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TAXPAYER ADAPTATION IN THE CORETAX ERA: EXAMINING TAX COMPLIANCE AND THE MODERATING ROLE OF DIGITAL LITERACY

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Abstract

The digitalization of tax administration through Coretax raises questions about the roles of tax knowledge and digital capabilities in taxpayer compliance. However, how Coretax perceptions relate to compliance and whether digital literacy moderates these relationships remain insufficiently understood. This study examines the relationships between tax knowledge, Coretax perception, and taxpayer compliance, with digital literacy as a moderator. A quantitative cross-sectional survey involved 58 active employees of PT. XYZ, selected through purposive sampling. Respondents had a Taxpayer Identification Number (NPWP) and independently filed their tax returns. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3, selected to assess the model's direct and moderating relationships. Tax knowledge was positively associated with taxpayer compliance ($\beta = 0.330$, $p = 0.010$), while Coretax perception was not significantly associated with compliance ($\beta = -0.032$, $p = 0.406$). Digital literacy negatively moderated the relationship between tax knowledge and compliance ($\beta = -0.315$, $p = 0.006$), but did not significantly moderate the relationship between Coretax perception and compliance ($\beta = 0.226$, $p = 0.060$). Digital literacy also had a positive and significant direct association with compliance ($\beta = 0.601$, $p < 0.001$). These findings highlight the relevance of tax knowledge and digital literacy to taxpayer compliance in digital tax administration. Given the cross-sectional design and single-company setting, the findings indicate associations rather than causal relationships.

Keywords: Coretax Perception; Digital Literacy; Tax Knowledge; Taxpayer Compliance

INTRODUCTION

The digital transformation of tax administration in Indonesia through the implementation of Coretax in January 2025 aims to integrate various tax services. However, its implementation has encountered several challenges. The Directorate General of Taxes acknowledged disruptions in certain service features, while the Indonesian Ombudsman received user complaints and raised concerns about potential maladministration during the

transition period (Direktorat Jenderal Pajak, 2025; Ombudsman Republik Indonesia, 2025). Difficulties in annual tax return filing have also indicated that using digital systems is not always straightforward for taxpayers (Prasaja, 2026). These conditions suggest that the success of digital tax administration depends not only on system availability but also on taxpayers' readiness to understand tax regulations and use the services effectively.

Taxpayer compliance in a digital environment is related to both knowledge of tax obligations and the ability to adapt to the system used to fulfill them. Tax knowledge helps individuals understand tax regulations and the procedures for calculating, paying, and reporting taxes, whereas adaptation to Coretax concerns users' experiences and perceptions of the digital system. Previous studies have examined technology acceptance and tax digitalization in relation to taxpayer compliance (Tambun et al., 2020; Barri & Hidayat, 2025; Oktaviani et al., 2025). In addition, digital literacy may help users access information and perform tax procedures electronically (UNESCO, 2018). Nevertheless, the ability to use technology does not necessarily indicate sufficient tax knowledge. Therefore, the role of digital literacy needs to be examined in relation to both tax knowledge and Coretax perception in explaining taxpayer compliance.

At PT. XYZ, preliminary information provided by the partner organization indicates that many employees experience difficulties in fulfilling their tax obligations. This situation was one of the reasons the partner requested this research. Differences in employees' backgrounds and experiences also provide a relevant context for examining taxpayer readiness during the digital transition. Accordingly, empirical investigation is needed to determine whether tax knowledge and perception of Coretax are associated with individual taxpayer compliance and whether digital literacy moderates these relationships.

Although research on digital tax compliance continues to develop, empirical evidence jointly examining tax knowledge, Coretax perception, and digital literacy among employees within a single organization during the Coretax transition remains limited. This study addresses this gap by examining digital literacy as a moderator of two relationships: tax knowledge and compliance, and Coretax perception and compliance. Theoretically, this study is expected to contribute to research on digital tax compliance by distinguishing the knowledge-based dimension from the technology-adaptation dimension. Practically, the findings are expected to help PT. XYZ develop tax education and Coretax assistance tailored to employees' needs.

Based on this discussion, this study aims to: (1) examine the relationship between tax knowledge and individual taxpayer compliance; (2) examine the relationship between perception toward Coretax and individual taxpayer compliance; (3) examine the moderating role of digital literacy in the relationship between tax knowledge and compliance; and (4) examine the moderating role of digital literacy in the relationship between Coretax perception and compliance. The study employs a quantitative cross-sectional design; therefore, its findings are interpreted as statistical relationships among variables rather than evidence of causation.

LITERATURE REVIEW

This study draws on two complementary theoretical perspectives: the *Theory of Planned Behavior* (TPB) proposed by Ajzen (1991) and the *Technology Acceptance Model* (TAM) developed by Davis (1989). TPB explains how individuals' attitudes, subjective norms, and perceived behavioral control shape their intentions and behavior, providing a basis for understanding how employees' tax knowledge relates to their compliance with tax obligations. Meanwhile, TAM explains technology acceptance through perceived usefulness and perceived ease of use, which are relevant to understanding employees' perceptions of the Coretax system. In the context of PT. XYZ, these theories provide a behavioral and technological perspective

for examining individual taxpayer compliance, particularly how employees understand their tax obligations and respond to the transition toward digital tax administration.

Tax knowledge plays an important role in shaping taxpayer compliance behavior. According to Ajzen's (1991) *Theory of Planned Behavior* (TPB), individual behavior is influenced by behavioral intentions, which are shaped by attitudes, subjective norms, and perceived behavioral control. In the tax context, knowledge of tax regulations, the functions of taxation, and tax calculation and payment procedures can strengthen individuals' understanding and beliefs regarding their tax obligations. Such knowledge also enhances taxpayers' perceived ability to fulfill their obligations correctly, thereby supporting compliant behavior. Previous studies by As'ari (2018), Naisaroh and Afiqoh (2022), and Utami and Andriani (2024) have also highlighted the relevance of tax knowledge in explaining taxpayer compliance. Therefore, higher tax knowledge is expected to contribute to greater taxpayer compliance.

H1: Tax knowledge positively affects taxpayer compliance.

The *Technology Acceptance Model* (TAM) proposed by Davis (1989) explains that technology acceptance is influenced by perceived usefulness and perceived ease of use. In the context of Coretax, taxpayers' perceptions of accessible tax information, digital tax services, and system user experience may shape their acceptance and use of the platform. A positive perception of the system can facilitate the fulfillment of tax obligations through digital services. Previous studies by Tambun et al. (2020), Barri and Hidayat (2025), and Bagus and Sulkiah (2026) also discuss the relationship between digital tax administration and taxpayer compliance. Therefore, more positive perceptions of Coretax are expected to contribute to higher taxpayer compliance.

H2: Coretax perception positively affects taxpayer compliance.

Digital literacy enables individuals to access, understand, evaluate, and utilize information through digital technologies. According to the digital literacy frameworks proposed by UNESCO (2018) and Ferrari (2013), digital competence encompasses information, communication, content creation, safety, and problem-solving skills. In the tax context, having tax knowledge does not necessarily ensure that taxpayers can translate that knowledge into compliant behavior, particularly when fulfilling tax obligations through digital platforms. Individuals also need the ability to search for relevant tax information, understand digital instructions, navigate online services, and address technical difficulties. Therefore, digital literacy may influence the extent to which taxpayers can apply their tax knowledge when fulfilling their tax obligations. Accordingly, digital literacy is expected to moderate the relationship between tax knowledge and taxpayer compliance.

H3: Digital literacy moderates the relationship between tax knowledge and taxpayer compliance.

The Technology Acceptance Model (TAM) proposed by Davis (1989) explains that technology acceptance is influenced by perceived usefulness and perceived ease of use. In the context of Coretax, positive perceptions of service accessibility and user experience may encourage taxpayers to rely on the system in fulfilling their tax obligations. However, positive perceptions alone may not be sufficient to ensure that taxpayers can effectively fulfill their obligations through digital tax services. Taxpayers also need digital literacy to access tax information, navigate system features, maintain digital safety, and solve problems encountered when using the platform. As digital literacy provides these capabilities (UNESCO, 2018; Ferrari, 2013), it may influence how taxpayers' perceptions of Coretax relate to their ability to fulfill tax obligations through digital services. Therefore, digital literacy is expected to moderate the relationship between Coretax perception and taxpayer compliance.

H4: Digital literacy moderates the relationship between Coretax perception and taxpayer compliance.

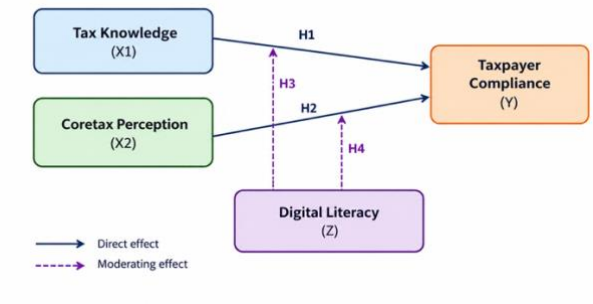


Figure 1
Conceptual Framework

RESEARCH METHODOLOGY

This study employed a quantitative approach with an explanatory research design involving employees of PT. XYZ. The study population consisted of 70 active employees. Respondents were selected using purposive sampling based on three criteria: active employment status, possession of a taxpayer identification number (NPWP), and independent responsibility for individual tax reporting. A total of 58 respondents were included in the analysis, representing 82.9% of the company's active workforce. Data were collected between July and August 2026 through online and printed questionnaires using a five-point Likert scale. The research instrument measured four constructs comprising 29 indicators: tax knowledge (X1) with 5 indicators, Coretax perception (X2) with 9 indicators, digital literacy (Z) with 9 indicators, and taxpayer compliance (Y) with 6 indicators. Tax knowledge covered understanding of tax regulations and procedures and the calculation and payment of taxes (As'ari, 2018). Coretax perception addressed perceived accessibility of tax information, digital tax services, and system user experience (Tambun et al., 2020). Digital literacy encompassed communication, content creation, safety, and problem-solving (UNESCO, 2018; Ferrari, 2013), while taxpayer compliance covered formal and material compliance (Utami, 2018).

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3. The measurement model was assessed through convergent validity, discriminant validity, and construct reliability using outer loadings, Average Variance Extracted (AVE), Heterotrait–Monotrait Ratio (HTMT), Cronbach's Alpha, rho_A, and Composite Reliability. The structural model was evaluated using Variance Inflation Factor (VIF), coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2). Hypotheses were tested through bootstrapping to obtain path coefficients, t-statistics and p-values. Moderating effects were examined through the interaction between tax knowledge and digital literacy, and between Coretax perception and digital literacy. The direct effect of digital literacy on taxpayer compliance was also included in the model specification to support moderation estimation, without introducing an additional hypothesis. Potential common method bias was assessed using the full-collinearity VIF approach. The study maintained respondent confidentiality and considered voluntary participation and informed consent.

RESULTS AND ANALYSIS

Respondent Profile

A total of 58 employees of PT. XYZ participated in this study. Their demographic characteristics are presented in Table 1, covering gender, age, education level, and length of employment.

Table 1
Respondent Characteristics

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	37	64
	Female	21	36
	Total	**58**	**100**
Age	Below 25 years	3	5
	25–34 years	33	57
	35–44 years	16	28
	45–54 years	6	10
	Total	**58**	**100**
Education	Senior High School/Vocational School	15	26
	Diploma	4	7
	Bachelor's Degree	36	62
	Master's Degree	2	3
	Doctoral Degree	1	2
	Total	**58**	**100**
Length of Employment	Less than 1 year	10	17
	1–3 years	28	48
	4–6 years	7	12
	7–10 years	4	7
	More than 10 years	9	16
	Total	**58**	**100**

As shown in Table 1, the majority of respondents were male (64%), aged 25–34 years (57%), held a bachelor's degree (62%), and had 1–3 years of work experience (48%).

Measurement Model Evaluation

The measurement model was evaluated to assess convergent validity and internal consistency reliability. Convergent validity was examined through the outer loadings and average variance extracted (AVE), while internal consistency reliability was assessed using Cronbach's alpha, rho_A, and composite reliability. The results of these assessments are presented in Table 2.

Table 2
Measurement Model: Convergent Validity and Reliability

Construct	Indicator	Outer Loading	AVE	Cronbach's Alpha	Rho_A	Composite Reliability
Tax Knowledge (X1)	X1.1	0.809	0.769	0.925	0.930	0.943
	X1.2	0.854				
	X1.3	0.883				
	X1.4	0.917				
	X1.5	0.917				
Coretax Perception (X2)	X2.1	0.877	0.800	0.969	0.971	0.973
	X2.2	0.870				
	X2.3	0.859				
	X2.4	0.906				
	X2.5	0.911				
	X2.6	0.890				
	X2.7	0.903				
	X2.8	0.909				

	X2.9	0.923				
Digital Literacy (Z)	Z1.1	0.777	0.674	0.939	0.941	0.949
	Z1.2	0.832				
	Z1.3	0.861				
	Z1.4	0.796				
	Z1.5	0.853				
	Z1.6	0.772				
	Z1.7	0.821				
	Z1.8	0.828				
	Z1.9	0.843				
Taxpayer Compliance (Y)	Y1.1	0.871	0.795	0.948	0.954	0.959
	Y1.2	0.876				
	Y1.3	0.949				
	Y1.4	0.917				
	Y1.5	0.911				
	Y1.6	0.820				

As shown in Table 2, all indicators have outer loading values ranging from 0.772 to 0.949, exceeding the recommended threshold of 0.70. The AVE values for all constructs range from 0.674 to 0.800, indicating that each construct meets the required criteria for convergent validity. Furthermore, the reliability assessment demonstrates satisfactory results, with Cronbach's alpha values ranging from 0.925 to 0.969, rho_A values from 0.930 to 0.971, and composite reliability values from 0.943 to 0.973. All values exceed the threshold of 0.70, confirming adequate internal consistency reliability. Therefore, the measurement model meets the criteria for convergent validity and reliability.

Table 3
Discriminant Validity Assessment Using HTMT

Construct	Tax Knowledge	Coretax Perception	Digital Literacy	Taxpayer Compliance
Tax Knowledge	—			
Coretax Perception	0.738	—		
Digital Literacy	0.425	0.598	—	
Taxpayer Compliance	0.517	0.566	0.794	—

As shown in Table 3, the HTMT values among the four constructs range from 0.425 to 0.794. All values are below the recommended threshold of 0.85, indicating that each construct is empirically distinct from the others. Although the highest value is observed between digital literacy and taxpayer compliance (0.794), it remains within the acceptable threshold. These results confirm that the measurement model satisfies the discriminant validity criterion.

Structural Model and Hypothesis Testing

Following measurement validation, the structural model was estimated using bootstrapping with 5,000 resamples to test the four hypothesized relationships. Table 3 reports the path coefficients, t-statistics, and significance outcomes for each hypothesis.

Table 4
Structural Model Assessment and Hypothesis Testing Results

Relationship	Path Coefficient (β)	Inner VIF	t-statistic	p-value	Decision
X1 -> Y	0.330	2.284	2.328	0.010	Supported
X2 -> Y	-0.032	2.521	0.238	0.406	Not Supported
X1 x Z -> Y	-0.315	2.770	2.495	0.006	Supported

X2 x Z -> Y	0.226	2.640	1.554	0.060	Not Supported
Z-> Y	0.601	1.572	5.558	<0.001	Significant Direct Effect

As presented in Table 4, tax knowledge is positively and significantly associated with taxpayer compliance (β = 0.330, p = 0.010), supporting H1. In contrast, Coretax perception is not significantly associated with taxpayer compliance (β = -0.032, p = 0.406); therefore, H2 is not supported. The interaction between digital literacy and tax knowledge is negative and statistically significant (β = -0.315, p = 0.006), supporting H3. This indicates that digital literacy negatively moderates the relationship between tax knowledge and taxpayer compliance, weakening their positive association. Meanwhile, the interaction between digital literacy and Coretax perception is not statistically significant (β = 0.226, p = 0.060); thus, H4 is not supported. Additionally, digital literacy has a positive and statistically significant direct association with taxpayer compliance (β = 0.601, t = 5.558, p < 0.001). Regarding collinearity, all inner VIF values range from 1.572 to 2.770, indicating that multicollinearity is not a concern in the structural model.

Table 5
Explanatory Power and Predictive Relevance of the Structural Model

Assessment	Construct	Value
R^2	Taxpayer Compliance	0.665
Q^2	Taxpayer Compliance	0.490

As presented in Table 5, the R^2 value for taxpayer compliance is 0.665, indicating that the structural model explains 66.5% of the variance in taxpayer compliance. The remaining 33.5% is attributable to factors outside the research model. Furthermore, the Q^2 value of 0.490, which is greater than zero, indicates that the model has predictive relevance in explaining taxpayer compliance. Overall, these results suggest that the structural model demonstrates substantial explanatory power and predictive relevance.

Table 6
Effect Size (f^2) of the Structural Model

Predictor	Effect Size (f^2)	Interpretation
X1	0.142	Small
X2	0.001	Negligible
Z	0.686	Large
X1-Z-Y	0.142	Small
X2-Z-Y	0.054	Small

As shown in Table 6, digital literacy has a large effect size on taxpayer compliance (f^2 = 0.686), indicating its substantial contribution to the structural model. Tax knowledge and its interaction with digital literacy both demonstrate small effect sizes (f^2 = 0.142). Similarly, the interaction between Coretax perception and digital literacy has a small effect size (f^2 = 0.054). In contrast, Coretax perception has a negligible effect size (f^2 = 0.001). These findings indicate that digital literacy contributes the most to explaining taxpayer compliance, while the contribution of Coretax perception is minimal.

Tax Knowledge and Compliance

The results indicate that tax knowledge has a positive and significant effect on taxpayer compliance, with a path coefficient of 0.330 and a p-value of 0.010. This finding suggests that understanding tax regulations, tax functions, and tax calculation, payment, and reporting procedures is associated with individuals' ability to fulfill their tax obligations. From the perspective of the Theory of Planned Behavior (TPB), tax knowledge can support individuals' beliefs and perceived behavioral control, referring to their perception of their ability to perform a particular behavior (Ajzen, 1991). Adequate knowledge helps taxpayers understand the actions required and reduces uncertainty when fulfilling their tax obligations.

This finding is consistent with Abduloh and Khaerunnisa (2026), Yuliani and Ratnasari (2025), and Putri and Mariani (2026), who emphasize the importance of tax knowledge in explaining taxpayer compliance. In the context of PT. XYZ, this result highlights that understanding tax obligations remains important even as tax administration shifts toward digital systems. Therefore, tax education for employees should focus not only on introducing tax regulations but also on practical aspects of tax calculation, payment, and reporting.

Coretax Perception and Compliance

The results show that Coretax perception does not have a significant effect on taxpayer compliance, with a path coefficient of -0.032 and a p-value of 0.406. This finding indicates that positive perceptions of information accessibility, digital tax services, and user experience do not necessarily translate into higher tax compliance. According to the Technology Acceptance Model (TAM), technology acceptance is influenced by perceived usefulness and perceived ease of use (Davis, 1989). However, accepting or perceiving a system as useful does not automatically ensure that users understand and fulfill their tax obligations. This may be particularly relevant during the transition to a new tax administration system, when users are still adapting to changes in procedures, system features, and work processes. Technical difficulties and unfamiliarity with the system may also limit the extent to which perceived benefits can be translated into effective use and compliant behavior.

This finding is consistent with Aurelia and Anggraeni (2026), Oktaviani et al. (2025), and Rusmaji et al. (2026), who indicate that the implementation or perceived ease of using Coretax does not necessarily lead to higher taxpayer compliance. In the context of PT. XYZ, this result suggests that the availability of a digital tax system alone is insufficient to ensure compliance. Employees must also understand which tax obligations they need to fulfill, how to calculate and pay their taxes, and when to submit their reports. Therefore, Coretax assistance should be accompanied by practical tax education so that employees can not only operate the system but also use it appropriately to fulfill their tax obligations.

The Moderating Role of Digital Literacy in the Relationship between Tax Knowledge and Taxpayer Compliance

The results show that digital literacy significantly moderates the relationship between tax knowledge and taxpayer compliance, with an interaction coefficient of -0.315 and a p-value of 0.006. The negative coefficient indicates that digital literacy weakens the positive relationship between tax knowledge and compliance. From the perspective of the Theory of Planned Behavior (TPB), tax knowledge supports individuals in understanding their obligations, while perceived behavioral control relates to their beliefs about their ability to perform the required behavior (Ajzen, 1991). Digital literacy provides additional capabilities to access tax information, navigate digital services, and complete administrative procedures independently. Consequently, individuals with stronger digital capabilities may rely more on digital resources when fulfilling their tax obligations, which may reduce the relative contribution of tax

knowledge to compliance. However, this explanation represents a possible interpretation of the interaction effect rather than a mechanism directly tested in this study.

This finding is relevant to Lailiyah and Rahmawati (2026), who highlight the role of digital literacy in explaining taxpayer compliance within a digital environment. In the context of PT. XYZ, the negative moderation does not imply that digital literacy reduces compliance. Rather, it indicates that the relationship between tax knowledge and compliance varies according to individuals' digital literacy levels. Therefore, tax education should remain a priority while being integrated with practical digital training. This approach can help employees understand their tax obligations while developing the capabilities needed to fulfill them through digital tax services.

The Moderating Role of Digital Literacy in the Relationship between Coretax Perception and Taxpayer Compliance

The results indicate that digital literacy does not significantly moderate the relationship between Coretax perception and taxpayer compliance, with an interaction coefficient of 0.226 and a p-value of 0.060. Although the coefficient indicates a positive direction, the effect is not statistically significant at the 5% level. From the perspective of the Technology Acceptance Model (TAM), perceived usefulness and perceived ease of use influence individuals' acceptance of technology (Davis, 1989). However, digital literacy represents general technological capabilities, whereas Coretax perception reflects individuals' evaluations of a specific tax administration system. Having the ability to use digital technology does not necessarily mean that individuals perceive Coretax as useful or easy to use, nor does it guarantee that such perceptions will translate into compliant behavior. This distinction may explain why digital literacy does not significantly change the relationship between Coretax perception and taxpayer compliance in this study.

This finding can be considered alongside studies by Nurhapsari et al. (2026) and Listyawati et al. (2026), which highlight the relevance of digital literacy in the context of digital tax compliance and Coretax use. Nevertheless, the results of the present study indicate that its moderating role depends on the specific relationship being examined. In the context of PT. XYZ, employees may possess sufficient digital capabilities to access and operate digital services, but these capabilities alone may not make their perceptions of Coretax more strongly associated with tax compliance. Therefore, digital training should be integrated with practical tax education and guidance on fulfilling individual tax obligations through Coretax.

Methodological Reflection

This study employed a quantitative approach using PLS-SEM involving 58 employees of PT. XYZ selected through purposive sampling. Several limitations should be acknowledged, including the relatively small sample, single-company setting, potential response bias from self-reported data, and cross-sectional design, which limits the ability to establish temporal relationships and rule out reverse causality. Additionally, bias-corrected confidence intervals were not reported, limiting the assessment of estimation precision. Future research should involve larger samples across multiple organizations, employ longitudinal designs, and incorporate objective tax compliance indicators to improve the generalizability and robustness of the findings.

Theoretical and Practical Implications

This study contributes to the understanding of individual taxpayer compliance in the context of digital tax administration by examining the complementary perspectives of the

Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM). The findings highlight the importance of tax knowledge and digital literacy in explaining taxpayer compliance. The significant negative moderating effect of digital literacy further indicates that the relationship between tax knowledge and compliance varies according to individuals' digital capabilities. Meanwhile, the insignificant effect of Coretax perception and its interaction with digital literacy suggest that perceptions of technology alone may not be sufficient to explain compliance behavior. These findings emphasize the need to consider both individual tax knowledge and digital capabilities when examining compliance in a digital tax environment.

Practically, the findings suggest that PT. XYZ should prioritize continuous tax education, particularly regarding individual tax obligations, tax calculation, payment, and reporting procedures. Coretax training should be integrated with practical guidance on fulfilling specific tax obligations rather than focusing solely on system operation. The company should also support digital literacy through training on accessing tax information, navigating digital services, and managing electronic tax documents. Furthermore, appointing a designated person in charge (PIC) to assist employees with tax-related questions may help address difficulties encountered during the transition to digital tax administration. Combining tax education, digital skills development, and Coretax assistance may support more effective fulfillment of employees' tax obligations.

CONCLUSION

This study examined the relationships between tax knowledge, Coretax perception, digital literacy, and taxpayer compliance. The findings indicate that tax knowledge is positively associated with taxpayer compliance, supporting H1, while Coretax perception shows no significant association with compliance, leading to the rejection of H2. Digital literacy negatively moderates the relationship between tax knowledge and compliance, supporting H3, but does not significantly moderate the relationship between Coretax perception and compliance; therefore, H4 is not supported.

Several limitations should be acknowledged. The study involved only 58 respondents from a single company (PT. XYZ), which may limit the generalizability of the findings. The use of self-reported data may introduce response bias, while the cross-sectional design limits the ability to establish temporal relationships and rule out reverse causality. Future research should involve larger samples from multiple organizations and industries to improve generalizability. Longitudinal studies could examine changes in taxpayer compliance and perceptions during the implementation of Coretax. Further studies could also incorporate objective tax compliance indicators and examine additional factors, such as system quality, user experience, and access to tax assistance.

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