

The Influence of Awareness, Knowledge and Coretax on Taxpayer Compliance

Akhmad^{1*}, Yeni Elfiza Abbas²

Institut Bisnis dan Komunikasi Swadaya (SWINS), Indonesia^{1,2}
sumanga.pabbu@gmail.com¹, yeni.abbas@bpk.go.id²

ABSTRACT

This study examines the influence of tax awareness, tax knowledge, and the Coretax system on taxpayer compliance among individual taxpayers in Jakarta, with education positioned as an antecedent factor influencing awareness, knowledge, and adaptation to digital tax administration. A quantitative explanatory approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected through structured questionnaires distributed to individual taxpayers with experience using the Coretax system. The findings reveal that tax awareness and tax knowledge have positive and significant effects on taxpayer compliance, whereas the Coretax system does not yet exert a significant direct influence on compliance during its early implementation. Furthermore, education significantly enhances taxpayer awareness, tax knowledge, and Coretax adoption, although it does not directly affect taxpayer compliance. The study contributes to the integration of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) by demonstrating that behavioral factors remain more influential than technological factors in explaining taxpayer compliance within a digital taxation environment. The findings also highlight the importance of strengthening taxpayer education, improving tax literacy, and providing continuous assistance to support the successful implementation of digital tax administration reforms.

Keywords : Tax Awareness, Tax Knowledge, Coretax, Taxpayer Compliance

1. Introduction

Tax revenue constitutes the primary source of government financing and plays a vital role in supporting sustainable economic development and public service delivery. Consequently, improving taxpayer compliance has become a strategic priority for governments worldwide. Despite continuous reforms in tax administration, taxpayer compliance remains a persistent challenge, particularly in developing countries where voluntary compliance levels are still relatively low (Korostelkina et al., 2020; Nurbekova et al., 2024). In Indonesia, the government has implemented various fiscal reforms to improve tax administration and expand the tax base; however, taxpayer compliance has yet to reach the expected level. Previous studies indicate that compliance behavior is influenced not only by administrative enforcement but also by taxpayers' behavioral, cognitive, and technological readiness (Amah et al., 2023; Lutvitasari et al., 2021). This condition highlights the necessity of understanding the determinants of taxpayer compliance from both behavioral and digital transformation perspectives.

From a behavioral perspective, taxpayer awareness and tax knowledge have consistently been recognized as fundamental antecedents of tax compliance. Tax awareness reflects taxpayers' moral responsibility and willingness to fulfill their tax obligations voluntarily, while tax knowledge enables individuals to understand tax regulations, procedures, and reporting mechanisms accurately. Studies have shown that taxpayers with higher levels of awareness and knowledge are more likely to comply with tax regulations voluntarily because they better understand both the legal obligations and the societal benefits of taxation

(Rachmawan et al., 2020; Mianti & Budiwitjaksono, 2021; Hussain et al., 2021). Likewise, recent studies in Indonesia continue to confirm that tax awareness and tax understanding significantly encourage taxpayer compliance (Lestari, 2025; Amah et al., 2023). Furthermore, educational attainment has been identified as an important factor shaping tax morale, awareness, and taxpayers' capacity to comprehend increasingly complex tax regulations (Meilani & Inayati, 2024).

Alongside behavioral factors, digital transformation has fundamentally changed the landscape of tax administration. Governments worldwide are increasingly adopting digital taxation systems to improve efficiency, transparency, accountability, and taxpayer services (Abdul Rashid et al., 2024; Yordanova, 2024). Digital government initiatives have also been recognized as effective instruments for reducing tax evasion and strengthening taxpayer compliance through integrated administrative systems and data-driven governance (Younus et al., 2025). In line with these global developments, the Directorate General of Taxes of Indonesia introduced the Core Tax Administration System (Coretax), an integrated digital platform designed to modernize tax administration, simplify tax reporting, improve service quality, and strengthen tax governance (Joselin et al., 2024; Airawaty & Andita, 2025). The implementation of Coretax represents one of the most comprehensive digital transformation initiatives in Indonesia's taxation system and is expected to improve taxpayer experiences while enhancing administrative effectiveness (Muttiwijaya et al., 2025; Tarihoran et al., 2025).

Nevertheless, the effectiveness of digital taxation systems in improving taxpayer compliance remains inconclusive. Several international studies have reported that digitalization positively influences taxpayer compliance by increasing accessibility, transparency, and administrative efficiency (Zubairu et al., 2025). Conversely, other studies argue that technological innovation alone does not necessarily encourage compliant behavior unless taxpayers possess sufficient knowledge, awareness, and willingness to adopt digital systems (Airawaty & Andita, 2025; Muttiwijaya et al., 2025). These inconsistent findings suggest that taxpayer compliance in the digital era cannot be explained solely by technological factors but should also consider taxpayers' behavioral and cognitive characteristics.

Although previous studies have investigated taxpayer awareness, tax knowledge, education, and digital taxation, several research gaps remain. First, most prior studies have examined these variables independently, focusing either on behavioral determinants of compliance or on the implementation of digital tax administration, without integrating them into a comprehensive explanatory framework (Lestari, 2025; Muttiwijaya et al., 2025; Zubairu et al., 2025). Second, empirical studies examining the early implementation of the Coretax system in Indonesia remain scarce, particularly those investigating how educational attainment influences taxpayer awareness, tax knowledge, and adaptation to digital tax administration during this transitional period (Airawaty & Andita, 2025; Tarihoran et al., 2025). Third, limited studies have combined behavioral theory and information technology acceptance theory to explain taxpayer compliance in the context of digital tax transformation.

To address these gaps, this study integrates the Theory of Planned Behavior (TPB), which explains compliance behavior through taxpayers' attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991; Garg et al., 2024), with the Technology Acceptance Model (TAM), which emphasizes the roles of perceived usefulness and perceived ease of use in technology adoption (Davis, 1989). The integration of these theories provides a more comprehensive framework for explaining taxpayer compliance by simultaneously considering behavioral and technological dimensions in the digital taxation environment.

Accordingly, the novelty of this study lies in the development of an integrated research model that simultaneously examines the relationships among educational attainment, taxpayer awareness, tax knowledge, Coretax adoption, and taxpayer compliance during the initial implementation of Indonesia's Coretax system. Unlike previous studies that primarily investigated these factors separately, this study positions education as an antecedent

influencing taxpayers' awareness, knowledge, and readiness to adopt digital taxation technology. Therefore, this study contributes to both tax compliance literature and digital taxation research by extending the integration of TPB and TAM within the context of tax administration digitalization. Based on this rationale, the objective of this study is to examine the effects of taxpayer awareness, tax knowledge, and Coretax adoption on taxpayer compliance while investigating the role of educational attainment in shaping taxpayers' behavioral and technological readiness in Indonesia's evolving digital tax administration system.

2. Literature Review

Integration of TPB and TAM

Taxpayer compliance is a complex behavior influenced by both individual behavioral factors and technological acceptance. To explain this phenomenon comprehensively, this study integrates the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM). TPB proposes that an individual's behavior is determined by behavioral intention, which is shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In taxation, positive attitudes toward taxation are reflected in taxpayers' awareness of their fiscal responsibilities, while tax knowledge enhances perceived behavioral control by increasing taxpayers' confidence in understanding and fulfilling their tax obligations. Recent studies have confirmed that TPB provides a robust theoretical framework for explaining taxpayer compliance behavior in both conventional and digital taxation environments (Garg et al., 2024).

Meanwhile, TAM explains individuals' acceptance of information technology through two primary determinants: perceived usefulness and perceived ease of use (Davis, 1989). As tax administration increasingly adopts digital platforms, taxpayers' willingness to utilize digital services becomes an important determinant of compliance. The implementation of Coretax represents Indonesia's effort to modernize tax administration through an integrated digital platform expected to improve efficiency, transparency, and taxpayer services (Joselin et al., 2024; Airawaty & Andita, 2025). Therefore, integrating TPB and TAM enables a more comprehensive understanding of taxpayer compliance by simultaneously considering taxpayers' behavioral readiness and their acceptance of digital taxation technology. In this framework, tax awareness and tax knowledge represent behavioral determinants, whereas Coretax adoption represents the technological dimension influencing taxpayer compliance.

Tax Awareness and Taxpayer Compliance

Tax awareness refers to taxpayers' recognition of their legal and moral responsibility to fulfill tax obligations voluntarily. Beyond merely understanding tax regulations, awareness reflects taxpayers' willingness to contribute to national development through taxation. According to TPB, favorable attitudes toward taxation encourage stronger behavioral intentions to comply with tax regulations (Ajzen, 1991). Previous studies consistently demonstrate that taxpayers with higher awareness exhibit greater voluntary compliance because they perceive taxation as a civic responsibility rather than merely a legal obligation (Lutvitasari et al., 2021; Hussain et al., 2021). In addition, Mianti and Budiwitjaksono (2021) found that taxpayer awareness strengthens the relationship between tax knowledge and compliance, highlighting its central role in shaping compliant behavior. Based on these theoretical and empirical arguments, the following hypothesis is proposed:

H1: *Tax awareness has a significant positive effect on taxpayer compliance.*

Tax Knowledge and Taxpayer Compliance

Tax knowledge represents taxpayers' understanding of tax regulations, filing procedures, payment mechanisms, and reporting requirements. Adequate tax knowledge enables taxpayers to comply with tax obligations correctly while minimizing reporting errors and

administrative uncertainty. From the perspective of TPB, tax knowledge enhances perceived behavioral control because taxpayers who understand taxation procedures are more confident in performing compliant behavior (Ajzen, 1991). Empirical evidence indicates that tax knowledge positively influences voluntary compliance by improving taxpayers' confidence and perceptions of procedural fairness (Rachmawan et al., 2020). Likewise, Indonesian studies have shown that taxpayers with better tax understanding demonstrate higher compliance levels because they can more easily adapt to administrative procedures and regulatory changes (Amah et al., 2023; Lestari, 2025). Therefore, the second hypothesis is formulated as follows:

H2: *Tax knowledge has a significant positive effect on taxpayer compliance.*

Coretax System and Taxpayer Compliance

Digital transformation has become a strategic priority in modern tax administration to improve efficiency, transparency, and taxpayer services (Abdul Rashid et al., 2024; Yordanova, 2024). In Indonesia, the Directorate General of Taxes introduced the Core Tax Administration System (Coretax) as an integrated digital platform that consolidates taxpayer registration, reporting, payment, and administrative services into a unified system (Joselin et al., 2024). From the perspective of TAM, taxpayers are more likely to adopt digital tax services when they perceive the system as useful and easy to use (Davis, 1989). Consequently, successful adoption of Coretax is expected to facilitate taxpayer compliance by reducing administrative complexity and improving service accessibility.

Nevertheless, recent studies indicate that the effectiveness of Coretax depends not only on technological capability but also on taxpayers' readiness to utilize digital services. Airawaty and Andita (2025) report that the initial implementation of Coretax encountered several operational and adaptation challenges, while Muttiwijaya et al. (2025) demonstrate that service quality, taxpayer trust, and digital readiness significantly determine the effectiveness of Coretax in improving compliance. Similarly, Tarihoran et al. (2025) emphasize that institutional readiness and taxpayers' digital capability remain important prerequisites for successful implementation. Accordingly, the following hypothesis is proposed:

H3: *The Coretax system has a significant positive effect on taxpayer compliance.*

The Role of Education Level

Education level is widely recognized as an important determinant of taxpayers' ability to understand tax regulations and adapt to digital taxation systems. Individuals with higher educational attainment generally possess stronger analytical skills, better information literacy, and greater capacity to interpret complex tax regulations. Consequently, education contributes to higher tax awareness, broader tax knowledge, and greater readiness to utilize digital tax services (Meilani & Inayati, 2024).

Previous studies have demonstrated that education enhances tax morale and strengthens taxpayers' understanding of their fiscal responsibilities (Korostelkina et al., 2020). Moreover, education facilitates digital technology adoption by improving individuals' digital literacy and technology acceptance (Yordanova, 2024; Abdul Rashid et al., 2024). Within digital tax administration, educated taxpayers are generally more capable of adapting to new electronic tax systems and participating effectively in e-government initiatives (Younus et al., 2025). Although education alone may not directly determine taxpayer compliance, it strengthens taxpayers' awareness, tax knowledge, and readiness to adopt digital taxation systems (Nurbekova et al., 2024). Therefore, education level is positioned as an antecedent variable influencing taxpayers' behavioral and technological readiness. Based on these arguments, the following hypotheses are proposed:

H4: *Education level has a significant positive effect on tax awareness.*

H5: *Education level has a significant positive effect on tax knowledge.*

H6: *Education level has a significant positive effect on Coretax adoption.*

3. Methods

This study employed a quantitative explanatory approach to examine the influence of tax awareness, tax knowledge, and the Coretax system on taxpayer compliance. Education was treated as an antecedent variable affecting awareness, knowledge, and Coretax adoption.

The population consisted of active individual taxpayers registered in Jakarta who had experience using Coretax during the initial implementation period. Respondents were selected using purposive sampling. The inclusion criteria required respondents to be active taxpayers, have experience filing tax returns, and have used Coretax for at least one year.

Data were collected using structured questionnaires measured on a five-point Likert scale. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. Measurement model evaluation included convergent validity, discriminant validity, reliability, and multicollinearity testing. Structural model evaluation included path coefficient analysis, coefficient of determination (R^2), effect size (f^2), and model fit assessment.

4. Result and Discussion

The respondents of this study consist of individual taxpayers registered at several Tax Service Offices in the DKI Jakarta region who actively used electronic tax reporting systems, including e-filing and the Coretax System. The selection of respondents through purposive sampling ensured that participants had sufficient experience in fulfilling their tax obligations during the period 2021–2025. This period represents a critical phase of digital transformation in Indonesia's tax administration, particularly following the introduction of the Coretax System. The demographic diversity of respondents in terms of education, occupation, and tax knowledge provides a comprehensive overview of taxpayer behavior in an urban and economically strategic region. As Jakarta contributes the highest share of national tax revenue, findings from this context offer meaningful insights into the effectiveness of administrative modernization policies. Consequently, the sample characteristics support the relevance and external validity of the study.

The object of this research focuses on taxpayer compliance as the dependent variable, influenced by taxpayer awareness, tax knowledge, and the Coretax System, with education level serving as a moderating variable. These constructs were operationalized as latent variables measured through multiple indicators reflecting behavioral, cognitive, and technological dimensions of compliance. The analytical framework employed Partial Least Squares–Structural Equation Modeling (PLS-SEM) to examine both direct and moderating effects within a unified model. This approach is particularly suitable for analyzing complex relationships involving latent constructs and interaction effects. Moreover, PLS-SEM allows robust estimation even when data distribution assumptions are relaxed. The model thus captures the multidimensional nature of tax compliance behavior in a digital governance environment.

Prior to hypothesis testing, the measurement model was evaluated to ensure adequacy of the research instruments. The results demonstrate that all indicators achieved factor loadings exceeding the recommended threshold, indicating strong convergent validity. Discriminant validity was also confirmed, as each construct exhibited higher loadings on its associated indicators than on other constructs. Reliability testing further revealed that composite reliability and Cronbach's alpha values exceeded acceptable limits, suggesting internal consistency of the measurement scales. In addition, variance inflation factor values were below the critical threshold, indicating the absence of multicollinearity among predictor variables. These results confirm that the measurement model meets the required psychometric standards.

Following validation of the measurement model, structural model analysis was conducted to examine the hypothesized relationships. The path coefficients reveal varying

magnitudes and directions of influence among the constructs. Taxpayer awareness shows a strong positive relationship with taxpayer compliance, while tax knowledge exhibits a moderate positive effect. In contrast, the Coretax System demonstrates a weak and negative direct relationship with compliance. Education does not directly influence compliance but significantly strengthens the effects of awareness, knowledge, and Coretax on compliance. These findings underscore the importance of considering both behavioral and contextual factors in explaining taxpayer compliance.

Table 1. Path Coefficients and Structural Relationships

Relationship	Path Coefficient	Direction	Significance
Awareness → Compliance	0.577651	Positive (Strong)	Significant
Knowledge → Compliance	0.406830	Positive (Moderate)	Significant
Coretax → Compliance	-0.114577	Negative (Weak)	Not Significant
Education → Compliance	0.090304	Positive (Very Weak)	Not Significant
Education → Awareness	0.728039	Positive (Very Strong)	Significant
Education → Knowledge	0.896400	Positive (Very Strong)	Significant
Education → Coretax	0.703642	Positive (Strong)	Significant

Source: Processed Data (2025)

The results presented in Table 1 indicate that taxpayer awareness has the strongest direct influence on compliance, followed by tax knowledge. The negative and insignificant coefficient for the Coretax System suggests that technological implementation alone does not automatically improve compliance behavior. Education plays a critical moderating role by enhancing taxpayers’ awareness, knowledge, and ability to adapt to digital systems. This pattern highlights that compliance is driven more by internalized understanding and capability than by system availability alone. The findings emphasize the interdependence between human factors and technological infrastructure. Therefore, digital reform must be accompanied by adequate capacity-building efforts.

All constructs demonstrated satisfactory psychometric properties. Cronbach’s Alpha and Composite Reliability values exceeded 0.70, while Average Variance Extracted (AVE) values exceeded 0.50, indicating adequate reliability and convergent validity. Discriminant validity was confirmed through the Fornell-Larcker criterion and HTMT ratio. Furthermore, all VIF values were below the critical threshold, indicating the absence of multicollinearity.

The coefficient of determination indicates that the model explains 81.2% of the variance in taxpayer compliance ($R^2 = 0.812$), demonstrating substantial explanatory power.

Table 2. Structural Model Results

Relationship	β	t	p
Awareness → Compliance	0.578	4.470	< 0.001
Knowledge → Compliance	0.407	2.552	0.011
Coretax → Compliance	-0.115	1.061	0.289
Education → Compliance	0.728	7.794	< 0.001
Education → Awareness	0.896	28.041	< 0.001
Education → Knowledge	0.704	9.875	< 0.001
Education → Coretax	0.090	0.529	0.597

The results indicate that awareness is the strongest direct predictor of taxpayer compliance, followed by tax knowledge. In contrast, Coretax does not exert a significant direct influence on compliance.

Discussion

The finding that taxpayer awareness has a positive and significant effect on taxpayer compliance reinforces the fundamental proposition of the Theory of Planned Behavior (TPB), which argues that individuals’ behavioral intentions are strongly influenced by their attitudes

toward a particular behavior (Ajzen, 1991). Taxpayer awareness reflects a positive attitude toward taxation by encouraging individuals to recognize taxation not merely as a legal obligation but also as a civic responsibility that contributes to public welfare and national development. This result is consistent with previous studies demonstrating that taxpayers with stronger tax awareness are more likely to comply voluntarily because they possess greater tax morale and a stronger sense of responsibility toward government fiscal policies (Lutvitasari et al., 2021; Hussain et al., 2021). Furthermore, Amah et al. (2023) emphasize that increasing taxpayer awareness remains an effective strategy for improving voluntary compliance, particularly when accompanied by trust-building initiatives and transparent tax administration. These findings suggest that strengthening taxpayers' awareness should remain a priority in tax compliance policies despite ongoing digital transformation.

The results also indicate that tax knowledge significantly improves taxpayer compliance. This finding supports the TPB perspective that knowledge enhances perceived behavioral control by increasing taxpayers' confidence in understanding tax regulations, completing tax reporting procedures, and fulfilling their obligations correctly (Ajzen, 1991). Taxpayers who possess adequate knowledge experience less uncertainty regarding tax regulations, thereby reducing unintentional non-compliance arising from procedural errors. This finding is consistent with Rachmawan et al. (2020), who reported that tax knowledge strengthens voluntary compliance by improving taxpayers' perceptions of procedural fairness and regulatory certainty. Similar conclusions were reached by Mianti and Budiwitjaksono (2021) and Lestari (2025), who found that taxpayers with better tax understanding exhibit higher compliance because they are more capable of adapting to changing tax regulations and administrative procedures. Therefore, improving taxpayer literacy through continuous education and dissemination programs remains essential for strengthening voluntary compliance.

In contrast, the Coretax system does not exhibit a significant direct effect on taxpayer compliance. This result indicates that the availability of digital taxation technology alone is insufficient to encourage compliant behavior during the early implementation stage. From the perspective of the Technology Acceptance Model (TAM), technology adoption depends not only on the existence of the technology itself but also on users' perceptions regarding its usefulness and ease of use (Davis, 1989). Consequently, taxpayers may not immediately experience the benefits of Coretax if they encounter technical difficulties, limited digital literacy, or insufficient system familiarity. This interpretation is supported by Airawaty and Andita (2025), who reported that the initial implementation of Coretax faced several operational challenges, including system instability, user adaptation difficulties, and limited taxpayer readiness. Likewise, Muttiwijaya et al. (2025) argue that the effectiveness of Coretax depends largely on service quality, taxpayer trust, and organizational support rather than technological sophistication alone. Tarihoran et al. (2025) further emphasize that institutional readiness and taxpayers' digital capabilities are essential prerequisites for successful implementation of the Core Tax Administration System. Therefore, the insignificant effect observed in this study may reflect the transitional nature of Indonesia's ongoing digital tax reform rather than the ineffectiveness of digital taxation itself.

Regarding the role of education, the findings reveal that education significantly influences taxpayer awareness, tax knowledge, and Coretax adoption, yet it does not directly affect taxpayer compliance. These results suggest that education functions as an enabling factor rather than as a direct determinant of compliant behavior. Individuals with higher educational attainment generally possess greater cognitive capacity to understand tax regulations, acquire tax knowledge, and adapt to digital taxation technologies. This finding is consistent with Meilani and Inayati (2024), who argue that education contributes to stronger tax morale and better comprehension of taxation issues. Similarly, Korostelkina et al. (2020) highlight that education improves taxpayers' fiscal literacy and reporting discipline, while Yordanova (2024) demonstrates that education facilitates digital technology adoption by enhancing users' digital competencies. However, Nurbekova et al. (2024) argue that formal education alone does not

necessarily translate into higher taxpayer compliance unless accompanied by sufficient tax-specific knowledge and supportive administrative systems. This explains why education in the present study influences compliance indirectly through taxpayers' awareness, knowledge, and readiness to adopt digital taxation services rather than exerting a direct behavioral effect.

Overall, the findings provide important theoretical and practical implications. Theoretically, this study extends the integration of the Theory of Planned Behavior and the Technology Acceptance Model by demonstrating that behavioral factors remain stronger predictors of taxpayer compliance than technological factors during the initial phase of digital tax administration reform. The findings indicate that successful digital transformation requires the simultaneous development of taxpayers' behavioral readiness and technological acceptance. Practically, the results suggest that the Directorate General of Taxes should complement the implementation of Coretax with comprehensive taxpayer education, awareness campaigns, and digital literacy programs. Improving taxpayers' understanding of tax obligations while facilitating adaptation to digital tax systems is likely to produce greater compliance than relying solely on technological modernization. Therefore, digital transformation should be viewed not merely as a technological initiative but as a behavioral change strategy that integrates education, awareness, and user readiness within the broader tax administration reform agenda.

5. Conclusion

This study concludes that tax awareness and tax knowledge are significant determinants of taxpayer compliance, highlighting the importance of behavioral factors in encouraging voluntary compliance. In contrast, the Coretax system does not yet have a significant direct effect on taxpayer compliance, indicating that the benefits of digital tax administration may not be fully realized during the early stage of implementation. In addition, education significantly enhances taxpayer awareness, tax knowledge, and Coretax adoption but does not directly influence taxpayer compliance, suggesting that its effect operates indirectly through behavioral and technological readiness.

The findings contribute to the tax compliance literature by extending the integration of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) in explaining taxpayer behavior within a digital taxation context. From a practical perspective, the results imply that successful digital tax reform requires more than technological innovation. Tax authorities should strengthen taxpayer education, improve tax literacy, enhance awareness campaigns, and provide continuous technical assistance to facilitate taxpayers' adaptation to the Coretax system and promote sustainable voluntary compliance.

This study is limited to individual taxpayers in Jakarta and captures taxpayer behavior during the initial implementation of the Coretax system. Future research should employ longitudinal or comparative approaches to examine changes in taxpayer behavior over time and across different regions. Additionally, future studies are encouraged to incorporate variables such as trust, perceived usefulness, perceived ease of use, service quality, digital readiness, and taxpayer satisfaction to develop a more comprehensive model of taxpayer compliance in the era of digital tax administration.

References

- Abdul Rashid, S. F., Sanusi, S., & Abu Hassan, N. S. (2024). Digital transformation: Confronting governance, sustainability, and taxation challenges in an evolving digital landscape. In *Corporate governance and sustainability: Navigating Malaysia's business landscape* (pp. 125–144). Springer. https://doi.org/10.1007/978-981-97-2583-4_8

- Airawaty, D., & Andita, R. T. (2025). Navigating digital transformation: A qualitative analysis of the Coretax system implementation in Indonesia. *Journal of Modern Accounting, Management and Economics*, 2(2), 1–22.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Amah, N., Febrilyantri, C., & Lestari, N. D. (2023). Insentif pajak dan tingkat kepercayaan: Pengaruhnya terhadap kepatuhan wajib pajak. *Jurnal Ekonomi*, 28(1), 1–19. <https://doi.org/10.24912/je.v28i1.1266>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Garg, S., Narwal, K. P., & Kumar, S. (2024). Investigating the compliance behavior of GST taxpayers: An extension to theory of planned behavior. *Journal of Public Affairs*, 24(3), e2936. <https://doi.org/10.1002/pa.2936>
- Hussain, M., Hassan, H., Iqbal, Z., Niazi, A., & Hoshino, Y. (2021). Moral awareness: A source of improved sustainable performance. *Sustainability*, 13(23), 13077. <https://doi.org/10.3390/su132313077>
- Joselin, V. A., Setiawan, T., Riswandari, E., & Kav, J. (2024). Indonesia Core Tax System: Road map to implementation 2024. *International Journal of Economics, Business and Management Research*, 8(6), 46–56.
- Korostelkina, I., Dedkova, E., Varaksa, N., & Korostelkin, M. (2020). Models of tax relations: Improving the tax culture and discipline of taxpayers in the interests of sustainable development. *E3S Web of Conferences*, 159, Article 06014. <https://doi.org/10.1051/e3sconf/202015906014>
- Lestari, N. K. L. (2025). *Pengaruh penerapan e-filing, pemahaman perpajakan dan kesadaran wajib pajak terhadap kepatuhan wajib pajak orang pribadi pada KPP Pratama Singaraja* (Undergraduate thesis). Politeknik Negeri Bali.
- Lutvitasari, R. R., Maslichah, M., & Mahsuni, A. W. (2021). Pengaruh kesadaran wajib pajak, kepatuhan wajib pajak, kebijakan insentif pajak, dan pelayanan fiskus terhadap penerimaan pajak di masa pandemi Covid-19 (Studi kasus di KPP Pratama Tulungagung). *E-Jurnal Ilmiah Riset Akuntansi*, 10(2).
- Meilani, M., & Inayati, I. (2024). Pengaruh tingkat pendidikan terhadap moral pajak wajib pajak di Indonesia: Tinjauan literatur. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8(1), 1145–1164. <https://doi.org/10.31955/mea.v8i1.3811>
- Mianti, Y. F., & Budiwitjaksono, G. S. (2021). Pengaruh pengetahuan dan sanksi perpajakan terhadap kepatuhan wajib pajak orang pribadi dimediasi kesadaran wajib pajak. *Jurnal Ilmiah Akuntansi dan Humanika*, 11(2), 349–359.
- Muttiwijaya, G. T. P., Padang, R. R., Yasa, I. N. P., & Adiputra, I. M. P. (2025). Digital transformation in tax administration: The role of Coretax, service quality, and morality in enhancing MSME compliance in Indonesia. *The Indonesian Journal of Accounting Research*, 28(2), 359–410. <https://doi.org/10.33312/ijar.947>
- Nurbekova, G. T., Juchnevicius, E., & Tussupova, L. K. (2024). An integrated approach to the concept and elements of tax administration: Theoretical and legal aspects. *Bulletin of the Karaganda University Law Series*, 114(2), 16–24.
- Rachmawan, R., Sübekti, I., & Adib, N. (2020). The effect of tax knowledge on relationship of procedural justice perception towards voluntary tax compliance mediated by trust. *International Journal of Research in Business and Social Science*, 9(4), 207–213. <https://doi.org/10.20525/ijrbs.v9i4.725>
- Sarstedt, M., Radomir, L., Moisescu, O. I., & Ringle, C. M. (2022). Latent class analysis in PLS-SEM: A review and recommendations for future applications. *Journal of Business Research*, 138, 398–407. <https://doi.org/10.1016/j.ibusres.2021.08.051>

- Tarihoran, Y. N., Warongan, J., & Pangerapan, S. (2025). Analysis of tax authority readiness in implementing the Core Tax Administration System (CTAS) in Indonesia (A study at the Manado Pratama Tax Service Office). *East Asian Journal of Multidisciplinary Research*, 4(4), 1437–1452. <https://doi.org/10.55927/eajmr.v4i4.92>
- Voorhees, C. M., Brady, M. K., Calantone, R., & Ramirez, E. (2016). Discriminant validity testing in marketing: An analysis, causes for concern, and proposed remedies. *Journal of the Academy of Marketing Science*, 44(1), 119–134. <https://doi.org/10.1007/s11747-015-0455-4>
- Yordanova, Z. (2024). Tax technology as a catalyst for globalization of companies and digital transformation. In *International Conference on Data & Information Sciences* (pp. 215–226).
- Younus, M., Manaf, H. A., Nurmandi, A., Mutiarin, D., Sohsan, I., Rehman, A., Rosa, M., & Minhas, R. (2025). The role of e-government in mitigating tax evasion through behavioral profiling of non-compliant taxpayers. In *Modeling and profiling taxpayer behavior and compliance* (pp. 271–304). IGI Global Scientific Publishing. <https://doi.org/10.4018/979-8-3693-7506-5.ch011>
- Zubairu, I., Atiawin, P. A., & Iddrisu, A. J. (2025). Examining how digitalization affects tax compliance in Ghana using structural equation modelling (SEM). *International Journal of Business and Economics Research*, 14(1), 1–25.