



THE FUTURE OF TAX SERVICES: CORETAX AS A TECHNOLOGY-BASED BREAKTHROUGH

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Abstract

This study aims to evaluate the implementation of the Coretax Administration System (Coretax) as a form of digitization of the tax administration system in Indonesia. The method used is a qualitative descriptive approach with purposive sampling techniques, involving four main groups of informants: Directorate General of Taxes (DJP) employees, academics, tax consultants, and business actors. The research focuses on analyzing technological readiness, supporting and inhibiting factors in implementation, and perceptions of Coretax 's effectiveness. The results show that the system has sufficient technological readiness, supported by cutting-edge features such as the use of artificial intelligence (AI) and big data. In addition, Coretax is considered capable of improving service efficiency, taxpayer compliance, and contributions to state revenue. However, challenges remain in the form of suboptimal system stability, limited digital literacy among users, and the lack of comprehensive integration of all tax administration processes. The study recommends improving technological infrastructure, providing digital education for users, expanding system integration, and further leveraging AI technology to realize Coretax as an inclusive, sustainable, and globally standardized digital tax system.

Keywords: Coretax, Mobile service, Services, Technological Readiness

INTRODUCTION

Taxes are one of the main sources of state revenue that can be used as a means of meeting various community needs (Darmayasa et al., 2021), furthermore, taxes play a vital role in supporting national development (Nirmalasari & Bawono, 2025). Through optimal tax revenue, the government can fund infrastructure development, improve the quality of services such as education and health, and provide social protection facilities for the community (Stepani et al., 2024). Therefore, to ensure the sustainability of tax revenue the government needs to have an effective and efficient tax system. Without an effective and efficient taxation system, tax revenue can be disrupted, which has an impact on the disruption of state revenue. According to Faruq et al., (2024)) if state revenues are disrupted, the government will have difficulty providing adequate public services and hampering national development. So, in order to maintain the sustainability of state development and stabilize tax revenue, the government needs to improve the tax system through digitization of services, simplification of administrative procedures, increased transparency, and strengthening the capacity of human resources involved in tax management.

Along with the development of information technology, digital transformation in the government sector, including taxation services, is a strategic step to improve efficiency, transparency and integration of the tax system (Darmono et al., 2024). Digitalization of taxation allows the tax administration process to run faster, more accurately and has easy access for taxpayers (Zuhrah et al., 2024). In addition, according to Darmono et al., (2024) In addition, according to Darmono et al.,(2024) Digitalization supports the government in realizing good governance. Although digitalization offers various advantages in improving administrative performance and supporting the creation of good governance, in reality this transition process is still running gradually. In practice, a number of challenges are still found, especially for those who have long worked with conventional systems (Misbahuddin & Kurniawati, 2025). Conventional tax services tend to be slow and less transparent. As a government response to



these challenges, the government through the Directorate General of Taxes (DJP) developed a digital-based tax administration system known as the Coretax Administration System (CTAS).

Tax revenue is the main source of state revenue and the foundation of financing national development in the Republic of Indonesia. The structure of state revenue shows that the taxation sector dominates with a contribution of 82.4% of total state revenue. Other sector contributions include: mining, oil, gas, and energy products by 7.4%; contribution of State-Owned Enterprises (BUMN) by 3.1%; contribution of Public Service Agency by 3%; and other nontax state revenues by 4% (Yashilva, 2024). The tax contribution that exceeds 80% of total state revenue shows the urgency of optimizing and modernizing the tax administration system to maintain fiscal stability and ensure the achievement of sustainable revenue targets aimed at increasing national development needs.

Based on this composition, the taxation sector has a strategic role in financing national development programs. However, achieving an optimal tax revenue target is still a major challenge that requires serious and sustainable handling in order to support the successful implementation of national development.

Mobile government service (m-government) is the provision of government services and information to the public through mobile platforms, such as applications or websites accessed via mobile devices. This service aims to increase the effectiveness of communication between the government and citizens, and facilitate access to public services digitally (Hung et al., 2013). Mobile government service readiness refers to the government's ability and readiness to adopt and operate mobile-based government services, including the readiness of technological infrastructure, policies, human resources, and other supporting systems to ensure services can be accessed effectively via mobile devices (Bromberg et al., 2018) Mobile Government Service Readiness is a critical prerequisite and critical success factor for Mobile Government Service. Investment and focus on improving readiness in various aspects (technology, policy, human resources, organization, society) are essential so that the resulting mobile government services are truly effective, efficient, inclusive, and provide added value to citizens and the government itself. Both are closely intertwined in the journey of government digital transformation.

The modernization of tax administration is an urgent need in the digital era, along with the increasing demands for efficiency, transparency, and accountability in public services. The emergence of Coretax as a technology-based innovation solution marks an important step in the transformation of the tax system. Coretax is designed to improve the tax administration process through digitization, so as to increase the transparency, accuracy and efficiency of tax services (Alfirdaus & Anas, 2024). In addition, the implementation of Coretax also contributes to reducing the burden of bureaucracy, minimizing the potential for corruption through process optimization, and increasing ease of access for taxpayers in fulfilling their tax obligations. In addition to speeding up administration, this system builds an integrated database for willingness data analysis in supporting tax policy.

The implementation of Coretax is increasingly relevant after the issuance of Minister of Finance Regulation Number 81 of 2024 concerning the Core Tax Administration System (Coretax), which serves as a legal basis and guidelines for the implementation of a technologybased tax administration core system. This regulation strengthens the government's commitment in encouraging the digitization of tax services and ensuring good and integrated governance.

As a technological breakthrough, Coretax provides real-time access to information to taxpayers, minimizes reporting errors, and facilitates regulatory updates (Muan Ridhani Panjaitan & Yuna Yuna, 2024). In addition, Coretax also strengthens the supervision



mechanism, accelerates the audit process, and improves the ability of tax authorities to track transaction data, thereby strengthening accountability and public trust in the tax system.

The urgency of this research lies in the need for an in-depth evaluation of the effectiveness of Coretax implementation. Although the system is designed as a modern solution for tax administration, there are still real barriers such as difficulties in system integration, limited human resource readiness, and varying levels of digital literacy in the society. Without proper assessment, these barriers may reduce the effectiveness of Coretax in achieving the goal of digital transformation of taxation.

This research is also important to ensure that Coretax can optimally support national economic recovery. In the post-pandemic era, an efficient tax system is key to increasing state revenue and economic growth. The results of this study will provide valuable input for the government to optimize Coretax in accordance with the latest policies so that it can contribute maximally to the tax revenue target and sustainable economic development.

The development of a tax service system in Indonesia in the form of the Coretax Administration System (CTAS) launched by the Directorate General of Taxes (DJP) is a form of government commitment and innovation in implementing mobile government to provide digital-based tax services. However, according to research by Aqilah et al., (2025), the implementation of Coretax still experiences many obstacles, so it is necessary to review its readiness. According to Michelotto & Joia (2024), Readiness is a condition in which the organization has the readiness and willingness to make changes from the existing situation to a more advanced digital order.

This study uses the concept of readiness theory, the concept of readiness according to Lanza et al., (2020) is one of the indicators used to measure the extent to which an organization, government agency, or society is ready to adopt, implement, and utilize mobile technology in the delivery of public services and governance. Readiness theory is used as a means to measure the readiness of tax authorities to adopt and run the Coretax Administration System (CTAS). In Tarihoran et al., (2025), this readiness is measured through four aspects of UTAUT, namely, performance expectations, ease of use, social influence, and infrastructure and technical support.

The presence of Coretax as a digital tax system launched by the Directorate General of Taxes (DJP) has reflected a significant modernization step, especially in Indonesian tax services. However, since its introduction, this system has been faced with various obstacles, such as technical glitches, accessibility constraints, limited user literacy, which has led to various criticisms of the system's readiness (Erstiawan, 2025). In contrast, several studies indicate that Coretax has the potential to enhance transparency and increase the efficiency of the Directorate General of Taxes' internal work, while also encouraging tax compliance through digital channels (Utama & Yuliana, 2025; Korat & Munandar, 2025).

This difference in perspective indicates the need for a more thorough evaluation to assess the extent to which Coretax can act as a sustainable technological innovation. Most previous studies have only focused on one dimension, such as an analysis of media coverage (Erstiawan, 2025), an internal review of the DJP (Utama & Yuliana, 2025), or a comparative study with other countries' tax systems (Korat & Munandar, 2025). However, until now there has not been much research that examines the implementation of Coretax through a multistakeholder approach involving regulators, tax consultants, business people, and academics to obtain a complete picture of the readiness of this system in facing future challenges. Through a qualitative approach with interview techniques, this research is expected to make a meaningful contribution both theoretically and practically.



LITERATURE REVIEW

Tax

Based on the Law on General Provisions and Tax Procedures (UU KUP), the definition of tax is a mandatory contribution to the state owed by individuals or entities that are compelling based on the Law, by not getting a direct reward and being used for state purposes for the greatest prosperity of the people (Magribi & Yulianti, 2022). Therefore, every Indonesian citizen or entity that has tax obligations must pay taxes in accordance with the provisions and in accordance with the time that has been determined if they do not want to be fined.

Tax Function

The tax function in Indonesia has four main functions that are very important for the running of the country's government and development. First, the budget function (budgetair), where taxes are the main source of state revenue used to finance routine government expenditures and national development, such as education, health, infrastructure, and public services. Second, the regulating function (regulerend), where taxes are used as a tool to regulate economic growth and government policies, for example by providing tax incentives for domestic investment or setting high import duties to protect domestic products. Third, the stability function, where taxes help the government control economic stability such as inflation and deflation by regulating the circulation of money in society through effective and efficient tax policies. Fourth, the income redistribution function, which aims to create equitable welfare by using tax funds to finance social programs, create jobs, and increase the income of the underprivileged (Putri & Taun, 2023)

Overall, tax does not only act as a source of state revenue, but also as an important instrument in regulating the economy, maintaining national stability, and realizing social justice through income redistribution. Thus, tax becomes the main pillar in supporting the development and welfare of society at large.

Tax Type

In Indonesia, taxes are divided into two main groups based on the collecting institution, namely Central Taxes and Local Taxes. Central taxes are collected and managed by the Central Government through the Directorate General of Taxes and used for national purposes. Meanwhile, Local Taxes are managed by the Local Government and utilized to finance the needs of each region. These two types of taxes have differences in terms of management and use.

Examples of Central Taxes include several types, including: Income Tax (PPh) imposed on the income of individuals or business entities; Value Added Tax (PPN) on the purchase of taxable goods and services; and Sales Tax on Luxury Goods (PPnBM) imposed on certain luxury goods. Examples of local taxes are; provincial tax, motor vehicle tax, hotel tax, billboard tax, and others (Fitriya, 2024).

Tax System

Since the enactment of tax reform in 1983, Indonesia has experienced fundamental changes in the national tax system. This reform replaced the Dutch colonial tax regulations, namely the 1925 Income Tax Ordinance (PPs 1925) and the 1944 Company Tax Ordinance (PPd 1944), with a more modern tax legal framework that is in accordance with the conditions and needs of the nation. One of the most significant changes is the transition from the Official Assessment system, where the tax authority determines the amount of tax payable, to the Self Assessment system, which is a system that gives full trust to taxpayers to calculate, calculate, pay, and report the amount of tax payable themselves.

According to, (2023) In the Official Assessment system, the amount of tax payable is fully determined by the tax collecting institution, while the taxpayer is passive and only waits for the submission of the tax debt determined by the tax authority. Conversely, in the Self



Assessment system, the amount of tax payable is determined by the taxpayer itself. Taxpayers have full responsibility to calculate, calculate, deposit, and report their taxes independently. The role of the tax collecting institution in this system is limited to supervision and law enforcement through examination and investigation if necessary.

Definition of Taxpayer

With reference to Article 1 of the Law on General Provisions and Tax Procedures, a taxpayer is an individual or entity that according to the provisions of tax laws and regulations is determined to carry out tax obligations, including tax collection or withholding of certain taxes. In Article 2 paragraph (1) of Law Number 28 of 2007 concerning General Provisions and Tax Procedures, it is stated that "Every taxpayer who has fulfilled the subjective and objective requirements in accordance with the provisions of laws and regulations must register at the Directorate General of Taxes office whose working area covers the residence or domicile of the taxpayer and to whom a Taxpayer Identification Number is given." (Alfian, 2013).

Tax Services in Indonesia

Tax services in Indonesia have undergone significant developments in line with changes in government systems, tax regulations, and technological advances. During the Dutch colonial period, the tax system was coercive and only benefited the colonial government. Taxes were collected without regard to the principles of justice, and services to the community were almost non-existent. until finally a major reform was carried out in 1983. The reform marked the birth of the Self-Assessment system, which gave taxpayers the confidence to calculate and report their own taxes, and encouraged the transformation of tax services towards a more modern and accountable direction.

Over time, the Directorate General of Taxes (DJP) continues to improve the quality of taxation services through the application of information technology. In the early 2000s, the digitalization of services began with the presence of a modern administration system and the application of computer-based NPWP. Subsequently, the development of e-Filing, e-Billing, and e-Invoicing became important milestones in bringing tax services closer to the public more quickly and efficiently. In the current digital era, DJP has also launched DJP Online application that allows taxpayers to access almost all tax services from anywhere. Even now DJP has launched Coretax or Coretax Administration System (CTAS) is an integrated information technology system designed to automate and simplify the entire tax administration process in Indonesia, from taxpayer registration, reporting, payment, to tax monitoring and collection (Fitriya, 2025). The system is part of tax reform aimed at improving efficiency, transparency, and accuracy in tax management as well as making it easier for taxpayers to fulfill their tax obligations (Putera, 2024).

Mobile Government

Mobile Government (mGov) or mobile phone-based government services are access to government systems, services, and communications through mobile devices (such as cell phones), with the main purpose of connecting citizens with government in a simple, accessible, and efficient manner, anytime and anywhere (world bank, 2023). Cahyono & Iskandar (2023) argue that Mobile Government is an innovation in the development of the mobile version of the website as an effort to increase public involvement and desire to use e-Government services, taking into account aspects of ease of use and design in accordance with the target users.

Meanwhile, according to Yuliantini & Purnomo (2024), *Mobile Government* is a form of development of e-Government that provides additional access to government services through wireless technology and mobile devices such as smartphones, Wi-Fi connected laptops, and other wireless devices. The goal is to enable government services to be accessed anytime and anywhere by the public.



The concept of *Mobile Government* is closely related to the development of a digital tax administration system, namely Core Tax or Core Tax Administration System (CTAS) in Indonesia, Core Tax is designed to provide easy access to tax services which can be accessed anytime and anywhere, this reflects that Coretax has supported the implementation of mobilebased government services or mobile service government. According to Wang et al., (2021) *Mobile service government* allows citizens to access public services and information through mobile devices, thereby improving communication and efficiency between government and users.

METHODS

This research uses a descriptive qualitative approach to deeply understand the implementation of tax administration digitalization through the Coretax system. This method was chosen because it is able to describe the phenomenon in depth based on the direct experience of stakeholders (Syahroni, 2022). The sampling technique uses purposive sampling by selecting informants who have the criteria and high relevance to the research objectives. The research subjects consisted of four main stakeholder categories, namely the internal Directorate General of Taxes with the initials R who has technical experience in system implementation, academics with the initials FI who has an understanding in the theoretical aspects and taxation policies, tax consultants with the initials SW who acts as an intermediary in the taxation process, and internal Coretax user companies with the initials YR who represents the end-user perspective in using the system.

Data collection was conducted through interviews, observations, and literature studies. Interviews were used to explore experiences in informants' perceptions of the effectiveness and challenges of using Coretax. Observations were made to observe the practice of using the system, including user interactions and technical barriers. The literature study included a search for scientific literature, official documents and regulations related to digital taxation. The combination of these three techniques was used to obtain in-depth and contextual data in accordance with the qualitative approach.

The data in this study were analyzed descriptively qualitatively by applying source triangulation techniques to increase the validity of the findings, namely through comparison of data obtained from interviews, observations and literature studies (Arianto, 2024). Data validation is strengthened through the process of reconfirmation (member checking) to informants to ensure compatibility between the researcher's interpretation and the respondent's experience (Susanto et al., 2023). This approach is expected to produce a comprehensive and accountable understanding of the readiness and effectiveness of Coretax in the context of the digitalization of tax administration in Indonesia.

RESULTS AND DISCUSSION

Technology Readiness Analysis (Technology Readiness Index)

Based on the results of interviews conducted previously, Coretax is indeed a government innovation in realizing digital-based tax services that are efficient, effective, transparent, and accountable. The subjects of this research are SW from the tax consultant, YR as an entrepreneur, FI as an academic, and R from the tax directorate general (DJP).

Optimism and innovation towards Coretax reflect the level of trust, positive expectations, and belief in the benefits this system offers among its stakeholders. The interview data shows that there are significant differences in perspectives regarding this level of optimism. From the institutional side, there is a high level of optimism. R, (R, Personal Communication, June 16, 2025), a DJP internal, stated that Coretax provides an integrated platform that makes it easier for taxpayers, supports the DJP's vision of becoming a modern and efficient tax



administration, and provides 24/7 service access. He even underlined that Coretax is not just a tax system, but "the foundation for the government's digital transformation, which has successfully responded to digital challenges, although there is still room for improvement. This view was reinforced by FI (Academician, Personal Communication, June 16, 2025), an academic, who confirmed the readiness of the technology. Coretax from the perspective of optimism and innovation, especially in the comprehensive integration of data in one core system. He explicitly stated that Coretax "has answered most of the challenges of digital era tax services. Furthermore, SW (Tax Consultant, Personal Communication, June 16, 2025) highlighted Coretax's "strong commitment" in meeting technology readiness indicators and reflected "optimism towards digital transformation".

However, this strong optimism from a strategic and institutional perspective does not necessarily align with the experiential viewpoint of entrepreneur YR (Entrepreneur, Personal Communication, June 16, 2025). He expressed a more cautious view, stating that Coretax "is not ready yet, there are still many obstacles that occur and still have to continue to make improvements." He also feels that the system is "not yet optimal" in responding to digital challenges.

Coretax also demonstrates a strong commitment to technological innovation. SW noted the implementation of leading-edge technological innovations such as AI and big data in the system. R (Internal DJP, Personal Communication, June 16, 2025) provided a comprehensive list of innovative aspects, including real-time processing for tax reporting and payment, dashboard analytics that provide deep insights, automated validation to reduce reporting errors, use of machine learning for anomaly detection and risk assessment, and API integration that enables connectivity with corporate accounting systems. These innovations directly contribute to Operational Efficiency, Transparency, Data Accuracy, and Compliance Enhancement in tax administration.

However, the general sentiment of some users, such as YR (Entrepreneur, Personal Communication, June 16, 2025) who stated "not ready, still many obstacles", indicates that the existence of these innovations does not necessarily result in a seamless or fully ready experience from the end-user perspective. If the underlying system is unstable or difficult to navigate, even the most advanced tools may not be fully utilized or appreciated by users. This highlights a crucial challenge in technology adoption: innovations must be accompanied by robust implementation and user experiences that allow them to be effectively utilized.

In terms of convenience, Coretax has brought some significant improvements. SW (Tax Consultant, Personal Communication, June 16, 2025) rated Coretax as "much better" than the previous DJP Online for Article 21 Income Tax Return because invalidation during XML import is rare, and for VAT Return because it integrates various applications. FI (Academician, Personal Communication, June 16, 2025) noted that Coretax "significantly simplifies the tax reporting process" through higher automation and data integration, saving time and compliance costs, especially for corporate taxpayers. R (Internal DJP, Personal Communication, June 16, 2025) described the Coretax interface as "user-friendly and intuitive," with multi-channel access, guided workflows, auto-fill tools, and a notification system. She gave high ratings to E-filing (87%), E-billing (92%), and E-Registration (78%) based on ease of access, real-time validation, and paperless processes. YR also acknowledged that "only the process of preparing the billing id is simple".

Nonetheless, the convenience of using Coretax still faces substantial challenges. System stability and performance issues are often reported, such as "long loading process and many errors" by SW (Tax Consultant, Personal Communication, June 16, 2025). YR highlighted the stability of the system, with frequent problems with difficulty logging in or not being able to process input. R detailed significant Server Capacity and Performance issues, including



slowdowns and timeouts during peak loads, concurrent user limitations, response time degradation, and unplanned downtime. FI also mentioned technical glitches and system errors in the transition period as functional bottlenecks for Coretax.

FI emphasizes the challenge on the user education aspect because many Indonesians do not understand how to use Coretax and one solution is to provide technical training on the use of Coretax, which will help MSMEs understand and utilize this system more effectively (Kodu et al., 2025). Some inconveniences also stem from regulatory and procedural aspects. SW (Tax Consultant, Personal Communication, June 16, 2025) highlighted a significant issue where "new billing can be created after SPT posting," which is problematic for banks where existing documents should suffice as proof of withholding. YR also felt that the billing ID validity period of only 7 days was "troublesome" due to the company's internal approval process. Finally, integration challenges with legacy and third-party systems also led to unstable connections and data synchronization delays.

In addition to the convenience of taxpayers, the purpose of Coretax is also to make data/information security more reliable and maintained through strict authentication (Tofan & Bahari, 2024). *Coretax* shows a strong commitment to system security. R (Internal DJP, Personal Communication, June 16, 2025) provides a detailed standard of security features, including end-to-end encryption for all data transactions, multi-factor authentication (MFA) for system access, digital signature for electronic document validity, comprehensive audit trail for tracking all activities, compliance with international security standards (ISO 27001), regular security assessment and penetration testing, and guaranteed data backup and disaster recovery. FI (Academician, Personal Communication, June 16, 2025) also confirmed that Coretax is "supported with the latest data encryption technology and two-factor authentication system" to ensure the protection of taxpayer information. SW further noted Coretax's prioritization of security through layered infrastructure and data encryption.

Although these strong technical security measures have been implemented, there are challenges regarding user convenience. YR (Entrepreneur, Personal Communication, June 16, 2025) directly stated that "Security is still a hassle for the board and internally in the company." This implies that although security measures are in place, their implementation may create friction or additional workload for users. R himself (Internal DJP, Personal Communication, June 16, 2025) under the Regulatory Adaptation section, implicitly recognizes the challenge in Balancing security requirements vs user convenience. In addition, he also mentioned Privacy Concerns: Balancing data analytics needs vs privacy protection" under Data Management and Security. Coretax's strong commitment to technical security through advanced measures such as end-to-end encryption and multi-factor authentication indicates a critical tension. Direct feedback from Y that "Security is still a hassle for administrators and internally in the company" highlights a classic dilemma in system design: increased security often comes at the expense of user convenience.

R's own recognition of the need to balance security requirements with user convenience further supports this observation. For high-risk public service systems that handle sensitive financial data, finding the optimal balance is critical. Overly burdensome, albeit technically robust, security protocols can lead to user frustration, potential shortcuts, or reduced system engagement, thus undermining the overall utility of the system.

The mention of Regular security assessment and penetration testing and guaranteed data backup and disaster recovery by R (Internal DJP, Personal Communication, June 16, 2025) signifies the understanding that security is not a static feature but an ongoing process that requires constant vigilance, proactive measures, and continuous investment. References to Technology Obsolescence and the need for continuous upgrades further reinforce the dynamic nature of cybersecurity. This demonstrates a mature and responsible approach to cybersecurity



at the DJP, recognizing that the threat landscape is constantly evolving. The continuous nature of these security efforts is critical to maintaining user confidence and ensuring the integrity and long-term resilience of systems that handle highly sensitive national financial data. This proactive stance is critical to the mitigation of emerging risks and adaptation to new cyber threats.

Inhibiting and Supporting Factors for *Coretax* Implementation

The implementation of *Coretax* as a tax administration digitalization system is one of the strategic initiatives of the Directorate General of Taxes (DJP) in supporting tax reform and strengthening technology-based public service governance. However, various challenges have emerged during the implementation of this system, as identified through interviews with key actors from the DJP, tax consultants, private sector users, and academics. The findings show that *Coretax* implementation barriers include technical aspects, infrastructure, human resource readiness, user experience, to regulatory and data security challenges.

From a technical perspective, *Coretax* is still considered unstable in terms of system performance. According to SP and YR, there is slow loading, errors when reporting periodic tax returns, VAT, and problems when logging in and inputting data. This was confirmed by R who explained that the maximum server capacity can accommodate 50,000 users simultaneously, while the load during reporting can reach 80,000 which causes a slowdown of up to 400% and unplanned downtime every two to three months. This dissatisfaction was reinforced by FI who mentioned that the transition from the old system had not been followed by adequate technical readiness.

In addition, the integration of systems that have not been comprehensive is the next challenge. Based on the results of the interview, R explained that 15-20% of the old system still operates separately and has not been fully connected to *Coretax*. As a result, there are synchronization delays between modules and connection disruptions with external partners such as banks and BPJS. FI also mentions that this is exacerbated by conditions in the 3T region. this is reinforced by Erstiawan (2025) , dependence on internet infrastructure and devices in the 3T region exacerbates this problem, so a special strategy is needed to ensure accessibility and reliability of services throughout Indonesia. Integration failure can also hamper the government's efforts to build an integrated and responsive tax data ecosystem.

Low digital literacy is also one of the main factors inhibiting system adoption. According to R's interview results, only 54% of taxpayers above 50 years old were able to use the system successfully, and only 23% of them completed the video tutorials. FI noted that the spike in calls to the helpdesk reached 200% during the reporting period. SP even mentioned that understanding the logic of tax digitalization is not easy for taxpayers with limited educational backgrounds. Korat and Munandar (2025) emphasize that low digital literacy increases the burden on helpdesk services and slows down the technology adoption process. Therefore, a sustainable education strategy is absolutely necessary so that the system is inclusive and does not create new inequalities.

In terms of user experience (UX), *Coretax* is considered not fully user-friendly. In the interview, R said that the appearance and navigation structure in the system is still too bureaucratic, with a long flow of use and less intuitive. On mobile devices, only about 70% of features are accessible compared to the desktop version. In addition, accessibility standards for people with disabilities have not been fully implemented. Yunas (2018) emphasized that a design that is too government-centric reduces the comfort and ease of access for users. This condition shows the importance of developing an adaptive and inclusive display so that all levels of society can utilize the system optimally.

Internal resistance within the DJP organization is also a significant obstacle. R mentioned that about 25% of the internal team is still using the old system, due to the lack of



training and uneven knowledge transfer process from the technical team to operational officers. The quality of helpdesk services is also still problematic, with an average response time of 4-6 hours, and the rate of disconnected helpdesk calls reaching 35%. According to Arianty (2024) without an adaptive organizational culture and incentive support that encourages innovation, digital transformation will be difficult to accept as a whole. This means that technological readiness must be accompanied by human readiness and an organizational structure that supports change.

In terms of regulation and security, the process of adjusting the system to new policies still takes 2-3 months due to the long internal bureaucracy. Meanwhile, data security is also a concern due to complicated audit trails and unoptimized data recovery. Erstiawan (2025) emphasized that data security and quality consistency are the foundation of public trust in digital systems. Without adaptive regulations and strong data protection, technological innovation will not have maximum impact and may trigger resistance from the public.

Although there are many challenges, there are also strong supporting factors. The readiness of DJP's human resources is one of them. Based on the interview results, R said that the internal adoption rate has reached 94% and the user satisfaction rate is 87%. This is achieved through certified training, a needs-based learning approach, and a system that encourages changes in work culture. FI also added that the presence of a technical assistance team in the service unit also played a major role in solving technical control in the field. This shows that investment in HR capacity building has a real impact in supporting digital transformation.

In terms of operational efficiency, Coretax has shown promising results. According to R noted that the system reduced operational costs by 42% per KPP, saving approximately RP 513.7 billion per year nationally, and increased staff productivity by 38%. SP mentions that these efficiencies are felt directly at the implementing level, FI considers that the system allows the allocation of human resources to more strategic functions. Arianty (2024) emphasizes that digitization requires time and commitment in order to generate systematic efficiency in the long run. As such, the initial adaptation costs should be seen as an investment in transformation rather than a burden.

Although YR said the efficiency of Coretax has not been fully felt by users due to technical glitches that still occur, it is seen as part of the digital transition process that requires gradual adjustment. All informants agreed that it has addressed most of the challenges of digital taxation services, although improvements are still needed in the aspects of stability, feature convenience, and external integration. With the DJP's long-term vision to make Coretax a global-standard digital taxation platform by 2034, as well as the support of cross-sector integration and utilization of artificial intelligence technology, this system has great potential as the foundation of adaptive and sustainable digital taxation governance in Indonesia.

Perceptions and Expectations of Coretax

Based on the results of interviews with tax consultants, business people, academics, and internal parties of the Directorate General of Taxes (DJP), overall the responses given were positive, with the majority of respondents showing good acceptance of the main features in Coretax. although there are still some aspects that need to be improved. The main features of Coretax received a positive response from users..

Features such as e-filing were rated highly for easy access, real-time validation, and support for various types of tax returns. e-billing received the highest rating thanks to ease of payment, instant confirmation, and reduction of payment disputes. Meanwhile, e-Registration was rated favorably for simplifying the online TIN registration process. Overall, these features are considered effective in improving tax efficiency and compliance, R (Internal DJP, personal communication, June 18, 2025). In addition, another opinion said that e-filing is able to simplify and speed up tax reporting, and improve the work efficiency of FI users (Academician, Personal



Communication, June 16, 2025) the results of these interviews are in line with research conducted by Wala & Tesalonika, (2024) mentioned that Coretax is not able to improve operational efficiency through a reduction in processing time by 85% and a decrease in operational costs by 42%, but also contributes to improving the accuracy and reliability of tax data.

In an effort to improve compliance and suppress tax avoidance practices, Coretax is considered very successful. Internal Directorate General of Taxes revealed that this system is able to significantly reduce tax avoidance, with tangible results in the form of an increase in tax revenue of Rp 21 trillion R (Internal DJP, personal communication, June 18, 2025). Cross-functional integrations such as e-invoicing, e-invoicing, e-SPT, and e-payment in real-time reporting also narrow opportunities for data manipulation. The use of digital technology such as e-filing and e-billing, is also proven to increase taxpayer compliance in reporting and timely payment of FIs (Academician, Personal Communication, June 16, 2025).

However, SW (Tax Consultant, Personal Communication, June 16, 2024) considers that Coretax is more effective in suppressing tax evasion (illegal tax avoidance) compared to tax avoidance (legal tax avoidance through regulatory loopholes). This is in line with what was conveyed by Suryantara, (2025) who stated that the presence of Coretax is able to create a transparent tax system, so as to minimize the practice of tax evasion. Through the integration of interconnected data and real-time monitoring, illegal tax evasion can be suppressed, thus contributing to a decrease in the tax gap, according to Sari et al., (2021) *tax gap* is the difference between the amount of tax that should be paid and the amount actually reported or paid by the taxpayer.

Based on the results of the interviews, various hopes emerged from the interviewees for the development of Coretax in the future SW and YR expressed the hope that the government would make serious improvements to the Coretax system so that the system could run stably and the available features could be easily used. FI expressed four main hopes, namely, increasing system stability, public education, expanding integration with external systems and utilizing AI and machine learning. On the other hand, R views Coretax as not just a digital taxation system, but an important legacy for future generations. These expectations are in line with the results of research by Misbahuddin & Kurniawati (2025) which states that long-term success is largely determined by the ability to manage change effectively, organize continuous training, and strengthen the overall technology infrastructure.

Various expectations expressed by the speakers emphasized the importance of the government's commitment in developing Coretax in a sustainable manner, not only to meet current needs, but also as a solid foundation for the national tax system in the future. With continuous improvement, adequate education, and utilization of the latest technology, Coretax is expected to be a reliable, inclusive, and relevant system to support the nation's progress.

CONCLUSION

Summary

Coretax Administration System (Coretax) is a strategic step in accelerating the digital transformation of tax administration in Indonesia. This is also a form of the Indonesian government's commitment to improving mobile services to prioritize effectiveness, efficiency, transparency, comfort, and security for taxpayers. This system shows adequate technological readiness with the application of AI, big data, and machine learning. In addition, the success of Coretax in increasing tax revenue reflects the effectiveness of the system in suppressing tax evasion and strengthening tax compliance.

However, this study also found that there are several indicators of significant challenges since the beginning of the system, such as suboptimal system stability, incomplete integration, and



low digital literacy. Although DJP's internal adoption is high, resistance and technical constraints still require attention. Therefore, the essence of this finding emphasizes the importance of continuous commitment in system improvement, digital literacy, and HR strengthening to support Coretax's long-term vision as an inclusive and sustainable global standard digital taxation platform. Suggestions are made based on the discussed research findings. Suggestions may refer to practical actions, new theory development, and/or further research.

Advice

Coretax is a strategic step in the digital transformation of taxation, but it still faces significant challenges. The research suggests continuous improvement on system stability, digital literacy, and HR strengthening to achieve the long-term vision of Coretax. Further research can analyze the impact of Coretax on specific groups, such as MSMEs, taxpayers in disadvantaged areas (3T), and taxpayers with low digital literacy.

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