

DIGITALIZATION OF THE TAX SYSTEM IN INDONESIA: OPPORTUNITIES AND CHALLENGES OF CORETAX IMPLEMENTATION



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Abstract

The digitalization of the tax system represents a strategic initiative by the government to enhance the effectiveness and efficiency of tax management. A key innovation in this effort is the implementation of the Coretax system, which modernizes tax administration through information technology in areas such as tax reporting, payments, and oversight. This study aims to examine how the Coretax system contributes to the success of tax management in Indonesia and to identify the opportunities and challenges associated with its implementation in the digital era. The research employs a qualitative approach using literature review methods, analyzing secondary data sourced from scientific journals, official reports from the Directorate General of Taxes (DGT), and academic publications and policies related to tax digitalization. Through thematic analysis, the study describes the impacts, benefits, and challenges experienced in the application of the Coretax system. The findings indicate that Coretax improves the accuracy and efficiency of tax administration, strengthens fiscal oversight, and increases transparency within the Tax Information System. However, several implementation challenges persist, including issues related to digital literacy, technological infrastructure, human resource capacity, and data security risks, all of which require proactive management. To ensure the optimal implementation of Coretax and support a modern, transparent, and accountable public taxation system in Indonesia, integrated and harmonized policies are essential.

Keywords: Coretax, Tax Digitalization, Tax Effectiveness, Challenges, Implementation

INTRODUCTION

National development aims to enhance the welfare of the population (Putri, 2023). One of the key factors in achieving this goal is development funding, which can be sourced from taxation as a component of domestic revenue. Taxes play a crucial role in financing infrastructure development, distributing subsidies to the public, and promoting equitable infrastructure growth across Indonesia, ensuring that the benefits are experienced by all citizens (Prastyo, 2019). From an economic standpoint, taxation supports the smooth facilitation of exports, the distribution of agricultural products to urban areas, and the overall efficiency of national economic flows. Fundamentally, taxes represent a major source of state revenue and contribute significantly to national development alongside other financial sources (Saputra, 2024). In the past five years, Indonesia has encountered substantial challenges in the taxation sector. This is evident in the declining contribution of tax revenues collected by the Directorate General of Taxes (DGT) to total state income. Data indicate a decrease from 1.35% in 2017 to 1.28% in 2021, highlighting reduced effectiveness in tax collection. In response, the government has taken steps to address these issues through a digital transformation of the tax administration system. A key strategic initiative in this effort is the implementation of the Coretax Administration System (CTAS), launched by the DGT on January 1, 2025.

The Coretax system was developed to enhance the efficiency and oversight of taxpayer compliance. Its objectives include streamlining tax administration processes, strengthening data integration, and maximizing transparency and accountability in tax payments. According to research conducted by Purnomo et al. (2025) the implementation of Coretax has facilitated tax reporting through features such as automation, integrated data systems, and comprehensive user guidance, thereby improving taxpayer compliance by minimizing reporting errors and accelerating the filing process. Additionally, this system is expected to increase the domestic tax ratio and broaden the tax base (OECD, 2022). Nevertheless, the implementation of Coretax faces several challenges. Panjaitan (2024) identified low digital literacy, insufficient technical training, and inadequate technological infrastructure as the primary barriers to the system's nationwide success. As a result, the previous tax administration system was reactivated alongside Coretax, and penalties for late reporting due to technical issues in the new system were temporarily suspended.

The digital transformation of taxation offers major opportunities to improve Indonesia's tax administration effectiveness and efficiency. However, realizing the full potential of this digitalization requires balanced capabilities across various dimensions, including regulatory frameworks, technological infrastructure, and human resources. Accordingly, this study aims to explore the opportunities and challenges associated with the implementation of the Coretax system within the broader context of digital transformation in Indonesia's tax system. It also seeks to propose strategic measures to optimize tax collection in the digital era. The primary objective of this article is to examine the implementation of the Coretax system as part of the digitization of tax administration aimed at improving its effectiveness, while also identifying the key opportunities and challenges encountered during its implementation as a tool to support the optimization of tax revenue in the digital age.

REVIEW OF LITERATURE

Technology Accepted Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical framework that explains how individuals accept and utilize information technology. Developed by Davis (1989) based on the Theory of Reasoned Action (TRA) introduced by Ajzen and Fishbein (1975). TAM emphasizes the psychological factors that influence technology acceptance, such as user beliefs, attitudes, intentions, and behaviors (Karomi & Purwanto, 2024). TAM is commonly used to predict user acceptance of information systems by illustrating the causal relationships between users' perceptions of a system's usefulness and ease of use, and how these perceptions affect their intentions and behaviors in adopting information technology (Azkiya & Labibah, 2023). The adoption of information systems is strongly influenced by an individual's perception of the technology's functional value (perceived usefulness) and the degree of effort required to use it (perceived ease of use), both of which play a critical role in determining long-term usage (Wicaksono, 2022). With the advancement of information technology, the application of TAM has expanded across various fields, including accounting and auditing. One example of technological integration in auditing is the use of computer-assisted audit techniques (Karomi & Purwanto, 2024). According to Azkiya & Labibah (2023), TAM provides insights into how individuals perceive and adopt new technologies, particularly within organizations undergoing digital transformation. These technological shifts often necessitate adjustments in human resource capabilities to ensure effective adaptation. Ultimately, TAM highlights the influence of external variables on users' internal beliefs and behavioral responses toward technology use.

Therefore, understanding the Technology Acceptance Model (TAM) is essential for organizations seeking to adopt new technologies and enhance operational efficiency (Wicaksono, 2022). Within the TAM framework, two primary constructs influence user acceptance of technology, perceived usefulness and perceived ease of use. Perceived usefulness refers to the degree to which an individual believes that using a particular technology will enhance job performance. According to Karomi & Purwanto (2024) this construct can be analyzed through two conceptual approaches: the one-factor and two-factor models. In the one-factor approach, perceived usefulness encompasses the belief that technology simplifies tasks, provides tangible benefits, increases productivity, enhances effectiveness, and improves overall job performance. In contrast, the two-factor model divides perceived usefulness into two distinct dimensions: the usefulness dimension, which includes task simplification, direct benefits, and productivity gains; and the effectiveness dimension, which includes improved work effectiveness and broader performance enhancements. On the other hand, perceived ease of use refers to the extent to which a user believes that using a technology will be free of effort. Azkiya & Habibah (2023) suggest that this perception is shaped by several indicators, including the ease of learning the system, the system's ability to efficiently complete tasks in alignment with user needs, the enhancement of work-related skills through system use, and the overall simplicity of operating the technology.

Wicaksono (2022) stated that emphasized that belief in the ease of use of an information system significantly contributes to the acceleration of technology adoption. Individuals who feel comfortable and confident in using new technologies are generally more

open to change and more likely to integrate these technologies into their professional and daily activities. Therefore, these two constructs perceived usefulness and perceived ease of use serve as a critical foundation for understanding how and why individuals are willing to accept and adopt specific technological systems, including within the context of digital tax administration, such as the implementation of the Coretax system in Indonesia.

Coretax

Law No. 28 of 2007 stipulates that tax is a mandatory payment imposed on individuals or business entities, which must be paid to the state in accordance with applicable laws and regulations. Selistiaweni et al. (2020) also define tax as an obligation that must be fulfilled by every individual or legal entity under the provisions of prevailing legislation. Taxes are levied compulsorily without direct compensation; however, the revenue generated is utilized by the government to enhance public welfare. Taxation plays a vital role in national development, particularly in supporting government expenditures to meet societal needs. In response to technological advancements and the demand for more efficient tax administration, the Indonesian government launched the Tax Administration Core System Update project (PSIAP). According to Article 8 of Presidential Regulation No. 40 of 2018, the initiative was driven by the outdated condition of the core tax system used by the Directorate General of Taxes (DGT), which had been in operation for over 15 years. The existing system was difficult to upgrade and failed to accommodate the full scope of operational processes within the DGT (Notika et al., 2023). According to the official website of the Directorate General of Taxes (pajak.go.id), there are five key factors driving the implementation of the Coretax Administration System. These include low levels of taxpayer compliance; the annual growth of tax revenue; a mismatch between the number of tax officers and the increasing number of taxpayers, which complicates supervision and law enforcement; rapid developments in the digital economy and technological innovation; and the need for regulatory frameworks capable of anticipating the evolution of trade transactions. Collectively, these factors underscore the necessity of adopting a more efficient, integrated, and technology-driven tax administration system to enhance tax management in Indonesia.

Coretax is a system designed to streamline tax administration through automated data integration, more accurate tax calculations, and digital-based reporting. According to Simanjuntak & Kusuma, (2024), Coretax was developed as part of a tax reform strategy that incorporates digital technology to enhance tax compliance and reduce compliance costs. Several studies have highlighted the significant potential of such digital systems to improve user satisfaction and minimize the risk of errors in tax reporting (Sarumaha & Budiyantra, 2024). The implementation of Coretax forms part of the broader effort to modernize the tax administration system, a plan that has been in progress since 2018. Tax integration through Coretax encompasses various functions, including service delivery, auditing, supervision, information and data management, and law enforcement. The regulatory foundation for this implementation is outlined in Presidential Regulation No. 40 of 2018 concerning the Update of the Tax Administration System, which ensures alignment between the new system and existing legal frameworks. Coretax is expected to deliver four key benefits, the establishment of a robust, credible, and accountable tax institution; more effective and efficient administrative processes; enhanced transparency and accuracy in tax management; and improved accessibility and service delivery for taxpayers.

RESEARCH METHOD

This research aims to provide an in-depth understanding of the dynamics involved in the digitalization of Indonesia's tax system, with a particular focus on the implementation of Coretax as a strategic initiative to effectively and promptly support the success of the national tax system. To evaluate the effectiveness of Coretax implementation as well as the associated challenges and opportunities, this study employed a qualitative methodology based on a comprehensive literature review to gather relevant secondary data. Data were collected from various credible sources to ensure their validity and alignment with the research objectives. These sources included indexed scientific journals such as Scopus and Google Scholar, official reports from the Directorate General of Taxes (DGT), and articles from reputable websites addressing tax digitalization, specifically Coretax. The keywords used in the literature search were "Coretax," "Tax Digitalization," "Tax Effectiveness," and "Tax Challenges and Implementation." Priority was given to literature published between 2020 and 2025 to reflect the recent developments of Coretax as part of the broader tax reform strategy.

The data analysis was conducted using a thematic analysis approach, wherein the collected information was categorized into key themes related to the study's focus. These themes included the benefits of Coretax for improving tax management effectiveness, challenges in implementing the Coretax system, opportunities and strategies for sustaining the digital tax system, and its impact on transparency, accountability, and efficiency in tax administration. The findings were then compared with those of previous studies to provide a comprehensive understanding of Coretax's role and effectiveness in supporting tax accounting information systems. To ensure the validity and reliability of the results, source triangulation and cross-verification with multiple references were performed, and the study's findings underwent peer review (Sari, 2025). Through this approach, the research is expected to offer both theoretical and empirical contributions to the digitalization of taxation, as well as to formulate strategic recommendations for addressing the sustainable and effective implementation of Coretax.

RESULTS AND DISCUSSION

The results of the thematic analysis offer a deeper understanding of the dynamics involved in the implementation of Coretax within Indonesia's digital tax system. This analysis systematically identifies key themes, including the benefits, challenges, opportunities, and impacts of Coretax implementation on transparency, accountability, and the efficiency of tax management. Specifically, the approach clarifies the mixed findings in existing literature on tax digitalization and uncovers potential research gaps that remain underexplored in the context of Coretax implementation. Therefore, this study not only contributes to the advancement of academic literature in the field of tax information systems but also provides strategic recommendations for policymakers and directions for future research to enhance the sustainable success of digitalization efforts.

Based on a literature search using the keywords "Coretax," "Tax Digitalization," "Tax Effectiveness," and "Challenges and Tax Implementation," searches are conducted across several scientific journal databases such as Scopus and Google Scholar, as well as other sources including official reports from the Directorate General of Taxes (DGT) and articles from reputable websites. The search focuses on publications from 2020 to 2025 to

align with the relevance of the Coretax program as part of the national tax reform agenda. The search process yields 75 relevant articles. After filtering to remove duplicates and applying inclusion criteria, a final sample of 58 articles is selected for analysis. These articles are examined to extract information on the number of publications per year, document types (journal articles, official reports, and policy papers), content focus (benefits, challenges, strategies, and impacts of Coretax), and publication sources (international journals, national journals, and government institutions). Further analysis includes the publication medium, country context, and tax policy frameworks, as well as key topics and variables discussed, such as the effectiveness of tax management and information systems, and articles addressing policy evaluation and implementation barriers. This comprehensive review provides valuable insights for researchers, academics, and policymakers to guide future research and strategy development in the digitalization of Indonesia’s tax system.

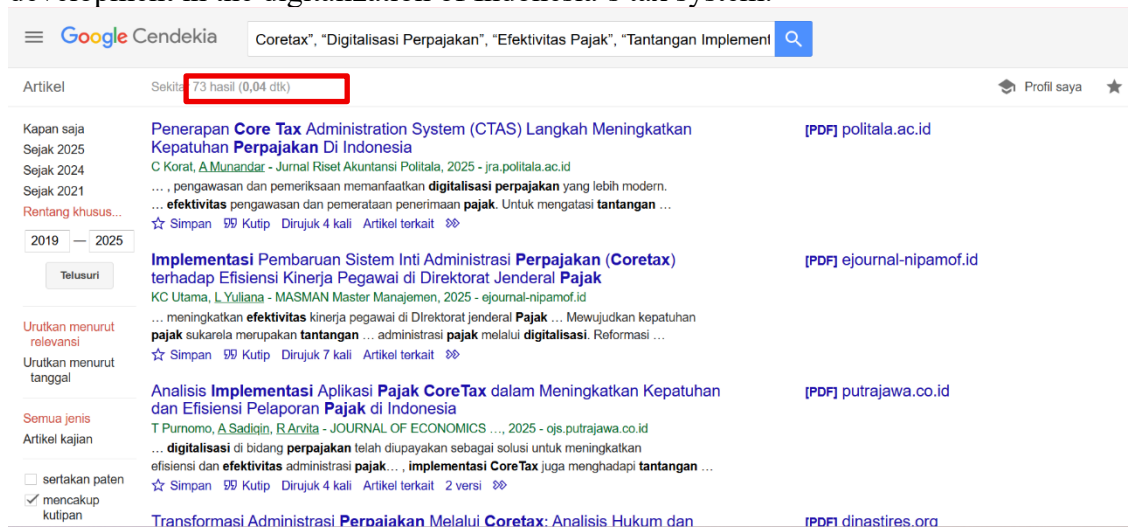


Figure 1.
Screenshot of Article Acquisition

Based on the annual number of articles published between 2020 and 2025, 50% of the total publications occur in 2025. Compared to the previous year, 2024, the number of articles published in 2025 increased by 24.14%. Furthermore, relative to the initial year of the study, 2020, there is a 46.55% increase in publications. These findings indicate a consistent upward trend in research output within this field, particularly over the last two years of the observation period, reflecting a growing and sustained interest in the topic.

Table 1.
Number of Published Articles

Year of Publications	Number of Articles	Percentage
2020	2	3.45%
2021	1	1.72%
2022	2	3.45%
2023	9	15.52%

Year of Publications	Number of Articles	Percentage
2024	15	25.86%
2025	29	50.00%
Total	58	100%

A total of 58 articles are identified throughout the research period. Based on the frequency of authorship per article, Table 2 presents the distribution of the number of authors contributing to publications during this period. The articles are categorized into five groups: single author, two authors, three authors, four authors, and five authors. Descriptive analysis reveals that articles authored by two individuals are the most prevalent, accounting for 29.31% of the total. Articles written by a single author represent 24.14%, while those authored by three individuals constitute 17.24%. Furthermore, approximately 29.31% of the articles are written by groups of four to five authors. These findings suggest that collaboration between two to three researchers is a common practice in the development of topics in this field, potentially enhancing the quality of research and increasing the likelihood of publication in scientific journals.

Table 2.
Number of Article Authors

Authors Number	Frequency	Percentage
Single Author	14	24.14%
2 Authors	17	29.31%
3 Authors	10	17.24%
4 Authors	8	13.79%
5 Authors	9	15.52%
Total	58	100%

Based on the type of publication, a total of 58 journal articles are analyzed, distributed across various journals and publishers. As shown in Table 3, these articles are published in more than 50 different journal titles. The majority of publications appear in the *Tax Applications Journal*, which contributes 4 articles (6.90%), followed by Musytari: Journal of Management, Accounting, and Economics with 3 articles (5.17%). In addition, MASMAN Master of Management and the Directorate General of Taxes each contribute 2 articles (3.45%). The distribution of publications across a wide range of journals reflects the diversity and breadth of scientific discourse surrounding the research theme, with many journals contributing only one article. This indicates that research in this field is not concentrated within a limited number of periodicals but is instead disseminated through a variety of national and international scientific publications, thereby supporting the broad dissemination of academic knowledge.

Table 3.
Number of Articles Per Journal

Journal Publication	Quantity	Percentage
Indonesian Journal of Community Dedication	1	1.72%
Musytari: Jurnal Manajemen, Akuntansi, dan Ekonomi	3	5.17%
Jurnal Akuntansi Edukasi Nusantara	1	1.72%
Jurnal Algoritma	1	1.72%
Equality: Journal of Law and Justice	1	1.72%
Jurnal Aplikasi Perpajakan	4	6.90%
MASMAN Master Manajemen	2	3.45%
Jurnal Ekonomi Bisnis Dan Manajemen	1	1.72%
Economics and Digital Business Review	1	1.72%
Doctoral dissertation	1	1.72%
Jurnal Locus Penelitian dan Pengabdian	1	1.72%
GEMILANG: Jurnal Manajemen dan Akuntansi	1	1.72%
Majalah Ekonomi	1	1.72%
Ekonomipedia: Jurnal Ekonomi Manajemen dan Bisnis	1	1.72%
Jurnal Ilmiah Penelitian Mahasiswa	1	1.72%
Jurnal Sistem Informasi Akuntansi	1	1.72%
Jurnal Akuntansi dan Keuangan Kontemporer (JAKK)	1	1.72%
International Journal of Economics, Business and Management Research	1	1.72%
Seminar of Social Sciences Engineering and Humaniora	1	1.72%
TOFEDU: The Future of Education Journal	1	1.72%
Jurnal Riset Akuntansi Politala	1	1.72%
Jurnal Akuntansi Dan Perpajakan	1	1.72%
Jurnal Riset Rumpun Ilmu Sosial, Politik dan Humaniora	1	1.72%
Sustainability Accounting Journal	1	1.72%
RIGGS: Journal of Artificial Intelligence and Digital Business	1	1.72%
Juremi: Jurnal Riset Ekonomi	1	1.72%

Journal Publication	Quantity	Percentage
Jurnal Kebijakan Fiskal	1	1.72%
Ilmu Ekonomi Manajemen dan Akuntansi	1	1.72%
Jurnal Maneksi (Management Ekonomi Dan Akuntansi)	1	1.72%
Entrepreneurship Bisnis Manajemen Akuntansi (E-BISMA)	1	1.72%
Jurnal Administrasi Publik Dan Perpajakan	1	1.72%
E_Jurnal Ilmiah Riset Akuntansi	1	1.72%
Indonesian Treasury Review: Jurnal Perbendaharaan, Keuangan Negara, Dan Kebijakan Publik	1	1.72%
Jurnal Akuntansi Digital	1	1.72%
Citizen: Jurnal Ilmiah Multidisiplin Indonesia	1	1.72%
Jurnal Ekonomi Dan Perpajakan	1	1.72%
Jurnal Fokus Manajemen	1	1.72%
Jurnal Teknologi Dan Kebijakan Fiskal	1	1.72%
Indonesia Berdaya	1	1.72%
Trending: Jurnal Ekonomi, Akuntansi Dan Manajemen	1	1.72%
Jurnal Hukum Bisnis Dan Administrasi Negara	1	1.72%
NUSANTARA: Jurnal Ilmu Pengetahuan Sosial	1	1.72%
Owner: Riset dan Jurnal Akuntansi	1	1.72%
Aurelia: Jurnal Penelitian Dan Pengabdian Masyarakat Indonesia	1	1.72%
Jurnal Komunikasi dan Ilmu Sosial	1	1.72%
Indonesian Journal of Technology and Computer Science	1	1.72%
Jurnal Ekonomi Bisnis Dan Manajemen	1	1.72%
International Journal of Economics, Business and Management Research	1	1.72%
Jurnal Administrasi Dan Bisnis	1	1.72%
Direktorat Jenderal Pajak	2	3.45%
OECD	1	1.72%
Total	58	100%

The implementation of the Coretax system as part of Indonesia's digital transformation in taxation is grounded in a comprehensive legal framework, reflecting the government's prioritization of strategic innovations to modernize the national tax system (Wala & Tesalonika, 2024). These regulations not only serve as the legal foundation for the adoption of Coretax but also address various operational and technical aspects to enhance system efficiency and security. The primary legal framework underpinning the Coretax software system is the Law on General Provisions and Tax Procedures, which undergoes multiple revisions to accommodate technological advancements in tax administration (Supriyanto et al., 2023). Key regulations concerning the digitization of tax services, such as the implementation of Coretax as a core element of modern tax administration, derive from this law. A critical component of Coretax-related regulation is the protection of taxpayer data, which is guided by the principle of data confidentiality as mandated by prevailing tax laws. Furthermore, the implementation of Coretax aligns with Indonesia's national digital transformation agenda, as outlined in the Presidential Decree on the National Medium-Term Development Plan (RPJMN). This indicates that Coretax is not merely a technological innovation but also an integral part of the broader national development strategy (Kusnandar et al., 2023).

Furthermore, the legal framework supporting Coretax highlights that the operation of complex digital systems requires comprehensive cross-data integration. Regulations issued by the Directorate General of Taxes (DGT) establish specific standards and protocols for data integration to ensure that Coretax effectively interconnects with other relevant systems. The implementation of Coretax also aligns with Indonesia's broader legal reform agenda, which emphasizes the need for a more efficient legal framework to enhance the effectiveness of tax administration. A study by Wala & Rasji (2023) underscores the importance of balancing administrative efficiency, public trust, and legal fairness, elements that are directly relevant to the role of Coretax in fostering transparent and accountable reforms in tax administration. Functionally, Coretax operates as a fully integrated, end-to-end tax administration system, encompassing all phases of the tax process, from filing and reporting to taxpayer data maintenance. One of the system's core features is the use of a unified identification number linked to the national population database, designed to ensure accuracy and eliminate duplicate records. This process is supported by an automated validation system that authenticates supporting documents and performs cross-verification using data from other government institutions (Pranoto et al., 2023). From a payment standpoint, Coretax integrates with the national banking system through Application Programming Interfaces (APIs), allowing real-time payment transactions with higher accuracy. This integration marks a significant shift in Indonesia's digital tax accounting standards by aligning conventional tax processes with the demands of the digital era. Through the application of digital accounting principles, Coretax enables instant transaction processing without the traditional constraints of tax burden and income recognition principles (Kusuma et al., 2023).

Additionally, Coretax provides a standardized digital file format that facilitates automatic reconciliation between commercial accounting and tax standards. The system's ability to integrate with existing accounting software used by businesses or individuals enables more efficient data processing and reduces the need for manual input. Moreover, Coretax adopts a triple-entry accounting approach, which reinforces the integrity and accuracy of financial data by ensuring comprehensive transaction tracking (Purnomo et al.,

2023). All transactions within the Coretax system are embedded with metadata, allowing detailed historical records and traceability of data modifications, thereby enhancing transparency and accountability. To maintain consistency and accuracy across accounting and reporting systems, Coretax employs a systematic data validation process. The system is also equipped with an automated notification feature designed to detect and improve data quality, thereby increasing efficiency in tax audits. Coretax's integration with corporate accounting systems marks a substantial advancement in the management of financial and accounting data in Indonesia. Its API-based architecture supports automatic data synchronization, accommodates multiple data formats, and optimizes information standards to improve the accuracy and reliability of tax reporting (Hartanto et al., 2023).

The implementation of Coretax within Indonesia's tax system represents a strategic initiative to enhance transparency and efficiency in tax administration (Joselin et al., 2024). The transparency facilitated by this system enables taxpayers to access their tax information in real time, including the status of tax filings and payments, thereby reducing misunderstandings caused by limited access to accurate information (Puspita & Putra, 2021). Moreover, this digital technology strengthens the transparency of the overall tax system and helps rebuild trust between taxpayers and tax authorities (Juwita & Qadri, 2024). Coretax supports the effective dissemination of critical information, such as regulatory updates, filing guidelines, and tax payment schedules. Prior to its implementation, delays in communication often hinder taxpayers' ability to comply with newly issued regulations. With Coretax, information is delivered instantly, thereby reducing the risk of non-compliance resulting from a lack of regulatory awareness (Nurohimah et al., 2023). In addition, the system reduces opportunities for corruption by limiting face-to-face interactions between taxpayers and tax officials, thereby minimizing the potential for abuse of authority. Tax digitalization through Coretax also allows for more rigorous oversight of tax data, enabling tax authorities to detect potential irregularities more rapidly and accurately (Sudiantini et al., 2023). Beyond improving transparency, Coretax contributes to strengthening accountability in the tax system (Panjaitan, 2024). The integration of a digital system ensures that tax data is systematically organized and well-documented, facilitating the audit process and enhancing public trust in tax governance (Stefani & Paramitha, 2022).

The implementation of Coretax enables tax authorities to record every tax transaction digitally and in real time, thereby reducing the risk of data manipulation and enhancing accountability in tax reporting. All tax-related activities are tracked more transparently, ensuring that every process complies with prevailing regulations (Pratiwi & Martani, 2021). This system also streamlines the audit process, which previously encounters delays due to fragmented or incomplete data. With centralized and integrated data availability, auditors perform audits more efficiently and accurately. Furthermore, Coretax facilitates the preparation of more detailed and precise tax revenue reports, enabling tax authorities to demonstrate accountability in public tax management and mitigate negative public perceptions related to potential corruption (Ulum & Suryatimur, 2022). Despite its various benefits to the tax administration system, the implementation of Coretax still faces several challenges that must be addressed. One of the primary obstacles is the low level of digital literacy among taxpayers, particularly those with limited familiarity with technology. This lack of understanding results in difficulties in accessing and fully utilizing the features offered by Coretax (Arwani & Priyadi, 2024). Without sufficient education and outreach

efforts, the system's potential to improve tax compliance is not fully realized. Therefore, proactive measures by tax authorities are essential to enhance public understanding through continuous training programs and educational campaigns (Juwita & Qadri, 2024).

The implementation of Coretax also encounters challenges related to technological infrastructure, particularly in regions with limited internet connectivity. Instability within the digital system and frequent server disruptions often impede the efficiency of online tax payment and reporting processes. To mitigate these issues, the Directorate General of Taxes (DGT) introduces several strategies, including the development of an offline mode, the implementation of caching systems to reduce bandwidth consumption, and partnerships with telecommunications providers to enhance network infrastructure in high-priority areas. In addition to addressing taxpayer concerns, it is equally important that tax officials possess adequate technical skills to operate and manage the Coretax system effectively. A digital competency gap among system users hinders oversight, monitoring, and audit functions. As such, the DGT provides continuous training programs, establishes a multi-channel support system, and designs a more intuitive, user-friendly interface to ensure that Coretax is accessible to all stakeholders (Juwita & Qadri, 2024). Moreover, technical disruptions such as server latency or system downtime during peak tax reporting periods remain significant concerns in the system's implementation and are often cited as some of the most frequent user complaints.

Such issues hinder the smooth functioning of tax administration and increase the risk of delays in tax payments. Therefore, it is essential for the Directorate General of Taxes (DGT) to ensure system stability by conducting regular system testing and developing more robust and reliable infrastructure. Security is another critical concern in the implementation of Coretax. Cybersecurity threats such as hacking, data breaches, and unauthorized access compromise system operations and undermine taxpayer trust in digital tax services. To mitigate these risks, the DGT implements a comprehensive, multi-layered security framework that includes end-to-end encryption, real-time threat detection, and routine security audits to prevent and respond to potential cyberattacks.

CONCLUSION

The implementation of the Coretax system represents a strategic initiative within the digital transformation of taxation, aimed at enhancing efficiency, transparency, and accountability in tax administration. The digitization of tax services, commonly referred to as digital taxation, supports improved data management, accelerates administrative processes, and expands the tax base through better system integration. The Coretax application contributes to increased efficiency in tax reporting and payments, minimizes the risk of human error in tax data management, and strengthens the tax oversight and audit mechanisms. However, the successful implementation of this system requires the readiness and adaptability of all stakeholders, particularly taxpayers and tax authorities, to embrace and operate within a technologically advanced environment. Despite its potential, Coretax implementation faces several significant challenges, including the digital divide among taxpayers, many of whom lack digital literacy, limited technological infrastructure in certain regions, insufficient human resource capacity to operate the system effectively, and various cybersecurity threats that may compromise the security and integrity of the digital tax system.

To optimize the implementation of the Coretax digitalization system, continuous efforts are required to enhance public tax literacy, build capacity through education and technical training for all stakeholders, and develop comprehensive, adaptive security policies. Such strategies are expected to maximize the benefits of digitalization, mitigate security risks, and promote sustainable tax compliance. With sustained support from both the government and the public, the Coretax system can serve as a fundamental pillar in establishing a modern, effective, transparent, and adaptable national tax governance framework that responds to technological advancements and global economic dynamics.

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