



Interpretation of Tax Payment Mechanism in Coretax System on Compliance (Case of KPP Pratama Cirebon)

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ABSTRACT

The Coretax system was designed in 2020 and published in January 2025. This system is designed to optimise and simplify the core system of tax administration. In the last five years (2019-2023), the level of compliance of Indonesian citizens in paying taxes has tended to increase. This initiative by the Directorate General of Taxes aims to facilitate access to payment and reduce late payment penalties for tax deposits. This study aims to analyse the influence of taxpayers' opinions on the tax payment system. Digital tax on the Coretax system must comply with tax regulations. The case study was conducted at KPP Pratama Cirebon, Indonesia. The method employed was descriptive, utilising multiple regression analysis techniques and a quantitative approach, with a sample of 107 individuals, including both individual taxpayers and corporate taxpayers, registered at KPP Pratama Cirebon. The analysis model used was the Technology Acceptance Model (TAM), which examines the use of digital tax on the Coretax system. This system has been well-introduced to taxpayers, making it easier for both taxpayers and tax officers in the tax administration process. The results of the study show that the interpretation of digital tax has no significant impact on tax compliance, while the tax payment system and implementation of the core tax system have a significant influence on tax compliance. Overall, this study demonstrates that effective interpretation, efficient payment mechanisms, and the implementation of the Coretax system have a positive impact on taxpayer compliance. Therefore, related parties need to continue reviewing, evaluating, and improving efforts to implement the Coretax system as a taxation mechanism regulator in Indonesia in order to achieve the goal of increasing tax compliance in realtime and optimally.



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1. Introduction

Mahadianto and Astuti (2017), The taxation sector is the main pillar of state revenue (APBN), which is used to meet government spending needs in the context of national development. Based on data from the Directorate General of Taxes (2020), Indonesia's

development target for 2020-2024 has increased. Therefore, the government must optimize all strategies to increase state revenue.

Table 1
Development Target 2020-2024, Related to DJP Duties

Indicator	2020	2021	2022	2023	2024
Tax to GDP Ratio	8.51-8.69	8.25-8.63	8.27-8.70	8.38-9.09	8.59-9.55
Coretax Administration System	1.97	11.99	48.05	87.83	100

Data Source: (Directorate General of Taxes, 2020)

OECD (2022, June 23), System taxation is a major focus in various countries. This involves making demands for streamlining the tax system, which can be accessed easily and naturally in realtime. Developed countries like the UK are innovating through Making Tax Digital and Australia through Single Touch Payroll, which implies a digital tax system aimed at increasing transparency and reducing tax gaps.

The Indonesian Directorate General of Taxes (DGT), as the authority responsible for taxation policy, continues to evaluate the existing tax system. The application of information technology facilitates business processes, ranging from taxpayer registration and tax reporting to tax notification letters, tax documents, proof of receipt, and the collection and payment of taxes, which are integrated into the taxation system (Dimetheo et al., 2023; Oliveira E Sá et al., 2024). Indonesia has started implementing a digital tax system called Coretax. System Coretax is a transformative effort in digitalising administration taxation, namely carrying out payment and administrative processes electronically, to push compliance and improve administrative taxation efficiency. Utilising utilisation technology, a digital wallet can collaborate with mandatory taxes and the Government in synergy with the Directorate General of Taxation as stakeholders to implement policy taxation that targets budget reception tax (Kebede et al., 2025).

Pardede and Aribowo (2021), Through innovative opportunities, technology adoption can facilitate the process of electronic tax reporting and payment in the taxation sector. Supported by the existence of digital wallet transaction tools Panjaitan and Siahaan (2025), this payment medium is easily accessible, quick, inexpensive, safe, and reliable, which can reduce delays in tax payments (Miska, 2022; Putri & Anggara, 2023). According to the Director General of Taxes (DGT), Suryo Utomo, the implementation of the Core Tax Administration System (CTAS) will commence on July 1, 2024, in stages (Cindy & Chelsya, 2024). However, its effective implementation is scheduled to begin in January 2025 (Mahadianto & Astuti, 2017). The implementation of Coretax using an electronic system is expected to reduce the likelihood of companies evading tax payments and make it easier for them to submit data electronically. According to Okunogbe and Pouliquen (2022), the interpretation is that manual tax reporting using paper has a higher risk of reporting errors, is time-consuming, reduces payments, lacks transparency, is not accountable, has the potential for corruption, and enables companies to avoid taxes.

Pitaloka et al. (2025) argued that the use of the Coretax system, which simplifies the taxation process, and the availability of tutorials and assistance in using the system, taxpayers feel supported and helped by the system. With several features in CoreTax, such as calculation automation, data integration, and guidance on using the CoreTax system. With the emergence of a view that favours a taxation system that can be easily accessed, this can increase the number of taxpayers using the system.

This is one of the efforts to improve taxpayer compliance by updating the electronic-based Core Tax Administration System (SIPPT) to enhance efficiency, accessibility, and the quality of service to the public (Aisyah Firdaus & Maryanti, 2024). In practice, the renewal of the electronic-based tax system through the Coretax system still faces various obstacles and barriers that can lead to failure (Rahmi et al., 2023). However, these obstacles and barriers must be overcome immediately to ensure the sustainability of the process of receiving state revenue through tax payments, thereby encouraging accountability and good governance.

Mathias Itoe and Akepe (2023) Based on a collection of research, the collection of taxes and adoption of system technology in developing countries show a high potential for

increasing payments and significant taxes. With a taxation system that utilises the latest technology, the implementation of coretax in 2024 has sparked the interest of researchers in conducting this research. However, this research is still a relatively new issue because the new core tax system has only been implemented in Indonesia's taxation system as of January 2025. This makes the author interested in analysing the Interpretation of Tax Payment Mechanisms in the Coretax System Against Compliance in the Cirebon Pratama Tax Service Office (KPP) Area.

This study aims to make a significant contribution to the literature on taxation in Indonesia, which is continually developing its taxation system. Updates the implementation system Coretax, which was launched by the Directorate General of Taxation, from form evaluation to system taxation. Research this discussion gap study, which has not yet been discussed, regarding the modernisation of the taxation system that impacts understanding of the direct system, Coretax. With an empirical approach to implementing the Coretax system, research can contribute to renewing the literature on Coretax implementation from a tax compliance perspective. Research also highlights that this must include a perception-based tax and an officer-based tax related to the transition system. Thus, research can make a significant contribution to the development of Indonesia's digital tax policy system.

2. Theoretical Framework and Hypothesis

The theory used in this study is the Technology Acceptance Model (TAM), which posits that the perception of technology as easy to learn and its ability to speed up the taxation process are key factors (Wicaksono & Simangunsong, 2022). TAM theory explains that trust must be taxed to use a digital tax system (X1), which helps simplify the administration process. The Easy Tax (X2) payment system is accessible and can increase the tax to fulfil obligations. The use of digital tax on the Coretax (X3) system has a positive impact on tax compliance.

2.1. Compliance

According to the Big Indonesian Dictionary (n.d.), the meaning of "obey" is to follow regulations, government provisions, and other directives. Thus, tax compliance refers to individuals being aware of and adhering to tax regulations and obligations in Indonesia (Pardede & Aribowo, 2021).

2.2. Tax Reform in the Coretax System

2.2.1. Tax Reform 2017

The updating program was carried out by developing features: (1) taxpayer account data, (2) business intelligence, (3) compliance risk management, (4) knowledge management, (5) data quality management and in that year the Directorate General of Taxes in collaboration with the Australia Indonesia Partnership for Economic Governance (AIPEG) published documents related to the development of the core tax system including Analysis Document, System Requirement, ICT Assessment, and Product Evaluation.

2.2.2. Tax Reform 2018

On August 15, 2018, the Third National Leadership Meeting was held to discuss the development of the Core Tax Information System. Therefore, the Gesellschaft für International Zusammenarbeit (GIZ) provided financial support allocated by the Directorate General of Taxes (DGT) for data migration activities to the Coretax system (Directorate General of Taxes, 2018).

2.2.3. Tax Reform 2019

Establishment of a Procurement Agent based on the Decree of the Minister of Finance Number 939/KMK.03/2019 for the Core Tax Administration Integrator System (the core tax system). In addition, the Directorate General of Taxes initiated the development of

business process services using the 3C (Click-Call-Counter) program's information technology system (Directorate General of Taxes, 2019).

2.2.4.Tax Reform 2020

Development is carried out on technology-based tax websites and reform of the core tax system (Coretax), which simplifies and facilitates taxpayers in carrying out tax administration. In 2020, there are 7 development agendas. The task of the Directorate General of Taxes is to strengthen economic resilience, quality, and equitable growth (Directorate General of Taxes, 2020).

2.2.5.Tax Reform 2021

Tax officials are also developing the integration of CRM (Compliance Risk Management) and Business Intelligence, with plans to implement these systems in 2022, as per the CTAS (Directorate General of Taxes, 2021).

2.2.6.Tax Reform 2022

Completion of all modules, system development, and integral testing of the core tax system is expected to be completed in 2022, with a target of 20 business processes including (Registration, Extensification, Tax Return Processing, Payment, Collection, Taxpayer Account Management, Examination, Objections & Appeals, Non-Objections, Taxpayer Services, Assessment, Criminal Investigation Operational Intelligence, Document Management System, Taxpayer Third Party Data, Information Exchange, Data Quality Management, Compliance Risk Management, Tax Supervision).

2.2.7.Tax Reform in 2023

On November 9-10, the DJP National Leadership Meeting was held in Makassar to discuss the development of Coretax. The activities that are the focus in 2023 are improving training, system testing, and socialization and education for DJP work units and employees. DJP resources will be prepared thoroughly to welcome the implementation of the core tax system in 2024. In 2024, system integration tests, non-functional tests, and user acceptance tests will be carried out (Directorate General of Taxes, 2023).

2.3. Payment System Using Technology Adoption

According to Putri and Anggara (2023), in Indonesia, there is a phenomenon of an increasing use of digital transaction tools as a medium for easy and fast payments. It is recorded that, on average, as many as 26.4 per cent of digital e-wallet application users make money transfer transactions for bill payments each month. Thus, the ease of payment transactions supports taxpayer compliance in paying taxes. This can be done through the payment menu by selecting the Self-Service Billing Code submenu and choosing the type of tax to be paid through the application ("Coretax DJP Brief Guide," 2025).

2.4. Tax Deposit

Tax deposits are a new feature in the central tax system designed to simplify the process of paying taxes for taxpayers. Money deposited into tax deposits is not tied to a particular type of tax. So that its use can be adjusted to meet the payment needs. The main function of tax deposits is regulated in Regulation of the Minister of Finance Number 81 of 2024, which contains several provisions, including preventing late payments and imposing sanctions (Taxation, 2025).

However, the tax deposit can be used if the balance is sufficient, as needed. If it is insufficient, then the tax deposit cannot be used. Additionally, taxpayers do not receive interest on the money deposited into the tax deposit system (Taxation Reform Change Management Team, n.d.). Tax deposits can be used to pay several types of taxes, such as Income Tax (PPH) 21, 22, 23, 25, and 29, as well as Value Added Tax (PPN), Luxury Goods Sales Tax (PPNBM), and late fines (Rafandhiya, 2025).

2.5. Coretax System Services

Coretax is a tax reform scheme in the business process that encompasses the essence of taxation, being accurate, strong, integrated, and reliable (Dimetheo et al., 2023). Thus, the Coretax System can integrate all core processes of tax administration, ranging from taxpayer registration to SPT reporting, tax payments, and tax audits and collections (Taxation, 2025).

Table 2
Hypothesis Test Results

Model	Unstandardized Coefficient B	Standard Error	Standard Coefficient Beta	T	Signature.
Constant	13.208	3.238		4.079	.000
Interpretation	0.072	0.094	0.081	0.769	0.444
Tax Payment	0.292	0.137	0.303	2.130	0.036
Coretax System	0.394	0.124	0.433	3.139	0.002

Dependent Variable: Compliance, Source: Processed primary data, 2024

2.6. The Impact of Tax Interpretation on Compliance

Interpretation refers to a person's opinion about taxes, which does not affect compliance with tax obligations. If taxpayers understand and realize the importance of this, then tax obligations will be carried out properly. The research above shows that:

H₁: The influence of Digital Tax Interpretation does not have a positive effect on compliance.

2.7. Impact of Tax Payment Mechanism on Compliance

Tax payments are made electronically by creating a billing code on the payment menu. The billing code can be in the form of tax type payments and tax deposits ("Coretax DJP Concise Guide," 2025). The payment system can be easily completed through mobile banking or e-wallet, making it more convenient for taxpayers to fulfil their obligations. Based on the results of the study above, it can be concluded that:

H₂: The influence of the Tax Payment system has a positive effect on compliance. Must Tax.

2.8. Impact of Tax Payment Mechanisms on Compliance

Tax payments are made electronically by creating a billing code on the payment menu. The billing code can be in the form of tax type payments and tax deposits ("Coretax DJP Concise Guide," 2025). The payment system can be easily completed through mobile banking or e-wallet, making it more convenient for taxpayers to fulfil their obligations. Based on the results of the study above, it can be concluded that:

H₃: The influence of the tax payment mechanism has a positive effect on tax compliance. Must Tax.

2.9. Impact of Coretax System on Compliance

The use of the Coretax system provides integrated support within the Directorate General of Taxes' service system (Rahmi et al., 2023). The Coretax system is designed to modernize technology-based core tax administration management, making it easier for the Directorate General of Taxes and taxpayers to fulfil their tax obligations. The results of the study above show that:

H₃: The influence of the Coretax system has a positive impact on compliance with Must Tax.

3. Research methods

The research method employed is a combined descriptive approach, utilizing multiple regression techniques with a quantitative orientation. The samples and populations taken use the purposive sampling method, that is, election sample based on Criteria for individual and corporate taxpayers who come to the Cirebon Dua Pratama Tax Office, registered at the Cirebon Dua Pratama Tax Office and have used the digital tax system, the questionnaire is distributed via offline g-foam which is distributed in a way directly by the Cirebon Pratama Tax Office. Consider this in light of the development of a tax system that adopts a new system, namely the core tax system, which will be implemented in 2025. The system used to analyses data uses the Statistical Package for the Social Sciences (SPSS).

Table 3
Variables and Indicators

Variables	Indicator
Digital Tax Interpretation (X1)	Satisfaction
	Understanding Must Tax
	Trust in Authority Tax
System Tax Payment (X2)	Speed Payment
	Convenience Access
	Frequency Use System
Implementation System Coretax (X3)	Adoption Technology
	System Integration
	Security System
Compliance Must Tax (Y)	Compliance Level
	Reporting Return Tax
	Error Rate Completing the SPT

The taxpayer data profile was recorded at the Cirebon Pratama Tax Office, where the individual who filled out the questionnaire was present.

Table 4
General Description of Respondents

Demographic Data	Information	Number	Percentage
Gender	Man	43	41%
	Woman	64	59%
Status	Married	27	25%
	Not married yet	80	75%

Source: Processed primary data, 2024

The table results show that 41% of respondents are male taxpayers and 59% are female taxpayers. Judging from their marital status, it appears that 25% of respondents are married taxpayers, while the remaining 75% are unmarried taxpayers.

4. Data Analysis and Discussion

4.1. Questionnaire Reliability and Validity Test

Reliability testing is concerned with obtaining consistent and stable data findings. At the same time, validity refers to the findings that can be reported if they meet the standards of conformity between the data obtained from the research object (Sugiyono et al., 2018). According to the data, the regression variable has a Cronbach's Alpha value of 0.932, which exceeds 0.6, indicating that the data studied is reliable and that the data used for researching whether Interpretation of Digital Tax, System Tax Payment, Implementation System Coretax, influential to Compliance Must Tax No influenced by other factors and feasible used for more data collection carry on.

The table above indicates that all research variables related to the tax payment mechanism in the coretax system within the Cirebon Tax Office area are valid and worthy of further analysis and research.

Table 5.
Validity Test Results

Variables	Correlation of People	R-Value Results	R-Value Results
Digital Tax Interpretation	1	0.5	Legitimate
System Tax Payment	0.8	0.5	Legitimate
Implementation System	0.78	0.5	Legitimate
Coretax			
Compliance Must Tax	0.662	0.5	Legitimate

Source: Processed primary data, 2024

Table 6
Normality Test Results

Unstandardised Residues		
N		107
Normal Parameters ^{a,b}	Means	.0000000
	Standard Deviation	Phone number 625.380.160
	Absolute	.056
The Most Extreme Difference	Positive	.056
	Negative	-.044
Test Statistics		.056
Asymptomatic. Sig. (2-tailed)		.200

Source: Processed primary data, 2024

The results of the study showed that the regression model was tested, and the confounding variables were found to be normally distributed. The data were tested using a one-sample Kolmogorov-Smirnov test with a significance value of $0.200 > 0.05$, which means that the regression data were normally distributed.

Table 7
Heteroscedasticity Test Results

Model	Unstandardized Coefficients	Standard Error	Standard Coefficient	T	Signature.
	B		English		
1 (Constant)	6.277	2.013		3.119	.002
Interpretation	.042	.058	.122	.723	.471
Tax Payment	-.052	.085	-.140	-.616	.539
Coretax System	-.019	.077	-.055	-.251	.802

Source: Processed primary data, 2024

Heteroscedasticity decision-making (Glejser) shows that the influence of interpretation on compliance (X1) has a value of 0.471. The influence of tax payment mechanisms on compliance (X2) has a value of 0.539. The influence of the coretax system on compliance (X3) has a value of 0.802. This means that data X1, X2, and X3 have values greater than 0.05, which can be concluded that the data do not show symptoms of heteroscedasticity in the regression model.

Table 8
Multicollinearity Test Results

Model	Collinearity Statistics
	Tolerance
Interpretation	.337
Tax Payment	.185
Coretax System	.200

Dependent Variable: Source compliance: Processed primary data, 2024

The results of the multicollinearity data test for the factory inflation variance (VIF) values of X1, X2, and X3 were 2.970, 5.416, and 4.992, respectively, indicating that $VIF > 10$. It can be concluded that there is no multicollinearity problem between the regression variables.

4.2. Discussion

The results of the normality test indicate that there are no symptoms of heteroscedasticity, and no multicollinearity problems exist, making multiple regression

analysis feasible to be carried out properly. Overcame the initial challenge, the company improved its management control and strengthened its competitive position in today's dynamic market.

5. Conclusions, Implications, Recommendations, and Limitations

Digital Tax Interpretation and Compliance Must Tax: A Good Interpretation of Tax Obligations Does Not Always Have a Positive Effect on Taxpayer Compliance. Taxpayers who understand the importance of their tax obligations tend to be more compliant in fulfilling these obligations.

The Impact of Tax Payment Systems on Compliance Must Tax: A Clear and Easily Accessible Tax Payment Mechanism Also Contributes Positively to Taxpayer Compliance. The ease of paying taxes through an integrated system can increase compliance.

The Impact of Implementing a Coretax System for Compliance: Must Tax. The Coretax system, designed to modernize tax administration management, provides significant support in improving taxpayer compliance. With a more integrated and technology-based system, it is expected that the tax process will be more straightforward for taxpayers.

Overall, this study demonstrates that effective interpretation, efficient payment mechanisms, and the implementation of the Coretax system have a positive impact on taxpayer compliance. Therefore, it is essential for related parties to continually evaluate and improve the implementation of the Coretax system, ensuring the optimal achievement of the goal of increasing tax compliance.

This study has some shortcomings. However, it must be acknowledged. First, there are no findings from previous research, as this study explores a new phenomenon related to the Coretax tax system. Second, the sample used in this study is still lacking because it does not cover all corporate taxpayers. The suggestion for further research is to study the Coretax system in more depth, as it will be launched in 2025. Consequently, many new policies and regulations have not been consistently implemented, and numerous technical issues persist. The research sample should cover the entire number of corporate taxpayers rather than mandatory tax personnel.

Author Contributions

Moh Yudi Mahadiano: Supervisor

Parah Maulady: Conceptualization, Methodology, Data Analysis, and Drafting

Sri Yani: Conceptualization, Methodology, Data Collection, and Data Analysis

Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest w.r.t the research, authorship and/or publication of this article.

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