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Analysis Of The Impact Of Coretax Implementation On Taxpayer Compliance At KPP Madya Bandar Lampung, With Account Representative Supervision As A Moderating Variable

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Abstract

This study aims to investigate the effect of Coretax Administration System implementation on taxpayer compliance and to examine whether Account Representative supervision strengthens the relationship between these variables at KPP Madya Bandar Lampung. A quantitative approach with a causal research design was employed. The study population consisted of corporate taxpayers registered and actively fulfilling their tax obligations at KPP Madya Bandar Lampung. The sample was selected using simple random sampling based on the Slovin formula with a 5% margin of error, while data were collected through a Likert-scale questionnaire. The collected data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The findings demonstrate that the implementation of the Coretax Administration System has a positive and significant effect on taxpayer compliance, with a path coefficient of 0.317 and a p-value of 0.000. Account Representative supervision also has a positive and significant effect on taxpayer compliance, as indicated by a path coefficient of 0.546 and a p-value of 0.000. However, Account Representative supervision does not significantly moderate the effect of Coretax implementation on taxpayer compliance, as reflected by an interaction coefficient of 0.054 and a p-value of 0.587. Conditional effect analysis further reveals that the influence of Coretax on taxpayer compliance remains significant under low, moderate, and high levels of Account Representative supervision. These findings suggest that the implementation of digital tax administration and the supervisory function of Account Representatives contribute to taxpayer compliance through relatively

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independent mechanisms. The study contributes to the development of the Technology Acceptance Model by providing empirical evidence regarding the adoption of digital technology in tax administration and offers practical implications for optimizing Coretax implementation and strengthening tax supervision functions.

Keywords: Coretax Administration System, Taxpayer Compliance, Account Representative, SEM-PLS, Technology Acceptance Model.

INTRODUCTION

Tax revenue plays a strategic role in supporting national development and financing government programs, making taxpayer compliance a critical component of an effective tax administration system. Compliance involves not only the willingness of taxpayers to register and report their tax obligations but also the ability to fulfill those obligations accurately, completely, and within the prescribed deadlines Khairudin et al., 2026). The increasing use of information technology has encouraged tax authorities to modernize administrative systems in order to improve efficiency, transparency, and the quality of public services. Previous studies have demonstrated that the implementation of digital taxation systems, including e-Filing, e-Billing, and e-Invoicing, can facilitate tax administration and influence taxpayer compliance (Sunarto & Liana, 2020; Wulandari, 2021; Damayanti & Ernandi, 2022).

The digital transformation of taxation in Indonesia has subsequently entered a new phase through the implementation of the Coretax Administration System. The system was introduced nationally on January 1, 2025, as part of the government's broader tax administration reform. Coretax is designed to integrate tax administration processes and improve the effectiveness and efficiency of interactions between taxpayers and the tax authority. The transition, however, has also generated operational challenges. During the initial implementation period, taxpayers experienced issues involving system access, data mismatches, and disruptions in tax administration processes, demonstrating that technological transformation does not automatically guarantee a smooth adaptation process. These circumstances are particularly relevant for KPP Madya Bandar Lampung, which serves medium-sized and large taxpayers whose business activities and tax transactions tend to be relatively complex.

The relationship between digital tax systems and taxpayer compliance can be understood through the Technology Acceptance Model (TAM), particularly through the concepts of perceived

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usefulness and perceived ease of use. When taxpayers perceive a digital taxation system as useful, accessible, and capable of simplifying administrative procedures, their willingness to adopt the system is expected to increase. Empirical evidence supports this perspective. Wulandari and Dasman (2023) found that digital taxation and TAM-related factors are relevant to taxpayer compliance, although the magnitude of the effect may vary depending on the technological understanding of taxpayers. Similarly, Tambun et al. (2020) demonstrated the relevance of TAM and digital taxation in explaining taxpayer compliance, while understanding of the internet was found to be an important contextual factor. More recent evidence indicates that perceived ease of use, perceived usefulness, and taxpayer knowledge remain important factors in the context of Coretax adoption and taxpayer compliance (Suartika et al., 2026).

The importance of digitalization is further supported by empirical studies examining the relationship between electronic tax services and taxpayer compliance. Varis and Ernandi (2021) reported that the implementation of e-Filing, together with tax knowledge and fiscal service quality, contributes to taxpayer compliance. Sugianto and Arfamaini (2022) similarly examined electronic tax systems and demonstrated the relevance of e-Registration, e-SPT, e-Filing, and e-Billing in supporting individual taxpayer compliance. More recent research by Rakhmadhani (2026) found that tax digitalization has a positive effect on individual taxpayer compliance, although challenges related to digital literacy and resistance to technological change remain important considerations. These findings indicate that the effectiveness of tax digitalization depends not only on the availability of technological infrastructure but also on taxpayers' ability and willingness to utilize the system (Barusman & Cahyani, 2024).

In addition to technological factors, taxpayer compliance is closely associated with the role of tax officials in monitoring and assisting taxpayers. One important function is performed by the Account Representative (AR), who serves as an intermediary between the self-assessment process undertaken by taxpayers and the administrative functions of the tax authority. The Directorate General of Taxes explains that ARs have an important role in monitoring taxpayers and facilitating the fulfillment of tax obligations. Empirical research also indicates that the performance of Account Representatives can influence the relationship between taxpayer awareness and compliance. Gunawan et al. (2018), for example, found that Account Representative employee performance plays a moderating role in the relationship between taxpayer awareness and taxpayer compliance. This suggests that effective supervision and

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assistance from ARs may become increasingly important when taxpayers are required to adapt to a new digital tax administration system.

Despite the growing body of research on tax digitalization, several research gaps remain. Earlier studies predominantly examined established electronic tax services such as e-Filing, e-Billing, and e-Invoicing, whereas empirical research specifically examining Coretax remains relatively recent because of its national implementation in 2025. Furthermore, existing findings are not entirely consistent. For example, several studies report positive relationships between digital tax systems and compliance, while other research has identified insignificant effects under particular conditions. Recent Coretax studies have also produced varying findings. Putri et al. (2026) examined the use and integration of Coretax in relation to individual taxpayer compliance, while Widjaja (2026) reported that taxpayer competence and satisfaction were positively associated with compliance, whereas information system quality did not significantly affect compliance. These differences indicate that the relationship between digital tax administration and compliance requires further investigation across different taxpayer characteristics and institutional settings.

Another important gap concerns the limited attention given to Account Representative supervision as a moderating factor in the relationship between Coretax implementation and taxpayer compliance. Most previous studies have concentrated on technological acceptance, digital literacy, tax knowledge, service quality, or taxpayer awareness. Although the role of ARs in taxpayer supervision and compliance has been examined, its interaction with the implementation of a newly integrated digital tax administration system remains insufficiently explored. Moreover, much of the recent Coretax research focuses on individual taxpayers, whereas empirical evidence concerning taxpayers registered with KPP Madya, particularly taxpayers with relatively complex business and taxation activities, remains limited. The present study therefore seeks to extend the existing literature by examining the relationship between Coretax implementation and taxpayer compliance while incorporating Account Representative supervision as a moderating variable.

Based on these considerations, this study proposes a research model that positions Coretax implementation as the independent variable, taxpayer compliance as the dependent variable, and Account Representative supervision as the moderating variable. The novelty of the study lies in examining whether AR supervision strengthens or weakens the relationship between the implementation of an integrated digital tax administration system and taxpayer compliance.

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The study specifically focuses on KPP Madya Bandar Lampung, thereby providing empirical evidence from a tax administration environment characterized by medium-sized and large taxpayers. Accordingly, this study aims to examine the effect of Coretax implementation on taxpayer compliance, determine the effect of Account Representative supervision on taxpayer compliance, and assess whether Account Representative supervision moderates the relationship between Coretax implementation and taxpayer compliance at KPP Madya Bandar Lampung.

LITERATUR REVIEW

Implementation of the Coretax Administration System

The implementation of the Coretax Administration System represents an important component of tax administration modernization through the utilization of an integrated digital technology platform. The system is designed to consolidate various tax business processes into a unified platform, thereby making tax administration more structured, efficient, and transparent. Coretax implementation constitutes part of the Tax Administration Core System Reform (Pembaruan Sistem Inti Administrasi Perpajakan—PSIAP), which was developed to improve the quality of tax administration while facilitating taxpayers in fulfilling their obligations. Through an integrated system, various taxation activities, including registration, tax return submission, payment, auditing, and collection, can be managed within a unified digital ecosystem. Therefore, Coretax implementation does not merely represent the adoption of a new technology but also reflects a fundamental transformation toward a more modern and integrated tax administration system (Directorate General of Taxes, 2025).

In this study, Coretax implementation is conceptualized through three major dimensions: perceived ease of use, perceived usefulness, and system reliability. Perceived ease of use refers to the extent to which taxpayers can understand and operate the system without experiencing substantial effort or technical difficulties. Perceived usefulness concerns taxpayers' belief that Coretax can provide tangible benefits, particularly in terms of time efficiency, reduced administrative burdens, and greater transparency in tax data management. Meanwhile, system reliability refers to the system's ability to provide stable, accurate, responsive, and well-integrated services across different tax processes. These dimensions are important because the success of digital transformation depends not only on the availability of technology but also on whether the system provides users with an experience that is easy, beneficial, and reliable (Davis, 1989; Susena et al., 2025). In the present study, these aspects are reflected in indicators such as

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ease of navigation, simplified data entry procedures, reporting efficiency, reduced compliance costs, data transparency, and system response speed and accuracy.

Taxpayer Compliance

Taxpayer compliance refers to the extent to which taxpayers are willing and able to fulfill all tax obligations in accordance with applicable laws and regulations. Compliance is not limited to tax payment but is also reflected in taxpayers' orderly fulfillment of various administrative and substantive responsibilities. For corporate taxpayers, compliance includes timely tax return submission, accurate calculation of tax liabilities, completeness of supporting documents, and timely payment of taxes. The development of digital tax administration provides an opportunity to strengthen compliance because reporting and payment processes can be conducted through more integrated and systematically documented platforms. Digitalization may also reduce administrative barriers that could otherwise result in delays or errors in fulfilling tax obligations (Rosyid et al., 2024; Palar et al., 2024).

In this study, taxpayer compliance is divided into two dimensions: formal compliance and material compliance. Formal compliance concerns the fulfillment of administrative obligations, particularly the timely submission of periodic and annual tax returns and adherence to applicable tax administration requirements. Material compliance, on the other hand, relates to the substantive fulfillment of tax obligations, including the accuracy of tax calculations, the validity and completeness of accounting documents, and the timely payment of tax liabilities. This distinction provides a more comprehensive assessment of taxpayer behavior because taxpayers are required not only to fulfill administrative obligations within the prescribed deadlines but also to ensure that the information and amount of tax reported accurately reflect their actual tax position. In this study, these dimensions are represented by indicators including timely tax return submission, the absence of penalties resulting from late reporting, accurate tax calculations, complete supporting documents, and timely tax payments.

Account Representative Supervision

Account Representative (AR) supervision refers to a form of control and guidance carried out by tax officials to ensure that taxpayers fulfill their obligations in accordance with applicable regulations. The role of an AR is not limited to monitoring taxpayer compliance but also includes education, consultation, assistance, and guidance. These functions have become increasingly

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important during the digital transformation of tax administration because changes in administrative systems may create new needs for technical assistance and understanding of new procedures. ARs can assist taxpayers in overcoming administrative difficulties while providing an understanding of the tax regulations that must be followed. Therefore, AR supervision can be viewed as an external control mechanism that simultaneously serves a service and guidance function for taxpayers (Gunawan et al., 2018; Laksmi et al., 2022).

In this study, AR supervision consists of two main dimensions: guidance and assistance functions and targeted supervision functions. The guidance and assistance function includes socialization activities, technical guidance, responses to tax-related difficulties, and consultation services designed to help taxpayers resolve problems they encounter. Meanwhile, targeted supervision involves periodic monitoring of taxpayer compliance, the issuance of tax reminders or SP2DK based on clear grounds, and the evaluation of the consistency of taxpayers' tax data. Professional and data-based supervision is expected to identify potential non-compliance at an early stage and encourage taxpayers to fulfill their obligations more systematically. Accordingly, AR supervision is positioned in this study as a moderating variable that is expected to strengthen or weaken the relationship between Coretax implementation and taxpayer compliance. The research indicators include Coretax socialization, responsiveness to technical problems, consultation quality, compliance monitoring, clarity of SP2DK, and AR professionalism in evaluating tax data.

Framework

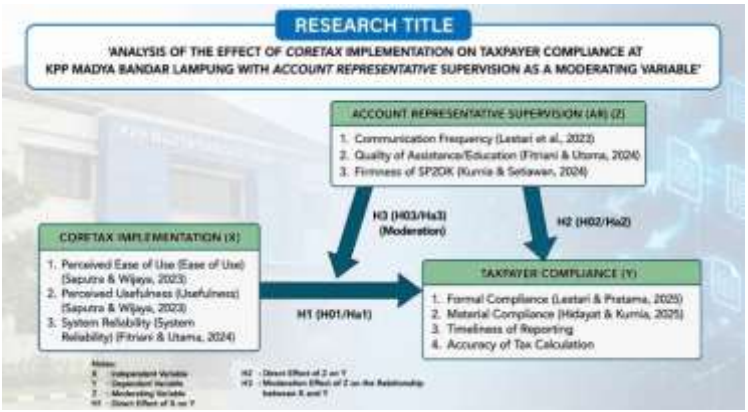


Figure 1. Framework

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Hypothesis

Ha1: The implementation of the Coretax Administration System has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung.

Ha2: Account Representative supervision has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung.

Ha3: Account Representative supervision moderates (strengthens) the effect of Coretax Administration System implementation on taxpayer compliance at KPP Madya Bandar Lampung.

RESEARCH METHODS

This study employed a quantitative approach with a causal research design to examine the effect of Coretax Administration System implementation on taxpayer compliance and the moderating role of Account Representative (AR) supervision. The study consisted of three main constructs: Coretax implementation as the independent variable (X), taxpayer compliance as the dependent variable (Y), and AR supervision as the moderating variable (Z). Data were collected through a survey using a structured questionnaire with a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), consistent with the survey-based quantitative approach commonly applied in taxpayer compliance research by Hayat et al. (2022).

The population consisted of all corporate taxpayers registered and actively reporting their tax obligations at the Madya Tax Office of Bandar Lampung. Of the 2,077 registered corporate taxpayers, 161 were recorded as actively submitting tax reports. The sample was selected using probability sampling with a simple random sampling technique, providing each member of the population with an equal opportunity to be selected as a respondent. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a minimum sample requirement of 114.79 respondents. In the implementation of the study, data were successfully obtained from 116 corporate taxpayers.

The research instrument was a structured closed-ended questionnaire developed based on indicators representing each research variable. Coretax implementation was operationalized through the dimensions of ease of use, perceived usefulness, and system integration. Taxpayer compliance was measured through formal and material compliance, while Account Representative supervision covered the functions of guidance and assistance as well as targeted supervisory functions. All indicators were measured using a five-point Likert scale ranging from 1 to 5.

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The quality of the research instrument was assessed through validity and reliability testing before further data analysis was conducted. Instrument validity included content validity, construct validity, and empirical validity. In the measurement model assessment, convergent validity was evaluated based on outer loading values and the Average Variance Extracted (AVE). An indicator was considered to meet the required criterion when its loading factor exceeded 0.70, while an AVE value above 0.50 indicated adequate convergent validity. Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT), with a threshold below 0.90, as well as the Fornell-Larcker criterion. Construct reliability was assessed using Cronbach's Alpha and Composite Reliability, with a minimum acceptable value of 0.70.

Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. This analytical technique was selected because it enables simultaneous assessment of relationships among variables and is suitable for research models incorporating independent, dependent, and moderating variables. The analysis consisted of several stages, including descriptive statistics, outer model evaluation, inner model evaluation, and moderation analysis. The outer model assessment was conducted to determine whether the indicators adequately measured their respective constructs in terms of validity and reliability, whereas the inner model assessment was used to evaluate the explanatory capacity of the structural model through R-square (R^2), effect size (f^2), and path coefficients.

Hypothesis testing was conducted using a bootstrapping procedure with 5,000 resamples at a 5% significance level. A hypothesis was considered statistically significant when the T-statistic exceeded 1.96 and the p-value was below 0.05. The moderating effect was examined using the product-indicator approach by constructing an interaction term between Coretax implementation and Account Representative supervision (X × Z). The moderating role was determined based on the significance of the interaction coefficient. A p-value below 0.05 for the interaction coefficient indicated that Account Representative supervision significantly moderated the relationship between Coretax implementation and taxpayer compliance.

RESULT AND DISCUSSION

Convergent Validity Test

Table 1. Outer Loading Values of Research Indicators

Variable	Indicator	Outer Loading	Description
Coretax Implementation	X1.1	0,863	Valid

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Variable	Indicator	Outer Loading	Description
	X1.2	0,853	Valid
	X1.3	0,905	Valid
	X1.4	0,861	Valid
	X1.5	0,907	Valid
	X1.6	0,889	Valid
	X1.7	0,862	Valid
	X1.8	0,871	Valid
	X1.9	0,898	Valid
Taxpayer Compliance	Y1.1	0,821	Valid
	Y1.2	0,870	Valid
	Y1.3	0,306	Invalid
	Y1.4	0,879	Valid
	Y1.5	0,933	Valid
	Y1.6	0,898	Valid
Account Representative (AR) Supervision	Z1.1	0,933	Valid
	Z1.2	0,938	Valid
	Z1.3	0,894	Valid
	Z1.4	0,714	Valid
	Z1.5	0,827	Valid
	Z1.6	0,854	Valid

Source: Processed primary data, 2026

Based on Table, all indicators have outer loading values > 0.70, except Y1.3, which has a value of 0.306. Since it is below the 0.70 threshold, indicator Y1.3 is considered invalid and was excluded from further analysis.

Table 2. AVE Test Results

Variables	AVE	Description
Coretax Implementation	0,770	Valid
Taxpayer Compliance	0,750	Valid

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Variables	AVE	Description
Account Representative (AR) Supervision	0,742	Valid

Source: Processed primary data, 2026

Based on Table, all variables have AVE values > 0.50, indicating that they meet the criteria for convergent validity.

Discriminant Validity Test

Table 3. Comparison of Square Root of AVE with Correlation Between Constructs

Variabel	√AVE	Implementasi Coretax	Kepatuhan WP	Pengawasan AR
Implementasi Coretax	0,877	0,877		
Kepatuhan WP	0,866	0,317	0,866	
Pengawasan AR	**0,861**	-	**0,546**	**0,861**

Source: Processed primary data, 2026

Based on Table, the square root of AVE for each variable is higher than the correlations among constructs, indicating that all variables meet the criteria for discriminant validity.

Hyphothesis

Table 4. Hypothesis Test Results

Hipotesis	Correlation	Path Coefficient	t-statistic	P-Value	Description
H1	Coretax Implementation → Taxpayer Compliance	0,317	3,909	0,000	Significant
H2	Account Representative (AR) Supervision → Taxpayer Compliance	0,546	6,177	0,000	Significant
H3	Account Representative (AR) Supervision × Coretax Implementation → Taxpayer Compliance	0,054	0,543	0,587	Not Significant

Source: Processed primary data, 2026

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a. The Effect of Coretax Implementation on Taxpayer Compliance Coretax implementation has a positive and significant effect on taxpayer compliance (β = 0.317; T = 3.909; p = 0.000). Thus, H1 is accepted.
b. The Effect of Account Representative Supervision on Taxpayer Compliance Account Representative supervision has a positive and significant effect on taxpayer compliance (β = 0.546; T = 6.177; p = 0.000). Thus, H2 is accepted.
c. The Moderating Role of Account Representative Supervision Account Representative supervision does not significantly moderate the effect of Coretax implementation on taxpayer compliance (β = 0.054; T = 0.543; p = 0.587). Thus, H3 is rejected.

Analysis of Conditional Effects

Table 5. Conditional Effects at Different Levels of AR Oversight

AR Supervision Level	Path Coefficient	t-statistic	P-value	Description
Mean (Average)	0,317	3,909	0,000	Significant
+1 SD (High)	0,371	2,540	0,011	Significant
-1 SD (Low)	0,262	2,416	0,016	Significant

Source: Processed primary data, 2026

The effect of Coretax implementation on taxpayer compliance remains significant at low, moderate, and high levels of AR supervision. This indicates that AR supervision does not alter the strength of this relationship and does not serve as a significant moderator. The moderation test was conducted using Moderated Regression Analysis (MRA) with the product-indicator approach to examine the interaction between Coretax implementation and AR supervision (X × Z) on taxpayer compliance.

DISCUSSION

The Effect of Coretax Implementation on Taxpayer Compliance

The findings indicate that Coretax implementation has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung. This result supports the proposed hypothesis and demonstrates that the implementation of an integrated digital tax administration system can enhance taxpayer compliance. This finding is consistent with Putri et al. (2026), who

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found that the use and integration of the Coretax Administration System can support individual taxpayer compliance through centralized and digitalized tax administration. Similar evidence was reported by Widjaja et al. (2026), who found that information quality and user satisfaction within the Coretax system contribute to taxpayer compliance. From the perspective of the Technology Acceptance Model (TAM), the findings indicate that taxpayers perceive Coretax as useful and easy to use, particularly in improving tax return reporting efficiency and simplifying data entry. This is reflected in the highest outer loading values for the indicators of reporting time efficiency (0.907) and systematic data entry procedures (0.905). The high mean scores for document completeness and timely tax payments, both at 4.23, further indicate that Coretax supports both formal and material compliance. Through features such as pre-populated data, automated calculations, and integrated tax administration, Coretax can improve administrative efficiency, reduce errors, and lower taxpayer compliance costs. This interpretation is also supported by Tax Professionals' Perceptions, Compliance Costs, and Compliance Intentions Under Indonesia's Core Tax Administration System (2026), which found that Coretax usage can reduce perceived compliance costs and subsequently strengthen tax compliance intentions.

The Effect of Account Representative Supervision on Taxpayer Compliance

The findings confirm that Account Representative (AR) supervision has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung. This finding indicates that supervision, consultation, and assistance provided by tax authorities remain important in encouraging taxpayer compliance despite the increasing use of digital tax systems. The finding is consistent with Safitra and Djamaluddin (2019), who found that supervision activities conducted by tax authorities significantly increased taxpayer compliance in Indonesia. This result is also supported by Batrancea et al. (2022), whose cross-country study demonstrated that the power exercised by tax authorities is an important dimension influencing taxpayer compliance. The path coefficient of AR supervision (0.546), which is higher than the direct effect of Coretax implementation (0.317), indicates that human-based supervision provides a relatively stronger contribution to taxpayer compliance. The highest outer loading values were found for AR responsiveness in resolving system-related problems (0.938) and the frequency of Coretax socialization and technical guidance (0.933). These findings suggest that responsive tax officers who provide consultation, socialization, and technical assistance can help taxpayers understand tax systems and overcome administrative difficulties, thereby strengthening compliance. This is

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consistent with Siglé et al. (2018), who found that the power and trust associated with tax authorities are important factors in explaining corporate tax compliance.

The Moderating Role of Account Representative Supervision in the Effect of Coretax Implementation on Taxpayer Compliance

The findings show that Account Representative supervision does not significantly moderate the effect of Coretax implementation on taxpayer compliance. This indicates that the strength of the relationship between Coretax implementation and taxpayer compliance remains relatively stable across different levels of AR supervision. This finding is consistent with international evidence showing that moderating variables related to tax administration do not necessarily strengthen every relationship involving taxpayer compliance. For example, Safelia et al. (2026) found that e-filing did not significantly moderate the relationship between tax authority services and taxpayer compliance, although digital technology played an important role in supporting compliance. Similarly, Alshira'h and Abdul-Jabbar (2020) demonstrated that the moderating role of contextual factors in tax compliance relationships depends on the specific relationship and characteristics of the tax environment. In the present study, the absence of a significant moderating effect may be explained by the characteristics of corporate taxpayers, who generally possess adequate accounting systems and tax expertise to operate Coretax independently. Furthermore, since Coretax was implemented in January 2025 and the study was conducted in 2026, taxpayers may have already passed the initial adaptation stage. Coretax and AR supervision also perform different functions, with Coretax serving as a digital administrative platform and ARs functioning primarily as supervisors and compliance facilitators. Although the Coretax coefficients differ at high (0.371), average (0.317), and low (0.262) levels of AR supervision, the effect remains significant at all three levels. Therefore, the effectiveness of Coretax in improving taxpayer compliance does not depend significantly on the level of AR supervision.

CONCLUSION

1. The implementation of Coretax has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung.
2. Account Representative supervision has a positive and significant effect on taxpayer compliance at KPP Madya Bandar Lampung.

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3. Account Representative supervision does not significantly moderate or strengthen the relationship between Coretax implementation and taxpayer compliance.
4. Simultaneously, Coretax implementation and Account Representative supervision make a significant contribution to improving taxpayer compliance.

IMPLICATION

This study extends the Technology Acceptance Model (TAM) by demonstrating that Coretax adoption is more strongly influenced by perceived ease of use, usefulness, and regulatory factors than by external supervision. The findings also reinforce tax compliance theory by showing that digital tax administration through Coretax can encourage voluntary compliance by improving convenience and efficiency. In addition, this study contributes to the literature on digital tax reform in Indonesia. Practically, the findings can serve as a basis for the Directorate General of Taxes to improve Coretax, strengthen the role of Account Representatives, and enhance taxpayer services and guidance strategies to promote greater compliance.

SUGGESTION

Theoretical Recommendations

Future research should develop a more comprehensive model by incorporating variables such as digital literacy, trust in the system, service quality, and tax sanctions, as well as alternative moderating variables such as technology readiness, system quality, and top management support. Future studies may also employ qualitative or mixed-methods approaches to explore taxpayers' perceptions and challenges in using Coretax, while expanding the research context to individual taxpayers and other tax offices to assess the consistency of the findings across different characteristics.

Practical Recommendations

The Directorate General of Taxes should continue improving the stability, speed, pre-populated features, automated calculations, and user interface of Coretax, while strengthening Account Representative competencies through enhanced technological skills, consultation, socialization, and data-based supervision. KPP Madya Bandar Lampung should improve service responsiveness, taxpayer education, training, and data-based compliance monitoring. Meanwhile, taxpayers are encouraged to strengthen their technical capabilities in using Coretax,

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participate in tax training and guidance, optimize available system features, and develop integrated internal administration systems to support accurate reporting and voluntary compliance.

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