

Digital Literacy and Taxpayer Compliance in Coretax Implementation: The Role of Ease of Use and Trust

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Abstract: *This study examines the direct effect of digital literacy on taxpayer compliance while evaluating its indirect effects through parallel and serial mediation pathways involving ease of use and trust. This study adopted an explanatory quantitative research design to analyze the causal relationships among digital literacy, perceived ease of use, trust, and taxpayer compliance under Indonesia's Coretax implementation. Empirical data were collected from 105 active individual taxpayers in Badung Regency, Bali, selected through purposive sampling and measured using structured 5-point Likert-scale questionnaires. We analyzed the data using Partial Least Squares Structural Equation Modeling (PLS-SEM) in WarpPLS 8.0, evaluating both the measurement model (validity and reliability) and the structural model. The results reveal that digital literacy impacts taxpayer compliance strictly through a sequential serial mediation mechanism (Digital Literacy → Ease of Use → Trust → Taxpayer Compliance), rather than via a direct positive path. While digital literacy is a vital prerequisite for perceived ease of use, technical proficiency alone does not ensure compliance – highlighting a "digital literacy paradox" when not supported by system simplicity and institutional trust. Ultimately, the integrated TAM-SSF framework demonstrates solid empirical robustness, accounting for 29% of the variance in taxpayer compliance ($R^2 = 0.29$) and achieving high predictive relevance ($Q^2 = 0.404$) within Indonesia's Coretax implementation framework.*

Keywords: Coretax, Digital Literacy, Perceived Ease of Use, Taxpayer Compliance, Trust

I. INTRODUCTION

The development of information technology has driven a fundamental transformation in public sector governance, including the modernization of tax administration through e-government schemes [1], [2]. In Indonesia, the Directorate General of Taxes (DGT) is implementing the Coretax system as a strategic step to integrate various tax services in order to enhance operational efficiency, transparency, and taxpayer compliance [3], [4]. Nevertheless, the success of digital transformation is not solely determined by the availability of technological infrastructure; rather, it heavily relies on the readiness, capability, and behavioral adoption of system users [5].

In the digital taxation landscape, Digital Literacy emerges as a crucial prerequisite that determines taxpayers' ability to understand, evaluate, and fulfill tax obligations effectively [6]. Taxpayers with an adequate level of digital literacy tend to exhibit higher technical self-efficacy, enabling them to interact with e-government platforms actively [7]. The migration to Coretax represents a radical shift in tax procedures, potentially creating substantial adaptation anxiety for taxpayers lacking digital readiness. Consequently, digital literacy alone does not necessarily guarantee compliance if taxpayers face operational hurdles or perceive the platform as complex to use [3].

Based on the Technology Acceptance Model (TAM), Perceived Ease of Use (PEOU) is a key antecedent determining technology adoption [8]. In the context of Coretax, taxpayers who perceive its interface, navigation, and procedures as clear and easy to use are likely to experience lower cognitive burden and technology-related anxiety. A user-friendly system can also reduce the time and effort required to fulfill tax obligations, thereby lowering perceived compliance costs and strengthening voluntary compliance intentions. These effects may be enhanced by digital literacy, which enables taxpayers to navigate online systems and resolve routine technological problems more effectively [9], [10].

Beyond technical factors, Trust in both the digital system and the tax authority plays a vital psychological role. According to the Slippery Slope Framework, voluntary tax compliance is strongly influenced by public trust in the authority's integrity and the reliability of the administrative system [11]. E-government studies confirm that perceived ease of use positively influences user trust formation [12]. Specifically, when taxpayers experience a platform as effortless and transparent, their confidence in the system's reliability increases, which in turn fosters voluntary compliance behavior. Taxpayers who perceive Coretax as easy to use, transparent, and secure are more likely to trust its capacity to protect their financial data, thereby strengthening their willingness to report and pay taxes [13]. Although previous research has

examined e-filing adoption and digital tax compliance, evidence on a serial mediation mechanism in which digital literacy influences compliance through Perceived Ease of Use and trust remains limited, particularly in Indonesia's Coretax context. Therefore, to address this research gap, this study aims to analyze the mediating roles of Perceived Ease of Use and Trust in predicting the influence of Digital Literacy on Taxpayer Compliance in the implementation of Coretax, using a Partial Least Squares Structural Equation Modeling (PLS-SEM) approach.

II. LITERATURE REVIEW

2.1. Theories

This study employs the following theories: Technology Acceptance Model, Slippery Slope Framework, and Digital Capability Theory. The Technology Acceptance Model (TAM), developed by Davis, remains the primary theoretical reference in the adoption of tax information technology. In contemporary e-government adoption studies, the Perceived Ease of Use (PEOU) variable serves as a key technical antecedent [14], [15]. PEOU measures the extent to which taxpayers believe that operating Coretax is effortless. When a digital platform is intuitively designed, cognitive burdens and technology anxiety can be minimized, which in turn fosters voluntary system acceptance. The Slippery Slope Framework proposed by Kirchler et al. explains tax compliance behavior. This framework posits that tax compliance stems from two fundamental pillars: the power of authorities and trust in authorities [16], [17]. In a digital administrative landscape such as Coretax, trust is directed not only toward the institution – the Directorate General of Taxes (DGT) – but also toward the reliability of the technological infrastructure (trust in technology), which guarantees financial data security and procedural efficiency. Digital capability theory emphasizes that an individual's ability to utilize digital tools critically and effectively (Digital Literacy) shapes technical self-efficacy [18], [19]. Digital literacy is a foundational element that enables users to evaluate system ease of use and build trust in data-driven public services.

2.2. Relationships Between Variables and Hypothesis Development

2.2.1 Direct Effects

The Effect of Digital Literacy on Perceived Ease of Use (H1): Taxpayers with high digital capabilities (DL) exhibit greater technical self-efficacy when interacting with the Coretax interface. This level of literacy reduces cognitive load, making the platform feel easier and more practical to operate [8], [20]. The Effect of Digital Literacy on Trust (H2): A deep understanding of digital technology enables taxpayers to evaluate the reliability and security of the Coretax infrastructure objectively. This fosters trust in the technical capacity of the tax authority [21]. The Effect of Digital Literacy on Taxpayer Compliance (H3): Digital literacy equips taxpayers with practical skills to independently, punctually, and accurately fulfill their administrative tax obligations [22]. The Effect of Perceived Ease of Use on Trust (H4): Within the e-government framework, an intuitive, seamless, and user-friendly system signals professionalism from the Directorate General of Taxes (DGT). This perception of ease reinforces user trust that their financial data is managed transparently and securely [12], [23]. The Effect of Perceived Ease of Use on Taxpayer Compliance (H5): A user-friendly Coretax system lowers compliance costs (in terms of time and effort). The reduction of technical barriers triggers an internal drive for taxpayers to comply voluntarily [24]. The Effect of Trust on Taxpayer Compliance (H6): Drawing on the Slippery Slope Framework, public trust in the authority's integrity and system security serves as a primary pillar determining voluntary compliance without requiring coercive enforcement [25].

H1: Digital Literacy has a positive effect on Perceived Ease of Use in the implementation of Coretax.

H2: Digital Literacy has a positive effect on Trust in the implementation of Coretax.

H3: Digital Literacy has a positive effect on Taxpayer Compliance in implementing Coretax.

H4: Perceived Ease of Use has a positive effect on Trust in the implementation of Coretax.

H5: Perceived Ease of Use has a positive effect on Taxpayer Compliance in implementing Coretax.

H6: Trust has a positive effect on Taxpayer Compliance in the implementation of Coretax.

2.2.2 Indirect and Mediation Effects

The Mediating Role of Perceived Ease of Use between Digital Literacy and Taxpayer Compliance (H7): Digital literacy does not automatically drive compliance if the platform is perceived as complex. Instead, digital literacy enhances taxpayers' ability to appreciate and experience the system's ease of use (PEOU), which subsequently lowers barriers to compliance (TC) [3]. The Mediating Role of Trust between Digital Literacy and Taxpayer Compliance (H8): Digital literacy helps taxpayers understand Coretax's data security mechanisms, thereby building trust (TR) and encouraging them to report and pay taxes [26] voluntarily. The Mediating Role of Perceived Ease of Use between Digital Literacy and Trust (H9): Digitally literate taxpayers perceive Coretax as easy to understand. This perceived ease of use fosters the impression that the tax authority provides a reliable service, thereby boosting trust [27]. The Mediating Role of Trust between Perceived Ease of Use and Taxpayer Compliance (H10): Perceptions of the ease of use of the electronic tax system and

perceptions of trust in the tax authority have a significant positive effect on taxpayer compliance, with the intention to adopt the system mediating the relationship between trust and taxpayer compliance. [28], [29]. The Mediating Role of Serial Mediation (H11): This study models a sequential causal chain: Digital Literacy (DL) enhances the Perceived Ease of Use (PEOU) of Coretax; this ease of use reinforces Trust (TR) in the system and authority; and the cultivated trust drives voluntary Taxpayer Compliance (TC). The Total Effect of Digital Literacy Dimensions on Taxpayer Compliance via Structural Model (H12): The constituent dimensions of Digital Literacy (DL1, DL2, and DL3) cumulatively contribute to enhancing Taxpayer Compliance across all structural pathways within the Coretax model.

H7: Perceived Ease of Use mediates the effect of Digital Literacy on Taxpayer Compliance.

H8: Trust mediates the effect of Digital Literacy on Taxpayer Compliance.

H9: Perceived Ease of Use mediates the effect of Digital Literacy on Trust.

H10: Trust mediates the effect of Perceived Ease of Use on Taxpayer Compliance.

H11: Perceived Ease of Use and Trust sequentially (serial mediation) mediate the effect of Digital Literacy on Taxpayer Compliance in the Coretax implementation.

H12: Digital Literacy (through dimensions DL1, DL2, and DL3) has a significant total effect on Taxpayer Compliance within the Coretax implementation model.

III. METHODS

This study adopts an explanatory quantitative research design to empirically analyze the causal relationships among digital literacy, perceived ease of use, trust, and taxpayer compliance in the context of Coretax implementation. The empirical setting focuses on individual taxpayers located in Badung Regency, Bali, Indonesia. The study used non-probability purposive sampling to select respondents based on predefined criteria: active individual taxpayers who have adopted digital tax administration services. This study gathered and analyzed 105 valid individual taxpayer responses. Primary data were collected through structured self-administered questionnaires, supplementary interviews (face-to-face and by telephone), and archival documentation. All research constructs (Digital Literacy, Perceived Ease of Use, Trust, and Taxpayer Compliance) were operationalized using multi-item scales adapted from validated literature. Measurement items were evaluated using a 5-point Likert scale ranging from 1 ("strongly disagree" / "very poor") to 5 ("strongly agree" / "very good"). Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) in WarpPLS 8.0, chosen for its ability to handle complex predictive structural models with latent variables. The analytical procedure encompassed two main phases: descriptive statistics and inferential evaluation. Descriptive metrics (minimum, maximum, median, mode, and quartile deviation) were calculated to assess latent variable characteristics. Inferential analysis was conducted through a systematic two-step approach: (1) evaluation of the measurement (outer) model to verify convergent validity, discriminant validity, and construct reliability; and (2) evaluation of the structural (inner) model.

IV. RESULTS AND DISCUSSION

This study involved 105 respondents. The sample was predominantly female, with 81 participants, accounting for 77% of the total sample. On the other hand, male respondents made up 24 participants, representing 23% of the overall sample. This indicates a strong representation of female taxpayers within the analyzed respondent group.

4.1 Results

4.1.1 Measurement Model Evaluation (Outer Model)

The evaluation of the first-order reflective measurement model encompassed three primary assessments: convergent validity, discriminant validity, and internal consistency reliability. The empirical assessment of indicator loadings demonstrates strong item-level convergent validity across all constructs. For **Digital Literacy (DL)**, all five indicators yielded loadings above the 0.70 threshold, ranging from 0.709 (DL2) to 0.878 (DL5). The **Ease of Use (EU)** construct displayed robust loadings spanning from 0.785 (EU5) to 0.938 (EU4). Similarly, Trust (TR) exhibited exceptionally high loadings, ranging between 0.895 (TR2) and 0.976 (TR5). For Taxpayer Compliance (TC), four indicators (TC2 to TC5) recorded loadings well above 0.90. Although indicator TC1 ("Registration compliance") yielded an outer loading of 0.687, it was retained within the measurement model. This decision is methodologically justified as the loading is well above 0.60, and the construct's overall AVE (0.810) and Composite Reliability (0.955) significantly surpass the recommended thresholds. Regarding the Average Variance Extracted (AVE), all latent variables comfortably surpassed the required 0.50 cutoff. The AVE values were 0.586 for Digital Literacy, 0.780 for Ease of Use, 0.845 for Trust, and 0.810 for Taxpayer Compliance. These findings demonstrate that the latent constructs account for 58.6% to 84.5% of the variance in their respective measurement items. Overall, the results confirm that the reflective outer model satisfies all conditions for convergent validity.

Discriminant validity was evaluated using the Fornell-Larcker criterion by comparing the square root of AVE against the inter-construct correlations. The square root of AVE for the respective constructs was 0.766 for Digital Literacy, 0.883 for Ease of Use, 0.919 for Trust, and 0.900 for Taxpayer Compliance. The square root of the AVE for each variable was greater than its correlations with all other latent constructs. All HTMT ratios remained well below the recommended conservative threshold of 0.90. The measurement model demonstrated strong discriminant validity, confirming that all constructs are conceptually distinct and empirically independent.

Internal consistency reliability was evaluated to ensure that all indicator items demonstrate scale homogeneity and consistency in measuring their assigned latent constructs. Following established PLS-SEM benchmarks, both Composite Reliability (CR) and Cronbach's Alpha (CA) values must meet or exceed the recommended threshold of 0.70. The empirical findings confirm exceptionally high internal consistency across all latent variables, with Digital Literacy recording CR = 0.876 and CA = 0.821, Ease of Use achieving CR = 0.946 and CA = 0.929, Trust exhibiting CR = 0.965 and CA = 0.954, and Taxpayer Compliance demonstrating CR = 0.955 and CA = 0.938. Because the CR and CA coefficients for all constructs exceed the 0.70 cut-off, the measurement model meets all requirements for internal consistency reliability, confirming that the measurement scales are highly dependable for structural model testing.

Table 1. Measurement Model Evaluation

Construct	Indicator	Loadings	AVE	Sq. Rts. of AVEs	CR	CA	VIF
Digital Literacy (DL)	DL1 Digital technical skills	0.727	0.586	0.766	0.876	0.821	1.643
	DL2 Use of digital technology	0.709					
	DL3 Information search skills	0.775					
	DL4 Evaluation of digital information	0.727					
	DL5 Digital security	0.878					
Ease of Use (EU)	EU1 Easy to learn	0.886	0.780	0.883	0.946	0.929	1.808
	EU2 Easy to understand	0.923					
	EU3 Easy to operate	0.877					
	EU4 Clarity of interaction	0.938					
	EU5 Efficiency of use	0.785					
Trust (TR)	TR1 System reliability	0.915	0.845	0.919	0.965	0.954	1.473
	TR2 System security	0.895					
	TR3 System integrity	0.897					
	TR4 Data confidentiality	0.912					
	TR5 Institutions	0.976					
Taxpayer Compliance (TC)	TC1 Registration compliance	0.687	0.810	0.900	0.955	0.938	1.628
	TC2 Calculation compliance	0.932					
	TC3 Payment compliance	0.965					
	TC4 Reporting compliance	0.965					
	TC5 Digital administration compliance	0.921					

4.1.2 Structural Model Evaluation (Inner Model)

The structural model was evaluated by examining collinearity, path coefficients and statistical significance, explanatory power, and predictive relevance. The Full Variance Inflation Factor (VIF) values for all predictor constructs were below 2.5 (p -value < 0.05), confirming the absence of multicollinearity within the structural model.

The evaluation of the structural model's direct path coefficients indicates that all six direct relationships are statistically significant ($p < 0.05$). Specifically, Digital Literacy (DL) exerts a substantial positive direct effect on Ease of Use (EU) ($\beta = 0.62$, $p < 0.01$) and a significant positive direct effect on Trust (TR) ($\beta = 0.28$, $p < 0.01$), while its direct path to Taxpayer Compliance (TC) is negative yet statistically significant ($\beta = -0.17$, $p = 0.03$). Furthermore, Ease of Use (EU) has significant positive direct effects on both Trust (TR) ($\beta = 0.38$, $p < 0.01$) and Taxpayer Compliance (TC) ($\beta = 0.20$, $p = 0.02$). Finally, Trust (TR) emerges as the strongest direct predictor of Taxpayer Compliance ($\beta = 0.49$, $p < 0.01$), confirming that all direct structural hypotheses in the model are empirically supported. The evaluation of two-segment indirect effects reveals varying levels of significance across the single mediation pathways within the structural model. Specifically, Digital Literacy exerts a statistically significant positive indirect effect on Trust through Ease of Use ($\beta = 0.238$, $p < 0.001$), and Ease of Use significantly influences Taxpayer Compliance indirectly via Trust ($\beta = 0.188$, $p = 0.003$). However, the combined two-segment indirect effect of Digital Literacy on Taxpayer Compliance across single-mediator paths is non-significant ($\beta = -0.010$, $p = 0.460$). The assessment of the three-segment indirect effect confirms a statistically significant serial mediation path (Digital Literacy → Ease of Use → Trust → Taxpayer Compliance) with an indirect path coefficient of $\beta = 0.117$ ($p = 0.017$). This result supports the integrated theoretical framework, showing that higher digital

literacy fosters voluntary compliance through a sequential mechanism: it first improves taxpayers' perceived ease of using the Coretax system, which in turn builds system and institutional trust, ultimately driving compliance behavior.

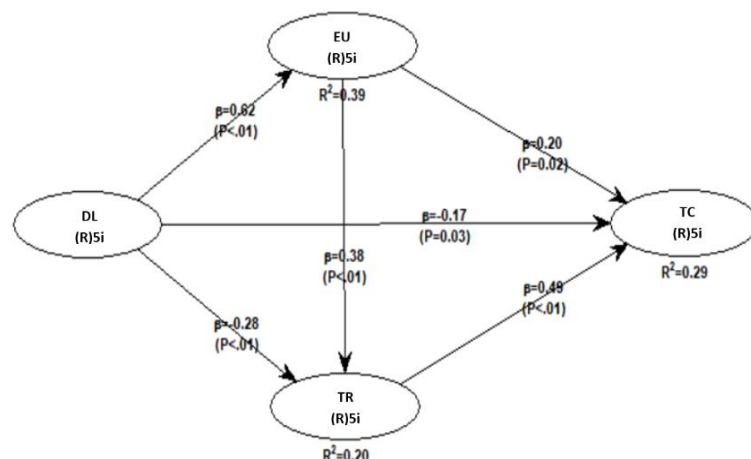


Fig. 1 Path model with path coefficients and p-values

The model's explanatory power is assessed using the coefficient of determination (R^2) and the f^2 effect size. The empirical results indicate that Digital Literacy accounts for 39% of the variance in Ease of Use ($R^2 = 0.39$) reflecting a moderate level of explanatory power. Additionally, the combined influence of Digital Literacy and Ease of Use explains 20% of the variance in Trust ($R^2 = 0.20$), satisfying the standard threshold for acceptable structural model performance. Most importantly, the primary target construct, Taxpayer Compliance, yields an R^2 value of 0.29, demonstrating that Digital Literacy, Ease of Use, and Trust jointly explain 29% of the total variance in taxpayer compliance behavior under the Coretax system. Collectively, these R^2 values show that the proposed theoretical framework has adequate and meaningful explanatory power for behavioral tax research.

The practical relevance of the structural relationships was evaluated using Cohen's f^2 effect sizes, where values of 0.02, 0.15, and 0.35 represent small, medium, and large effect sizes, respectively. Empirical findings indicate that Digital Literacy exerts a large effect size on Ease of Use ($f^2 = 0.388$), establishing it as the primary foundational driver of system usability. In predicting Trust, Ease of Use ($f^2 = 0.134$) and Digital Literacy ($f^2 = 0.064$) contribute small-to-moderate direct effect sizes. Regarding the ultimate target construct, Taxpayer Compliance, Trust emerges as the most powerful direct determinant with a medium effect size ($f^2 = 0.274$), whereas Ease of Use ($f^2 = 0.074$) and Digital Literacy ($f^2 = 0.054$) exhibit small direct effect sizes. Because all f^2 values strictly exceed the minimum threshold of 0.02, every hypothesized structural path demonstrates meaningful practical relevance, confirming Trust as the paramount direct catalyst for compliance and Digital Literacy as the essential anchor for system ease under the Coretax framework.

Predictive relevance was evaluated using the Stone-Geisser Q^2 coefficient, where values greater than zero signify that the structural model possesses satisfactory predictive power for the endogenous constructs. The empirical analysis yields Q^2 values of 0.387 for Ease of Use, 0.191 for Trust, and 0.404 for Taxpayer Compliance. According to standard PLS-SEM benchmarks, these results demonstrate medium predictive relevance for Trust ($0.15 \leq Q^2 < 0.35$) and large predictive relevance for both Ease of Use and Taxpayer Compliance ($Q^2 \geq 0.35$). Crucially, the substantial Q^2 value of 0.404 for the primary target construct confirms that the integrated theoretical model exhibits exceptional out-of-sample predictive accuracy and structural validity in forecasting taxpayer compliance behaviors within Indonesia's Coretax implementation framework.

4.2 Discussion

The evaluation of the structural model provides critical empirical insights into the behavioral mechanisms connecting Digital Literacy (DL) to Taxpayer Compliance (TC) within the context of Indonesia's Coretax system implementation. By synthesizing the Technology Acceptance Model (TAM) and the Slippery Slope Framework (SSF), this study offers a holistic explanation of how technical competencies translate into voluntary tax compliance through perceptions of the system and institutional trust.

A notable empirical outcome of this study is the statistically significant negative direct effect of Digital Literacy on Taxpayer Compliance ($\beta = -0.17, p = 0.03$). This finding highlights a "digital literacy paradox" in modern tax administration: highly digitally literate taxpayers who perceive the system as cumbersome or lack trust in the tax authority

may use their technical proficiency to navigate around administrative requirements or critically audit systemic inefficiencies, rather than comply automatically. However, Digital Literacy serves as the paramount foundational prerequisite for Ease of Use (EU), exhibiting a large direct effect size ($\beta = 0.62, p < 0.01, f^2 = 0.388$). In alignment with TAM core principles, individual digital capability is a necessary condition for taxpayers to perceive a complex administrative platform like Coretax as intuitive and user-friendly. Without adequate digital proficiency, even the most streamlined tax system will be perceived as an administrative burden.

Grounded in the Slippery Slope Framework (SSF), voluntary compliance depends fundamentally on taxpayers' trust in the tax administration and system reliability. The empirical results identify Trust (TR) as the strongest direct predictor of Taxpayer Compliance, exerting a medium-to-large effect size ($\beta = 0.49, p < 0.01, f^2 = 0.274$). Furthermore, Ease of Use (EU) exerts a strong positive influence on Trust ($\beta = 0.38, p < 0.01, f^2 = 0.134$) alongside its direct impact on compliance ($\beta = 0.20, p = 0.02$). When the Directorate General of Taxes (DGT) delivers an accessible and functional digital interface, taxpayers interpret this operational efficiency as institutional transparency and capability, which systematically fosters institutional trust.

The primary theoretical contribution of this research lies in demonstrating the necessity of a multi-stage sequential mechanism. The two-segment indirect assessment reveals that isolated single-mediator pathways failing to capture the full process yield a non-significant overall effect ($\beta = -0.010, p = 0.460$). In contrast, the three-segment indirect analysis confirms a statistically significant serial mediation chain (DL $\rightarrow$ EU $\rightarrow$ TR $\rightarrow$ TC) with a path coefficient of $\beta = 0.117 (p = 0.017)$. This validates that digital literacy does not directly or automatically translate into compliance. Instead, it operates sequentially: higher digital literacy enables taxpayers to navigate the Coretax system more easily; this positive interaction builds trust in the system and its authority; and this accumulated trust ultimately drives voluntary compliance behavior.

V. CONCLUSION

This study concludes that digital literacy does not exert a direct positive influence on taxpayer compliance within Indonesia's Coretax framework; rather, its impact is transmitted through a sequential mediation mechanism (Digital Literacy $\rightarrow$ Ease of Use $\rightarrow$ Trust $\rightarrow$ Taxpayer Compliance). Digital literacy serves as the catalyst for perceived system ease of use, which in turn builds institutional trust in the tax administration and ultimately drives voluntary compliance behaviors. Furthermore, the empirical evidence captures a "digital literacy paradox," showing that technical proficiency alone—without system simplicity and institutional trust—does not guarantee compliance. Overall, synthesizing the Technology Acceptance Model (TAM) and the Slippery Slope Framework (SSF) yields a structurally sound empirical model with meaningful explanatory power ($R^2 = 0.29$) and high predictive relevance ($Q^2 = 0.404$) for behavioral tax research.

From a theoretical perspective, these findings advance the digital tax literature by demonstrating that technological usability (TAM) and psychosocial-institutional trust (SSF) must operate sequentially to foster voluntary compliance during large-scale digital administrative transitions. From a practical and policy standpoint, the results indicate that the Directorate General of Taxes (DGT) should not rely solely on technical training or public digital literacy campaigns. Instead, tax authorities must prioritize optimizing the Coretax system's User Interface and User Experience (UI/UX). Delivering an intuitive, friction-free digital environment is the most effective policy mechanism for building public trust, directly mitigating administrative resistance and encouraging sustainable voluntary compliance.

Despite these contributions, this study has several limitations that offer valuable avenues for future research. First, the sample size ($N = 105$) captures responses during the early adoption stage of Coretax, so caution is needed when generalizing the results across the entire Indonesian taxpayer population. Second, the cross-sectional design restricts the ability to observe long-term behavioral dynamics as the system matures. Third, the model accounts for 29% of the variance in taxpayer compliance, leaving 71% influenced by unexamined external factors such as tax penalties, enforcement intensity, and socio-economic conditions. Future studies should expand sample sizes and geographic diversity, employ longitudinal research designs to track compliance trajectories over time, and incorporate additional theoretical constructs such as coercive power, tax knowledge, and perceived cyber risk.

ACKNOWLEDGEMENTS

This research received financial support from DIPA Politeknik Negeri Nomor: SP DIPA-139.03.2.693476/2026. The authors are deeply grateful for this support.

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