

What Does the Literature Suggest About Coretax, Digital Literacy, Service Quality, and Tax Compliance Costs?

Irma Nurul Husna¹, Sekar Mayangsari²

¹²Universitas Trisakti, Jakarta, Indonesia

Abstract

Tax compliance costs represent a significant economic burden for taxpayers in fulfilling their tax obligations. The digital transformation of tax administration through the Coretax system, along with improvements in digital literacy and service quality, is often associated with reduced compliance costs; however, existing empirical evidence remains fragmented and is frequently examined in isolation. This study aims to synthesize the existing literature by analyzing how these three factors are jointly discussed in relation to tax compliance costs. This study employs a Systematic Literature Review (SLR) approach, following a structured protocol adapted from the PRISMA guidelines. Data were collected from Scopus, ProQuest, Garuda, Google Scholar, and SINTA using predefined keywords and inclusion stages, resulting in 32 relevant articles published between 2017 and 2026. A basic quality assessment was also conducted to ensure the relevance and reliability of the selected studies. The findings indicate that the Coretax system consistently demonstrates the potential to reduce compliance costs through automation, data integration, and administrative efficiency, despite challenges during the initial implementation phase. Digital literacy significantly influences taxpayer's ability to utilize digital systems effectively, while service quality enhances user experience and reduces administrative burdens. Overall, reducing compliance costs requires not only technological advancement but also user readiness and institutional support through an integrated approach.

KEYWORDS

coretax system; digital literacy; service quality; tax compliance cost; tax digitization; systematic literature review.

Introduction

Tax revenue remains the backbone of Indonesia's State Budget (APBN), contributing more than 80% of total government revenue. Sustaining this contribution depends heavily on a high level of taxpayer compliance. However, compliance is influenced not only by taxpayer's awareness, but also by the cost referred to the value of resources spent by taxpayer to fulfil their obligations under the tax system, beyond the actual amount of tax paid (Mahdi Obaid & Ibrahim, 2022). These costs arise from activities such as record keeping, filing tax returns, understanding regulation, and seeking professional tax assistance.

The literature generally classifies tax compliance costs into three dimensions: monetary cost, time costs, and psychological costs. Monetary costs include direct financial expenditure such as administrative fees, transportation costs, software subscriptions, and consultancy charges. Time costs refer to the hours invested in gathering documentation, assessing liabilities, submitting returns, and engaging with tax authorities. Psychological costs, on the other hand, encompass the stress, uncertainty, and emotional strain linked to maneuvering

through complex tax regulations or facing the risk of penalties (DJP, 2024).

Entering the 2025 tax year, the Directorate General of Taxes introduced Coretax as part of a broader modernization agenda for tax administration. Coretax is an integrated digital framework developed under the Core Tax Administration System Modernization Project (PSIAP), as stipulated in Presidential Regulation No. 40 of 2018, with the aim of improving efficiency, promoting data integration, and enhancing service delivery (Direktorat Jenderal Pajak, 2024; Saptati, 2024).

The primary objective of the Coretax development is to modernize the current tax administration system. Coretax integrates all core business processes of tax administration, ranging from registration, tax return filing, payment, monitoring, audits, and tax collection (Direktorat Jenderal Pajak, 2025). Coretax offers several key advantages, including a single digital access point, more personalized and faster service, transparency, and control in the hands of taxpayers.

The government has made various efforts to enhance the digitization of the tax system in Indonesia, one of which is through the reform of the tax administration system with the implementation of the Core Tax Administration System (SIAP), also known as Coretax, which has been rolled out in phases since 2025. Coretax is designed as a technology-based core system that integrates all tax processes from registration, reporting, and payment to real-time monitoring with the aim of improving efficiency, transparency, and data accuracy, while expanding the tax base and strengthening oversight of sectors difficult to reach (Korat & Munandar, 2025). Currently, taxpayers use various applications to fulfill their tax rights and obligations: taxpayers register via E-Reg, pay taxes through E-billing, report their tax obligations via DJP Online, for taxpayers with PKP status, they use E-Nofa, E-Faktur, and Web E-faktur.

Essentially, 21 business processes will change as a result of the implementation of Coretax; however, to date, only six business processes directly involve taxpayers: taxpayer registration, tax payment, notification letter reporting (management), taxpayer services, taxpayer account management (TAM), and the knowledge management system (DJP, 2024). The implementation of Coretax is expected to significantly reduce tax compliance costs through process automation, reduced reporting time, and minimization of administrative errors.

From a theoretical perspective, the digitization of the tax system is a proactive measure aimed at reducing compliance costs by shortening the time required to understand and fulfill tax obligations through simplified procedures, reducing administrative costs by minimizing physical documentation and the need for in-person visits to tax offices, and mitigating errors and penalties through the implementation of automated validation and notification systems.

Digital literacy is an individual's ability to access, understand, create, communicate, and evaluate information through digital technology that can be applied in economic and social life. There are four main pillars of digital literacy: digital skills, digital ethics, digital culture, and digital safety (Kominfo, 2025). Digital literacy plays a crucial role in enhancing taxpayers' understanding and self-reliance through the use of online systems (Praskoco & Widiatmoko, 2025).

The quality of tax services refers to the level of

excellence in service provided by tax authorities to taxpayers in fulfilling their tax obligations. The quality of tax services essentially reflects the extent to which tax authorities are able to meet the needs, expectations, and comfort of taxpayers in every service interaction. The quality of public services significantly influences tax compliance behavior, with responsiveness, accuracy, and fairness being the most important determinants (Saputro et al., 2024).

In reality, the effectiveness of digital systems in reducing tax compliance costs depends not only on the technology itself, but also on other supporting factors such as taxpayers' digital literacy and the quality of service provided by the Directorate General of Taxes (DJP). Taxpayers with a high level of digital literacy will find it easier to understand how to use these modern tax systems, thereby reducing the time and costs involved. Responsive, informative, and easily accessible service quality can help taxpayers fulfill their obligations more efficiently.

Previous studies have generated important insights into tax administration reform, digital literacy, and service quality. Existing empirical evidence generally shows that digital tax systems improve taxpayer awareness, digital literacy enhances the ability to use online platforms, and also better service quality supports taxpayer compliance behavior. However, these bodies of literature remain fragmented. Most prior studies examine these factors separately and predominantly focus on compliance rates, intention to comply, or taxpayer satisfaction rather than on tax compliance costs as a multidimensional outcome covering time, monetary, and psychological burdens. This creates an important research gap. The impact of Coretax may depend on taxpayers' digital literacy, because advanced systems cannot reduce costs when users struggle to operate them. Likewise, the benefits of digital reform may not be fully realized without responsive and accessible tax services that help taxpayers solve administrative problems efficiently. Therefore, combining Coretax systems, digital literacy, and also service quality offers an analytically new perspective by explaining how technology, user capability, and institutional can support interact in shaping compliance tax costs. Therefore, a systematic literature review is needed to synthesize current evidence on whether and how these three factors jointly reduce tax compliance costs in Indonesia.

Methods

This study employed a systematic literature review approach to collect and analyze existing research on tax compliance costs and the roles of Coretax, digital literacy, and service quality in reducing tax compliance costs. The primary objective was to synthesize academic discussions, policy analyses, and empirical findings in order to develop a comprehensive understanding of how digital tax reforms and supporting factors influence compliance tax cost, particularly in terms of time, monetary, and psychological burdens faced by taxpayers.

To ensure methodological integrity and transparency, this study followed the PRISMA 2020 guidelines, employing a systematic framework for the identification, screening, eligibility assessment, and selection of literature. This approach enhances the reliability and reproducibility of the review procedures while reducing selection bias.

Search terms were developed from the main constructs of the study, namely Coretax, digital literacy, service quality,

and tax compliance costs, which were combined using Boolean operators (AND, OR). The search string used was: (“core tax system” OR Coretax OR “digital tax system” OR “tax digitalization”) AND (“digital literacy” OR “digital capability”) AND (“service quality” OR “tax service quality”) AND (“tax compliance cost” OR “compliance cost” OR “taxpayer burden”). This string was adapted to the syntax requirements of each database and are used in searches related to titles, abstracts, and keywords. Searches were conducted in Scopus, ProQuest, Garuda, Google Scholar, and SINTA (accreditation levels 1–4) between February and March 2026.

The review was limited to peer-reviewed international journals or accredited national journals published between 2017 and 2026, written in English or Indonesian, an appearad in peer eligible studies had to examine Coretax, digital literacy, service quality, and/or tax compliance costs, either by reporting empirical findings or by offering conceptual and analytical insights relevant to reducing tax compliance costs. Duplicate records were removed before screening. Records then underwent title and abstract review, followed by full text assesement for potentially

relevant sources. Studies were excluded if they addressed taxation only in general terms, lacked sufficient methodological information, provided weak analytical evidence, or duplicated records already identified in the search process. (See [Table 1](#) and [figure 1](#)).

A comprehensive search of both international and national databases resulted in the identification of 331 records. During the initial identification phase, 171 records were excluded due to obvious duplication or irrelevance, leaving 160 records for the next stage of title and abstract screening. During the screening stage, 78 records were excluded on the grounds that they were not aligned with the thematic focus of this review, failed to address costs associated with tax compliance, or exceeded the defined variables. Consequently, 82 full-text articles were subject to eligibility evaluation. Following a comprehensive assessment of the full texts, 50 studies were excluded due to deficiencies in methodological rigor, limitations in analytical relevance, or the absence of substantive findings. Ultimately, 32 studies met all eligibility criteria and were included in the conclusive thematic synthesis. (See [Table 2](#)).

Table 1. PRISMA Selection Summary

Selection Stage	Records (n)	Records Excluded (n)	Description
Identification	331	171	Record identified from Scopus, ProQuest, Garuda, Google Scholar, and SINTA. Duplicate and clearly irrelevant were removed before title and abstract screening.
Screening	160	78	Remaining records screened based on titles and abstarcts using predefined eligibility criteria.
Eligibility	82	50	Full text articles assessed for relevance, methodological quality and alignment with the reviewe objectives.
Inclusion	32	-	Studies that met all criteria and were included in the final thematic synthesis.

Source: Authors’ adaptation based on PRISMA 2020

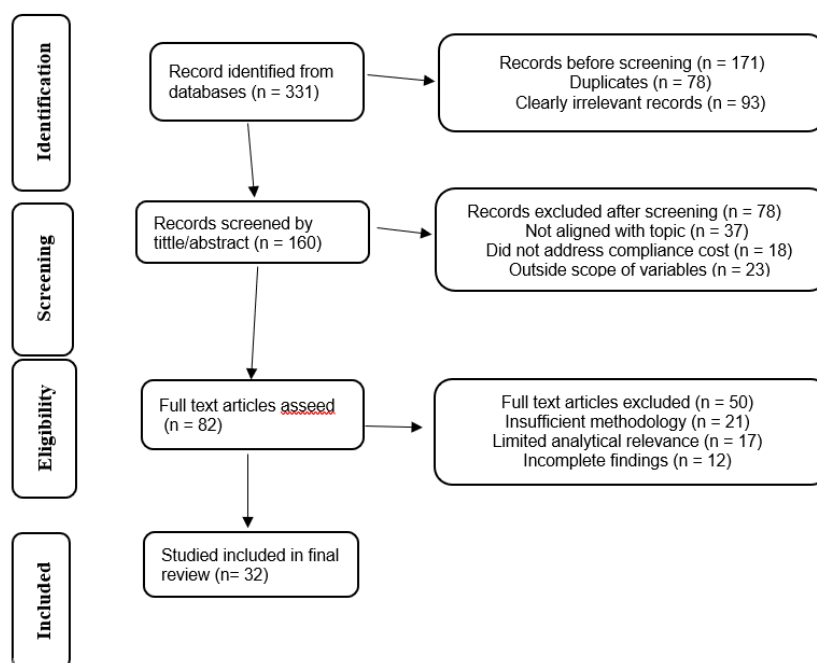


Figure 1. PRISMA 2020 flow diagram of study selection

Table 2. Summary of Reviewed Studies

No	Author (s)	Journal/Source	Focus Area	Method	Main Findings
1	(Rangga & Nugraha, 2025)	Jurnal Administrasi Profesional	Coretax / Digitalisasi Perpajakan & Tax Compliance Cost Efficiency	Quantitative	The implementation of Coretax has significantly reduced tax compliance costs.
2	(Muttiwijaya et al., 2025)	The Indonesian Journal of Accounting Research	Tax Evasion, Service Quality, Tax Morality, and Tax Reporting Compliance (MSMEs)	Quantitative SEM-PLS	Service quality, tax morale, and tax penalties have a significant positive impact on tax reporting compliance.
3	(Purnomo et al., 2025)	Jurnal Akuntansi dan Keuangan	Coretax, Tax Compliance, and Tax Reporting Efficiency (Digital Tax System)	Descriptive Qualitative	CoreTax streamlines the reporting process and reduces administrative errors.
4	(Korat & Munandar, 2025)	Jurnal Riset Akuntansi Politala	Tax Digitalization, Digital Literacy, Service Quality, and Taxpayer Compliance	Literatur Review	Tax digitization, digital literacy, and service quality have a positive and significant impact on taxpayer compliance and indirectly reduce tax compliance costs.
5	(Murnidayanti et al., 2023)	Jurnal Public Policy	Digitalization of Tax Administration, Tax Compliance Costs, and Compliance Among MSME Taxpayers	Literature Study Approach	In the early stages of implementation, digitization may temporarily increase compliance costs, though these costs are likely to decrease once the system has been adopted.
6	(Waruwu et al., 2025)	Jurnal Ilmiah Ekonomi dan Bisnis	Digital Tax System (Coretax), Tax/Digital Literacy, Service Quality, and Tax Compliance Cost Efficiency	Qualitative (case study)	Digital tax systems, tax literacy, and service quality have a significant negative impact on tax compliance costs, meaning that all three can reduce compliance costs.
7	(Karlinah et al., 2025)	Jurnal Akuntansi dan Keuangan	E-Government (Tax Digitization/Coretax), Service Quality, and Tax Compliance Cost Efficiency	Systematic Literature Review (SLR)	The combination of digitalization and excellent service has proven to reduce time, administrative costs, and the complexity of tax compliance.
8	(Darmayasa & Hardika, 2024)	Cogent Business & Management	Coretax, Digital Tax Administration, Tax Compliance, and Tax Reform	Qualitative (Krippendorff Content Analysis)	The success of Coretax depends on technological readiness, human resources, regulations, and social factors; while it improves efficiency and compliance, challenges remain in terms of digital literacy and resistance to change.
9	(Hesami et al., 2024)	Digital Government: Research and Practice	Tax digitization (e-invoicing and pre-filled tax returns)	Systematic Literature Review (PRISMA)	E-invoicing and pre-filling significantly reduce compliance and administrative costs and improve the

						efficiency of the tax system.
10	(Kokalari & Guma, 2025)	Interdisciplinary Journal of Research and Development	The digitization of tax services in Albania	Mixed-methods (quantitative analysis of tax data + analysis of policy documents)	Digitalization improves tax compliance and self-reporting, but challenges remain, such as costs, digital literacy, and technological adaptation.	
11	(Ananda & Putri, 2025)	Journal of Strategic Behavior Accounting	A Comparison of Coretax and Digital Tax Systems in ASEAN	Qualitative (Comparative Literature Study)	Coretax improves compliance, transparency, and efficiency through real-time data and automation, but faces challenges related to infrastructure, regulations, and digital literacy.	
12	(Mutammimah et al., 2025)	Jurnal Ilmiah Akuntansi dan Bisnis	Attitudes, Subjective Norms, Behavioral Control, Behavioral Intentions, Actual Use (based on the TPB)	Quantitative (Surveys, SEM-PLS)	Attitude, subjective norms, and perceived behavioral control have a significant positive effect on taxpayers' intention to use Coretax, and costs decrease.	
13	(Sihombing, 2025)	Journal of Law, and Humanities	Tax Administration Law, Core Tax System, Theory of Absolute Liability	Legal Norms (A Comparative Study with Germany)	Coretax has the potential to reduce costs, but without proper implementation, the system can actually increase costs and reduce compliance.	
14	(Al Rasyid et al., 2023)	Jurnal Informasi, Perpajakan, Akuntansi, dan Keuangan Publik	Tax Compliance Cost, Information Asymmetry, Tax Knowledge, Tax Information, Tax Complexity	Quantitative (PLS-SEM)	The better you understand taxes, the lower the costs; clear information reduces costs; complex systems increase costs.	
15	(Gunafi, 2025.)	International Journal of The Newest Social and Management Research	Coretax System Services, Service Quality, and Taxpayer Compliance	Quantitative SPSS	The quality of the Coretax system's services has a significant positive impact on taxpayer compliance.	
16	(Joselin et al., 2024)	International Journal of Economics, Business and Management Research	Coretax System, Tax Reform, Tax Compliance, and Tax Digitalization	Descriptive qualitative	Coretax also reduces administrative burdens and compliance costs, as taxpayers only need to verify their data.	
17	(Hapsari & Putra, 2025)	Jurnal Administrasi dan Organisasi	Tax Reform, Coretax, State Revenue Authority (SRA), Tax Administration Performance, Tax Ratio	Qualitative SLR	Coretax reduces administrative burdens, improves compliance, lowers administrative costs, and reduces compliance costs.	
18	(Lazos et al., 2022)	Journal of Tax Administration	Tax Compliance Cost, Tax System Complexity, E-Government,	Quantitative	Complexity significantly increases costs, while digitization reduces compliance costs	

Administration Services						
19	(Hesami et al., 2024)	Digital Government: Research and Practice	E-invoicing, Prefilled Returns, Digital Tax, Compliance Cost	Kualitatif Systematic Literature Review	Tax digitization significantly reduces compliance costs while improving efficiency, transparency, and accuracy.	
20	(Erin, 2021)	Budapest international research and critics institute-journal	Digitalisasi pajak, compliance cost, UMKM, tax fairness	Tax digitization, compliance costs, SMEs, tax fairness	The digitization of tax administration has a significant impact on compliance and the reduction of compliance costs.	
21	(Syafriel et al., 2025)	International Journal of Current Science Research and Review	Coretax, Tax Revenue, Compliance, Digital Tax System	Systematic Literature Review	Coretax improves efficiency, compliance, and transparency, and reduces compliance costs.	
22	(Kadir et al., 2025)	Atestasi: Jurnal Ilmiah Akuntansi	Coretax, Tax Digitalization, SMEs, Digital Literacy, TAM	Qualitative (case studies, interviews, thematic analysis)	Coretax improves efficiency, data integration, and reporting accuracy while reducing tax compliance costs.	
23	(Oktaviani et al., 2025)	JAFM	Coretax, Tax Literacy, Access to Services, Tax Awareness, Compliance	Quantitative (PLS-SEM)	Coretax has no significant effect, whereas tax literacy, service quality, and tax awareness have a positive effect on compliance.	
24	(Aini et al., 2025)	Jurnal Akuntansi dan Pajak	Trust, Tax Literacy, Digitalization, Complianc	Quantitative (Linear Regression, SPSS)	Tax literacy is the key driver of compliance, while digitalization reduces costs and improves efficiency.	
25	(Putriana et al., 2026)	OWNER (SINTA)	System Information Quality, Service Quality, User Satisfaction, Compliance	Quantitative (PLS-SEM)	A good system does not necessarily ensure taxpayer compliance, but it is very likely to reduce the burden and costs of compliance.	
26	(Rahmad, 2025)	Jurnal Akuntansi dan Keuangan	Coretax, Compliance, Literacy, Efficiency	SME Digital System Qualitative (interviews, observations, documentation)	Coretax improves compliance through efficiency, automation, and error reduction; however, hindered by low digital literacy and inadequate infrastructure, Coretax reduces the administrative burden.	
27	(Putra et al., 2025)	Journal of Contemporary Accounting (Sinta/Internasional)	Service Quality, Digitalisasi, Compliance, Revenue	Quality, Tax Quantitative (PLS-SEM)	Service quality and tax digitization have a positive impact on compliance and tax revenue; digitization reduces compliance costs.	
28	(Putri et al., 2025)	Jurnal Ilmiah Ekonomi Manajemen Bisnis dan Akuntansi (JEMBA)	Service Perceived, Perceived Electronic System.	Quality, Risk, Trust, Tax Quantitative (Multiple Linear Regression)	Good service quality and trust reduce costs.	

29	(Anggraeni, 2024)	Sinergi International Journal of Accounting & Taxation	Digital Services Tax (DST), Tax Compliance, Economic Equity, Digital Tax Policy	Systematic Literature Review	DST increases government revenue and tax compliance, and the system is simplified, thereby reducing costs.
30	(Jannah & Rifai, 2024)	Ilomata International Journal of Tax and Accounting	Coretax, Tax Intelligence, Digitalisasi Pajak, Compliance Risk Management (CRM), Business Intelligence (BI)	Kualitatif eksploratif	Coretax makes it easier to meet tax obligations and reduces compliance costs.
31	(Yap & Mulyani, 2022)	Jurnal Magister Akuntansi Trisakti	Services, Oversight, Audits, Digitization, Taxpayer Compliance	Kuantitatif (SEM-PLS)	Good service makes the process easier, speeds things up, and reduces costs.
32	(Nabila & Gangodawilage, 2023)	Sinergi International Journal of Accounting and Taxation	Tax Volunteer Program, Effectiveness, Taxpayer Compliance	Quantitative (descriptive)	Taxpayer compliance does not depend solely on the digitization of the tax system, but is also influenced by the quality of service and taxpayers' digital literacy.

Result and Discussion

Based on the analysis of the 32 articles selected for this analysis, the allocation of research focus reveals that Coretax emerged as the predominant subject of inquiry, featured in 75% of the examined studies. This was subsequently followed by service quality, which accounted for 38%, and digital literacy, which comprised 31%. These statistics reflect the relative prioritization of previous research rather than the inherent significance or causal influence of each factor on the costs associated with tax compliance. Regarding methodological approaches, the majority of investigations utilized quantitative techniques, particularly Structural Equation Modelling Partial Least Squares (SEM-PLS) and regression analysis, whereas a minority employed qualitative methodologies and systematic literature reviews (SLR). This trend indicates that the subject has been investigated from both empirical and theoretical vantage points. The overall distribution of themes and methodologies is encapsulated in the summary below. (See [table 3](#)).

Coretax's Role in Reducing Tax Compliance Costs

The literature review indicates that Coretax, as a digital tax system, plays the most significant role in reducing tax compliance costs. Some key findings include that Coretax reduces administrative costs and reporting time (Nugraha, 2025), Digital solutions such as e-invoicing and pre-filled tax returns have been shown to significantly reduce costs (Hesami et al., 2024), and automation and data integration reduce errors and the need for manual verification (Kadir et al., 2025).

Coretax acts as a cost reduction enabler, but its effectiveness depends heavily on infrastructure readiness, system maturity, and user readiness. Research has revealed a significant yet contradictory finding: in the early stages of implementation, digitization can actually increase costs (Murnidayanti & Putranti, 2023), and without the necessary systems and human resources, Coretax can increase costs and reduce compliance (Sihombing, 2025).

The Role of Digital Literacy in Reducing Compliance Costs

Digital literacy has emerged as the second key factor in reducing compliance costs and enhancing the effectiveness of Coretax. Key findings indicate that digital literacy reduces costs by improving understanding of procedures (R. I. H. Al Rasyid, 2023), taxpayers with high digital literacy are more efficient in using digital systems, and digital literacy is a key driver of compliance and efficiency (Aida Nur Aini et al., 2025). However, low digital literacy is a major obstacle to the implementation of Coretax (Darmayasa & Hardika, 2024). Digital literacy serves as a factor that amplifies the impact of Coretax and bridges the gap between technology and cost efficiency; without digital literacy, digitization has the potential to increase tax compliance costs.

The Role of Service Quality in Cost Efficiency

Service quality has proven to be a key factor in reducing tax compliance costs, particularly through the ease and clarity of service. Research findings indicate that service quality streamlines processes and reduces administrative costs (Yap & Mulyani, 2022), good service builds taxpayer trust and compliance, and the combination of digitalization and service reduces system complexity (L. Karlinah et al., 2025). It can be concluded that good service reduces time, transaction costs, and information search costs.

The reviewed studies generally report positive associations between service quality, digital literacy, Coretax implementation, and lower tax compliance costs. To encapsulate these tendencies, this investigation employed a straightforward vote-counting methodology wherein each article was categorized as supportive, mixed, or non-supportive contingent upon whether its outcomes demonstrated a decrease in compliance burdens. Consequently, the reported percentages delineate the fraction of the analyzed studies classified as supportive for each determinant, as opposed to effect sizes or statistical significances. According to this coding framework, supportive evidence was recognized in 92% of the studies investigating service quality, 90% of the studies addressing digital literacy, and 83% of the studies concentrating on Coretax. All studies were considered equivalent in this

descriptive analysis, irrespective of research design or sample size, and the findings should be construed as a synthesis of evidence trends rather than conclusive assessments of causal strength. These results further imply that the efficacy of Coretax may be contingent upon ancillary factors such as user literacy and service quality, underscoring the significance of an integrated methodology to mitigate tax compliance costs, as summarized in the comparison below. (See [table 4](#) and [Figure 2](#)).

Table 3. Distribution Summary

Variable	Number of Articles	Percentage
Coretax	24	75%
Literasi Digital	10	31%
Kualitas Pelayanan	12	38%

Table 4. Comparison Summary

Variable	Total Articles	Cost Reduction	Percentage
Coretax	24	20	83%
Digital Literacy	10	9	90%
Service Quality	12	11	92%

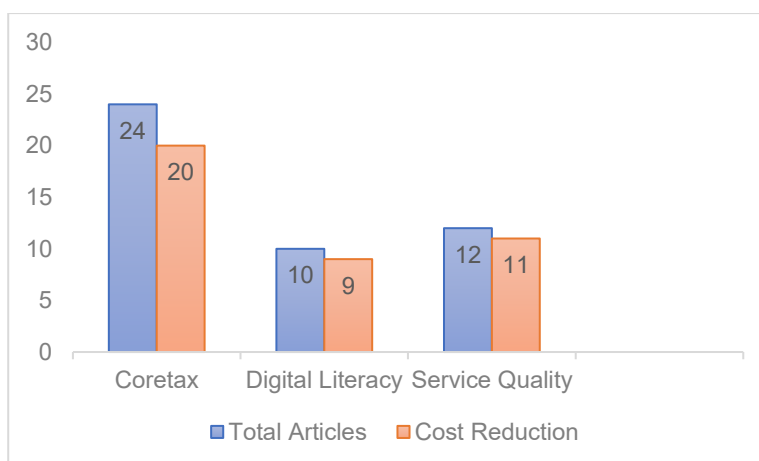


Figure 2. Comparison Summary

Based on the findings and limitations of this study, it is recommended that future research adopt an integrated model that combines Coretax, digital literacy, and service quality within a single analytical framework using quantitative research methods (e.g., SEM-PLS). Future research should focus more on MSMEs as the group most affected, and long-term studies are needed to examine the effects of digitalization over time.

Conclusion

Based on the results of a systematic literature review of 32 articles, this study concludes that the literature generally suggests that the Coretax, digital literacy, and service quality are associated with lower tax compliance costs both separately and in combination. The empirical evidence suggests that the Core Tax System constitutes a critical component in enhancing the efficiency of tax administration while simultaneously aiding in the alleviation of the burdens faced by taxpayers (Rangga & Nugraha, 2025). The empirical data suggests that the Core Tax System constitutes a pivotal component in enhancing the efficiency of tax administration and

This study has several limitations, namely: (1) the number and scope of the articles are limited to 32, so they do not fully represent the entire global literature; (2) most studies used quantitative methods, so they are still limited in exploring a deeper contextual understanding and taxpayer behavior; (3) some studies show differing research results, particularly regarding the impact of Coretax during the initial implementation phase.

facilitating the alleviation of burdens on taxpayers (Purnomo et al., 2025). However, effectiveness is not always consistent, especially in the early stages of implementation, which still face challenges related to adaptation, technological readiness, and user resistance (Murnidayanti & Putranti, 2023).

In addition, digital literacy plays a crucial role in facilitating the successful implementation of Coretax. Taxpayers with high levels of digital literacy are generally better able to utilize the system effectively, leading to significant reductions in compliance costs. Conversely, individuals with low digital literacy may face increased costs due to improper use of the system and their reliance on others. The last one, service quality, emerges as the most consistent factor in reducing tax compliance costs. Exceptional service has the potential to simplify processes, expedite procedures, and enhance taxpayer trust, thereby directly or indirectly lowering related costs.

Overall, the results of this study confirm that the reduction in tax compliance costs depends not only on Coretax but also on users' digital literacy readiness and the quality of service support. Therefore, an integrative and comprehensive approach is crucial for enhancing the effectiveness of the tax system.

Digital tax reform will be more effective in reducing tax

compliance costs if supported by adequate digital literacy and optimal service quality, thereby creating an efficient and sustainable tax system. Further research is recommended to empirically test this using quantitative

methods (SEM/PLS), employing longitudinal data to examine its impact over the long term.

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