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The Influence of Coretax, Tax Literacy, and Digital Literacy on Individual Taxpayer Compliance at the Kendal Tax Office

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ABSTRACT
The problem of diabetes mellitus (DM) has reached an alarming level, marked by the number of sufferers that continues to increase every year. Based on data from the International Diabetes Federation (IDF), there are around 589 million sufferers worldwide. In Indonesia in 2024, of a total of 185 million adults, the prevalence of diabetes reached 11.3% or around 20.4 million cases. Non-invasive blood sugar monitoring has long been a dream in diabetes management due to the convenience factor, especially for patients with high glucose. This study focuses on monitoring glucose and cholesterol levels non-invasively, reducing discomfort, pain in patients, and a preventive tool in dealing with potential emergencies. The method used in this research is the MAX30102 Sensor which is useful for implementing a multi-wavelength photoplethysmograph on a bracelet that will detect glucose levels through the patient's skin. Data will be channeled and processed by ESP32, OLED LCD as a visualization tool for the processed data, and Wi-Fi connectivity for providing data on a spreadsheet with continuous monitoring to health services. Testing was conducted on 10 respondents, comparing the results between a non-invasive method (NonivaBand) and an invasive method (conventional glucometer). The analysis showed an average error of 5.67% and an accuracy of 94.33%, indicating a strong correlation between the PPG signal and reference blood glucose levels. Future research is expected to use sensors with higher accuracy and more test data to improve measurement results.

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INTRODUCTION

Taxes are the primary source of state revenue, serving to finance various government needs such as infrastructure development, education, health, and defense (Avira et al., 2025). In 2024, approximately 70% of the State Budget (APBN) was sourced from tax revenues. The Directorate General of Taxes (DGT), as an institution under the Ministry of Finance, plays a crucial role in formulating, administering, and implementing tax policies in Indonesia (Horisin, 2024).

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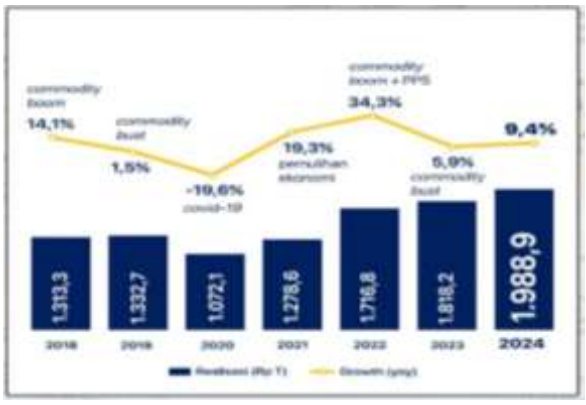

Figure 1. Tax Revenue Development Graph
Source: Ministry of Finance of the Republic of Indonesia

The government's dependence on taxes demands active participation and compliance from the public as taxpayers. In the past two years, tax revenue has exceeded targets, reaching 104.0% in 2021 and 115.6% in 2022, with tax buoyancy indicating an increase in the tax ratio to 10.4% in 2022 (Purwowidhu, 2023). This increase in tax revenue is supported by strong economic growth and adaptive tax policies. In 2024, tax revenue is projected to grow 9.4%, primarily driven by Value Added Tax (VAT) and Sales Tax on Luxury Goods (PPnBM). Optimization is carried out through a voluntary disclosure program, the implementation of the National Identification Number (NIK) as the Taxpayer Identification Number (NPWP), and regional-based supervision.

The Indonesian tax system is divided into two types: central taxes and regional taxes. Central taxes include Income Tax (PPh), Value Added Tax (VAT), Land and Building Tax for the Plantation, Forestry, and Mining sectors (PBB-P3), and Stamp Duty. Meanwhile, regional taxes include Motor Vehicle Tax, Restaurant Tax, Hotel Tax, Entertainment Tax, and Urban and Rural Land and Building Tax (PBB-P2) (Anggoro Dwi, 2018). According to Law Number 16 of 2009, taxes are mandatory contributions without direct compensation and are used to the greatest extent possible for the prosperity of the people (Priyono & Intarti, 2019). Taxes not only play a role in financing national development but also in supporting regional economic strategies and encouraging community participation in creating shared prosperity (Aqmarina & Furqon, 2020; Sulaiman & Yusuf, 2024). Taxpayer compliance is a crucial indicator of the success of the tax system, reflecting taxpayers' awareness and responsibility in fulfilling their obligations in accordance with applicable regulations (Rahayu, 2010; Febriani & Kusmuriyanto, 2015). A high level of compliance can significantly increase tax revenue and strengthen the country's fiscal stability (Wahyudi & Sanjaya, 2018). The Directorate General of Taxes (DGT) continues to provide guidance and supervision to improve compliance, as reflected in the increase in the number of Annual Tax Returns (SPT) submissions, which reached 73.61% or 14.18 million SPTs, representing a 7.15% increase compared to the previous year. The change in the tax system from an official assessment system to a self-assessment system provides taxpayers with the confidence to calculate and report their tax obligations independently, ultimately encouraging a more transparent and participatory tax

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environment. Over the past five years, the level of taxpayer compliance in Indonesia has shown an increasing trend, reflecting increasing awareness in fulfilling tax obligations

.**Table 1.** Individual Taxpayer Compliance Level
at the Central Java DPJ Regional Office

No	Kode KPP	Nama KPP	Capaian
1	501	KPP Pratama Tegal	101,86%
2	503	KPP Pratama Semarang Barat	100,76%
3	515	KPP Pratama Demak	100,75%
4	506	KPP Pratama Kudus	100,64%
5	514	KPP Pratama Blora	100,39%
6	511	KPP Madya Semarang	100%
7	519	KPP Madya Dua Semarang	100%
8	516	KPP Pratama Jepara	96,52%
9	518	KPP Pratama Semarang Gayamsari	95,41%
10	513	KPP Pratama Batang	94,04%
11	509	KPP Pratama Semarang Tengah	91,48%
12	517	KPP Pratama Semarang Candisari	90,31%
13	504	KPP Pratama Semarang Timur	85,57%
14	508	KPP Pratama Semarang Selatan	85,44%
15	505	KPP Pratama Salatiga	84,19%
16	502	KPP Pratama Pekalongan	80,50%
17	507	KPP Pratama Pati	76,25%

Source: 2023 Central Java Tax Office Annual Report

Based on Table 1.3, the level of individual taxpayer compliance at the Central Java Regional Tax Office shows significant variation across tax offices. Several tax offices, such as the Tegal Tax Office, the West Semarang Tax Office, and the Demak Tax Office, achieved compliance rates above 100%, indicating that taxpayers in these areas not only fulfill their tax obligations, but some even pay more than they owe. Conversely, several other tax offices, such as the Pati Tax Office, the Pekalongan Tax Office, and the Salatiga Tax Office, recorded relatively lower compliance rates, even below 80%, indicating potential low tax awareness or compliance in these areas. Overall, these data demonstrate disparities in taxpayer compliance levels across Central Java.

Regions with compliance rates above 100% tend to have more effective tax administration systems, better tax literacy support, and adequate access to tax services. Meanwhile, regions with lower performance require more attention from the Directorate General of Taxes (DGT), both through increased outreach, tax literacy, and the use of technology such as CoreTax to encourage taxpayer compliance. This situation emphasizes that government efforts to improve tax compliance must be targeted and tailored to the characteristics of each KPP (tax office) so that tax revenue targets can be achieved equitably. The acceptance and use of CoreTax technology will be more effective if supported by adequate tax literacy and strong digital literacy skills, in accordance with the principles of the self-assessment system, which emphasizes taxpayer awareness and independence (Avianto et al., 2016; Rahman, 2010).

CoreTax, as an integrated digital tax administration system, facilitates taxpayer registration, payment, reporting, and real-time monitoring of tax obligations (Korat & Munandar, 2025; Purnamasari et al., 2025). This system improves administrative efficiency, transparency, and the accuracy of tax data, thereby encouraging increased taxpayer compliance (DGT, 2024). Siagian's (2025) research shows that CoreTax-based tax reporting has a positive effect on taxpayer compliance, while Khotmi & Setiawati (2025) found that digital literacy strengthens the relationship between CoreTax implementation and VAT

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reporting compliance. However, CoreTax's effectiveness can be reduced if taxpayers lack technological understanding or encounter technical obstacles in using it.

In addition to the CoreTax system, tax literacy also plays a crucial role in shaping taxpayer compliance behavior. Tax literacy encompasses an understanding of the functions, benefits, and procedures of taxation, as well as the ability to calculate and report taxes correctly (Putri & Junaidi, 2023; Mauli & Simorangkir, 2023). Previous research has shown that taxpayers with high levels of tax literacy tend to be more compliant because they understand the benefits and legal consequences of compliance (Febriyani & Kusmuriyanto, 2015; Triansyah & Putra, 2025). However, in some regions with low tax literacy, the implementation of digital systems has not fully improved compliance.

Similarly, digital literacy is also a crucial factor in supporting taxpayer compliance in the era of digital transformation. Digital literacy enables taxpayers to effectively utilize CoreTax features such as e-Filing, e-Payment, and data updates (UNESCO, 2018; Agusetiawati et al., 2024). Taxpayers with high digital literacy tend to adapt more quickly and reduce reporting errors, while low digital literacy can hinder the system's effectiveness.

Previous studies have shown mixed results regarding the influence of CoreTax, tax literacy, and digital literacy on taxpayer compliance. Some studies indicate a positive effect, while others find insignificant results, particularly regarding the moderating role of CoreTax in the context of individual taxpayers (Zebua & Putra, 2025). Therefore, this study aims to examine the simultaneous influence of CoreTax, tax literacy, and digital literacy on individual taxpayer compliance at the Kendal Tax Office (KPP Kendal). The results are expected to provide a more comprehensive understanding and strategic recommendations for improving the effectiveness of digital tax system implementation and strengthening tax education in the community.

Hypothesis

H1: CoreTax has a significant effect on individual taxpayer compliance at the Kendal Tax Office.

H2: Tax literacy has a significant effect on individual taxpayer compliance at the Kendal Tax Office.

H3: Digital literacy has a significant effect on individual taxpayer compliance at the Kendal Tax Office.

H4: CoreTax, tax literacy, and digital literacy simultaneously have a significant effect on individual taxpayer compliance at the Kendal Tax Office.

METHOD

This research uses an explanatory approach to examine the relationships between variables and their influence on one another. This approach was chosen because it aims to provide a more in-depth explanation of the relationship between the independent and dependent variables in the hypothesis. In this context, the research focuses on testing previously formulated hypotheses, thereby providing a clearer understanding of the phenomenon being studied (Sugiyono, 2015).

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Data for this study was obtained through a questionnaire containing a series of written questions that respondents were required to answer based on their experiences and perspectives. Furthermore, this research relied on a literature review, which included collecting references from various books, journals, and other scientific literature sources relevant to the topic being discussed.

To analyze the collected data, this study employed descriptive and quantitative statistical approaches. Using SPSS software, the data were analyzed to identify patterns and relationships between the variables. Prior to conducting the main analysis, validity and reliability tests were conducted to ensure the research instrument was suitable for use. Furthermore, to ensure that the data met the requirements for further analysis, classical assumption tests such as normality, heteroscedasticity, and multicollinearity were conducted. To test the influence of independent variables on the dependent variable, multiple linear regression analysis was applied, and hypothesis testing was carried out through a t-test to determine the significance of the influence of each variable on the results obtained.

RESULTS AND DISCCUSION

General Description of the Research Object

The research data was obtained through a survey conducted both directly and indirectly at the Kendal City Tax Office (KPP). A total of 120 questionnaires were initially distributed, but only 100 questionnaires could be analyzed because the remaining 20 were incomplete or left unfilled. Therefore, the sample size analyzed was deemed sufficiently representative for this study.

Based on respondent characteristics, the predominant gender was male, with 60 respondents (60%), while 40 respondents (40%) were female. This indicates that the majority of individual taxpayers at the Kendal Tax Office are male. In terms of age, the largest number of respondents were in the 25–35 age range, with 38 respondents (38%), followed by the 35–45 age group (34%), and the 17–25 age group (28%). This data indicates that the majority of individual taxpayers active at the Kendal Tax Office are of productive age.

Regarding their highest level of education, the distribution of respondents was fairly even. A total of 29 respondents (29%) had a high school education, 35 respondents (35%) had a bachelor's degree, and 36 respondents (36%) had a master's degree. Therefore, the majority of taxpayers have a higher education, indicating a fairly good understanding of their tax obligations. In terms of employment, the majority of respondents (54 respondents or 54%) worked as private sector employees, while 46 respondents (46%) were civil servants/ASN. This indicates that private sector employees dominate individual taxpayers at the Kendal Tax Office (KPP).

Based on length of taxpayer registration, 54 respondents (54%) had been registered for 3–5 years, while 46 respondents (46%) had been registered for less than 3 years. This indicates that most taxpayers have relatively good experience and understanding of tax procedures compared to those who recently registered. Regarding the use of digital tax services, such as CoreTax or DJP Online, the majority of respondents rarely used these services (51 respondents or 51%), while 49 respondents (49%) had never used them at all.

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This indicates that the utilization rate of digital tax services is still low, likely due to habit or a lack of need for them.

Finally, regarding SPT reporting, the majority of respondents consistently reported on time (52 respondents, 52%), while 48 respondents (48%) were sometimes late. This indicates that taxpayer compliance at the Kendal Tax Office (KPP) is quite good, although not entirely consistent, possibly due to busy schedules, a lack of understanding of deadlines, or technical difficulties with online reporting.

Data Analysis Results

Descriptive Analysis of Respondents

To determine the frequency and intensity of each variable, the highest score for each variable was multiplied by the number of questions for each variable, then divided by 5: very good, good, moderate, poor, and very poor (Sugiono, 2019).

$$RS = \frac{m - n}{k}$$

$$RS = \frac{5 - 1}{5} = 0{,}80$$

Respondents' answer categories can be explained as follows:

1.00 – 1.80 = Very Low
1.81 – 2.60 = Low
2.61 – 3.40 = Moderate
3.41 – 4.20 = Good
4.21 – 5.00 = Very Good

Respondents' Responses Regarding the Coretax Variable

The Coretax variable in this study was measured using five indicators. The scoring results for respondents' responses regarding the Coretax variable based on their categories are shown in the following table:

Table 1. Coretax Variable Index

No	Indicator	SS		S		N		TS		STS		Total	Score	Average
		F	Fxs	F	Fxs	F	Fxs	F	Fxs	F	Fxs			
1	X1.1	19	95	46	184	27	81	6	12	2	2	100	374	3,74
2	X1.2	16	80	49	196	18	54	16	32	1	1	100	363	3,63
3	X1.3	18	90	45	180	25	75	9	18	3	3	100	366	3,66
4	X1.4	19	95	50	200	20	60	10	20	1	1	100	376	3,76
5	X1.5	25	125	50	200	16	48	9	18	0	0	100	391	3,91
							Rata-rata							3,74

Source: Data processed in 2025

Respondents' average response to the Coretax variable was 3.74, which is still in the high or good category, ranging from 3.41 to 4.20. This question indicates that individuals paying their personal taxes at the Kendal Tax Office (KPP) feel the Coretax feature helps reduce errors in their tax return (SPT) reporting.

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Respondent Responses Regarding the Tax Literacy Variable

Table 2. Tax Literacy Variable Index

No	Indicator	SS		S		N		TS		STS		Total	Score	Average
		F	Fxs	F	Fxs	F	Fxs	F	Fxs	F	Fxs			
1	X2.1	5	25	52	208	17	51	18	36	8	8	100	328	3,28
2	X2.2	8	40	48	192	13	39	22	44	9	9	100	324	3,24
3	X2.3	16	80	39	156	4	12	31	62	10	10	100	320	3,20
							Rata-rata							3,24

Source: Data processed in 2025

Table 2 above shows that respondents' average response to the tax literacy variable was 3.24, which is still in the moderate category, ranging from 2.61 to 3.40. The indicator for the question is the importance of the public knowing the procedures for paying taxes online and manually.

Respondent Responses Regarding the Digital Literacy Variable

Table 3. Digital Literacy Variable Index

No	Indicator	SS		S		N		TS		STS		Total	Score	Average
		F	Fxs	F	Fxs	F	Fxs	F	Fxs	F	Fxs			
1	X3.1	21	105	54	216	18	54	7	14	0	0	100	389	3,89
2	X3.2	23	115	52	208	17	51	4	8	4	4	100	386	3,86
3	X3.3	27	135	51	204	12	36	10	20	0	0	100	395	3,95
4	X3.4	29	145	37	111	25	75	5	10	4	4	100	345	3,45
5	X3.5	23	115	52	208	17	51	4	8	4	4	100	386	3,86
6	X3.6	27	135	51	204	12	36	10	20	0	0	100	395	3,95
7	X3.7	29	145	36	144	26	78	5	10	4	4	100	381	3,81
							Rata-rata							3,82

Source: Data processed in 2025

The average respondent's answer to the digital literacy variable was 3.82, still in the high or good category, ranging from 3.41 to 4.20. The information literacy indicator indicates that the public obtains official information regarding tax regulations through the DGT website or other trusted sources.

Respondent Responses Regarding the Taxpayer Compliance Variable

Table 4. Taxpayer Compliance Variable Index

No	Indicator	SS		S		N		TS		STS		Total	Score	Average
		F	Fxs	F	Fxs	F	Fxs	F	Fxs	F	Fxs			
1	Y.1	17	85	44	176	26	78	13	26	0	0	100	365	3,65
2	Y.2	14	70	46	184	24	72	16	32	0	0	100	358	3,58
3	Y.3	17	85	47	188	29	87	6	12	1	1	100	373	3,73
4	Y.4	11	55	47	188	35	105	7	14	0	0	100	362	3,62
							Rata-rata							3,65

Source: Data processed in 2025

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Table 4 above shows that respondents' average score for the taxpayer compliance variable was 3.65, still in the high or good category, ranging from 3.41 to 4.20. The tax service quality indicator showed no obstacles, with the public reporting a high level of satisfaction with the speed and clarity of the tax services they received.

Research Instrument

Validity Test

The validity test is a measuring tool used to assess the validity of a questionnaire. Several evaluations based on the relationship between question item scores and the total control score or variable score can be used to check validity. To determine rtable, df = n-2.

To determine rtable, df = 93 – 2 = 91, so rtable = 0.2039.

At the same time, the following statistical standards were established to determine the validity of each question item:

1. If Rcount > Rtable and is positive, the variable is declared valid.
2. If Rcount < Rtable, the variable is declared invalid. 3. If the calculated R > R table but is negative, H0 will still be rejected and H1 will be accepted.

Table 5. Validity Test Results

No	Variable	Indikator	R count	R table	Information
1.	Coretax (X1)	X1.1	0,850	0,1966	VALID
		X1.2	0,871	0,1966	VALID
		X1.3	0,928	0,1966	VALID
		X1.4	0,976	0,1966	VALID
		X1.5	0,973	0,1966	VALID
2	Tax Literacy (X2)	X2.1	0,914	0,1966	VALID
	Digital Literacy (X3)	X2.2	0,909	0,1966	VALID
		X2.3	0,906	0,1966	VALID
3		X3.1	0,841	0,1966	VALID
	Tax Literacy (X2)	X3.2	0,926	0,1966	VALID
	Digital Literacy (X3)	X3.3	0,901	0,1966	VALID
		X3.4	0,937	0,1966	VALID
		X3.5	0,926	0,1966	VALID
		X3.6	0,901	0,1966	VALID
		X3.7	0,935	0,1966	VALID
4	Tax Literacy (X2)	Y.1	0,905	0,1966	VALID
		Y.2	0,869	0,1966	VALID
		Y.3	0,883	0,1966	VALID
		Y.4	0,962	0,1966	VALID

Source: 2025 Data Processing Results

The validity test results show that the indicators used to measure the variables in this study have a correlation coefficient greater than the r-table for a degree of freedom (df) of n-2, i.e., 100-2=99, which is 0.1966. Therefore, the questionnaire items used to measure the variables of coretax, tax literacy, and digital literacy in relation to taxpayer compliance are considered valid.

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Reliability Test

Reliability indicates that a measurement instrument can provide consistent measurement results. According to Ghozali (2019), reliability is essentially a tool for constructing a questionnaire. A questionnaire is considered reliable if a person's answers to the questions are consistent or stable over time. Reliability testing was conducted using the Cronbach Alpha test, with the following results:

Table 6. Reliability Test Results

No	Variable	Cronbach's Alpha	Reliability standards	Description
1.	Coretax (X1)	0,953	0,60	Reliable
2	Tax Literacy (X2)	0.891	0,60	Reliable
3	Digital Literacy (X3)	0.965	0,60	Reliable
4	Taxpayer Knowledge (Y)	0,922	0,60	Reliable

Source: Data processed in 2024

All indicators have a sufficiently large alpha coefficient, above 0.60, indicating that the measurement concept for each variable in the questionnaire is reliable and suitable for use as a measurement tool.

Classical Assumption Test

Normality Test

The normality test in this study used the Kolmogorov-Smirnov test. Data are considered normally distributed if the test probability value is greater than 0.05 (P > 0.05) (Ghozali, 2019). Data with a value below 0.05 are interpreted as abnormal. The results of the normality test are as follows:

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	,0000000
	Std. Deviation	1,89109026
Most Extreme Differences	Absolute	,074
	Positive	,074
	Negative	-,063
Test Statistic		,074
Asymp. Sig. (2-tailed)		,199c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Data processed 2025

Table 7 above shows that the Kolmogorov-Smirnov value is 0.074 > 0.05 and the Asymp.sig is 0.199 > 0.05, in other words, the variables are normally distributed.

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Multicollinearity Test

A good regression model should have no correlation between the independent variables (Ghozali, 2019). The multicollinearity test is performed by examining the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 0.1 or the VIF is < 10, it can be concluded that there is no multicollinearity. The results of the multicollinearity test are as follows:

Table 8. Multicollinearity Test Results

Coefficients[a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	3,709	1,004		3,694	,000		
CORETAX	,137	,053	,187	2,580	,011	,723	1,383
LITERASI PAJAK	,502	,076	,517	6,573	,000	,616	1,624
LITERASI DIGITAL	,126	,045	,242	2,824	,006	,518	1,931

a. Dependent Variable: TAXPAYER COMPLIANCE

Source: Data processed in 2025

The variables used as predictors in the regression model exhibit relatively small VIF values, all below 10 and with tolerance values greater than 0.1. This indicates that the independent variables used in the study do not exhibit any signs of multicollinearity, meaning they can be used as independent variables.

Heteroscedasticity Test

The heteroscedasticity test is conducted to test the regression model to determine the inequality of variances between residuals from one observation to another (Ghozali, 2019). This observation can be conducted using the Glacier test to detect indications of heteroscedasticity by regressing the absolute residuals. The basis for making decisions using the Glacier test is as follows:

1. If the significance value is >0.05, then heteroscedasticity is not present in the data.
2. If the significance value is <0.05, then heteroscedasticity is present in the data.

The results of the heteroscedasticity test are as follows:

Table 9. Heteroscedasticity Test Results

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	2,669	,607		4,396	,000
CORETAX	-,051	,032	-,186	-1,588	,116
LITERASI PAJAK	-,023	,046	-,063	-,497	,620
LITERASI DIGITAL	-,001	,027	-,003	-,019	,985

a. Dependent Variable: abs

Source: Data processed in 2025

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The Glejser test for heteroscedasticity indicates that all independent variables (coretax, tax literacy, and digital literacy) have a significance value greater than 0.05. This study concludes that heteroscedasticity does not occur.

Multiple Linear Regression

The data analysis method used in this study is multiple regression analysis, a regression equation involving two or more variables. Based on data processing using SPSS version 23, the following analysis results were obtained:

Table 10. Multiple Linear Regression Test Results

Coefficients[a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	3,709	1,004		3,694	,000		
CORETAX	,137	,053	,187	2,580	,011	,723	1,383
LITERASI PAJAK	,502	,076	,517	6,573	,000	,616	1,624
LITERASI DIGITAL	,126	,045	,242	2,824	,006	,518	1,931
a. Dependent Variable: TAXPAYER COMPLIANCE							

Source: Data processed 2025

Table 19 yields the following equation:

$$Y = 0.187\ X1 + 0.517\ X2 + 0.242\ X3$$

The multiple linear regression equation above shows that:

a. The regression coefficient for the coretax variable is 0.187, which is positive. This means that the better the coretax implemented, the higher the level of individual taxpayer compliance at the Kendal Tax Office.
b. The regression coefficient for the tax literacy variable is 0.517, which is positive. This means that the better the tax literacy, the higher the level of individual taxpayer compliance at the Kendal Tax Office.
c. The regression coefficient for the digital literacy variable is 0.242, which is positive. This means that the better the digital literacy, the higher the level of individual taxpayer compliance at the Kendal Tax Office.

t-Hypothesis Test

According to Ghozali (2019), the t-statistical test essentially indicates the extent to which an individual dependent variable influences the variance of the dependent variable. To determine the t-table, use the formula df = n-(k-1), where df = 100 – (4-1) = 100–3 = 97, resulting in a t-table of 1.660.

The intuitive criteria for testing the hypothesis are as follows:

1) H0 is accepted if the calculated t < t-table and the significance level is > α = 5%, meaning there is no effect.
2) H0 is rejected if the calculated t > t table and the significance of t < α = 5% means there is an influence.

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Table 11. t-Test Results

Coefficients[a]							
	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	3,709	1,004		3,694	,000		
CORETAX	,137	,053	,187	2,580	,011	,723	1,383
LITERASI PAJAK	,502	,076	,517	6,573	,000	,616	1,624
LITERASI DIGITAL	,126	,045	,242	2,824	,006	,518	1,931

a. Dependent Variable: TAXPAYER COMPLIANCE

Source: Data processed in 2025

The 95% confidence level or α = 0.05%, and the overall t-test results are significant or below 0.05. Based on the t-test results table above, the explanation is as follows:

1. The Effect of Coretax on Taxpayer Compliance
   Based on the table above, the calculated t-value for the coretax variable is 2.580, which is greater than the t-table value of 1.660 (2.580 > 1.660), with a significance value of 0.011. This significance value is less than the significance limit of 0.05 (0.011 < 0.05). Furthermore, considering the positive coefficient value, the hypothesis stating that the coretax variable has a positive and significant effect on individual taxpayer compliance at the Kendal Tax Office is accepted.
2. The Effect of Tax Literacy on Taxpayer Compliance
   Based on the table above, the calculated t-value for the tax literacy variable is 6.573, greater than the t-table value of 1.660 (6.573 > 1.660), with a significance value of 0.000. This significance value is less than the significance limit of 0.05 (0.000 < 0.05). Furthermore, considering the positive coefficient value, the hypothesis stating that the tax literacy variable has a positive and significant effect on individual taxpayer compliance at the Kendal Tax Office is accepted.
3. The Effect of Digital Literacy on Taxpayer Compliance
   Based on the table above, the calculated t-value for the digital literacy variable is 2.824, greater than the t-table value of 1.660 (2.824 > 1.660), with a significance value of 0.006. This significance value is smaller than the significance limit of 0.05 (0.006 < 0.05). Furthermore, considering the positive coefficient value, the hypothesis stating that the digital literacy variable has a positive and significant effect on Taxpayer Compliance at the Kendal Tax Office is accepted.

Coefficient of Determination Test

The coefficient of determination (R2) test aims to measure the extent to which the model used can explain the variation in the independent variable. The coefficient of determination value ranges from 0 to 1. A smaller coefficient of determination indicates that the independent variable's ability to explain the variation in the dependent variable is very limited dependent variable. The results of the coefficient of determination test are as follows:

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Table 12. Results of the Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,796a	,634	,623	1,920	1,527

a. Predictors: (Constant), DIGITAL LITERACY, CORETAX, TAX LITERACY
b. Dependent Variable: TAXPAYER COMPLIANCE
Source: Data processed in 2025

The coefficient of determination test yielded an Adjusted R^2 value of 0.623, indicating that 62.3% of the variable can be explained by coretax, tax literacy, and digital literacy, while the remaining 37.7% is explained by other variables outside the studied model.

Discussion

1. The Effect of Coretax on Taxpayer Compliance
   The results of this study indicate that Coretax has a positive and significant effect on individual taxpayer compliance at the Kendal Tax Office (KPP). The better the Coretax system is implemented, the higher the level of taxpayer compliance in reporting and fulfilling tax obligations. Coretax is considered to provide convenience through a more practical, efficient, and error-free online reporting process, thus encouraging taxpayers to be more disciplined. This finding aligns with research by Siagian (2025) and Khotmi & Setiawati (2025), which shows that the implementation of a digital tax system plays a role in improving tax reporting compliance.
2. The Effect of Tax Literacy on Taxpayer Compliance
   Tax literacy has been shown to have a positive and significant effect on taxpayer compliance. Taxpayers who understand tax regulations will be more aware and compliant in fulfilling their obligations. Socialization and education conducted by the Kendal Tax Office also helped improve respondents' understanding of procedures, rates, and the benefits of paying taxes. These results are consistent with research by Triansyah & Putra (2025), Agusetiawati et al. (2024), and Zebua & Putra (2025), who emphasized that tax literacy is a crucial factor in shaping taxpayer compliance.
3. The Influence of Digital Literacy on Taxpayer Compliance
   Research results also show that digital literacy has a positive and significant impact on taxpayer compliance. Taxpayers' ability to use digital services such as DJP Online and Coretax simplifies the reporting process, thereby reducing the risk of delays or technical errors. Digital literacy is not only related to technological mastery but also taxpayers' readiness to fulfill their obligations independently. This finding aligns with research by Triansyah & Putra (2025), Agusetiawati et al. (2024), and Khotmi & Setiawati (2025), which emphasizes that digital literacy strengthens tax compliance in digital-based service systems.

CONCLUSION

Based on the research results, it can be concluded that Coretax, tax literacy, and digital literacy each have a positive and significant impact on individual taxpayer compliance at the Kendal Tax Office (KPP). The increasingly effective implementation of Coretax simplifies the

reporting and payment processes, thereby increasing compliance. Similarly, the higher the taxpayer's understanding or tax literacy, the greater their awareness of correctly fulfilling their tax obligations. Furthermore, strong digital literacy also supports the smooth use of technology-based tax services, thus impacting tax compliance. Suggestions include encouraging the public to more actively learn about tax regulations through training, outreach, or official DGT sources to effectively fulfill their obligations. Regional governments and relevant agencies need to increase the intensity of tax education, strengthen digital services, and conduct regular evaluations of Coretax implementation. Future researchers are advised to expand their research with additional variables, such as education level or other relevant variables, and consider using different analytical methods to expand this study.

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