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CORETAX, TAX STRATEGY, AND TAX CONSULTANT TRANSFORMATION: FROM SELF TO MONITORED ASESSMENT

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Abstract
The implementation of the Core Tax Administration System (Coretax) by the Directorate General of Taxes on January 1, 2025, pursuant to Minister of Finance Regulation No. 81 of 2024, marks a fundamental paradigm shift in Indonesia's tax ecosystem. This change is structural in nature: it reduces information asymmetry between tax authorities and taxpayers through digital data integration, pre-populated tax returns, and automated risk-based monitoring. This article aims to analyze the implications of Coretax on corporate taxpayers' tax planning strategies and to formulate a strategic adaptation framework for taxpayers, tax consultants, and corporate tax functions. Using a conceptual literature review approach synthesized with official data from the Ministry of Finance and the Directorate General of Taxes for the year 2025, this article proposes the concept of "Monitored Assessment" as an original conceptual framework describing an administrative phenomenon within the DGT's supervisory function—not a change to the legal system of tax collection itself—in which taxpayers' returns, filed independently under the self-assessment principle that remains formally in force, are increasingly cross-validated by a system whose data access, while still limited to certain data categories such as withholding-slip (bukti potong) and input VAT invoice data, is more comprehensive than under the previous system. This concept is rooted in the OECD's cooperative compliance framework and Tax Administration 3.0, but integrates the specific context of Indonesia's tax digitalization. This article argues that Coretax does not narrow the scope for legitimate tax planning but rather shifts its optimal point from downstream tax calculations to upstream data governance. Three conceptual propositions are formulated as an agenda for future empirical research. This article contributes a conceptual framework for tax adaptation in the Coretax era that can be tested through subsequent empirical research.
Keywords: Coretax; Monetared Asessment; Tax Consultant; Tax Function; Tax Planning

INTRODUCTION

The digital transformation of global tax administration has entered a new phase characterized by real-time integration of information systems between tax authorities and taxpayers. Several countries have taken the lead over Indonesia in this area: India with the Goods and Services Tax Network (GSTN), Malaysia with its integrated e-Invoice system, and Australia with Single Touch Payroll (STP). Comparative experiences show a consistent pattern—initial disruption is followed by long-term efficiency gains for taxpayers who adapt (OECD, 2023).

Indonesia is responding to this global trend by launching the Core Tax Administration System, or Coretax, on January 1, 2025, pursuant to Minister of Finance Regulation (PMK) No. 81 of 2024. This system represents the culmination of Indonesia's tax reform journey since 2018 through the Core Tax Administration System Renewal Program (PSAP), which aims to build an integrated, reliable, and data-driven tax infrastructure (Kementerian Keuangan RI, 2024; Direktorat Jenderal Pajak, 2024a). Coretax is not merely a technology platform replacement—it is the embodiment of Indonesia's vision for Tax Administration 3.0, which the OECD (2020) describes as a stage of transformation in which tax processes are seamlessly embedded into taxpayers' business systems.

Official data from the Ministry of Finance reveals an interesting trend that serves as the basis for the analysis in this article. In the first half of 2025, corporate income tax revenue declined by 10.4 percent year-on-year, with the sharpest drop occurring in Q1 2025, which recorded a decline of approximately 10 percent compared to the same period the previous year

(Kementerian Keuangan RI, 2026a). This situation is influenced by a combination of factors: the transition to the Coretax system, moderation in commodity prices, and an increase in tax refunds as a result of the policy to relax inspections (Kementerian Keuangan RI, 2026a). It is important to note that this decline in revenue is due to multiple factors and cannot be attributed exclusively to the implementation of Coretax—as emphasized by Deputy Minister of Finance Suahasil Nazara in his presentation on the KiTa State Budget for January 2026 (Kementerian Keuangan RI, 2026a); Fatimah (2025) reaches a similar conclusion, finding that Coretax's early-implementation effect on tax revenue was mixed rather than uniformly negative.

However, as the second half of 2025 began, conditions started to improve: corporate income tax grew by 2.3 percent, and personal income tax rebounded to grow by 17.5 percent (Kementerian Keuangan RI, 2026a). Data from the Directorate General of Taxes also shows an increase in formal compliance, as evidenced by the rise in the number of taxpayers filing their tax returns electronically—an indication that some taxpayers are beginning to adapt to the Coretax system (DJP, 2025a). As of April 2026, the DGT recorded that 13,056,881 annual tax returns had been filed through the Coretax system (Kementerian Keuangan RI, 2026b), a marked increase over the pre-Coretax filing baseline reported in the DGT's tax statistics (Direktorat Jenderal Pajak, 2024b).

This trend raises a substantive analytical question: Does Coretax fundamentally change the logic of tax planning? And if so, how should taxpayers—along with the ecosystem of consultants and tax functions that support them—respond strategically?. Based on the background described above, this article focuses on two main questions: 1) How does Coretax alter the scope of legitimate tax planning for corporate taxpayers? 2) How must tax consultants and corporate tax functions adapt in response to these changes?,

This study has two interrelated objectives. First, to analyze the structural implications of Coretax on taxpayers' tax planning strategies from a business perspective, including proposing a conceptual framework of "Monitored Assessment" as a new framework for understanding. Second, to formulate an actionable strategic adaptation framework for taxpayers, tax consultants, and corporate tax functions to navigate the Coretax era.

The existing literature on Coretax is still dominated by a technical-administrative perspective—that is, how the system works from a purely mechanical standpoint (Korat & Munandar, 2025; Rahmi et al., 2023). Meanwhile, the strategic-business perspective—namely, how Coretax is changing the rules of the game in tax planning and what the implications are for the consulting ecosystem and the tax function—remains very limited. This article fills that gap with three contributions: (1) proposing the concept of Monitored Assessment as an original theoretical construct; (2) formulating a three-tiered adaptation framework; and (3) developing three conceptual propositions that can serve as an agenda for empirical research.

LITERATURE REVIEW

Institutional Theory and Dynamic Capability Theory

Two theoretical frameworks form the basis of the analysis in this article. First, the Institutional Theory by DiMaggio and Powell (1983), which explains that organizations face coercive pressure from regulations that force behavioral change. In the context of Coretax, the DGT, as the tax authority, is the source of coercive pressure, while taxpayers are the organizations required to adapt. The diverse response patterns—ranging from proactive adaptation to reactive responses—are consistent with the predictions of this theory.

Second, Teece's (2007) Dynamic Capability Theory provides a framework for understanding how successful organizations do not merely adapt passively, but actively build new capabilities to cope with environmental changes. In this context, high-performing taxpayers are those who are able to build dynamic capabilities in tax data management—not just those who possess technical knowledge of new regulations.

Tax Planning and Tax Risk Management

Tax planning is defined as the process of legally structuring a taxpayer's business and transactions so that tax liability is minimized without violating applicable tax regulations (Suandy, 2016). Conceptually, tax planning is part of the broader field of tax management, which also includes the fulfillment of tax obligations and the resolution of tax disputes (Pohan, 2022).

In tax literature, there is a spectrum that must be clearly understood: legitimate tax planning, tax avoidance—which falls into a gray area—and tax evasion, which constitutes a violation of the law (Darussalam et al., 2020). In Indonesia, the "substance over form" doctrine applied in tax audits serves as the DGT's primary tool for assessing whether a transaction reflects genuine economic substance or is merely a formal arrangement (Darussalam & Septriadi, 2022). What is important in the context of this article is that lawful tax planning is not synonymous with attempts to circumvent the system—it is a legally protected right, provided it is carried out within the framework of applicable regulations.

Recent studies show that digitization empirically reduces opportunities for tax avoidance: digital transformation has been shown to reduce corporate tax avoidance by reducing information asymmetry, increasing productivity, and strengthening internal governance (Guo et al., 2024). This is relevant to the context of Coretax, which structurally enhances the transparency of corporate transaction data.

Over time, the approach to tax planning has shifted from a narrow focus on minimizing the tax burden toward a more holistic concept: tax risk management. Dilaga and Boli (2025) found that tax risk management has a positive impact on a company's earnings quality, confirming that tax risk management is not merely a matter of compliance but has a direct impact on financial performance. At the firm level, Alamanda et al. (2025) similarly document how a corporate taxpayer's tax planning practice directly affects its reported income tax liability, illustrating why the optimal point of such planning is precisely what shifts under Coretax.

Within the framework of COSO-based Enterprise Risk Management (ERM), tax risk is one of the financial risk components that must be systematically identified, measured, and managed. Its relevance to Coretax is very direct: this system structurally increases tax risk exposure through a risk-based oversight mechanism whose legal basis was already established by the DGT's Compliance Risk Management (CRM) circulars (SE-24/PJ/2019; SE-39/PJ/2021) and has since been reinforced by PMK 15/2025—any data inconsistency has the potential to increase a taxpayer's risk profile within the DGT system (Kementerian Keuangan RI, 2025a).

Digitalization of Tax Administration: Global Trends and the Indonesian Context

The OECD (2023), in its Tax Administration Series report, emphasizes that the digitization of tax administration globally is leading to three major trends: increased real-time reporting, cross-agency data integration, and a shift from conventional audits toward risk-based compliance management. The OECD (2022) further documents that approximately 70% of tax authorities worldwide have adopted a cooperative compliance approach, particularly for large taxpayers—a paradigm in which the relationship between tax authorities and taxpayers shifts from a confrontational one to a collaborative one based on data transparency.

Hesami et al. (2024), in a systematic literature review on e-invoicing and prepopulated returns, concluded that the digitization of tax administration consistently reduces compliance costs, improves reporting accuracy, and strengthens the tax base. This study provides a relevant international empirical foundation for understanding the long-term potential of Coretax in Indonesia.

In their analysis, Darussalam and Septriadi (2022) assert that Indonesia's digital transformation of the tax system through the PSAP will fundamentally change the relationship between the DGT and taxpayers—shifting from a model based on limited information to one based on an abundance of data. This is not merely a technical change; it is a shift in the asymmetry of information within the tax ecosystem.

Furthermore, Guo et al. (2024) found empirically that digital technologies—including AI-based analytics systems and automation—reduce information asymmetry between corporations and tax authorities, increase total factor productivity, and strengthen internal governance through automated controls and real-time data synchronization. These findings are directly relevant to the operating mechanisms of Coretax.

METHODS

Research Type and Approach

This study is a qualitative study employing a conceptual literature review approach (conceptual paper). This approach was chosen because the primary objective of the article is to formulate an analytical framework and conceptual propositions—not to statistically test hypotheses. This method is commonly used in normative-strategic tax research, particularly when the phenomenon under study is new and sufficient longitudinal empirical data is not yet available (Joselin et al., 2024).

Data Sources

This article draws on two categories of data sources. First, primary sources consisting of tax regulations (PMK 81/2024, PMK 54/2025, PMK 15/2025, PMK 18/2025) and official data from the Indonesian Ministry of Finance and the Directorate General of Taxes (DJP), sourced from the APBN KiTa report, Media Keuangan, and the DJP's official website. Second, secondary sources include national and international academic journals on taxation and accounting, tax reference books, and publications from international organizations (OECD). Quantitative data from official government reports are used as supporting illustrations, not as data for testing hypotheses.

Analytical Methods

The analysis was conducted in three stages. First, a regulatory content analysis to identify the substantive changes introduced by PMK 81/2024 and its implementing regulations. Second, a literature review to develop a conceptual framework that integrates organizational adaptation theory with empirical findings on the implementation of Coretax. Third, the formulation of conceptual propositions that can be empirically tested in future research.

RESULTS AND DISCUSSION

Coretax and the Paradigm Shift in Tax Administration

From Self-Assessment to Monitored Assessment: A Conceptual Framework

For several decades, Indonesia's tax system has been based on self-assessment: taxpayers are trusted to calculate, pay, and report their tax liabilities independently (James & Alley, 2002). This system inherently creates information asymmetry—a situation in which taxpayers have far more complete information about their transactions than the DGT. It is this asymmetry that has long served as the primary scope for tax planning, including planning in gray areas.

Coretax is structurally transforming this landscape. Through its prepopulated tax return feature—currently populated mainly from withholding-slip (bukti potong) data and input VAT invoice (faktur pajak masukan) data, with coverage of other transaction types still limited—together with its single taxpayer account system and risk-based oversight based on Compliance Risk Management (SE-24/PJ/2019; SE-39/PJ/2021) as further strengthened by PMK 15/2025, the DGT is now moving toward a more comprehensive capacity for validating taxpayer data than before, even though this capacity is not yet fully comprehensive across all data categories. Hesami et al. (2024) document how e-invoicing systems and prepopulated returns in various countries consistently reduce the scope for inaccurate reporting and structurally strengthen the tax base.

The author proposes the concept of "Monitored Assessment" as an original conceptual framework to describe this de facto shift. Unlike self-assessment, which positions the taxpayer as the sole actor in calculating and reporting tax liabilities, Monitored Assessment presupposes systemic and continuous oversight by tax authorities through the integration of digital data. It is important to position Monitored Assessment as an administrative phenomenon within the scope of the DGT's supervisory function—not as a change to Indonesia's system of tax collection. Taxpayers continue to file their returns independently—so the formal principle of self-assessment remains fully intact and has not shifted toward an official-assessment system—but their returns are now potentially validated by a system whose data access, though currently still limited to certain categories such as withholding-slip (bukti potong) and input VAT invoice data, is more comprehensive than before.

It is important to emphasize that the author presents this as a proposed concept, not as a term that is already established in the literature. This concept is rooted in two internationally recognized frameworks: the OECD's cooperative compliance (2022), which describes a transparent relationship between tax authorities and taxpayers based on shared data; and Tax Administration 3.0 (OECD, 2020), which envisions a tax process seamlessly embedded within taxpayers' business systems. "Monitored Assessment" integrates these two frameworks within the specific context of the formal self-assessment legal system still in effect in Indonesia, while adding a dimension aimed at reducing the inevitable information asymmetry resulting from digitalization.

Guo et al. (2024) provide a strong empirical foundation: digital technology significantly reduces corporate tax avoidance by mitigating information asymmetry. This empirically confirms the core assumption of the Monitored Assessment concept: that digitization structurally alters the balance of information between taxpayers and tax authorities.

Mapping Changes in the Scope of Tax Planning

Table 1. Changes in the Scope of Tax Planning in the Coretax Era

Dimensions	Before Coretax	Post-Coretax
Optimal planning point	End-of-Period Tax Calculation	Data governance from the transaction level onward
Major sources of risk	Periodic reporting errors	Data inconsistencies across systems
DJP Audit Principles	Documents & Periodic Reports	Risk-based audit using real-time data (PMK 15/2025)
Information asymmetry	Relatively high, beneficial to taxpayers	Structural narrowing due to prepopulated data

Opportunities for optimization	Manipulation of end-of-period reporting	Accuracy of tax credits, refunds, and data governance

Source: Compiled by the author, 2026, based on PMK 81/2024, PMK 15/2025, and OECD (2022, 2023)

The paradigm shift described above does not mean that tax planning has become irrelevant. What has changed is the optimal point at which tax planning should be carried out. Table 1 below systematically maps out these changes.

This analysis leads to Proposition 1 (P1): Coretax does not narrow the scope of legitimate tax planning—it shifts the optimal point from downstream tax calculations to upstream data management. The implications of this proposition are significant: taxpayers who still approach tax planning from a downstream perspective will face increasing compliance risks—not because the legal scope is narrowing, but because their perspective is no longer relevant to the new system architecture.

Emerging Strategic Opportunities

It is important to emphasize that Coretax not only introduces new risks—it also opens up strategic opportunities that were previously unavailable. First, the prepopulated tax return feature allows taxpayers to optimize their tax credit claims with greater accuracy. Second, taxpayers with a clean compliance track record may gain access to faster refunds—this represents a tangible cash flow advantage, particularly for companies with high VAT transaction volumes. Third, the automation of routine processes has the potential to reduce long-term compliance costs for taxpayers who invest in system readiness early on (Korat & Munandar, 2025; Hesami et al., 2024). Thus, the appropriate framing is not to view Coretax as a threat, but rather as a catalyst for differentiation in readiness among taxpayers—creating a competitive gap between those who adapt proactively and those who respond reactively.

Framework for Strategic Taxpayer Adaptation

The Dynamics of the 2025 Coretax Implementation as a Context for Analysis

Official data from the Ministry of Finance provides a rich context for understanding the dynamics of taxpayer adaptation. In the first half of 2025, pressure on tax revenue stemmed primarily from a combination of factors: the transition to the Coretax system, moderating commodity prices, and an increase in VAT and corporate income tax refunds, which as of March 2025 had grown by 77 percent year-over-year (Ministry of Finance Financial Media, 2025). Deputy Minister of Finance Suahasil Nazara explicitly stated that the decline in revenue was caused by “a combination of several factors” and not by a single cause (Kementerian Keuangan RI, 2026a).

In terms of system readiness, the DGT notes that as of September 2025, only about 65 percent of taxpayers had activated their Coretax accounts (DJP, 2025a). Activation accelerated markedly toward year-end: by December 31, 2025, total Coretax account activations had reached 11,034,775 taxpayers—comprising 10,131,253 individual taxpayers, 814,932 corporate taxpayers, 88,369 government agencies, and 221 electronic system trading operators (Melani, 2025). This trajectory indicates that, while a substantial share of taxpayers had not yet activated their accounts earlier in 2025, adoption picked up considerably by the end of the year—and the administrative risks associated with system readiness were therefore most pronounced during the transition period rather than persisting unabated.

A recovery began to emerge in the second half of 2025, with corporate income tax growing by 2.3 percent and individual income tax growing by 17.5 percent (Indonesian Ministry of Finance, 2026a). This recovery pattern is consistent with the predictions of institutional theory (DiMaggio & Powell, 1983): the same coercive pressure produces different responses depending on each taxpayer’s organizational adaptive capacity. Taxpayers who adapt more quickly conceptually have a greater chance of minimizing the impact of the system transition.

The Three Levels of Adaptation Required

Based on a literature review and an analysis of the progress in implementing Coretax, this article outlines a three-tiered adaptation framework that taxpayers need to adopt in a phased yet integrated manner.

Layer 1 — Data Adaptation (Data Readiness).

The foundation of all forms of Coretax adaptation is ensuring that transaction data entering a company's internal systems—whether ERP systems, accounting software, or other operational systems—is consistent, accurate, and standardized. Any data inconsistency has the potential to increase a taxpayer's risk profile within the DGT's risk-based monitoring system (PMK 15/2025). In practice, this means companies need to establish an internal tax data governance framework: a set of policies, procedures, and controls that ensure the integrity of tax data from end to end. The OECD (2022) identifies data governance as one of the critical building blocks of Tax Administration 3.0, which applies not only to tax authorities but also to taxpayers.

Layer 2 — Process Realignment.

Once the data foundation is in place, the next step is to realign the company's core business processes with Coretax's operational logic. The elimination of branch Tax Identification Numbers (NPWP) and their replacement with Business Activity Location Identification Numbers (NITKU) has significant process implications for multi-location companies. Changes to reporting workflows based on PER-11/PJ/2025 require adjustments to schedules, internal workflows, and previously undefined reporting responsibilities. Joselin et al. (2024) emphasize that readiness for Coretax implementation requires more than just an understanding of the regulations—it necessitates a comprehensive overhaul of business processes.

Layer 3 — Strategic Repositioning.

The third and most crucial level is the shift from a reactive tax approach to proactive tax risk management. This means that companies no longer simply ask, "How much tax do we have to pay?" at the end of the period, but rather, "What is our current tax risk profile, and how do we actively manage it throughout the year?" Within the framework of Dynamic Capabilities Theory (Teece, 2007), this is a process of building new capabilities that cannot be easily replicated—and thus becomes a source of sustainable competitive advantage.

These three layers give rise to Proposition 2 (P2): Taxpayers who limit their adoption of Coretax to the technical-operational layer will remain exposed to long-term structural risks, as the root of the changes is strategic in nature.

The Transformation of the Roles of Tax Consultants and Corporate Tax Functions

Structural Challenges: Three Dimensions of Change

The shift in the ecosystem brought about by Coretax not only directly impacts taxpayers—it also calls into question the relevance of the traditional business models of tax consultants and companies' internal tax functions.

The first challenge is operational in nature. Conventional work models that rely on manual document reviews, periodic reconciliations, and form-filling lose their added value when most of that work is automated. However, it must be emphasized: pre-populated tax returns do not eliminate the need for consulting services—they reduce the need for administrative and routine compliance services. Corporate taxpayers still require fiscal reconciliation, reviews of positive/negative adjustments, transfer pricing documentation, and tax reviews—areas that no system can replace.

The second challenge relates to competencies. The required competency profile has shifted significantly: from tax knowledge alone to a combination of tax knowledge, data literacy, and an understanding of systems. The OECD (2023) reports that approximately 70 percent of tax authorities worldwide now use big data for compliance analytics, and this trend is extending to the needs of tax consultants who assist taxpayers.

The third challenge is strategic in nature. The most fundamental question for tax consultants is not about technical ability, but rather: what added value cannot be replaced by a system? As long as the value offered consists of form-filling and routine reconciliations, Coretax automation poses a structural threat. However, as long as the value offered consists of risk assessment, long-term strategy, and navigating regulatory complexities, tax consultants remain irreplaceable.

Redefining the Role: From Compliance Officer to Strategic Tax Partner

The transformation required is a fundamental redefinition of roles and value propositions, not merely technical upskilling. For tax consultants, the primary value proposition must shift toward: (1) tax risk advisory—helping clients understand and manage their risk profiles within the Coretax ecosystem; (2) system integration consulting—bridging the gap between clients' accounting systems and the Coretax ecosystem; and (3) strategic tax structuring—designing optimal transaction structures and business operations from a tax perspective from the outset. Partnerships with DGT-authorized Tax Application Service Providers (PJAP) are also emerging as a relevant new business model.

For a company's internal tax function, the required shift is just as fundamental: from a cost center focused on minimal compliance to a strategic risk management unit that is integrated with other business functions. The tax department's KPIs need to be redefined: not just "zero penalties," but "zero data inconsistencies" and "an optimal compliance risk profile."

These arguments give rise to Proposition 3 (P3): In the Coretax ecosystem, tax consultants who do not transform from compliance executors into strategic tax partners are expected to face structural—rather than cyclical—pressure on the value of their services.

Synthesis: Conceptual Framework and Research Hypotheses

All of the above analyses can be synthesized into a conceptual framework consisting of three sequential yet mutually reinforcing components.

Component 1 — Catalyst for Change: The implementation of Coretax (Minister of Finance Regulation No. 81/2024 and its derivative regulations) as a coercive force that structurally transforms the tax ecosystem—enhancing transparency, expanding the data trail, and enabling risk-based oversight.

Component 2 — Adaptive Response: Taxpayers who respond strategically through three layers of adaptation (data, processes, and strategy) are expected to position themselves more competitively. Tax consultants and tax functions that transform in parallel become critical facilitators of this adaptation process.

Component 3 — Competitive Output: Conceptually, strategic adaptation is proposed to result in a more manageable risk profile, more efficient long-term compliance costs, and the ability to optimize opportunities available only to taxpayers who adapt.

Table 2. Conceptual Propositions of the Article and Theoretical Framework

Proposition	Statement	Theoretical Framework
P1	Coretax shifts the optimal point of tax planning from downstream calculations to upstream data management, without compromising the legality of tax planning itself	OECD (2022, 2023); Hesami et al. (2024); James & Alley (2002)
P2	Taxpayers who limit the implementation of Coretax to the technical and operational levels will remain exposed to long-term structural risks	Teece (2007); DiMaggio & Powell (1983); Dilaga & Boli (2025)
P3	Tax consultants who fail to transform from compliance executors to strategic tax partners will face the risk of structural disintermediation	Joselin et al. (2024); OECD Tax Administration 3.0 (2020)

Source: Compiled by the author, 2026

CONCLUSION

This article has addressed the two research questions posed and made three conceptual contributions. Regarding the first question, Coretax does not eliminate or restrict the legality of tax planning, but rather structurally shifts its optimal point. Effective tax planning in the Coretax era no longer begins with calculations at the end of the period, but rather with data management at the start of the transaction cycle. The concept of “Monitored Assessment” proposed in this article captures this paradigm shift: taxpayers continue to file their returns independently, but within an ecosystem where the potential for cross-validation of data by tax authorities is structurally strengthening.

Regarding the second question, the transformation of the roles of tax consultants and the tax function from compliance executors to strategic tax partners is an inevitability, not a choice. The new value lies in risk assessment, system integration, and strategic planning—areas that cannot be automated by any system.

Recommendations

For the Taxpayer: Based on the three-tier adaptation framework that has been formulated, the recommendations for taxpayers are phased. In the short term, the priority is to conduct an internal system readiness audit—checking the compatibility of accounting systems with Coretax data standards and identifying potential inconsistencies. In the medium term, taxpayers need to establish an internal tax data governance framework that integrates cross-departmental responsibilities. In the long term, tax planning needs to be integrated into the business decision-making cycle from the outset—making tax considerations part of every material transaction decision.

For Tax Consultants: Tax consultants need to undertake strategic repositioning through three steps: (1) investing in strengthening their tax technology and data analytics capabilities; (2) restructuring their service portfolio by increasing the proportion of high-value services such as tax risk advisory and strategic tax structuring; and (3) exploring partnerships with DJP-authorized PJAPs as a new service distribution channel

For the Directorate General of Taxes: Several points for the regulator need to be addressed. The DGT needs to ensure system stability before fully enforcing sanctions—a measured, phased transition will lead to more sustainable compliance. Transparency regarding risk assessment criteria is also crucial to encourage taxpayers to conduct more accurate self-assessments of their risks. Strengthening educational channels, particularly for the MSME segment and individual taxpayers who have more limited adaptive capacity, should be prioritized—a concern echoed by Kodu et al. (2025), who find that MSMEs face disproportionate adaptive burdens when the Coretax system is combined with the 12% VAT rate increase.

For future research: The limitation of this article lies in the absence of primary empirical data in the form of surveys or in-depth interviews. All of the propositions formulated are conceptual in nature and need to be empirically tested. Future research agenda includes: (1) a longitudinal empirical study on the impact of Coretax adaptation readiness on corporate tax risk profiles; (2) a survey of Indonesian tax consultants' transformation readiness following the implementation of Coretax; and (3) a comparative analysis of adaptation patterns across industrial sectors

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