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Analysis of the Implementation of the Coretax System to Improve Efficiency and Effectiveness

Doni Setiawan¹, Agus Munandar^{2*}

¹Universitas Esa Unggul, Jakarta, Indonesia, leonardus.doni.setiawan@student.esaunggul.ac.id

²Universitas Esa Unggul, Jakarta, Indonesia, agus.munandar@esaunggul.ac.id

*Corresponding Author: agus.munandar@esaunggul.ac.id²

Abstract: The coretax system is a comprehensive tax management system introduced by the Directorate General of Taxes starting January 1, 2025. With this system, all Corporate and Individual Taxpayers perform tax calculations, payments, and reporting on a unified platform, replacing multiple earlier systems like DJP Online and Web e-Invoice. This study seeks to assess the degree of efficiency and effectiveness of utilizing the coretax system from the viewpoint of the user. The employed method is descriptive quantitative, utilizing a survey approach through a five-point Likert scale questionnaire administered to 30 participants, which include tax consultants, individual taxpayers, and employees from the company tax division. Data analysis employs descriptive statistics, including mean values, percentages, and frequency distribution, following validity and reliability assessments. The research findings are expected to demonstrate how much the coretax system can reduce time, expenses, and energy while enhancing the precision and effectiveness of tax reporting.

Keywords: Coretax, Efficiency, Effectiveness, Tax Reporting, Taxpayer.

INTRODUCTION

The coretax system has synchronised data so that both individual taxpayers and corporate taxpayers do not need to re-enter tax data, such as withholding certificates from customers or tax invoices from suppliers; they simply need to enter the tax period and the tax invoice data will appear automatically (Anggraeni & Susilowati, 2025). This system also provides payment methods via the generation of billing codes or advance deposits. The deposit feature is designed to prevent the risk of late tax payments in accordance with the provisions of the Income Tax Law No. 36 of 2009. (Nia Anggreni and Endah Susilowati, 2025) Taxation is a compulsory contribution to the state which is enforced and does not provide direct compensation; it is used to meet the state's needs for the prosperity of the people. The tax reporting system is a mechanism for submitting tax information in the form of calculations, payments and reports on taxes that have been paid in accordance with applicable regulations (Rasmini, 2014).

In calculating, paying and reporting tax, the government grants taxpayers autonomy through the self-assessment system, which empowers taxpayers to calculate, pay and report the amount of tax due themselves in accordance with the provisions of Law No. 36 of 2009 and Law No. 42 of 2009. An individual taxpayer is a person who resides in Indonesia for more than

183 days within a 12-month period or intends to reside in Indonesia, whilst a corporate taxpayer is a company incorporated or domiciled in Indonesia. Taxable items are divided into two categories: Income Tax and Value Added Tax (VAT) (Wahyudiantara, 2025). Income Tax is levied on any increase in economic capacity received or obtained by taxpayers, whether individuals or business entities, whilst VAT is an indirect tax on the consumption of taxable goods and services within the country (Thian, 2021).

Nevertheless, some taxpayers still face difficulties in filing their tax returns using the coretax system as they are not yet accustomed to operating it, resulting in sub-optimal and inaccurate reporting. Furthermore, issues may arise regarding access to the coretax system, and the administrative procedures are not particularly straightforward. In light of these issues, the researcher has undertaken a study of the coretax system, examining all the problems faced by both individual and corporate taxpayers, to determine the extent of these problems and how they might be mitigated (Alfirdaus & Anas, 2024).

Literature Review Taxation

Taxation is a compulsory contribution to the state owed by individuals or entities; it is enforceable and provides no direct consideration, serving to meet the state's needs for the prosperity of the people. Rasmini (2014) defines tax as a contribution by the people to the state treasury, based on legislation, which is enforceable without direct consideration and is used for public expenditure. Syarifudin (2018) views tax as a source of state revenue to finance the administration of government and development. A similar definition is set out in Law No. 28 of 2007. Taxes have four functions: the budgetary function as a source of funding for government expenditure; the regulatory function as an instrument of social and economic policy; the stabilisation function to control inflation through price policy; and the income redistribution function to finance the public interest, thereby creating employment opportunities and increasing people's incomes (Mardiasmo, 2023).

Theories justifying the state's right to levy taxes include the insurance theory, which views tax as a premium for the protection of citizens' lives, property and rights (an insurance premium); the interest theory, which imposes tax based on the extent of an individual's interest in the state; and the ability-to-pay theory, which determines the tax burden according to each taxpayer's ability to pay (Mardiasmo, 2023). The principles of taxation are divided into four: the principle of equality (proportionality to ability and income without discrimination), the principle of certainty (based on clear legislation), the principle of convenience of payment (levied at a time convenient for the taxpayer), and the principle of efficiency (collection costs are kept to a minimum). The Directorate General of Taxes explains the tax system as a mechanism for the implementation of tax rights and obligations. Under the official assessment system, the amount of tax due is determined entirely by the tax collection authority, and taxpayers play a passive role. Under the self-assessment system.

Tax Reporting System

The tax reporting system is a process whereby individuals, companies or entities in Indonesia report information to the tax authorities in accordance with applicable regulations and requirements (Wibawa et al., 2024). The primary objective of the tax reporting system is to ensure that taxpayers provide accurate and complete information regarding their income, expenditure, assets and other tax liabilities to the tax authorities (Utami & Estiningrum, 2023). The tax reporting system typically involves the submission of specific documents and forms, such as annual or monthly tax returns, which contain details of income, expenditure, assets, liabilities and other relevant financial information. This reporting can range from the submission of tax returns via post offices and tax offices; e-Filing, which is the electronic and real-time submission of tax returns; e-Form, a semi-online electronic tax return form; to

coretax, the latest integrated tax administration system designed to modernise tax services (Rosada & Sucahyati, 2025).

The coretax tax reporting system is an administrative service system of the Directorate General of Taxes that provides convenience for users. The development of coretax represents a new breakthrough by the government within the project to modernise the coretax administration system (PSIAP), as stipulated in Presidential Regulation No. 40 of 2018. The term ‘renewal of the core tax administration system’ refers to a project designed by the government to streamline tax administration business processes through the development of a COTS (Commercial Off-the-Shelf) information system, accompanied by the overhaul of tax data. The main objective of the government’s development of coretax is to modernise the current tax administration system. Furthermore, coretax has integrated all core tax administration business processes, ranging from taxpayer registration and tax return filing to tax payment, as well as tax audits and collection (Gede et al., 2025).

Efficiency and Effectiveness

Efficiency refers to the correctness of the method used to carry out a task, as well as the ability to perform that task well without wasting time, money or effort. In other words, efficiency is a concept frequently used in various areas of life, including business, industry, management and economics. Essentially, efficiency refers to the ability to utilise resources in the most optimal way and produce maximum output with minimal sacrifice. In the context of systems, efficiency is about managing a system—such as time, effort and the success achieved in line with objectives—by preventing the wastage of time, effort and costs. On the other hand, Hubworks states that work efficiency is a system that helps individuals or companies achieve maximum output using the minimum amount of input. It can therefore be concluded that a task is considered efficient if it uses few resources (input) yet produces benefits (output) in line with targets or expectations. Efficiency and effectiveness are often used interchangeably, yet they have significant differences (Farrell, 1957; Mouzas, 2006).

Effectiveness is the relationship between output and the objectives or targets to be achieved; a process is said to be effective if it achieves its ultimate objectives and targets. The concept of efficiency is divided into several areas, including operational, economic and market efficiency. Furthermore, efficiency encompasses various types, such as performance indicators and the break-even point; however, within the coretax system, what is evident is the performance indicator for using the system optimally. The benefits and objectives of efficiency and effectiveness are to maximise utilisation in order to achieve the ultimate goal by simplifying tax reporting, so that both individual and corporate taxpayers can understand how to carry out their reporting transparently and accurately.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model developed by Davis (2014) to explain and predict the level of user acceptance of an information technology system. This model is an extension of the Theory of Reasoned Action (TRA) and is based on the assumption that an individual’s acceptance of technology is determined by two key beliefs: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which an individual believes that using a system can improve their work performance, whilst perceived ease of use refers to the extent to which an individual believes that using the system does not require excessive effort (Davis, 2014; Davis et al., 2014). Both constructs influence users’ attitudes towards using the system, which in turn determine their behavioural intention to use it and, ultimately, their actual system usage. Subsequently, Venkatesh and Davis (2014) expanded this model into TAM2 by adding social factors and cognitive processes that influence perceived usefulness, thereby making the model more relevant for explaining the acceptance

of information systems in both organisational and public service contexts.

In the context of this study, the TAM is used as a theoretical framework to assess taxpayers' acceptance of the Coretax system. Perceptions of ease of use are reflected in the indicators of automation level and system availability, whilst perceptions of usefulness are reflected in the indicators of data accuracy, service success, and taxpayer satisfaction. Thus, the level of efficiency and effectiveness of the Coretax system as perceived by users can be explained through this technology acceptance framework, which complements DeLone & McLean (1992) information systems success model as a basis for assessing system quality.

Previous Research

Table 1. Summary of Previous Research

No	Researcher	Research Title	Objectives / Methods
1	Wulandari (2025)	The Effectiveness of coretax Implementation Based on Perceived Usefulness and Ease of Use in Improving Compliance Among Individual Taxpayers at the Denpasar Timur Primary Tax Office	To determine the effectiveness of perceived usefulness in increasing the use of coretax. Quantitative, PLS-SEM analysis.
2	Alfirdaus & Anas (2024)	Analysis of the Effectiveness of coretax as a Strategy for Increasing Local Tax Revenue in DKI Jakarta	apenda's strategy to overcome obstacles and expand the integration of coretax. Descriptive qualitative; interviews, observation, documentation.
3	Fionasari et al. (2026)	Analysis of the Implementation of the coretax Administration System in Improving Tax Compliance: A Case Study of CV USK	Analysing the implementation of coretax in improving corporate taxpayers' compliance. Qualitative; interviews and observation.
4	Artavia et al. (2026)	The Implementation of coretax on the Efficiency of Tax Administration Processes and Taxpayer Satisfaction in the Digital Age	Enhancing the effectiveness and transparency of tax administration. Quantitative; classical assumption tests, normality tests, regression; purposive sampling.

Source: Processed by author 2026

METHOD

The research subject is the target for data collection. Husein (2014) explains that the research subject describes what and/or who is the focus of the research. The research subject in this study is users of the coretax system, comprising both individuals and legal entities. The research design employed is quantitative, utilising a survey (questionnaire). Entri (2012) defines the population as a collection of similar individuals within a specific area and time frame, whilst a sample is a part of the population studied as an estimator of the population. Ahmad & Supriadi (2026) defines the population as the scope of generalisation for objects or subjects with specific qualities and characteristics, whilst a sample is a portion or representative of the population. Based on these definitions, the population of this study comprises tax consultants, individuals and staff within corporate tax divisions, with a sample size of 34 respondents. The sampling criteria were that respondents must be active taxpayers, hold a Taxpayer Identification Number (NPWP) and be Indonesian citizens; data collection was carried out by distributing questionnaires to 30 respondents comprising tax consultants, individual taxpayers and staff of corporate tax divisions. The questionnaire was designed using a Likert scale with five response options: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) and Strongly Agree (5). The questionnaire was distributed online so that respondents could complete it based on their experience of using the coretax system.

This study utilises two main variables, namely the efficiency and effectiveness of the

coretax system. Efficiency is measured by the system's ability to save time, costs and effort during the tax reporting and payment process, whilst effectiveness is measured by the system's accuracy, reliability and success in assisting taxpayers in fulfilling their tax obligations. The indicators for each variable are presented in Table 2.

Table 2. Operational Definitions of Variables

Variable	Indicator	Scale	References
Service Processing Time	Time taken to complete core services	Likert 1–4	(DeLone & McLean, 1992)
Level of Automation	Proportion of the process handled by the system	Likert 1–4	(Davis, 2014)
Data Accuracy	Accuracy and consistency of taxpayer data	Likert 1–4	(DeLone & McLean, 1992)
Service Success	Proportion of transactions completed	Likert 1–4	(Nasucha, 2004)
System Availability	Proportion of time the system is accessible	Likert 1–4	(DeLone & McLean, 1992)
Taxpayer Satisfaction	Users' assessment of the service	Likert 1–4	(Davis, 2014; DeLone & McLean, 1992)

Source: Processed by author 2026

The data collected were analysed using descriptive quantitative methods. Prior to analysis, the questionnaire was subjected to validity and reliability tests to ensure that each statement was appropriate and consistent. Respondents' answers were then processed using descriptive statistics, namely the mean, percentages and frequency distributions, to describe the level of efficiency and effectiveness of the coretax system as perceived by the respondents. The mean results were interpreted using the category ranges in Table 3.

Table 3. Assessment Category Ranges

Score Range	Category	Interpretation
1,00 – 1,80	Very Low	Very inefficient/ineffective
1,81 – 2,60	Low	Inefficient/ineffective
2,61 – 3,40	Fair	Fairly efficient/effective
3,41 – 4,00	High	Efficient/effective
4,21 – 5,00	Very High	Very efficient/effective

Source: Processed by author 2026

RESULTS AND DISCUSSION

Results

This section outlines the characteristics of the 34 respondents who completed the questionnaire. The respondents' characteristics are grouped by taxpayer category, gender and length of time using the coretax system.

Table 4. Respondent Characteristics

No	Characteristics	Number of People	Percentage (%)
1	Tax consultants	2	8%
2	Individual taxpayers	24	71%
3	Tax division staff	8	24%
	Total	34	100%

Source: Processed by author 2026

Based on the table above, it can be seen that there were 2 respondents from tax consultancy firms, accounting for 6 per cent; 24 individual taxpayers, accounting for 71 per cent; and 8 staff members from the tax division, accounting for 24 per cent; thus, the total

number of respondents was 34, accounting for 100 per cent.

Measurement Tools and Assessment Summary

The assessment is based on eight indicators, each of which is weighted, with scores ranging from one to five. The table below provides a summary as follows:

Table 5. Measurement Tools and Assessment Summary

Indicator (Measurement Tool)	Characteristic	Weight	Score (1-5)
Service processing time	Time taken to complete core services	20%	2
Compliance costs	Costs borne by taxpayers	15%	3
Level of automation	Proportion of the process handled by machines	15%	5
Data accuracy	Accuracy and consistency of taxpayer data	20%	3
Service success rate	Proportion of transactions completed	15%	3
System availability	Proportion of time the system is accessible	10%	3
Taxpayer satisfaction	User assessment of the service	5%	3

Source: Processed by author 2026

The questionnaire data indicates that the coretax system experiences very slow service processing, as evidenced by the completion time, which scored 2. Based on these results, it can be concluded that the duration of core service completion is hampered by the high number of errors in the coretax system and system updates from the Directorate General of Taxes; furthermore, the system's server lacks sufficient capacity to handle the data entered into the system, consequently, the system either fails to run or responds slowly. Furthermore, regarding the compliance cost indicator, the costs borne by taxpayers are rated at 3 due to administrative penalties for late payments and deposits resulting from system disruptions when attempting to file Monthly or Annual Tax Returns that exceeded the deadlines in accordance with tax regulations; on this basis, compliance costs account for 15 per cent. Looking at the results for the level of automation, the proportion of processes handled by the system has the highest value, namely 5, with a weighting of 15 per cent; this result indicates that the coretax system is fully integrated with both parties regarding transactions such as withholding certificates and input tax invoices, which do not need to be manually entered into either the monthly or annual tax returns; consequently, this data does not need to be re-collected via hardcopy (physical documents) as it is already stored within the coretax system. In terms of data accuracy, it can be seen that the average score is 3, indicating that the income tax data and calculations are generally accurate; however, there are some features that are inaccurate, such as the calculation of corporation tax under Article 31E, where discrepancies often arise between the taxpayer's calculations and those of the coretax system, leading some respondents to give a score of 2.

The success of this indicator service is measured by the proportion of transactions that can be completed; this indicator has a value of 3, indicating that the success of the service is of considerable importance to users of the coretax system. however, there are some issues with the services available, including the lack of a menu for uploading supporting files as one of the requirements. For example, when registering a taxable business within the coretax system, there are limitations on uploading supporting files, with only a single upload option provided, which causes difficulties for taxpayers. Availability of access time is a very important indicator for users of the coretax system; however, the average score is 3, suggesting that the coretax system performs reasonably well in terms of access availability. Nevertheless, some respondents gave a score of 2 because, in the event of system updates, access is unavailable until the system maintenance period has concluded, as determined by the Directorate General of Taxes. The average score for the coretax system user satisfaction indicator is 3, suggesting that users are generally satisfied with the system; however, some respondents rated their

satisfaction as ‘dissatisfied’ or ‘somewhat dissatisfied’ due to the system’s instability, which hinders tax reporting.

CONCLUSION

Coretax brings clear improvements in terms of efficiency. Process consolidation, automation and self-service reduce both time and costs for businesses and individuals alike. In terms of effectiveness, its main strength lies in more organised and consistent data, although its smooth operation was temporarily disrupted by technical issues at the start of implementation and during system updates. However, the Directorate General of Taxes continues to update the system and address taxpayers’ complaints regarding system issues. Furthermore, the coretax system also has shortcomings, including the fact that some features within the system are inaccessible, and the service is not sufficiently user-friendly when uploading files; system updates also frequently occur during working hours or when taxpayers are approaching their reporting deadlines. The coretax system is also not yet capable of handling large volumes of data on the servers owned by the Directorate General of Taxes, resulting in delays to system access and the submission of tax returns; this may lead to administrative tax penalties being imposed on taxpayers.

Recommendations to be taken into account include, amongst others, strengthening the network infrastructure and expanding server capacity within the system so that no technical issues arise during the submission of annual tax returns for individuals and entities; furthermore, enhancing data security to prevent data leaks within the coretax system, and improving administrative services to enable online submission of applications via the system. Furthermore, the coretax system should also ensure access to the system outside working hours and avoid carrying out system maintenance during the reporting deadline. Should system maintenance occur during the reporting deadline, the Directorate General of Taxes will take this into account when assessing the return and exempt the taxpayer from administrative tax penalties, so as not to place an undue burden on the taxpayer. The coretax system is also capable of refining the calculation of Corporate Income Tax under Article 31E so that there is no discrepancy between the calculations made by corporate taxpayers and those made by the coretax system, and it is capable of implementing system improvements that are understandable to taxpayers and not overly complex.

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