expectations of others influence an individual's intention to act. Good tax service creates a positive perception for taxpayers, which increases their perceived behavioral control in fulfilling their tax obligations.(Dermawan et al., 2025)

H2: The quality of tax authorities' services has a positive effect on individual taxpayer compliance.

The influence of digital literacy on individual taxpayer compliance

Digital literacy has a significant positive impact on taxpayer compliance. With good digital literacy, taxpayers can quickly access tax information, such as the latest regulations, how to complete tax reports, and practical instructions. A good understanding of the tax process through digital media will enable taxpayers to understand proper tax procedures and improve their compliance.(Agusetiawati & Umi, 2024).

H3: Digital literacy has a positive effect on individual taxpayer compliance.

The influence of coretax, quality of tax services and digital literacy on individual taxpayer compliance

*Coretax*The quality of tax authorities' services and digital literacy simultaneously have a positive impact on taxpayer compliance. The implementation of Coretax simplifies the digital tax administration process for taxpayers, while high-quality tax authorities' services can increase taxpayer comfort and trust. Furthermore, digital literacy facilitates the understanding and efficient use of tax technology. The combination of these three elements can increase taxpayer awareness, ease, and accuracy in fulfilling their tax obligations, thereby increasing taxpayer compliance.

H4: Coretax, quality of tax services and digital literacy simultaneously have a positive and significant effect on individual taxpayer compliance.

RESEARCH METHODS

This study employed a quantitative approach, a research approach that aims to describe and explain phenomena through numerical data obtained from respondents. The data used in this study came from questionnaires distributed to individual taxpayers and were analyzed to determine how coretax, the quality of tax authorities' services, and digital literacy influence taxpayer

compliance. The study was conducted at the Kediri City Tax Office (KPP Pratama) because it allowed researchers to obtain both primary and secondary data.

The population in this study is all individual taxpayers who are registered and use the 2025 coretax system. Population refers to a comprehensive collection of objects that are the focus of a researcher's attention.(Suriani et al., 2023). Population and research samples are related because both are part of the research target. Population refers to a group of objects or individuals that are the focus of the research, while a sample is a subset of those objects selected using a specific method to represent the population.(Hermina & Huda, 2024)The sampling technique used in this study was purposive sampling. Purposive sampling is a method of selecting samples based on certain criteria.(Sugiyono, 2018)In this study, the sample selection criteria included individual taxpayers actively registered at the Kediri City Tax Office (KPP Pratama) and individual taxpayers currently using Coretax. The sample size was determined using the Slovin formula:

$$n = \frac{N}{1 + (Ne)2}$$

Information :

n : Number of samples

N : Population (39,605)

E : Error rate (0.10 or 10%)

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

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

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

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

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

Based on this calculation, the sample size was rounded up to 100 respondents. Based on the data collection source, data sources can be primary or secondary. Primary sources are data provided directly to the data collector, while secondary sources are data provided indirectly to the data collector, for example through other people or documents.(Sugiyono, 2018)This study used both. The primary data used in this study is taxpayer perceptions regarding Coretax

implementation, the quality of tax authorities' services, and digital literacy regarding individual taxpayer compliance. The second data is secondary data in the form of documentation and reports on the number of individual taxpayers registered at the Kediri City Tax Office (KPP Pratama).

This study used quantitative analysis techniques, a research approach aimed at describing and explaining phenomena through numerical data obtained from respondents and processed using SPSS software. The following are several stages of analysis:

1. Validity and Reliability Test

   Validity testing in research indicates how accurate the measuring instrument used to evaluate data is. A questionnaire is considered valid if its questions can elicit the information intended to be obtained from it.(Rahmayanti et al., 2024). Reliability testing is a test to assess the extent to which an instrument can produce stable and consistent results.(Amalia, Dianingati, 2022)A tool is considered reliable if it produces similar measurement results even when measured multiple times on the same subject. In this study, reliability was evaluated using a Cronbach's Alpha coefficient exceeding 0.60. The closer the value is to 1, the higher the tool's reliability, indicating that the questionnaire is suitable for use in research data collection.

2. Classical Assumption Test

   There are three classical assumption tests: the normality test, a statistical method used to determine whether data from a regression model's residuals are normally distributed. Several methods can be used to test for normality, including the Kolmogorov-Smirnov test, which provides a p-value to indicate whether there is sufficient evidence to reject the null hypothesis. The criteria for this test are a significance value >0.05, indicating a normal distribution of the data. Conversely, a significance value <0.05 indicates a non-normal distribution of the data. Second, a multicollinearity test is used to assess whether there is a strong or very close relationship between independent variables in a regression model. If there is high multicollinearity among the independent variables, the regression coefficient for that variable can still be measured. However, a high standard error value indicates that the regression coefficient estimate will not be accurate.(Arum Janie, 2012)The criteria for this test are that a regression model free from multicollinearity has a tolerance value above 0.1 or a VIF above 10, indicating multicollinearity. Third, the heteroscedasticity test is a classic assumption test that is important to fulfill in regression analysis. This test aims to determine whether there is bias in the regression model analysis being conducted. If bias or deviations are present in the regression model analysis, model estimation becomes difficult because the data variance is unstable.(Widana, 2020). To

determine whether heteroscedasticity exists, use a scatterplot. Regression does not experience heteroscedasticity if the data points are evenly distributed both above and below or around zero and the distribution of the data points does not show a particular pattern.

3. Multiple Linear Regression Analysis

The multiple linear regression analysis method is used to observe the direction of the relationship between independent variables and dependent variables, whether they are positively or negatively related.(Shabrina et al., 2023). Multiple linear regression was chosen because this study involved more than one independent variable, namely Coretax (X_1), Quality of Tax Service (X_2), and Digital Literacy (X_3), which is suspected to influence Individual Taxpayer Compliance (Y). Through this analysis, researchers can understand the extent of the impact of each independent variable and the direction of the emerging relationship. The multiple linear regression equation model in this study is formulated as follows:

a. $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$
b. Information:
c. Y = Individual Taxpayer Compliance
d. a = Constant
e. b_1, b_2, b_3= Regression coefficient of each variable
f. X_1= Coretax
g. X_2= Quality of Tax Service
h. X_3= Digital Literacy
i. e = Error or confounding variable

4. Hypothesis Testing

There are three hypothesis tests, the first is the t-test (partial) which is used to analyze independent variables that have a significant influence on the dependent variable.(Shabrina et al., 2023). If the calculated t-value is higher than the t-value in the table at a significance level (α) of 5%, then the tested variable is considered to have a significant influence. Conversely, if the calculated t-value is lower than the t-value in the table at a significance level (α) of 5%, then the variable is considered to have no significant influence. Secondly, the simultaneous test or F-test is used to determine the influence of $X._1$, X_2, X_3simultaneously on Y. This test is carried out by comparing the calculated F value with the F value in the table at the significance level (α) 5%. If the calculated F value is higher than the F table value, then all independent variables together are considered to

have a significant influence on the dependent variable. However, if the calculated F value is lower than the F table value, then the independent variables collectively do not have a significant influence on the dependent variable. Third, the R^2 Test (Coefficient of Determinant)basically evaluates how well the model can explain changes in the dependent variable. The value of the coefficient of determination ranges from zero to one.(Sunarsi, 2018)The testing criteria use a significance level of 0.05. If the significance value is below 0.05, this indicates that the research model is applicable. While if the significance value is above 0.05, the research model is considered invalid.

RESEARCH RESULT

Table 1.1 Validity Test Results

No	Variables	Item	r count	Sig.	Information
1	Coretax (X1)	X1.1	0.859	0,000	Valid
2		X1.2	0.854	0,000	Valid
3		X1.3	0.810	0,000	Valid
4		X1.4	0.823	0,000	Valid
5		X1.5	0.776	0,000	Valid
6	Quality of Tax Service (X2)	X2.1	0.773	0,000	Valid
7		X2.2	0.809	0,000	Valid
8		X2.3	0.803	0,000	Valid
9		X2.4	0,824	0,000	Valid
10		X2.5	0.800	0,000	Valid
11	Digital Literacy (X3)	X3.1	0.756	0,000	Valid
12		X3.2	0.888	0,000	Valid
13		X3.3	0.859	0,000	Valid
14		X3.4	0.695	0,000	Valid
15		X3.5	0.805	0,000	Valid
16	Taxpayer Compliance (Y)	Y.1	0.627	0,000	Valid
17		Y.2	0.782	0,000	Valid
18		Y.3	0.822	0,000	Valid
19		Y.4	0.669	0,000	Valid
20		Y.5	0.676	0,000	Valid

Source: Data Processed by SPSS 25, 2026

Based on the table above regarding the validity test results, it can be seen that the Coretax (X1), Tax Service Quality (X2), Digital Literacy (X3), and Taxpayer Compliance (Y) variables have a calculated r value greater than 0.213 and a sig. value less than 0.05. From this statement, it can be concluded that all variables can be declared valid.

Table 1.2 Reliability Test Results

No	Variables	Cronbach's Alpha	Information
1	X1	0.811	Reliable
2	X2	0.805	Reliable
3	X3	0.807	Reliable
4	Y	0.782	Reliable

Source: Data Processed by SPSS 25, 2026

Based on the table, the reliability test results show that the Coretax (X1), Tax Service Quality (X2), Digital Literacy (X3), and Taxpayer Compliance (Y) variables have Cronbach's alpha values greater than 0.60. Therefore, from the statement above, it can be concluded that all variables are reliable.

Table 1.3 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	,0000000
	Standard Deviation	1,36447869
Most Extreme Differences	Absolute	,082
	Positive	,052
	Negative	-,082
Test Statistics		,082
Asymp. Sig. (2-tailed)		,097c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Data Processed by SPSS 25, 2026

Based on the results of the normality test above, the Asymp. Sig (2-tailed) value in the Kolmogorov-Smrinov test is 0.97 > 0.05, which means that the residual data is normally distributed, so the normality assumption is met.

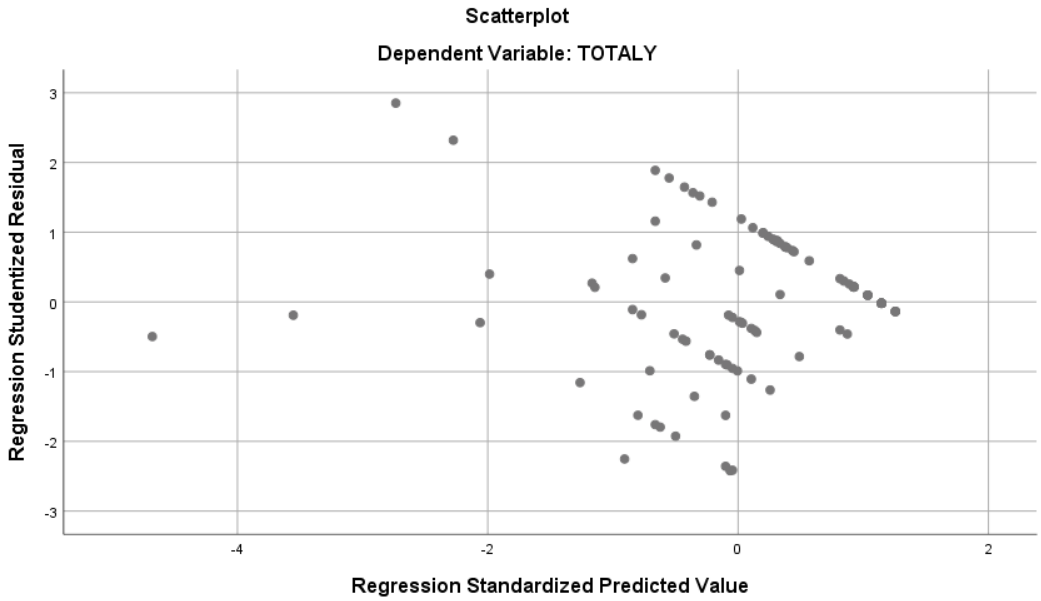
Table 1.4 Multicollinearity Test Results

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	TOTAL X1	,416	2,406
	TOTAL X2	,450	2,224
	TOTAL X3	,347	2,883

Source: Data Processed by SPSS 25, 2026

Based on the table above, it can be seen that the tolerance values for the three X variables are 0.416, 0.450, 0.347. These values indicate that they are greater than 0.1 and the VIF value is less than 10, which means that this regression model is free from multicollinearity problems.

Figure 1.1 Heteroscedasticity Test Results



Source: Data Processed by SPSS 25, 2026

Based on the image above, the results of the heteroscedasticity test using the Scatterplot model can be concluded that the points are spread above, below and around the number zero, the distribution of points does not form a certain pattern, so it can be concluded that the regression model does not experience symptoms of heteroscedasticity.

Table 1.5 Results of Multiple Linear Regression Analysis

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,317	1,194		9,482	,000
	TOTAL X1	,160	,069	,253	2,332	,022
	TOTAL X2	,218	,075	,303	2,900	,005
	TOTAL X3	,177	,083	,255	2,142	,035
a. Dependent Variable: TOTAL						

Source: Data Processed by SPSS 25, 2026

Based on table 1.5 above, the multiple linear regression equation is obtained as follows: Y=11.317+0.160 X1+0.218 X2+0.177 X3

The regression equation can be interpreted as follows:

1. The value of a (constant) of 11.317 is a constant value or a condition when the dependent variable, namely taxpayer compliance (Y), has not been influenced by the independent variable. This means that if all independent variables have a value of zero, taxpayer compliance remains at 11.317.
2. The coefficient (X1) is 0.160 and Sig = 0.022, so H1 is accepted, meaning that Coretax has a positive and significant effect on individual taxpayer compliance.
3. The coefficient (X2) is 0.218 and Sig = 0.005, so H2 is accepted, meaning that the quality of tax authorities' services has a positive and significant effect on individual taxpayer compliance.
4. Coefficient (X3) 0.177 and Sig = 0.035, then H3 is accepted, meaning that digital literacy has a positive and significant effect on individual taxpayer compliance.

Table 1.6 R TEST Results

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,727a	,529	,514	1.38563
a. Predictors: (Constant), TOTALX3, TOTALX2, TOTALX1				
b. Dependent Variable: TOTAL				

Source: Data Processed by SPSS 25, 2026

FromThe table above shows that the R-square coefficient is 0.529 or 52.9%. Therefore, it can be concluded that the influence of variable X on variable Y is 52.9%.

Table 1.7 t-Test Results

Coefficientsa						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,317	1,194		9,482	,000
	TOTAL X1	,160	,069	,253	2,332	,022
	TOTAL X2	,218	,075	,303	2,900	,005
	TOTAL X3	,177	,083	,255	2,142	,035
a. Dependent Variable: TOTAL						

Source: Data Processed by SPSS 25, 2026

Based on the table, it is known that the significance value is less than 0.05 and the calculated t is greater than the t table of 2.052. So the results of the partial test show that the influence of variable X on variable Y is Ho is rejected and Ha is accepted, meaning there is a partial influence of variable X and variable Y significantly.

Table 1.8 F Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	206,992	3	68,997	35,936	,000b
	Residual	184,318	96	1,920		
	Total	391,310	99			
a. Dependent Variable: TOTAL						
b. Predictors: (Constant), TOTALX3, TOTALX2, TOTALX1						

Source: Data Processed by SPSS 25, 2026

It can be seen in the table above that the F test results show that the calculated F value is 35.936 > F table 2.96 and Sig 0.000. So it can be said that the F test results have an influence, meaning that variable X simultaneously has a significant effect on variable Y.

DISCUSSION

This study shows that the implementation of Coretax, the quality of tax authorities' services, and digital literacy have a positive and significant impact on individual taxpayer compliance. This demonstrates that innovation in the tax system through Coretax, supported by high-quality tax authorities' services and taxpayer digital literacy, can increase awareness and compliance in fulfilling tax obligations. This aligns with the development of modern tax administration, which focuses on easier, more efficient, and more transparent access to tax reporting.

From a theoretical perspective, the results of this study reinforce the Theory of Planned Behavior, where taxpayer compliance is influenced by attitudes, subjective norms, and perceptions of behavioral control. Coretax and digital literacy play a role in strengthening perceptions of behavioral control, while the quality of tax authorities' services contributes to shaping positive taxpayer attitudes. Practically, these results demonstrate the importance of the government

continuing to develop the Coretax system, improving tax authorities' services, and encouraging public digital literacy to sustainably improve taxpayer compliance.

1. **How does coretax affect individual taxpayer compliance?**

   The results of this study indicate that Coretax has a significant positive impact on individual taxpayer compliance. This is evident from the significance value reaching 0.022, which is below 0.05. This means that the better the implementation of the Coretax system, the higher the level of taxpayer compliance. Coretax simplifies the online tax reporting and payment process, enabling taxpayers to fulfill their obligations more effectively and on time. The connected and transparent system also strengthens taxpayer trust in tax management. The implementation of Coretax has a positive impact on taxpayer compliance because it can increase efficiency, transparency, and ease in the tax administration process.(Korat & Munandar, 2025)This statement is in line with this research.

2. **How does the quality of tax services affect individual taxpayer compliance?**

   This study shows that the quality of tax authorities' services has a positive and significant effect on taxpayer compliance with a significance value of 0.005. This means that the better the service provided by the tax authorities, which includes friendliness, speed, clarity of information, and professionalism, the higher the taxpayer compliance. Satisfactory services can create a sense of comfort and trust, so that taxpayers are more motivated to fulfill their tax obligations voluntarily. The level of taxpayer compliance is greatly influenced by the quality of tax authorities' services, such as the professional attitude of officers, transparency, and timeliness in service, which can increase taxpayer confidence, which ultimately encourages taxpayer compliance.(Dermawan et al., 2025)The findings are in line with this study which states that the quality of tax services has a positive effect on taxpayer compliance.

3. **How does digital literacy affect individual taxpayer compliance?**

   Research shows that digital literacy has a positive and significant impact of 0.035. Data shows that taxpayers' ability to understand and utilize digital technology is crucial in supporting taxpayer compliance. Those with good digital literacy typically have an easier time accessing the tax system, understanding reporting procedures, and using digital services provided by the government. Digital literacy has a positive impact on taxpayer compliance because it helps taxpayers access tax information, understand tax regulations, and simplify the

tax administration process.(Agusetiawati & Umi, 2024)These findings are in line with this research.

4. How do coretax, the quality of tax services and digital literacy influence individual taxpayer compliance?

Research shows that coretax, the quality of tax authorities' services, and digital literacy simultaneously have a positive and significant effect on individual taxpayer compliance. This is evidenced by the F-test results, which show a significance value below 0.05. Therefore, it can be concluded that these three variables collectively improve taxpayer compliance. Coretax implementation facilitates tax administration, the quality of tax authorities' services creates trust and convenience for taxpayers, while digital literacy helps in understanding and utilizing technology-based tax services. These three variables support each other in building a more effective, efficient, and transparent tax system to continuously encourage taxpayer awareness and compliance.

CONCLUSION

Based on the analysis conducted using statistical methods, it can be concluded that this study shows that Coretax, the quality of tax authorities' services, and digital literacy have a positive and significant impact on individual taxpayer compliance. The implementation of the Coretax system facilitates the digital tax reporting and payment process, thereby increasing efficiency and taxpayer compliance. Furthermore, good tax service quality can foster a sense of comfort and trust among taxpayers in the tax authorities, which ultimately encourages voluntary taxpayer compliance. Digital literacy also plays a crucial role in helping taxpayers understand and utilize the new tax system. However, increasing taxpayer compliance still faces several obstacles, such as limited technological understanding among some taxpayers, suboptimal use of the Coretax system, frequent disruptions or errors, and variations in the quality of service perceived by taxpayers. Therefore, the success of increasing taxpayer compliance depends not only on the existing system but also on the readiness of users and the quality of service provided. Based on the results of this study, the government, particularly the Directorate General of Taxes, is advised to continue developing and improving the Coretax system to make it more accessible and usable by all taxpayers, consistently improving the quality of tax services, and encouraging increased digital literacy among the public through ongoing education and outreach. In this way, it is hoped that compliance will increase optimally.

This study, which examines the influence of coretax, the quality of tax authorities' services, and digital literacy on individual taxpayer compliance, has several limitations. First, the study only involved 100 respondents, so the results are not representative of all individual taxpayers in Indonesia. Second, the study only focused on coretax, the quality of tax authorities' services, and digital literacy, while many other factors can influence taxpayer compliance.

Based on the research results and existing limitations, it is recommended that future researchers increase the sample size and expand the research area to obtain more representative results and a more comprehensive picture of the conditions of individual taxpayers in Indonesia. Furthermore, future researchers are expected to add other variables related to taxpayer compliance. In this way, the research results are expected to provide a more comprehensive understanding of the factors influencing individual taxpayer compliance.

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