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Analysis of Tax Literacy, Digital Literacy, and the Implementation of the CoreTax Application on Individual Taxpayer Compliance at KPP Madya Surabaya

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Abstract

This study aims to empirically analyze how tax literacy affects individual taxpayer compliance and to examine the role of digital literacy as a moderating factor that strengthens the relationship between tax literacy and tax compliance. In addition, this research explores the impact of using the Coretax application on taxpayer compliance, as well as the simultaneous relationship among tax literacy, digital literacy, and Coretax application usage on compliance levels. The study employs a quantitative descriptive approach with multiple linear regression analysis to test the influence of independent variables on the dependent variable. The research population comprises individual taxpayers registered at KPP Madya Surabaya, totaling 3,507 individuals, with a sample of 50 respondents. The results indicate that tax literacy, digital literacy, and the Coretax Application Usage significantly affect taxpayer compliance levels. Overall, these three variables contribute substantially to enhancing taxpayer compliance. These findings provide empirical evidence of the importance of tax literacy, digital literacy, and the utilization of technological applications in supporting tax compliance among individual taxpayers.

Keywords: Tax Literacy, Digital Literacy, Coretax Application Usage, Taxpayer Compliance

INTRODUCTION

Tax revenue is a fundamental source of state income and plays a vital role in supporting national development. It enables the government to fund strategic programs, including infrastructure development, education, and healthcare, all aimed at promoting social and

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economic progress. The effectiveness of these programs depends largely on taxpayer compliance, which remains a significant challenge, particularly among individual taxpayers (WP OP), despite various reforms and efforts to improve the tax system (Hama, 2024).

At KPP Madya Surabaya, this challenge is evident. Data from 2024 show a decline in compliance, reflected in fewer registered taxpayers, lower rates of Annual Tax Return (SPT) submission, and incomplete reporting. These trends suggest the existence of structural and cultural barriers that hinder individuals from meeting their tax obligations. Tax literacy is a key factor in this context, encompassing taxpayers' understanding of regulations, proper reporting procedures, and responsibilities in fulfilling tax obligations (Saputra & Nehe, 2025). Low tax literacy often leads to misunderstandings of rights and duties, reduced motivation to comply, and ultimately lower compliance levels. Enhancing public education through structured and comprehensive campaigns is essential to raise awareness and encourage adherence to tax rules.

Technological advancement further influences compliance by improving efficiency and accessibility in tax administration (Agusetiawati, Askandar, & Nandiroh, 2025). The Coretax application, introduced by the Directorate General of Taxes, facilitates online tax reporting and payments. Its effectiveness, however, depends heavily on taxpayers' digital literacy (Jahadu & Santosa, 2025). Taxpayers with limited digital skills may struggle to use the application optimally, while effective utilization can increase transparency, administrative efficiency, and overall compliance. In high-activity regions like KPP Madya Surabaya, where the number of individual taxpayers is steadily increasing, a comprehensive approach is needed. Tax literacy and digital literacy must complement each other, ensuring that taxpayers understand their obligations and can use technology effectively to meet them.

Analysis of data from KPP Malang Selatan between 2018 and 2024 reveals a persistent gap between the growing number of registered taxpayers and declining compliance rates. Total registered taxpayers rose from 88.308 million in 2018 to 109.528 million in 2024, yet compliance fell from 83% to 69%. Compliance among individual employee taxpayers fluctuated but declined from 71% to 63%, while non-employee taxpayers experienced a sharp drop from 160% in 2018 to stabilize at 90% during 2022–2024. These findings indicate that an increase in taxpayer numbers does not necessarily translate to higher compliance, highlighting the need to examine factors such as tax literacy, digital literacy, and technology adoption.

The declining compliance of individual taxpayers at KPP Madya Surabaya in 2024 underscores the importance of addressing both knowledge and technological gaps. Limited tax literacy and low digital literacy prevent taxpayers from understanding obligations, reporting accurately, and fully benefiting from tools like Coretax. Strengthening these

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competencies is essential to improve compliance, enhance transparency, and support effective tax administration in the region.

Increasing national tax revenue relies heavily on the cooperation between the Directorate General of Taxes (DJP) and taxpayers. Continuous tax reform is essential to enhance public understanding of tax obligations. One key innovation introduced by DJP is the Coretax digital application, designed to facilitate taxpayers, particularly Micro, Small, and Medium Enterprises (MSMEs), in fulfilling their tax responsibilities. As a mobile extension of the portal pajak.go.id, Coretax allows more efficient and accessible tax reporting and payments. Research by Putri (2023) indicates that the digitalization of tax administration positively impacts taxpayer compliance, especially among businesses with revenues below IDR 4.8 billion. In addition, DJP actively conducts tax outreach programs using various platforms, including social media such as Instagram, which has proven effective in reaching younger taxpayers and digital entrepreneurs.

Despite these technological advancements, the effectiveness of Coretax in improving compliance depends largely on taxpayers' digital literacy. Low digital literacy poses a significant barrier, as not all taxpayers possess the skills to operate digital tools or understand application-based instructions. Individuals unfamiliar with technology may struggle to access services, utilize features, and complete reporting and payment through Coretax, limiting the application's potential to enhance efficiency, transparency, and compliance. In this context, digital literacy serves as a crucial bridge, linking tax knowledge with the effective and sustainable use of Coretax.

Beyond technological challenges, limited understanding of the tax system remains a fundamental obstacle to compliance in Indonesia. Many taxpayers are not fully aware of their rights and obligations regarding Annual Tax Return (SPT) reporting, payment procedures, or the strategic role of taxes in funding national development (Hama & Jeni, 2024). Low tax literacy results in minimal awareness of the importance of contributing to state revenue, leading to lower compliance. Tax literacy encompasses not only technical knowledge but also awareness, attitudes, and skills necessary for taxpayers to fulfill obligations correctly. Adequate literacy enables individuals to understand their rights, such as accessing quality services from DJP, as well as their duties in reporting and paying taxes. It also helps taxpayers grasp how the tax system contributes to national economic development, including financing infrastructure, education, healthcare, and social programs.

The primary goal of enhancing tax literacy is to foster collective awareness of the importance of compliance as an expression of civic responsibility. Better understanding provides both moral motivation and practical skills, enabling taxpayers to fulfill obligations without undue burden. Consequently, tax literacy not only improves administrative

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compliance but also strengthens social responsibility in supporting the country's fiscal sustainability.

Research consistently shows a strong relationship between tax literacy and compliance, with individuals possessing greater tax knowledge tending to comply more fully with their obligations (Yuliati & Huda, 2023). However, literacy alone does not guarantee compliance, as factors such as social influences, access to tax services, and perceived risk of noncompliance also play important roles (Saputra & Nehe, 2025). This study examines the relationships among tax literacy, digital literacy, and the Coretax Application Usage in enhancing individual taxpayer compliance at KPP Madya Surabaya, considering both direct effects and the mediating role of digital literacy. The findings are expected to provide insights for more effective policies by the Directorate General of Taxes, including expanding tax education programs, improving Coretax accessibility and usability, and offering digital training for taxpayers, thereby addressing barriers, increasing compliance, supporting revenue targets, and strengthening the tax sector's contribution to national development.

THEORETICAL REVIEW

Tax Literacy

Tax literacy is a crucial factor in enhancing individual taxpayer compliance, as it relates to the ability to understand, calculate, pay, and report taxes accurately and on time. It encompasses not only theoretical knowledge of tax rules and types but also practical skills in managing tax obligations independently, including correctly completing and submitting tax returns (SPT). Taxpayers with high tax literacy tend to be more aware of their responsibilities, avoid reporting errors, and minimize the risk of administrative or legal sanctions. Conversely, low tax literacy can lead to mistakes, delays, or even tax evasion due to insufficient understanding. Moreover, tax literacy helps taxpayers recognize the role of taxes as a contribution to national development, fostering a sense of responsibility and supporting a more transparent, efficient, and fair taxation system.

Digital Literacy

Digital literacy refers to the ability to understand, access, evaluate, and use information obtained through digital media effectively and responsibly. It involves technical skills in operating digital devices and applications as well as critical thinking to assess the credibility and relevance of information online. In an era of rapid technological advancement, digital literacy is essential for distinguishing accurate information from unverified sources. It also includes the capacity to create and share information responsibly, making individuals not only consumers but also accountable producers of digital content. Ethical considerations

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and security awareness, such as protecting personal data and avoiding online fraud or misinformation, are integral to digital literacy. This competency is fundamental for enabling active, informed, and responsible participation in an increasingly digital society.

Coretax Application Usage

The technological disruption has significantly impacted public services, including taxation. The Directorate General of Taxes (DJP) has adapted to this change by introducing digital solutions, one of which is the Coretax application. Coretax, launched in 2022, provides taxpayers with a practical and coordinated way to fulfill their obligations without visiting tax offices physically. Since its release, the application has been updated multiple times, with the latest version being 1.4.0, and has been downloaded over one million times, reflecting strong public interest and trust in this digital tax solution.

Coretax allows taxpayers to manage obligations efficiently through mobile devices, saving time, effort, and costs. The application includes key features such as online billing code generation, taxpayer status confirmation, access to up-to-date tax regulations, reminders for reporting and payment deadlines, and document verification to prevent fraud. By providing easy access to tax services, Coretax supports efficiency, transparency, and wider adoption across various taxpayer groups.

Taxpayer Compliance

Taxpayer compliance is essential for the success and sustainability of a country's tax system. As a primary source of state revenue, taxes fund critical government activities, including infrastructure, education, healthcare, and social programs. Compliance reflects not only adherence to administrative obligations but also broader social awareness of the importance of contributing to national development. Nugroho and Kurnia (2021) define compliance as behavior reflecting awareness and obedience to tax regulations, directly impacting state revenue. Rahayu (2020) further explains that compliant taxpayers fulfill reporting, payment, and information requirements accurately and on time, demonstrating honesty, transparency, and responsibility.

High tax compliance benefits both the state and the broader economy, creating a stable, transparent, and fair environment where taxes are used effectively for public welfare, economic development, and quality service provision. Therefore, it is crucial for taxpayers to understand their responsibilities and fulfill obligations with integrity, ensuring that the tax system functions efficiently and delivers maximum societal benefits.

METHOD

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This study employs a quantitative descriptive approach aimed at systematically collecting and analyzing numerical data to provide a clear understanding of the phenomena under investigation. The approach focuses on simplifying, processing, and objectively interpreting data to examine the relationships between tax literacy, digital literacy, Coretax application usage, and individual taxpayer compliance at KPP Madya Surabaya.

The operational definitions of the variables clarify how each variable is measured. The dependent variable is individual taxpayer compliance, defined as the extent to which taxpayers fulfill their obligations in accordance with applicable regulations. The independent variables include tax literacy, which reflects taxpayers' understanding of tax rules and procedures; digital literacy, which relates to individuals' ability to use digital technology to access and manage tax information; and Coretax application usage, which measures the ease and effectiveness of using the electronic tax system.

The population consists of all individual taxpayers registered at KPP Madya Surabaya, totaling 3,507 people. Following Sugiyono (2018), the population includes all subjects with characteristics relevant to the study. The sampling technique used is non-probability sampling with incidental sampling, selecting respondents based on availability and meeting the study criteria. Questionnaires were distributed to taxpayers encountered during the research period at the tax service office, ensuring respondents were registered individual taxpayers. The sample size was determined using Slovin's formula with a 10% margin of error, resulting in 50 respondents.

Data analysis involved instrument testing and classical assumption tests prior to the main analysis. Instrument testing included validity tests to ensure indicators measure the intended variables, and reliability tests to assess the consistency of the instruments. Classical assumption tests, including normality checks, ensured that the data met the requirements for regression analysis. Multiple linear regression was then applied to test the influence of tax literacy, digital literacy, and Coretax application usage on taxpayer compliance. Hypotheses were evaluated using significance values (p-value), with $p < 0.05$ indicating a significant effect. This analysis is expected to provide deeper insights into the factors influencing individual taxpayer compliance at KPP Madya Surabaya.

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RESULTS

Analysis Multiple Linear Regression

Multiple linear regression analysis is a statistical technique used to explore and measure the relationship between several independent variables and a single dependent variable. In the context of this research, this method was applied to analyze the influence of the independent variables—Tax Literacy, Digital Literacy, and Coretax Application Usage—

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on the dependent variable, Taxpayer Compliance. Data processing was performed using SPSS software, and the results of the analysis provide an in-depth overview of the relationships between the variables, which will be explained in detail in the next section.

Table 1. Multiple Linear Regression

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,406	1,498		.939	.351
	TOTAL_X1	.250	.104	.276	2,406	.019
	TOTAL_X2	.246	.121	.224	2,042	.045
	TOTAL_X3	.363	.120	.336	3,019	.003

a. Dependent Variable: TOTAL_Y

Source: *SPSS results processed by the author, 2026*

Based on the results obtained from the regression table, this model shows a significant relationship between three independent variables, namely Tax Literacy (X1), Digital Literacy (X2), and Coretax Application Usage (X3), with the dependent variable, namely Taxpayer Compliance (Y). This model also provides an overview of the contribution of each independent variable in influencing the level of taxpayer compliance. The resulting multiple linear regression equation is:

$$Y = 1.406 + 0.250X1 + 0.246X2 + 0.363X3 + ei$$

Following explanation about every component in the regression model This :

1. Constant is 1,406
   Constant of 1,406 reflects mark beginning from Compliance Must Tax (Y) at the time all variables independent (Literacy Taxes , Digital Literacy , and Coretax Application Usage) is zero. This means that in conditions in which factors the No give influence , level base compliance must tax still is at 1,406 . This show level possible compliance influenced by other outside factors measured variables .
2. Coefficient Literacy Tax (X1) is 0.250
   Coefficient regression For Literacy Tax of 0.250 indicates that every improvement One unit in level Literacy Tax will increase Compliance Must Tax (Y) is 0.250, with assumptions variables other still constant . This is indicates that the more Good understanding must tax to obligation taxation , increasingly big possibility they For comply regulation taxation .

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3. Coefficient Digital Literacy (X2) is 0.246
   Coefficient regression For Digital Literacy of 0.246 indicates that improvement One unit in Digital Literacy will increase Compliance Must Tax of 0.246 units , with assumptions other variables do not changed . This is show that ability must tax For utilise digital technology in understand and access system taxation give contribution positive to improvement compliance they .
4. Coefficient Coretax Application Usage (X3) is 0.363
   Coefficient regression For Coretax Application Usage of 0.363 indicates that every improvement One unit in Coretax Application Usage will increase Compliance Must Tax of 0.363 units , with assumptions variables other still constant . This is show that application Coretax , which was designed For make it easier must tax in fulfil obligation taxation , have influence significant in increase compliance they

Hypothesis Testing

Simultaneous Results (F Test)

The F test is one of the method analysis statistics used For test influence variables independent in a way simultaneous to variables dependent . This test aim For determine whether combination variables independent capable in a way significant explain variations that occur in variables dependent . In context study In this case , the F test is used For evaluate to what extent is literacy Taxes , Digital Literacy , and Coretax Application Usage in a way collective influence Compliance Must Tax .

Analysis process This done with help device SPSS software version 23, which provides convenience in do calculation statistics in a way fast and accurate . SPSS helps display significance test results in a way detailed , so that researchers can get a clearer picture clear about influence combination from variables independent to variables dependent . The results of this F test become base For evaluate what regression model is used ? in a way overall can acceptable and relevant For explain the relationship being studied ..:

Table 2 F Test Results

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	234,849	3	78,283	29,521	.000 [b]
	Residual	201,538	76	2,652		
	Total	436,388	79			

a. Dependent Variable: TOTAL_Y
b. Predictors: (Constant), TOTAL_X3, TOTAL_X2, TOTAL_X1

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Based on results from F test analysis , obtained mark F count amounting to 29,521 with mark significance 0.000. Considering that mark significance obtained more small than limit significance is set (α = 0.05), hypothesis zero (H_0) which states No There is influence significant between variables independent (Literacy Taxes , Digital Literacy , and Coretax Application Usage) against variables dependent (Compliance Must Tax) can rejected .

This result show that in a way simultaneous variables Literacy Taxes , Digital Literacy , and Coretax Application Usage own significant influence to level compliance Must Tax at the Surabaya Madya Tax Office. In other words, the three factor the contribute in a way together in influence and improve compliance taxes paid by taxpayers Taxes , to emphasize importance role each factor in form behavior compliance tax .

Partial Test Results (t-Test)

The t-test is used For evaluate influence each variables independent in a way individual to Compliance Must Tax (Y). Purpose main from the t test is For determine whether every variables independent , namely Literacy Tax (X1), Digital Literacy (X2), and Coretax Application Usage (X3), has significant impact to variables dependent (Compliance Must Tax) when analyzed in a way separated .

Criteria testing on this t-test based on comparison between mark significance obtained with level significance that has been determined previously , namely α = 0.05. If mark significance of the t-test is greater small from 0.05, this show that tested variables give significant influence to variables dependent , which means Literacy Tax (X1), Digital Literacy (X2), and Coretax Application Usage (X3) has contribution important in determine level compliance must tax . On the other hand , if mark significance more big from 0.05, this show that variables the No influential in a way significant to Compliance Must Tax (Y) in individual

The hypothesis proposed in the t-test is as follows:

a) H1: There is influence significant in a way partial from variables Literacy Tax (X1), Digital Literacy (X2), and Coretax Application Usage (X3) against Compliance Must Tax (Y).
b) Ho: No there is influence significant in a way partial from variables Literacy Tax (X1), Digital Literacy (X2), and Coretax Application Usage (X3) against Compliance Must Tax (Y).

If the t-value for each independent variable is less than 0.05, the alternative hypothesis (Ha) is accepted. This means that these variables have a significant influence on taxpayer compliance. In other words, the analysis results conducted using SPSS software will show statistical significance for each independent variable, indicating their significant contribution to the dependent variable, namely taxpayer compliance .

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Table 3 Partial Test with t-Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,406	1,498		.939	.351
	TOTAL_X1	.250	.104	.276	2,406	.019
	TOTAL_X2	.246	.121	.224	2,042	.045
	TOTAL_X3	.363	.120	.336	3,019	.003

a. Dependent Variable: TOTAL_Y

Source: SPSS results processed by the author, 202 6

a) Variables Literacy Tax (X1)
Based on results analysis multiple linear regression , calculated t value For variables Literacy Tax (X1) recorded amounting to 2,406, while t- table value with degrees freedom (df=n-3-1=76) is 1.992 and the value measurable significance is 0.019. Because the calculated t value more big than t table and value significance more small from 0.05, then can concluded that Literacy Tax (X1) in significant influence Compliance Must Tax (Y). This is show that good understanding about tax very influence on the level compliance must tax .

b) Variables Digital Literacy (X2)
Analysis multiple linear regression show that t - value For variables Digital Literacy (X2) is 2.042, while the t table (df=n-3-1=76) is 1.992 with mark significance of 0.045. Because the calculated t more big from t table and value significance not enough from 0.05, can concluded that Digital Literacy (X2) has influence significant in a way partial to Compliance Must Tax (Y). This confirm that digital skills , which enable must tax For more easy access and understand obligation taxation , plays a role important in increase compliance tax .

c) Variables Coretax Application Usage (X3)
Based on results analysis multiple linear regression , t count For variables Coretax Application Usage (X3) recorded is 3.019, while the t table (df=n-3-1=76) is 1.992, with mark significance of 0.003. Because the calculated t more big from t table and value significance more small from 0.05, can concluded that Coretax Application Usage (X3) provides influence significant to Compliance Must Tax (Y). Findings This show that

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Coretax Application Usage in a way direct relate with improvement compliance taxes , considering application the make it easier must tax in fulfil obligation taxation they

DISCUSSION

The Effect of Tax Literacy on Taxpayer Compliance

The variable of Tax Literacy (X1) has been proven to have a significant impact on Taxpayer Compliance (Y). Analysis shows that a deep understanding of tax obligations plays a crucial role in determining the level of compliance. Taxpayers who have thorough knowledge of their rights and responsibilities, understand applicable tax rates, and are familiar with required procedures are more likely to comply accurately and promptly with tax regulations. Conversely, a lack of understanding of these tax aspects can contribute to lower compliance levels. Taxpayers who do not fully grasp reporting procedures or are uncertain about their obligations often delay or avoid filing and paying their taxes. Therefore, it is essential to continuously enhance tax literacy through broad educational and socialization programs so that taxpayers gain a clearer understanding of their role within the national taxation system.

These findings align with the research of Sriyono et al. (2023), emphasizing that tax literacy goes beyond knowing applicable tax rates. It also includes the ability to calculate, record, and report tax obligations independently and accurately. A sound understanding of how to compute taxes owed helps taxpayers avoid errors that could lead to audits or penalties for incorrect filings. Moreover, tax literacy highlights the importance of proper recording procedures, which are essential to ensure that all tax-related transactions are valid and well-organized, both for individuals and businesses.

The Effect of Digital Literacy on Taxpayer Compliance

Digital Literacy (X2) plays a vital role in promoting higher levels of taxpayer compliance. In today's digital era, the ability to leverage technology, particularly for accessing online tax systems, greatly assists taxpayers in fulfilling their obligations. Many tax processes have shifted to online platforms, such as reporting and payment through applications like Coretax or other tax-related apps. Taxpayers with strong digital skills find it easier and more convenient to access tax-related information, file returns, and monitor obligations. In contrast, taxpayers lacking sufficient digital skills may struggle to operate these systems, which can hinder timely compliance.

This study is in line with Nugraha et al. (2021), who found that internet utilization supported by strong digital literacy can strengthen the use of Coretax, thereby contributing to improved tax compliance. In this context, digital literacy not only involves basic operational

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skills with digital devices but also encompasses a thorough understanding of how to access and use tax applications efficiently and effectively. Such knowledge enables taxpayers to maximize the use of digital services provided by the Directorate General of Taxes (DJP), including e-filing and other tax-related services.

The Effect of Coretax Application Usage on Taxpayer Compliance

The use of the Coretax application (X3) significantly enhances taxpayer compliance. The application serves as a tool that simplifies the fulfillment of tax obligations, particularly in reporting and paying taxes. Amid rapid technological advancements, Coretax offers an effective solution for streamlining tax administration, allowing taxpayers to manage their obligations more efficiently and conveniently. With this application, taxpayers no longer need to visit tax offices in person or follow manual procedures that consume time and effort. Through Coretax, taxpayers can report their income, check the status of tax filings, and make payments quickly and easily. The application also helps minimize errors in completing tax forms, which are common in manual processes, and reduces obstacles such as limited time or access to tax offices. These findings align with studies by Kesaulya et al. (2023), Saputro (2023), Safitri et al. (2021), and Nurlis et al. (2021), which confirm that the use of tax applications significantly influences taxpayer compliance. The application reduces administrative and technical barriers that previously hindered taxpayers in reporting and paying taxes. Research also shows that the easier and more flexible the tax system, the higher the level of compliance achieved by taxpayers. Consequently, Coretax is expected to function as a sustainable solution to improve taxpayer compliance, ultimately increasing state revenue to support development and provide better public services.

CONCLUSION

Based on the analysis and discussion, the conclusions are as follows:

1. Tax Literacy has a significant effect on taxpayer compliance at KPP Madya Surabaya. A good understanding of tax regulations increases taxpayers' awareness of their rights and obligations, encouraging accurate and timely tax reporting and payment.
2. Digital Literacy also affects tax compliance. The ability to operate technology, particularly tax applications, enables taxpayers to access information and submit reports efficiently, thereby enhancing their compliance.
3. Use of the Coretax Application significantly improves taxpayer compliance. The easily accessible and user-friendly application reduces administrative barriers, allowing taxpayers to report and pay taxes quickly, accurately, and conveniently.

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4. Overall, the three variables—Tax Literacy, Digital Literacy, and Coretax usage—work synergistically to enhance taxpayer compliance. Tax literacy provides understanding, digital literacy facilitates technology use, and Coretax simplifies reporting, collectively strengthening compliance with tax obligations.

Recommendations

Based on the conclusions, this study suggests that the government and relevant agencies should strengthen tax education and outreach programs to improve public tax literacy, using accessible methods such as training, seminars, or targeted guidance. Enhancing taxpayers' understanding of tax regulations will increase awareness of their responsibilities and encourage timely and disciplined compliance. Additionally, improving digital literacy is crucial to maximize the use of tax applications like Coretax, with training or assistance provided to those less familiar with technology through online courses or on-site guidance. Furthermore, Coretax should continue to be developed to remain user-friendly and accessible to all taxpayers, including those with limited technical skills, with enhanced features such as detailed information, automated reminders, and simplified reporting and payment processes. These improvements are expected to increase taxpayers' motivation to use the application regularly, thereby boosting tax compliance and supporting a more efficient taxation system..

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