

Coretax Use, E-Billing Use, and Taxpayer Understanding on Annual Tax Reporting Compliance

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This study aims to analyze the influence of coretax use, e-Billing utilization, and taxpayer understanding on compliance with Annual Tax Return (SPT) reporting among individual taxpayers in Lamongan Regency. This study used a quantitative method with random sampling of individual taxpayers at the Lamongan Pratama Tax Office (KPP Pratama). Data were collected through questionnaires and analyzed using multiple linear regression. The results show that coretax use, e-Billing utilization, and taxpayer understanding have a significant positive effect on compliance with SPT reporting, both partially and simultaneously.

Keywords : coretax, e-Billing, taxpayer, annual tax return

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1. Introduction

Tax compliance is a fundamental element of a modern tax system, directly impacting fiscal stability and the government's ability to fund development. In Indonesia, efforts to improve taxpayer compliance are ongoing, one of which is through the digital transformation of tax services. Based on data from the Directorate General of Taxes (DGT), in the 2020 tax year, as reported in 2021, the number of taxpayers filing Annual Tax Returns (SPT) reached 14.34 million, a rate of 80.74% compliance (Antaranews, 2022). In the 2021 tax year, as reported in 2022, the number of taxpayers filed was 15.9 million, with a compliance rate of 83.68% (Pajakku, 2023). In the 2022 tax year, as reported in 2023, the number of taxpayers filing increased significantly to 16.53 million, exceeding the target of 16.04 million, resulting in a compliance rate of 103.05% (Pajak.com, 2025). This figure reflects the success of the tax authorities in educating the public and increasing the adoption of reporting technologies such as *e-Filing*.

Along with the development of the digital era, the Directorate General of Taxes (DGT) has implemented an electronic reporting system through *coretax* to improve taxpayer compliance in reporting SPT in 2025. The tax system in Indonesia continues to be updated to increase efficiency and transparency, one of which is through the implementation of *e-billing* which is designed to replace the manual tax payment method that currently uses a Tax Payment Slip (SSP) in physical form (Ministry of Finance, 2023). To support the digitalization system in order to increase taxpayer compliance, taxpayer understanding is needed regarding taxpayer knowledge regarding tax regulations, tax reporting obligations, and technical procedures that must be carried out in fulfilling these obligations, such as reporting Annual SPT and paying taxes (Safitri, 2021). Kurniyawati (2025) also explains that the implementation of the Average Effective Rate (TER) which will be implemented in 2023 can simplify tax administration and improve taxpayer compliance.

Previous research has shown that tax digitization can improve efficiency (Garcia & Wang, 2022; Johnson & Lee, 2023), but low digital literacy and limited understanding of taxation remain obstacles (Safitri, 2021;

Nugraheni & Putri, 2023). Therefore, this study analyzes the influence of Coretax use, e-Billing utilization, and taxpayer understanding on annual tax return compliance in Lamongan Regency.

2. Literature Review

Theoretical basis

This research is based on *the Technology Acceptance Model* (TAM) developed by Davis (1989). According to TAM, technology acceptance is influenced by two main factors: *perceived usefulness* and *perceived ease of use*. In the context of taxation, *Coretax* and *e-Billing* are considered technological innovations that can improve reporting efficiency and accuracy. Taxpayer understanding plays a role as a variable that strengthens perceptions of the usefulness and ease of use of the system. This theory serves as the basis for explaining how taxpayer attitudes and behaviors are formed in response to tax technology.

Research Hypothesis

According to research by Apriliani & Astuti (2025), the effectiveness of the Coretax application implementation has a significant positive effect on taxpayer compliance. Gunafi (2025) also found that the Coretax system significantly influences the level of taxpayer compliance in DKI Jakarta. Desnia et al. (2025) also confirmed that the Coretax system has been proven to increase corporate compliance in paying taxes. Research by Abdillah et al. (2025) concluded that Coretax makes the process more efficient: saving time, lightening administrative work, and reducing errors in data entry. Furthermore, Abdillah et al. (2025) found that in terms of effectiveness, this system helps create more accurate, faster, and regulatory-compliant reports. Thus, the use of Coretax It is hoped that this will encourage taxpayers to fulfill their obligations better.

H₁: It is suspected that the use of *Coretax* has a positive effect on compliance with annual tax return reporting.

Budiarto's (2022) research also revealed that the use of *e-Billing* has a significant impact on improving taxpayer compliance. Simaremare and Sari (2024) added that *e-Billing* plays a crucial role in creating a more transparent tax system. Garcia and Wang's (2022) research also shows that tax digitalization, including *e-Billing*, contributes significantly to improving tax compliance globally. Furthermore, Johnson and Lee (2023) noted that the adoption of *e-Billing* significantly encourages taxpayer compliance with annual tax returns, especially in the digital era. Therefore, *e-Billing* is a strategic solution for improving tax compliance through ease of access and use.

H₂: It is suspected that the use of *e-Billing* has a positive effect on compliance with annual tax return reporting.

Researcher Budiarto (2022) demonstrated that taxpayer understanding significantly influences taxpayer compliance, particularly in utilizing tax technologies such as *e-Filing* and *e-Billing*. Simaremare and Sari (2024) also revealed that taxpayer understanding is a key variable positively contributing to compliance in annual tax return reporting. Nugraheni and Putri (2023) emphasized that tax education and socialization play a crucial role in improving taxpayer understanding. Kusuma and Setiawan's (2023) research stated that good taxpayer understanding significantly increases compliance in annual tax return reporting through the adoption of tax technology. Furthermore, Pebrianti and Rahardjo (2022) found that improving taxpayer understanding of digital technology and tax obligations plays a significant role in improving their compliance. Therefore, efforts to improve taxpayer understanding, both through education and socialization, are strategic steps to encourage higher levels of tax compliance.

H₃: It is suspected that taxpayer understanding has a positive influence on compliance with annual SPT reporting.

Simaremare and Sari (2024) demonstrated that the simultaneous influence of *coretax*, *e-Billing*, and taxpayer understanding had a significant positive impact on compliance with annual tax returns. Research by Nugraheni and Putri (2023) demonstrated that tax education increases the effectiveness of tax technology in encouraging taxpayer compliance. Research by Widodo and Lestari stated that tax digitalization simultaneously influences compliance levels. Similar results were found by Budiarto (2022), who stated that the synergy between the application of tax technology and taxpayer education resulted in higher compliance levels. Furthermore, Wulandari and Purnomo (2021) concluded that good tax understanding strengthens the effectiveness of tax technology in encouraging taxpayers to file their tax returns on time.

H₄: It is suspected that the use of *e-Filing*, utilization of *e-Billing*, and taxpayer understanding simultaneously have a positive effect on compliance with annual tax return reporting.

3. Research Methods

This study used a quantitative approach with a survey method. The study population was all individual taxpayers registered at the Lamongan Pratama Tax Office in 2025, totaling 302,567 people. The sample was drawn using the Slovin formula with a 10% margin of error, resulting in 100 respondents. The sampling technique used was *random sampling*. Data were collected through a questionnaire with a Likert scale of 1–5.

The data analysis method used is multiple linear regression, which is designed to ensure the simultaneous and partial impact of *coretax* use, *e-billing* utilization, taxpayer understanding on annual SPT reporting compliance with the help of SPSS 25 software. Before conducting the regression analysis, researchers used validity tests, reliability tests, classical assumption tests (normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests) to authenticate the regression model. In addition, researchers used the F test for overall significance, and the t test for individual regression coefficients. These tests ensure that the model provides robust and reliable results. Data processing was carried out using SPSS software.

4. Results

The validity test of the questionnaire in this study was conducted using a *bivariate correlation* or *Pearson product moment* between each indicator score and the total construct score. The test was conducted by comparing the calculated *r* and the table *r*, and using a significance value of 0.05 or 5%. Based on the validity test, each variable showed that the calculated *r* was greater than the table *r*, so that each statement item in the variables of *coretax* use, *e-Billing* utilization, taxpayer understanding, and annual tax return reporting compliance was declared valid.

To determine the consistency of a research questionnaire, a reliability test is needed based on the value of *Cronbach's Alpha* > 0.70, then the variable can be said to be reliable (Nunnally & Berstein, 1994). Based on the reliability test, each research variable shows *Cronbach's Alpha* > 0.70, so it can be interpreted that all indicators used in each variable (use of *coretax*, use of *e-Billing*, taxpayer understanding, and compliance with annual SPT reporting) can be relied upon as a measuring tool or the results are declared reliable.

Table 1. t-Test Results

Model	t	Sig.
1 (Constant)	170,484	0,000
Use of e-Filing	5,399	0,000
Utilization of e-Billing	79,692	0,000
Taxpayer Understanding	282,322	0,000

a. Dependent Variable: Compliance with Annual Tax Return Reporting

Source: Primary Data Processed by SPSS 25, 2025

Based on the t-test results presented in Table 1, the significance value for each independent variable is less than 0.05. The use of *coretax* (X_1) has a calculated t value of 5.399 > t table 1.984 with a significance value of 0.000 < 0.050. So H_0 is rejected and H_1 is accepted, which means the use of *e-Filing* partially has a significant effect on compliance with annual tax return reporting. The use of *e-Billing* (X_2) has a calculated t value of 79.692 > t table 1.984 with a significance value of 0.000 < 0.050. So H_0 is rejected and H_2 is accepted, which means the use of *e-Billing* partially has a significant effect on compliance with annual tax return reporting. Taxpayer understanding (X_3) has a calculated t value of 282.322 > t table 1.984 with a significance value of 0.000 < 0.050. So H_0 is rejected and H_3 is accepted, which means that taxpayers' understanding is partial has a significant impact on compliance with annual tax return reporting.

Table 2. F Test Results

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	160,458	3	53,486	28,081	0.000 ^b
Residual	182,852	96	1,905		
Total	343,310	99			

a. Dependent Variable: Compliance with Annual Tax Return Reporting
b. Predictors: (Constant), Taxpayer Understanding, Utilization of e-Billing, Use of e-Filing

Source: Primary Data Processed by SPSS 25, 2025

Based on table 2, the F value table = 2.70, so F count > F table (28.081 > 2.70) and a significance value of 0.000 < 0.05 means that the statement H_0 is rejected and H_4 is accepted. This means that the use of *coretax*, the use of *e-Billing*, and taxpayer understanding jointly or simultaneously influence compliance with annual tax return reporting.

Discussion

The research results show that the higher the level of *Coretax use*, the higher the level of tax reporting compliance. In this case, *Coretax* provides convenience in the reporting process, such as online data entry, accessibility anytime and anywhere, and speed of sending Tax Returns (SPT) electronically without having to come to the tax office. With an efficient and *user-friendly system*, *Coretax* helps taxpayers complete the reporting process more practically and on time. This is in line with the TAM (*Technology Acceptance Model*) theory by Davis (1989), which explains that perceptions of ease of use (*perceived ease of use*) and benefits (*perceived usefulness*) of a technology can increase acceptance and actual user behavior, in this case electronic tax reporting through *Coretax*. Based on the findings of Abdillah et al. (2025), the implementation of *Coretax* has a dual impact. On the one hand, this system encourages efficiency through time savings, simplification of administrative work, and reduction of input errors. On the other hand, from an effectiveness perspective, *Coretax* supports the realization of reporting that is accurate, fast, and always in accordance with applicable tax regulations. Recent research consistently demonstrates the positive

impact of Coretax implementation on tax compliance (Apriliansi & Astuti, 2025, Gunafi, 2025 & Desnia et al. 2025).

The *e-Billing* system makes it easier for taxpayers to create *billing codes* and make payments electronically through various channels, including *internet banking*, ATMs, and other banking applications. This process can be done anytime and anywhere without the need to visit the tax office or bank in person, making it more efficient in terms of time and effort. With this convenience, taxpayers tend to feel more assisted in fulfilling their tax obligations, especially in avoiding late payments that can lead to administrative sanctions. The availability of digital proof of payment also provides a sense of security because it is recorded directly in the DGT system in *real time*. This is in line with the TAM (*Technology Acceptance Model*) theory developed by Davis (1989), which explains that *perceived usefulness* and *perceived ease of use* are related. *Perceived ease of use* is a crucial factor in driving technology adoption. The perceived usefulness and ease of use of *e-Billing* encourages taxpayers to consistently use the system, thus positively impacting reporting compliance. This finding is reinforced by research by Pebrianti and Rahardjo (2022), who found that a fast, flexible, and integrated *e-Billing system* with banking systems encourages increased taxpayer discipline in making payments and reporting. Furthermore, according to research by Pramesti and Nugroho (2021), the use of *e-Billing* has a direct impact on improving formal taxpayer compliance, as the system generates valid , *real-time proof of payment* automatically documented in the DGT system.

A good understanding of taxation includes knowledge of tax regulations, procedures for completing and reporting Tax Returns (SPT), and the consequences of non-compliance, such as administrative sanctions. Taxpayers who understand the process and benefits of tax reporting will be more confident and motivated to file their Tax Returns correctly and on time. Within the *Technology Acceptance Model* (TAM) framework, taxpayer understanding is closely related to *perceived ease of use* and *perceived usefulness*. *Individuals* who understand the reporting system tend to find it easier to use (Davis 1989) and recognize the direct benefits of accurate reporting. These results are supported by research by Prasetyo (2021), which shows that tax understanding plays a significant role in encouraging formal and material taxpayer compliance. Meanwhile, Ningsih and Sudarsono (2020) also emphasized that low levels of compliance are often triggered by a lack of understanding of rights, obligations, administrative sanctions, tax benefits, and the digital reporting process.

This simultaneous influence reflects that the effectiveness of a tax reporting system depends not on a single aspect, but rather on the synergy between technology and user understanding. The use of *Coretax* and *e-Billing* provides technological support and efficiency, while taxpayer understanding serves as a crucial foundation that strengthens awareness and motivation to fulfill reporting obligations in a timely and accurate manner. When available technology is easy to use and taxpayers understand how to use it and the purpose of reporting, overall tax compliance will increase. Furthermore, the combination of these three factors can be explained through *the Technology Acceptance Model* (TAM) approach by Davis (1989), which states that *perceived usefulness* and *perceived ease of use* are key to technology acceptance. When taxpayers perceive tax technologies such as *Coretax* and *e-Billing* as useful and easy to use, and they have sufficient understanding of how to operate them, they will tend to adopt the systems consistently. This will have a direct impact on improving both formal and material compliance. This research aligns with the findings of Pebrianti and Rahardjo (2022), who stated that the use of digital-based tax services has a positive impact on taxpayer compliance, especially when accompanied by increased tax understanding. Prasetyo's (2021) research also supports this finding, stating that the synergy between electronic system adoption and tax education is an effective strategy for increasing compliance in annual tax return (SPT) reporting.

5. Conclusion

This study concludes that the use of e-Filing, e-Billing utilization, and taxpayer understanding have a significant positive effect, both partially and simultaneously, on compliance with annual tax returns in Lamongan Regency. The implications of this study are the need to strengthen tax socialization and education, as well as optimize technical support for more equitable adoption of tax technology. The limitations of this study lie in the scope of the region and the variables studied. Therefore, further research can expand the scope by considering other factors such as tax sanctions or taxpayer intrinsic motivation.

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