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How Coretax Perceptions and Tax Penalties Affect Annual Tax Return Filing Compliance

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Abstract−Beyond the strategic role of taxation as a primary source of government revenue, the government continues to pursue digital transformation through the implementation of the Coretax system to improve taxpayer compliance. This study examines the influence of perceived ease of use and perceived usefulness of Coretax on Annual Tax Return filing compliance among individual taxpayers in the Greater Jakarta area in 2026, with tax penalties acting as a moderating variable. This study employs a quantitative approach using primary data collected through online questionnaires distributed via Google Forms to 100 respondents selected using convenience sampling. The data were analyzed using Moderated Regression Analysis (MRA). The results show that perceived ease of use negatively affects Annual Tax Return filing compliance ($\beta = -0.864$; $p = 0.046$), whereas perceived usefulness has a positive effect ($\beta = 1.571$; $p < 0.001$). In addition, tax penalties do not moderate the relationship between perceived ease of use and compliance ($p = 0.066$) but negatively moderate the relationship between perceived usefulness and compliance ($\beta = -0.089$; $p = 0.005$). These findings suggest that the functional benefits of Coretax are an important factor in encouraging taxpayer compliance, while technological convenience that is not supported by taxpayer discipline may lead to delayed filing behavior.

Keywords: Coretax; Perceived Ease of Use; Perceived Usefulness; Tax Penalties; Annual Tax Return Filing Compliance

1. INTRODUCTION

Tax is a mandatory contribution imposed by the state on both individuals and legal entities and is legally binding in nature (Adawiyah et al., 2023). In Indonesia, tax revenue remains the primary source of state income and plays an important role in financing public needs and national development (Natanael & Gunardie Lie, 2025). Consequently, the effectiveness of Indonesia's self-assessment tax system largely depends on the level of voluntary taxpayer compliance.

Under the self-assessment system, taxpayers are fully responsible for calculating, paying, and reporting their own tax obligations independently without direct intervention from the tax authorities (Utari, 2025). However, tax compliance in Indonesia has not yet reached an optimal level (Satriya, 2025). In 2025, although the number of registered taxpayers was estimated to reach approximately 90 million entities, only around 12 million out of 16.21 million taxpayers required by the Directorate General of Taxes (DGT) submitted their Annual Tax Returns on time. This condition indicates that Annual Tax Return filing compliance remains a persistent issue.

To improve taxpayer compliance, the DGT continues to pursue the digital transformation of tax administration through several electronic tax systems and platforms (Rosyid et al., 2024). As part of this transformation, the DGT officially implemented the Core Tax Administration System (CTAS), hereafter referred to as Coretax, in 2026. Coretax is an integrated tax administration system that supports various tax processes, including taxpayer registration, tax return filing, tax payments, audits, and tax collection activities (Directorate General of Taxes, 2024).

Despite its intended benefits, the implementation of Coretax has faced several challenges, particularly during the transition period (Maliki, 2025). Many taxpayers experienced confusion due to the new system interface, while technical issues such as login errors, access disruptions, and system downtime were frequently reported during the early stages of implementation. These conditions may influence taxpayers' perceptions of Coretax, particularly regarding its perceived ease of use and perceived usefulness, which could ultimately affect Annual Tax Return filing compliance.

The Technology Acceptance Model (TAM), proposed by Davis (1989), explains that technology acceptance is primarily influenced by perceived ease of use and perceived usefulness. Individuals are more likely to adopt and utilize a system when it is perceived as easy to use and beneficial in improving performance. In the context of taxation, taxpayers are more likely to consistently use digital tax systems when the systems are considered practical, useful, and capable of simplifying tax reporting activities.

Previous studies have shown that electronic taxation systems can improve taxpayer compliance by simplifying the reporting process (Fibriyanti et al., 2026; Ifeyinwa et al., 2023; Solichah et al., 2019). However, several studies reported inconsistent findings. Anoraga (2023) and Purnamasari & Tahir (2025) found that the availability of electronic tax systems does not automatically increase taxpayer compliance. Similarly, Apollo (2024) and Prayoga et al. (2024) found that the digitalization of tax services does not directly affect compliance behavior unless supported by other factors.

These inconsistent findings indicate that the effectiveness of tax technology depends not only on system availability but also on how the technology is perceived by its users. Therefore, further research based on the Technology Acceptance Model perspective is needed to examine the role of perceived ease of use and perceived usefulness in encouraging taxpayer compliance. In addition, tax penalties are often considered an important law enforcement instrument in encouraging compliance through deterrent effects. However, previous findings regarding the effectiveness of tax penalties as a moderating variable remain inconsistent. Several studies found that tax penalties can encourage taxpayer

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compliance (Apollo, 2024; Solichah et al., 2019), whereas Fachrezzi & Tjaraka (2024) as well as Indriyanto & Siska (2024) found that tax penalties failed to moderate the relationship between reporting technology and taxpayer compliance. Prayoga et al. (2024) further reported that tax penalties may weaken the effect of online tax reporting systems due to taxpayers' limited technical understanding.

Considering that Coretax is equipped with automated features capable of detecting violations and generating penalty fines, re-examining the moderating role of tax penalties in the relationship between technology perceptions and taxpayer compliance has become increasingly relevant. Unlike previous studies that focused on earlier electronic tax systems such as e-Filing, this study examines taxpayers' perceptions of the newly implemented Coretax system and incorporates tax penalties as a moderating variable to better understand taxpayer compliance behavior in the context of digital tax transformation. Accordingly, this study aims to analyze the influence of perceived ease of use and perceived usefulness of Coretax on Annual Tax Return filing compliance and to examine the moderating role of tax penalties.

2. RESEARCH METHODS

2.1 Research Design, Population, and Sample

This study employs a quantitative approach using primary data collected through online questionnaires distributed via Google Forms. The sampling technique applied was non-probability sampling using a convenience sampling method with specific criteria. Convenience sampling was selected because the study specifically targeted respondents who had experience using the Coretax system and were familiar with Annual Tax Return filing activities. The respondents consisted of individual taxpayers who held a Taxpayer Identification Number (NPWP), worked at companies located in the Greater Jakarta area, had previously or were currently filing Annual Tax Returns, and were familiar with the Coretax system.

The sample size was determined based on Roscoe's recommendation, as cited in (Sugiyono, 2021) which states that studies employing multivariate analysis techniques, such as correlation or multiple regression, should use a minimum sample size of 10 times the number of research variables. Since this study employs Moderated Regression Analysis (MRA), the minimum sample size was calculated based on 10 times the total number of variables used in the study. This study consists of four variables: perceived ease of use, perceived usefulness, Annual Tax Return filing compliance, and tax penalties. Therefore, the minimum required sample size for this study was 40 respondents. All statement items in the questionnaire were measured using a four-point Likert scale ranging from strongly disagree to strongly agree.

2.2 Operational Definitions of Variables

2.2.1 Perceived Ease of Use of Coretax

Perceived ease of use refers to the extent to which individuals believe that a system can be operated easily and with minimal effort (Davis, 1989). In this study, perceived ease of use reflects taxpayers' perceptions regarding the ease of understanding Coretax features, navigating the user interface, accessing the system, and completing the Annual Tax Return filing process. According to the Technology Acceptance Model (TAM), systems perceived as easier to use tend to increase users' willingness to adopt and utilize the technology. In line with Fibriyanti et al. (2026), the easier a tax administration system is to operate, the lower taxpayers' reluctance to fulfill their tax obligations.

2.2.2 Perceived Usefulness of Coretax

Perceived usefulness refers to the extent to which individuals believe that the use of a system can improve their performance and effectiveness (Davis, 1989). In this study, perceived usefulness reflects taxpayers' perceptions regarding time efficiency, reporting accuracy, automatic calculations, and the availability of pre-populated data features within the Coretax system. According to TAM, individuals are more likely to adopt a system when it is perceived as beneficial and capable of improving performance. Consistent with Fibriyanti et al. (2026), greater perceived benefits from a system tend to increase taxpayers' motivation to complete Annual Tax Return filing.

2.2.3 Annual Tax Return Filing Compliance

Annual Tax Return filing compliance refers to taxpayers' compliance in fulfilling their tax reporting obligations in a timely, complete, and accurate manner in accordance with applicable tax regulations. In this study, compliance primarily reflects formal compliance, particularly taxpayers' discipline in submitting Annual Tax Returns within the prescribed deadline through the Coretax system. Reporting compliance is an important indicator in evaluating the effectiveness of the tax administration system, as it reflects taxpayers' willingness to comply voluntarily with tax regulations.

2.2.4 Tax Penalties

Tax penalties refer to legal consequences imposed on taxpayers who fail to fulfill their tax obligations in accordance with applicable tax regulations. In this study, tax penalties act as a moderating variable that may strengthen or weaken the relationship between taxpayers' perceptions of the Coretax system and Annual Tax Return filing compliance. Based on Deterrence Theory, tax penalties function as a preventive instrument intended to discourage non-compliant behavior

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through the threat of sanctions. Previous studies by Solichah et al. (2019) and Apollo (2024) found that the certainty and strictness of tax penalties can improve taxpayer discipline and compliance.

2.3 Research Hypotheses

H1: Perceived ease of use of Coretax positively affects Annual Tax Return filing compliance.
H2: Perceived usefulness of Coretax positively affects Annual Tax Return filing compliance.
H3: Tax penalties moderate the effect of perceived ease of use of Coretax on Annual Tax Return filing compliance.
H4: Tax penalties moderate the effect of perceived usefulness of Coretax on Annual Tax Return filing compliance.

2.4 Research Framework

Figure 1 presents the research framework examined in this study, illustrating the relationships between perceived ease of use, perceived usefulness, tax penalties, and Annual Tax Return filing compliance.

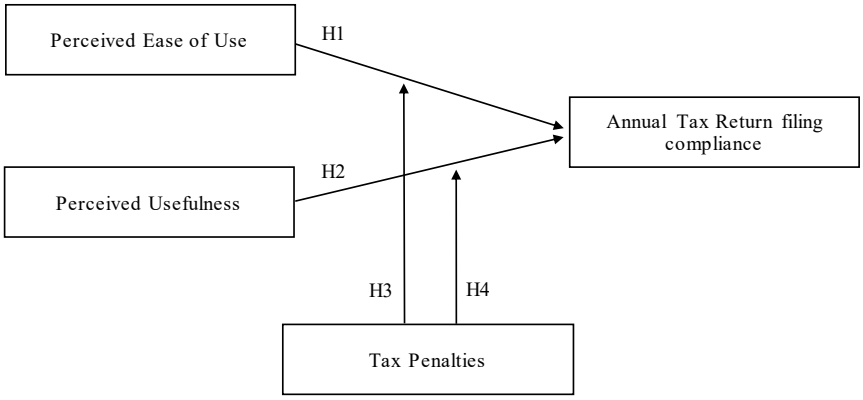


Figure 1. Research Framework

2.5 Data Analysis Techniques

The data in this study were analyzed using IBM SPSS Statistics Version 29. The analytical methods employed in this study included validity tests, reliability tests, classical assumption tests, Moderated Regression Analysis (MRA), coefficient of determination (R^2) tests, F-tests, and t-tests.

3. RESULTS AND DISCUSSION

3.1 Results

Table 1. Respondent Profile

Category	Description	Frequency	Percentage
Age	< 21 years old	2	2%
	21–30 years old	68	68%
	31–40 years old	15	15%
	41–50 years old	9	9%
	> 50 years old	6	6%
Gender	Male	51	51%
	Female	49	49%
Education	Senior/Vocational High School	9	9%
	Diploma Degree (D3/D4)	5	5%
	Bachelor's Degree (S1)	70	70%
	Master's/Doctoral Degree (S2/S3)	16	16%
Office Location	Jakarta	65	65%
	Bogor	1	1%
	Depok	2	2%
	Tangerang	9	9%
	Bekasi	23	23%

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Category	Description	Frequency	Percentage
Occupation	Private sector/State-owned enterprise employees	79	79%
	Civil Servants/Military/Police	4	4%
	Entrepreneurs/Business Owners/Professionals	11	11%
	Freelancers	3	3%
Taxpayer Identification Number (NPWP) Ownership Duration	< 1 year	12	12%
	1–3 years	38	38%
	3–5 years	17	17%
	> 5 years	33	33%

Table 1 presents the respondents' demographic profiles. Most respondents were aged 21–30 years and held a Bachelor's degree. The gender composition was relatively balanced between male and female respondents. Most respondents worked in Jakarta as private sector or state-owned enterprise employees and had held a Taxpayer Identification Number (NPWP) for 1–3 years. These characteristics indicate that the respondents were generally within the productive working-age group and had prior experience with tax reporting activities.

Table 2. Validity Test

Variable	Item	R-value	R-table	Description
Perceived Ease of Use	X1.1	0.715	0.349	Valid
	X1.2	0.832		Valid
	X1.3	0.819		Valid
	X1.4	0.727		Valid
Perceived Usefulness	X2.1	0.792	0.349	Valid
	X2.2	0.742		Valid
	X2.3	0.769		Valid
	X2.4	0.752		Valid
Annual Tax Return Filing Compliance	Y.1	0.614	0.349	Valid
	Y.2	0.836		Valid
	Y.3	0.854		Valid
	Y.4	0.823		Valid
Tax Penalties	Z.1	0.741	0.349	Valid
	Z.2	0.830		Valid
	Z.3	0.760		Valid
	Z.4	0.725		Valid

Table 3. Reliability Test

Variable	Cronbach's Alpha	Reliability Standard	Description
Perceived Ease of Use	0.775	0.70	Reliable
Perceived Usefulness	0.756		Reliable
Annual Tax Return Filing Compliance	0.784		Reliable
Tax Penalties	0.763		Reliable

Source: Primary Data Processed by the Author (2026)

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	1.06681086
Most Extreme Differences	Absolute	0.056
	Positive	0.048
	Negative	-0.056
Test Statistic		0.056
Asymp. Sig. (2-tailed)[c]		.200[d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

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Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Description
Perceived Ease of Use	0.504	1.982	Free from Multicollinearity
Perceived Usefulness	0.420	2.380	Free from Multicollinearity
Tax Penalties	0.743	1.364	Free from Multicollinearity

Table 6. Heteroscedasticity Test

Variable	Significance	Description
Perceived Ease of Use	0.960	No Heteroscedasticity
Perceived Usefulness	0.678	No Heteroscedasticity
Tax Penalties	0.923	No Heteroscedasticity
Perceived Ease of Use x Tax Penalties	0.995	No Heteroscedasticity
Perceived Usefulness x Tax Penalties	0.432	No Heteroscedasticity

Tables 2–6 present the validity, reliability, and classical assumption test results. All variables satisfied the validity and reliability, and the regression model fulfilled the normality, multicollinearity, and heteroscedasticity assumptions.

Table 7. Moderated Regression Analysis

Coefficients[a]		
Model		Unstandardized Coefficients B
1	(Constant)	1.115
	Perceived Ease of Use	-0.864
	Perceived Usefulness	1.571
	Tax Penalties	0.723
	Perceived Ease of Use x Tax Penalties	0.058
	Perceived Usefulness x Tax Penalties	-0.089
a. Dependent Variable: Annual Tax Return Filing Compliance		

Table 7 presents the MRA results. Perceived ease of use has a negative coefficient, whereas perceived usefulness and tax penalties have positive coefficients toward Annual Tax Return filing compliance. In terms of the interaction effects, the interaction between perceived ease of use and tax penalties shows a positive coefficient, while the interaction between perceived usefulness and tax penalties shows a negative coefficient, indicating a weakening moderating effect.

Table 8. Coeficient Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.687[a]	0.471	0.443	1.095

Table 9. F-test

ANOVA[a]						
Model	Sum of Squares	df		Mean Square	F	Sig.
1	Regression	100.490	5	20.098	16.768	<.001[b]
	Residual	112.670	94	1.199		
	Total	213.160	99			

Tables 8 and 9 present the coefficient of determination and F-test results. The adjusted R^2 value of 0.443 indicates that perceived ease of use, perceived usefulness, tax penalties, and their interaction explain 44.3% of the variance in Annual Tax Return filing compliance, while the remaining 55.7% is explained by factors outside the research model. In addition, the F-test results show that the regression model is feasible and statistically significant.

Table 10. t-test

Coefficients[a]				
Model		Unstandardized Coefficients B	t	Sig.
1	(Constant)	1.115	0.259	0.796

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Model	Coefficients[a] Unstandardized Coefficients B	t	Sig.
Perceived Ease of Use	-0.864	-2.022	0.046
Perceived Usefulness	1.571	3.826	< 0.001
Tax Penalties	0.723	2.205	0.030
Perceived Ease of Use x Tax Penalties	0.058	1.858	0.066
Perceived Usefulness x Tax Penalties	-0.089	-2.856	0.005

Table 10 presents the t-test results. Perceived ease of use negatively affects Annual Tax Return filing compliance, whereas perceived usefulness positively affects compliance. Tax penalties do not moderate the relationship between perceived ease of use and compliance. However, tax penalties weaken the relationship between perceived usefulness and compliance.

3.2 Discussion

3.2.1. The Effect of Perceived Ease of Use of Coretax on Individual Taxpayers' Compliance

Perceived ease of use of Coretax has a significant negative effect on individual taxpayers' compliance. This finding indicates that the ease of using the system does not necessarily encourage taxpayer compliance when it is not accompanied by awareness and discipline in fulfilling tax obligations. The findings are inconsistent with the Technology Acceptance Model (TAM), which assumes that ease of use increases individuals' motivation to adopt and use a system. However, the results support the argument that technological convenience alone does not always lead to compliance behavior without adequate taxpayer awareness and discipline.

These findings also reflect a phenomenon in which systems designed to simplify the reporting process, such as pre-populated data features and user-friendly interfaces, may instead encourage procrastination or delays in filing Annual Tax Returns. In addition, the convenience offered by the system may not be fully utilized if taxpayers still face limitations in understanding and adapting to digital tax systems. This finding is consistent with the study conducted by Anoraga (2023), which found that the implementation of electronic systems is not always the main determinant of taxpayer compliance when user literacy and awareness remain limited. Similar findings were also reported by Riksfardini et al. (2023), who stated that the implementation of electronic reporting systems does not necessarily improve taxpayer compliance due to several constraints, including limited taxpayer outreach, insufficient taxpayer knowledge regarding digital systems, and the need for adaptation during the transition to electronic tax reporting systems. Although electronic systems are considered more practical, easier, faster, and more efficient, their effectiveness still depends on taxpayers' readiness and understanding in using the system properly.

3.2.2. The Effect of Perceived Usefulness of Coretax on Individual Taxpayers' Compliance

Perceived usefulness of Coretax has a significant positive effect on individual taxpayers' compliance. Features such as pre-populated data and automatic calculations are considered capable of improving efficiency, saving time, and reducing errors in the tax reporting process. These findings indicate that the greater the benefits perceived by taxpayers from using the Coretax system, the higher the level of compliance in filing Annual Tax Returns.

These findings support the Technology Acceptance Model (TAM) proposed by Davis (1989), which states that individuals are more likely to adopt technology when the system is perceived as useful and capable of improving performance. In the context of this study, the pre-populated data and automatic calculation features of Coretax are perceived as helping taxpayers fulfill their tax obligations in a more practical, efficient, and accurate manner. The results also indicate that the functional benefits of the system are an important factor influencing taxpayer compliance behavior. When a digital tax system simplifies the reporting process and minimizes the potential for administrative errors, taxpayers tend to feel more supported and motivated to fulfill their obligations on time.

These findings are consistent with the studies conducted by Ifeyinwa et al. (2023) and Fibriyanti et al. (2026), which found that automation in digital systems can improve voluntary compliance because the functional benefits of the system help reduce reporting errors and increase the efficiency of tax administration processes. When taxpayers experience tangible benefits in fulfilling their tax obligations, they tend to become more compliant in submitting their Annual Tax Returns. Therefore, the results of this study indicate that perceived usefulness is one of the main factors driving individual taxpayers' compliance through the implementation of the Coretax system. These findings suggest that the Directorate General of Taxes should continue improving the functional quality, usability, and reliability of Coretax to encourage taxpayer compliance more effectively.

3.2.3. The Moderating Effect of Tax Penalties on the Relationship Between Perceived Ease of Use of Coretax and Individual Taxpayers' Compliance

Tax penalties do not moderate the effect of perceived ease of use of Coretax on individual taxpayers' compliance. This finding indicates that the ease of use of the system tends to be perceived as an independent technical factor and is not

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significantly influenced by the existence of tax penalties. In other words, although the Coretax system is considered easy to use, the existence of administrative sanctions for late reporting does not provide an additional effect on taxpayers' compliance behavior. These findings are inconsistent with Deterrence Theory, which suggests that the threat of sanctions should increase compliance through a deterrent effect.

The results of this study indicate that taxpayers tend to perceive the ease of use of the system and tax penalties as two separate aspects. The ease of use of Coretax is viewed as a technical factor that facilitates the reporting process, whereas tax penalties are perceived as administrative consequences that do not directly influence taxpayers' perceptions of the system itself. This finding is consistent with the studies conducted by Fachrezzi & Tjaraka (2024) and Indriyanto & Siska (2024) d, which found that tax penalties are often unable to moderate the relationship between the ease of reporting technology and taxpayer compliance. These findings indicate that compliance in digital tax reporting is influenced not only by the threat of sanctions, but also by internal factors such as taxpayer awareness, discipline, and willingness to voluntarily fulfill tax obligations. In addition, the effectiveness of digital tax systems may depend more on taxpayers' readiness and understanding in utilizing the system properly rather than solely on external pressure through administrative sanctions.

3.2.4. The Moderating Effect of Tax Penalties on the Relationship Between Perceived Usefulness of Coretax and Individual Taxpayers' Compliance

Tax penalties moderate the effect of perceived usefulness of Coretax on individual taxpayers' compliance. The findings indicate that tax penalties act as a moderating variable in the relationship between perceived usefulness and taxpayer compliance. However, the negative interaction coefficient of -0.089 indicates that tax penalties weaken this relationship. This means that when taxpayers perceive greater benefits from the Coretax system, the existence of tax penalties tends to reduce the strength of the positive influence of perceived usefulness on compliance behavior. In other words, taxpayers who perceive Coretax as beneficial tend to comply because of the practical advantages offered by the system, rather than solely due to fear of sanctions.

According to Deterrence Theory, tax penalties function as a preventive instrument intended to discourage non-compliant behavior through the threat of punishment. However, in the context of this study, tax penalties instead act as an external factor that weakens taxpayers' intrinsic motivation, particularly among those who already have a positive perception of the usefulness of the Coretax system. These findings indicate that compliance driven by awareness of the system's benefits tends to be more effective and sustainable than compliance based solely on fear of sanctions.

This finding is consistent with the study conducted by Prayoga et al. (2024), which found that tax penalties can weaken the influence of online tax reporting systems on taxpayer compliance. These results also suggest that the effectiveness of digital tax systems may depend more on taxpayers' perceived benefits and voluntary awareness than on external pressure through administrative sanctions. Therefore, improving the quality, effectiveness, and usability of the Coretax system remains an important factor in encouraging individual taxpayers' compliance in filing Annual Tax Returns. In addition, strengthening taxpayer understanding and awareness regarding the benefits of digital tax systems may help encourage more sustainable voluntary compliance.

4. CONCLUSION

The findings of this study indicate that perceived ease of use of Coretax negatively affects individual taxpayers' compliance, suggesting that technological convenience alone does not necessarily improve compliance behavior. The practical and flexible nature of the system may encourage delays in filing because taxpayers perceive that reporting can be completed easily at any time. In contrast, perceived usefulness positively affects Annual Tax Return filing compliance, as features such as pre-populated data, automatic calculations, and time efficiency help taxpayers fulfill their tax obligations more easily, quickly, and accurately. Regarding the moderating effect, tax penalties do not moderate the relationship between perceived ease of use and taxpayer compliance, suggesting that taxpayers tend to perceive technological convenience and administrative sanctions as two separate aspects. However, tax penalties negatively moderate the relationship between perceived usefulness and compliance, indicating that when taxpayers already perceive strong benefits from the Coretax system, the existence of sanctions tends to weaken the positive influence of perceived usefulness on compliance behavior. This condition reflects a crowding-out effect, whereby external pressure in the form of sanctions may reduce taxpayers' intrinsic motivation that was previously formed through awareness of the benefits and usefulness of the system. Overall, these findings suggest that improving the functional quality, usability, and reliability of Coretax along with strengthening taxpayer digital literacy and awareness, may be more effective in encouraging taxpayer compliance than relying solely on administrative sanctions. Nevertheless, this study was limited to 100 respondents within the Greater Jakarta area, which may not fully represent taxpayers' behavior across Indonesia. Therefore, future research is encouraged to expand the sample coverage and include additional variables such as taxpayer awareness, digital literacy, or system service quality to improve the explanatory power of the research model.

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