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ANALYSIS OF CORETAX USE ON THE EFFICIENCY AND EFFECTIVENESS OF TAX REPORTING AT PT JAWARA MITRA CONSULTING

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Abstract:
The digital transformation of Indonesia's tax administration system has been marked by the implementation of CoreTax, an integrated information technology-based system designed to enhance the efficiency and effectiveness of tax reporting. This study aims to analyze how the use of the CoreTax system supports the efficiency and effectiveness of tax reporting at PT Jawara Mitra Consulting, a consulting firm actively utilizing this system. This research adopts a qualitative descriptive approach using a case study method. Data were collected through semi-structured interviews with informants directly involved in the tax reporting process, as well as through company documentation. The data were analyzed using data reduction, data presentation, and conclusion drawing techniques. The unit of analysis in this study is the tax reporting system of PT Jawara Mitra Consulting, which uses CoreTax as its main platform. The findings indicate that CoreTax improves efficiency in terms of time savings, reduced administrative workload, and minimized input errors. From the effectiveness perspective, the system supports more accurate, timely, and regulation-compliant reporting. However, several challenges were identified, including technical issues, lack of user training, and resistance to new technologies. Based on these findings, the study recommends enhancing digital literacy and providing intensive training for users, strengthening technical infrastructure, and improving CoreTax features to better accommodate user needs. This research is expected to contribute to the development of a more effective and efficient digital tax administration system and serve as a reference for similar entities in adopting tax technology solutions.

Keywords: CoreTax, Tax Reporting Efficiency, Effectiveness, Digital Transformation, Tax Administration

BACKGROUND

Research conducted by We Maryam Batari Uleng & Lia Ekowati (2025) at PTXYZ also supports the implementation of CTAS as a superior system compared to the previous tax system based on operational speed and efficiency. However, the success of this system is highly dependent on infrastructure readiness and user training. Nevertheless, CTAS offers the potential to improve tax administration performance for businesses; implementing strategies including intensified training, improved system stability, and IT infrastructure readiness are key to maximizing its benefits.

However, according to Dewi et al. (2025), in their research, information technology is an essential element for the successful implementation of CoreTax as a tax reform. Technologies such as big data, AI, and blockchain enhance system efficiency, oversight, and integrity. However, long-term success depends on improving API security and strengthening IT infrastructure evenly across Indonesia to ensure the system operates optimally and securely for all taxpayers.

The aforementioned research is also supported by research conducted by Ananda et al. (2025), which concluded that CoreTax ushers in a new era of digital taxation in Indonesia through an adaptive technology approach. With a foundation of cloud, AI, big data, and blockchain, this system supports administrative provision, efficiency, and integrity. However, for the system to operate optimally, strengthening digital literacy, user training, and equitable digital infrastructure are key prerequisites for realizing a truly adaptive and inclusive system.

PT Jawara Mitra Consulting is a company engaged in management and consulting services, with a primary focus on tax reporting and financial reporting services for clients from various business sectors. In carrying out this function, PT Jawara Mitra Consulting acts not only as a technical consulting service provider but also as a strategic partner in helping clients fulfill their tax obligations timely, accurately, and in accordance with applicable regulations.

In implementing corporate tax reporting services, the numerous changes occurring in the tax reporting system require PT Jawara Mitra Consulting to continuously adapt and utilize the tax reporting system provided by the Directorate General of Taxes. Given this importance, questions arise regarding the solution to PT Jawara Mitra Consulting's problems: can the CoreTax system for Indonesian tax reporting provide efficiency and effectiveness for PT Jawara Mitra Consulting's tax reporting?

Therefore, based on the analysis of the problems at PT Jawara Mitra Consulting, the author conducted a study analyzing the use of CoreTax to improve the efficiency and effectiveness of tax reporting at PT Jawara Mitra Consulting, entitled "Analysis of CoreTax Use in Reporting Efficiency and Effectiveness at PT Jawara Mitra Consulting."

This research focuses on analyzing the use of the CoreTax system as a tool to improve the efficiency and effectiveness of tax reporting within a consulting firm, specifically at PT Jawara Mitra Consulting. CoreTax is a digital technology-based software designed to facilitate tax reporting and compliance in an automated, structured, and integrated manner with the Directorate General of Taxes (DGT) tax administration system. This digital transformation is part of the DGT's strategy to improve service quality and tax compliance (Ministry of Finance of the Republic of Indonesia, 2022).

Efficiency in this context includes time savings, reduced administrative burdens, and reduced reporting costs. Effectiveness is assessed in terms of reporting, data accuracy, and compliance with predetermined deadlines.

This study has three main objectives. First, to explain the extent to which CoreTax implementation affects the efficiency and effectiveness of the tax reporting process. Second, it identifies barriers to implementation at the operational and strategic levels of the company. Third, it provides recommendations based on field findings to improve future tax reporting performance.

By utilizing various academic sources and direct company practice, this study is expected to provide a comprehensive overview of the effectiveness of CoreTax implementation and its contribution to improving tax reporting governance at PT Jawara Mitra Consulting.

THEORETICAL FRAMEWORK

Technology Acceptance Model

The third-generation Technology Acceptance Model (TAM 3) is a theoretical development of the previous models, TAM and TAM 2, developed by Venkatesh and Bala (2008) as cited in Wicaksono (2022). This model is designed to broaden understanding of the psychological and environmental determinants that influence individual behavior in accepting and using information technology systems. In this context, TAM 3 combines cognitive, affective, social,

and organizational dimensions to explain the factors influencing perceived usefulness (PU) and perceived ease of use (PEOU). This second variable plays a crucial role as a primary determinant of behavioral intention to use technology.

TAM 3 highlights the importance of perceived usefulness as an individual's view of how much technology can improve work performance or efficiency. Meanwhile, perceived ease of use describes the perceived ease of operating the system. In this model, eight constructs influence PEOU, including computer self-efficacy, perceived external control, computer anxiety, and perceived enjoyment. PU, on the other hand, is influenced by variables such as output quality, result demonstrability, social influence, and job relevance. TAM 3 also includes moderator variables such as prior experience and voluntary conditions in system use, which can moderate the relationship between PU and PEOU and usage intensity.

Several recent studies demonstrate the relevance and validity of TAM 3 in various technology application contexts. A study by Elsayed and Faraag (2025) found that organizational support plays a significant role in students' intention to use bold learning, where TAM was used as a mediator to explain the relationship between user efficacy and behavioral intention. Although variables such as instructor and student self-efficacy did not have a direct influence, the presence of TAM as a mediator strengthens the influence of external factors on technology acceptance.

In another study, Linh and Huyen (2025) developed the TAM by integrating elements of trust and the Theory of Planned Behavior (TPB) in the context of digital payment adoption in Vietnam. The study showed that perceived ease of use and usefulness, coupled with trust, significantly influenced behavioral intention through the mediation of attitude, subjective norms, and perceived behavioral control. These findings confirm that user trust and perceptions of technology usefulness remain dominant factors driving digital system adoption.

The relevance of the TAM 3 framework is crucial in underpinning this research. In this context, the CoreTax system, as part of the Directorate General of Taxes' digital transformation, can be evaluated through the PU and PEOU dimensions offered by TAM 3. User perceptions of CoreTax's ease of use, such as ease of system navigation, accessibility of reporting features, and reduced administrative burden, are key indicators of PEOU. Meanwhile, PU reflects the extent to which CoreTax can improve the accuracy and timeliness of tax reporting within the tax consultant environment. By adopting the TAM 3 framework, this study systematically identifies factors influencing reporting efficiency and effectiveness, and provides theoretical and practical contributions to optimizing digital tax information systems in the professional services sector.

The TAM 3 model substantially contributes to the efficiency and effectiveness of technology-based information systems, including in the context of digital tax systems like CoreTax. Perceived ease of use (PEOU) reflects efficiency, as it indicates the extent to which the system can be operated quickly, without significant technical obstacles, and with minimal cognitive load. For example, CoreTax's sleek interface, data input automation features, and multi-platform accessibility are key factors in determining the level of work efficiency of tax consultants.

Wilis and Widyastuti (2025) highlight the role of emotional and psychological aspects in digital diffusion strategies, particularly the Fear of Missing Out (FoMO) phenomenon, which

can accelerate the adoption of digital-based technologies. In the tax context, FoMO can play a role in encouraging taxpayers and administrative staff to quickly adopt the CoreTax system to avoid being left behind in the latest information systems, especially if the system is associated with certain efficiencies or incentives.

The diffusion of innovation theory is strongly relevant in assessing how the adoption of digital systems like CoreTax contributes to increased administrative efficiency and the effectiveness of tax policy. Within Rogers' (2003) framework, as cited in Chen (2024), CoreTax's relative advantages—such as process automation, data integration, and reduced input errors—directly reflect increased efficiency, as they reduce work time, operational costs, and administrative burdens that were previously manual and fragmented.

Meanwhile, effectiveness is reflected in the dimensions of observability and compatibility, where tangible results from CoreTax use (such as increased taxpayer compliance and reporting data accuracy) and the system's compatibility with the tax organization's procedures and work structures are indicators of successful implementation. If CoreTax is easy to understand, aligned with user needs, and results are systematically visible, adoption will not only be widespread but also have a tangible impact on service quality and fiscal accountability. In this context, the FoMO phenomenon also contributes to The efficiency of technology adaptation, as it encourages faster adoption among users who want to remain relevant and productive in the digital ecosystem. Meanwhile, the Matthew Effect phenomenon emphasizes the need for affirmative policies to prevent technology adoption from widening the efficiency gap between regions. Therefore, the effectiveness of CoreTax diffusion policies requires adequate training strategies, infrastructure, and local adaptation.

Thus, the diffusion of innovation theory not only explains the speed and pattern of technology adoption such as CoreTax, but also emphasizes that the success of digital transformation depends on how these innovations can deliver measurable operational benefits (efficiency) and strategic outcomes (effectiveness) for institutions and user communities.

Taxation

Taxation is a key instrument in the modern fiscal system, functioning not only as a source of state revenue but also as a tool for economic regulation and welfare distribution. In Indonesia, the role of taxation is increasingly crucial due to the increasing need for development financing and the pressure to improve the quality of public services. In this context, tax reform has become a strategic agenda for the government to improve administrative efficiency, taxpayer compliance, and state revenue.

The transformation of Indonesia's tax system in recent years has been heavily influenced by developments in information technology. The implementation of the e-Invoice, e-Bupot, and tax administration integration through CoreTax demonstrate efforts to improve transparency, accuracy, and efficiency of tax collection. A study by Repi, Elim, and Wangkar (2025) confirmed that the implementation of e-Invoice by Taxable Entrepreneurs at the Manado Pratama Tax Office (KPP Pratama) has improved tax compliance, as reflected in the increase in VAT reporting compliance from 91.86% in 2022 to 92.92% in 2023. However, obstacles such as limited internet access and digital literacy remain significant challenges for taxpayers in certain regions.

Furthermore, digital transformation has also impacted local government through the implementation of the Regional Financial Information System (SIKD). Rizki Maulidi et al. (2025) stated that the SIKD substantially increases transparency and accountability in regional financial management, strengthens national fiscal data integration, and accelerates more accurate and efficient reporting. However, the implementation of this system is uneven due to limited infrastructure and low technological competency in some regions.

In addition to administrative aspects, the tax policy structure has also undergone significant changes. One of the most striking fiscal reforms is the increase in the Value Added Tax (VAT) rate from 11% to 12%. This policy, according to Irham Fathoni (2025), is estimated to increase state revenues by IDR 85-95 trillion per year, but also creates inflationary pressures of 1.1-1.4% and a potential short-term slowdown in economic growth of around 0.3-0.4%. Sectorally, micro, small, and medium enterprises (MSMEs) experienced a 2-3% decline in margins, while the formal sector was relatively more resilient to this change. Therefore, policy recommendations suggest a phased approach, accompanied by incentives for vulnerable sectors and social assistance programs to maintain public purchasing power.

However, the challenges are not only technical or fiscal, but also structural. Many businesses, particularly in the informal sector, remain outside the formal tax system due to limited access and distrust. Therefore, developing an inclusive and adaptive tax system is a priority. Digital transformation must be accompanied by fiscal literacy, compliance incentives, and strengthening risk-based oversight systems.

Therefore, taxation in the digital era requires a holistic approach—combining aspects of technology, fiscal policy, social policy, and political economy. The success of tax reform is determined not only by the sophistication of the system, but also by public trust in tax institutions. Trust is the primary foundation for encouraging voluntary compliance and active public participation. Without high levels of trust, even the most sophisticated system will lose its effectiveness. Therefore, strengthening governance, increasing transparency, and providing convenience-based services are key elements in developing a modern, fair, and sustainable tax system.

The Concept of Efficiency

Efficiency is a fundamental concept in various disciplines, including economics, management, and systems engineering, which generally refers to the optimal ratio between inputs used and outputs produced. In the context of economics and management, efficiency is often understood as an entity's ability to maximize results with minimal resources or to use resources optimally to achieve specific goals. As emphasized by Valiotis et al. (2025), efficiency in management systems—especially in the health sector—serves as a key principle in achieving sustainable and equitable services, while still considering the sustainability of resources and service quality.

The concept of efficiency is not merely technical but also systemic, reflecting the complexity of the relationships between elements within an organization or system. In supply chain management, for example, efficiency can no longer be measured solely through cost reductions or increased distribution speeds; it must also consider environmental and social sustainability dimensions. Nweje and Taiwo (2025) argue that an integrated efficiency

approach with environmental responsibility in supply chain management represents a new paradigm that combines economic objectives with the principles of a circular economy and a reduced carbon footprint. This emphasizes that modern efficiency must align with sustainable development goals.

In the context of urban development and land use, efficiency is also a key parameter in measuring the success of development policies. A study by Cui et al. (2025) emphasized that green land utilization efficiency is an important indicator in sustainable regional planning. The research shows that industrial transformation and interregional policy synergy can be significant levers for efficiency in densely populated regions such as Beijing–Tianjin–Hebei. In the building and infrastructure sector, energy efficiency is a key focus, particularly in the development of smart buildings. Mustapha et al. (2025) showed that implementing smart technology-based energy management systems can significantly improve energy efficiency, although they still face initial cost constraints and low public literacy regarding this technology. Government incentive policies and public education are identified as key strategies in overcoming these barriers.

Efficiency is also crucial in the context of hospital management and public healthcare services. Research by Casallas et al. (2025) states that the use of key performance indicators (KPIs) such as ROA and ROE can provide an accurate picture of the financial and operational efficiency of advanced hospitals. Adjusting business models and operational cycle planning is essential in improving efficiency in this sector. Efficiency is not only a technical measure but also a strategic framework that reflects the quality of governance, sustainability, and adaptability of a system. Integrating efficiency into every layer of organizational policy and practice requires a holistic approach that simultaneously considers social, economic, environmental, and technological factors. This approach is increasingly relevant in the era of disruption and climate change, where efficiency is a crucial pillar in achieving resilience and systemic transformation across various sectors.

The Concept of Effectiveness

Effectiveness is a measure that indicates the extent to which a goal or objective has been achieved within an organization, policy, or program. In management and public policy literature, effectiveness is often associated with the relevance of strategy to desired outcomes and the system's ability to generate tangible impact. Effectiveness reflects not only quantitative achievements but also the quality of processes and outcomes that are contextual to the needs of the organization. Established needs and objectives. As defined by Bilan et al. (2025), effectiveness is the extent to which an intervention achieves its objectives and outcomes. In the context of social policy, effectiveness should be assessed through input, output, activity, and control indicators.

A similar study by Sarwatt et al. (2025) in Tanzania showed that decentralization through the Decentralization by Devolution (D-by-D) approach in public health services had varying effectiveness. Although aspects such as project oversight and budget allocation were deemed effective, multi-stakeholder participation and strategic planning were still considered weak. Effectiveness, in this context, was assessed based on community perceptions of service quality and the level of affordability and transparency of local government. This confirms that the effectiveness of decentralization policies cannot be separated from institutional capacity and active community involvement.

Meanwhile, in the educational realm, effectiveness is also a crucial indicator in evaluating the success of child-friendly school policies in Indonesia. Aziz et al. (2025) highlighted that the effectiveness of the policy's implementation is greatly influenced by the involvement of parents and teachers, as well as the ongoing evaluation process of inclusive learning activities. A comprehensive approach is needed that focuses not only on the curriculum but also on the psychosocial environment and student participation in the educational process. This study underscores that educational effectiveness depends on the coherence between policies, pedagogical practices, and the involvement of the entire school community.

Thus, the concept of effectiveness has a broad scope and is applicable across various sectors. Effectiveness cannot be separated from the implementation context, evaluation mechanisms, and interactions between the actors involved. In the era of modern governance, effectiveness increasingly demands the integration of evidence-based approaches, community participation, and continuous adaptation to social and environmental dynamics. An approach that emphasizes cross-sector collaboration, transparency, and accountability is key to implementing policies and programs that are not only administratively successful but also have a substantial impact on the target communities.

Use of the CoreTax System

In the digital era, the use of information technology in tax administration management has become inevitable. One software currently widely adopted by tax consulting firms is CoreTax, an electronic tax reporting system integrated with the Directorate General of Taxes (DGT) system. CoreTax is designed to simplify the overall tax reporting, payment, and compliance processes for taxpayers—both individuals and businesses.

CoreTax boasts superior features such as automatic tax calculations, electronic document filing, deadline notifications, and integration with government tax systems. With these features, CoreTax not only replaces manual processes that tend to be slow and error-prone but also increases transparency and accountability in reporting. The implementation of CoreTax aims to simplify the tax administration process, from registration and reporting to payment, through to oversight and enforcement. With an integrated system, it is expected to improve data accuracy, accelerate service processes, and reduce administrative costs.

In previous tax systems (e.g., DJP Online and e-Filing), tax reporting and administration processes were often carried out separately, manually, and required the use of various disparate applications, leading to high administrative costs, the risk of data input errors, and reporting delays. In contrast, CoreTax, as an integrated system based on modern technology—including cloud computing, big data analytics, and AI—integrates all tax services into a single platform. This not only improves operational efficiency but also strengthens transparency and taxpayer compliance through real-time monitoring and automated validation (Hidayat & Inayati, 2025).

According to research by Wala and Tesalonika (2024), the implementation of CoreTax has increased operational efficiency by 85% and reduced administrative costs by 42%. Furthermore, taxpayer compliance rates increased by 27%, with user satisfaction reaching 89%. CoreTax implementation has also had a positive impact on increasing tax revenue. A study by Alfirdaus & Anas (2024) showed that in DKI Jakarta, the implementation of the CoreTax system contributed to increased regional tax revenue realization, with realization reaching 101.2% of the target in 2023. CoreTax not only improves technical efficiency but also

plays a crucial role in building tax transparency and accountability. According to Ridhani Panjaitan et al. (2024), this system enables real-time data tracking, minimizes manipulation, and provides broad access to information for both taxpayers and authorities. Integrating the e-filing interface with CoreTax strengthens the monitoring and auditing system, thereby increasing the credibility of corporate tax reporting. The main challenges are equalizing digital literacy and infrastructure readiness; without this, the system's full potential cannot be achieved.

Research by Mahdy et al. (2025) conducted on CV XYZ also found that CVXYZ successfully optimized its VAT restitution rights using the CoreTax application. Timely reporting and utilization of system features enabled efficient processing of overpayments. However, to support continued efficiency, improving the application's technical stability and strengthening taxpayer tax literacy are essential.

The aforementioned research is also supported by research by Claresta et al. (2025) which found that CoreTax implementation in Indonesia faced a number of serious challenges in technical aspects, project governance, and policy responses. Although the system was designed for effectiveness and efficiency, technical glitches and management weaknesses negatively impacted operations and the creation of public trust. To achieve successful implementation, this study recommends improvements in planning, thorough testing, early stakeholder engagement, and strengthened accountability in the procurement and management of public digital systems.

CoreTax brings several strategic advantages to strengthening Indonesia's tax administration through reporting automation, real-time data integration, and increased transparency and accountability. stability that has the potential to improve operational efficiency and taxpayer compliance, as identified by Hidayat & Inayati (2025). However, its implementation faces significant challenges, such as system bugs, high server access loads, lack of user training, and uneven technical infrastructure—especially for MSMEs and remote areas (Airawaty & Andita, 2025). As recommendations, research suggests gradual socialization, intensive training, and strengthening system security and stability through regular audits and internal capacity development at the Directorate General of Taxes (Permatasari et al., 2025). Overall, CoreTax represents a significant milestone in digital tax reform, but its success depends on user readiness, regulatory and infrastructure readiness, and thorough change management to ensure its benefits are shared equitably.

Tax Reporting Efficiency

Efficiency is a measure of the extent to which resources are optimally utilized to achieve desired results. In a management context, efficiency describes the ratio between input (resources used) and output (results achieved). Efficiency in the context of taxation refers to the ability of the tax system to maximize state revenue with minimal administrative and compliance costs, without compromising fairness and taxpayer compliance. This concept emphasizes the importance of optimal resource management in the tax collection process.

In practice, tax efficiency can be achieved through various strategies, one of which is tax planning. Herwanto et al., (2021), in their study at PT. Pasifik Petra Indonesia, demonstrated that the implementation of appropriate tax planning can reduce the income tax burden without

violating applicable tax regulations. This reflects efficiency in managing the company's tax obligations.

Furthermore, the use of information technology in tax administration also contributes to efficiency. The implementation of tax application systems such as CoreTax allows taxpayers to fulfill their tax obligations with minimal time, cost, and effort without compromising accuracy or compliance. According to Pandya & Jagodadiya (2024), tax system efficiency is significantly influenced by collection costs relative to revenue collected. Their research on the Indian tax system shows that the digitalization of tax administration has significantly reduced the cost of tax collection and increased tax buoyancy, namely the elasticity of tax revenue to economic growth. A similar effect is predicted through the implementation of CoreTax, which strengthens data integration and automated compliance monitoring. The use of the CoreTax system has been shown to significantly contribute to improving reporting efficiency and the effectiveness of tax officials. Diah Artika Sari et al. (2025) demonstrated that CoreTax integration allows employees to reduce manual administrative burdens and focus more on strategic tasks such as taxpayer education and data analysis. With its automation and digital data processing features, the system is considered to accelerate reporting completion times and reduce the potential for data entry errors. This supports the efficiency framework, which is a key indicator in evaluating modern tax reporting systems.

The CoreTax system promotes centralized data and document management through integration across administrative modules—from NPWP registration and electronic invoice issuance to SPT reporting and archiving—enabling data consistency, automatic verification, and real-time document history tracking. According to Hidayat & Inayati (2025), CoreTax improves data quality and efficiency in tax document management by reducing redundancy and manual input errors, and strengthens reporting accountability through an automated and standardized internal audit system. This implementation also simplifies service flows for taxpayers and the Directorate General of Taxes (DGT) by providing integrated documentation features, although challenges remain in the migration phase of legacy data and the readiness of digital reporting infrastructure.

The use of CoreTax significantly accelerates the tax reporting process by eliminating manual steps and introducing automation features. Real-time data validation. Meilandri (2025) found that CoreTax reduced report processing time, accelerated invoice issuance, and improved system responsiveness compared to previous platforms.

Tax Reporting Effectiveness

Effectiveness is a measure of success in achieving established goals or objectives. A process is considered effective if its results meet or exceed planned targets. Effectiveness in the context of taxation refers to the extent to which the tax system achieves its primary objectives, namely optimally collecting state revenue and encouraging taxpayer compliance. An effective tax system not only increases tax revenue but also strengthens public trust in the tax administration.

Effectiveness in a tax system is closely related to the extent to which the system achieves fiscal objectives, namely increasing state revenue and reducing the tax gap. Musgrave and Musgrave (1989) in Gunawan (2024) state that an effective tax system must be able to facilitate voluntary taxpayer compliance and support ongoing oversight activities. CoreTax, with its standardized and integrated system characteristics, enables tax authorities to systematically

monitor reporting behavior, accelerate the detection of irregularities, and improve data accuracy. This increases the potential for increased tax revenue through more accurate, data-driven processing.Furthermore, effective tax audits also play a crucial role in increasing taxpayer compliance. Wahyudin and Husada (2024) state that tax audits conducted efficiently and based on accurate data can encourage taxpayers to be more compliant in fulfilling their tax obligations.

Research by Fatimah (2025) highlights the close relationship between the use of CoreTax and increased effectiveness of tax administration and revenue. The findings indicate that the CoreTax system plays a role in simplifying the reporting process, minimizing input errors, and facilitating compliance monitoring. Furthermore, improved system stability and outreach programs have been shown to strengthen taxpayer trust in the system, ultimately encouraging voluntary compliance. CoreTax, a digital tax administration system implemented since January 2025, demonstrates strong alignment with tax reporting objectives that prioritize efficiency, accuracy, and compliance. By integrating various tax services into a single platform, CoreTax enables reporting process automation, real-time data validation, and reduces manual input errors—in line with the efficiency and transparency that are the primary goals of modern tax policy (Hidayat & Inayati, 2025).

The implementation of the CoreTax system has had a positive impact on increasing taxpayer compliance levels by improving report accuracy and accelerating the tax reporting process through automation features and digital data integration. Research by Purnomo, Sadiqin, & Arvita (2025) found that using CoreTax simplifies administrative processes, reduces reporting errors, and accelerates the completion of tax returns, collectively contributing to increased formal and material taxpayer compliance in Indonesia.

Initial user experiences indicate that although CoreTax is designed to provide easy access and understanding of a simpler and more integrated tax reporting system, many users report low levels of ease of use due to various technical challenges and a lack of system training. A study by Permatasari et al. (2025) stated that while this system has the potential for high accessibility and data integration that support ease of use, in reality many users take a long time to navigate the system due to a lack of user guidance and low digital literacy.

Using the CoreTax system also results in significant resource savings for tax authorities and taxpayers through the digitization of integrated administrative processes and data automation. Real-time. According to Rahayu and Kusdianto (2023), the digital transformation policy for tax administration in Indonesia can reduce compliance costs, accelerate process flows, and reduce the use of labor-intensive human and physical resources. By reducing reliance on manual documents and repetitive administrative staff, CoreTax enables operational budget optimization and overall administrative efficiency, provided the supporting technological infrastructure and system integration are maintained.

The quality of CoreTax output has been proven to align with the primary objectives of a digital tax system, namely producing more accurate and reliable reports and minimizing manual errors. Research by Duarti (2025) shows that the automation and data integration features in CoreTax simplify the tax reporting process, accelerate information processing, and reduce input errors—which directly improve administrative efficiency and enhance taxpayer compliance. However, the effectiveness of this output is still influenced by the readiness of the

technological infrastructure and varying levels of user literacy, making training and outreach crucial in supporting optimal system output quality.

However, CoreTax accessibility remains a major challenge in implementing a digital tax administration system in Indonesia. Although the system is designed to simplify access to tax services through a unified platform, a study by Airawaty and Andita (2025) found that many users—particularly those from small businesses, tax consultants, and regions with low digital literacy—faced difficulty in consistently accessing the system. Factors such as high server access loads, lack of training, and network limitations in black-spot areas also hampered the accessibility of CoreTax services, so the system's potential efficiency has not been fully realized by all users.

METHOD

In accordance with the research title "Analysis of CoreTax Usage on Tax Reporting Efficiency and Effectiveness at PT Jawara Mitra Consulting," the researcher selected PT Jawara Mitra Consulting as the research location. This company, established in 2015 and engaged in business management consulting services, operates its business through three main divisions: the tax department, the accounting department, and the audit department, but each has a separate structure.

The research was conducted at PT Jawara Mitra Consulting's business premises, located in the Dutas Mas Fatmawati Office Building, Cipete Utara, Kebayoran Baru, South Jakarta. The study was conducted from July 22, 2025, to July 23, 2025. This study employed a descriptive qualitative research method, with data collection techniques using semi-structured interviews and documentation. The researcher selected these research methods and data collection techniques to identify existing problems at PT Jawara Mitra Consulting. The scope of this research is focused on the use of the CoreTax system, which is the system used by PT Jawara Mitra Consulting, where the main focus is directed at how CoreTax supports efficiency (speed and ease of the reporting process), and supports effectiveness (precision, accuracy, and completeness of reporting).

RESULT

This research was conducted through semi-structured interviews with several informants directly involved in the tax reporting process at PT Jawara Mitra Consulting. The interviews provided the informants with the freedom to freely share their experiences and allowed the researcher to explore their perceptions, experiences, and challenges during the use of CoreTax in the tax reporting process. The interviews focused on three main aspects: use of the CoreTax system, effectiveness of tax reporting, and efficiency of tax reporting. Data were analyzed through stages of reduction, categorization, and interpretation in accordance with qualitative data analysis methods. Interviews were conducted with six informants, each with their own experiences and perceptions in using CoreTax. The following is a summary of the main findings from the in-depth interviews conducted by the researcher with each informant.

DISCUSSION

Based on the findings obtained by researchers from several informants in the field, through triangulation validation related to the Analysis of CoreTax Use on the Efficiency and Effectiveness of Tax Reporting at PT Jawara Mitra Consulting, and its relevance to TAM 3 theory and the diffusion of innovation, the following discussion was found:

4.2.1 CoreTax Implementation Affects Efficiency and Effectiveness in the Tax Reporting Process

4.2.1.1 CoreTax Implementation Affects the Efficiency of the Tax Reporting Process

Efficiency, in the context of tax reporting, can be understood as the optimal ratio between resources used (time, labor, and costs) and output (completeness and accuracy of reporting). In conventional tax systems, the reporting process often takes a long time due to data fragmentation and the need for manual interaction between system components. The CoreTax system is an innovation that seeks to address these challenges by creating a digitally integrated reporting system. All informants stated that CoreTax successfully unifies various reporting processes into a single, more centralized platform, thereby reducing the need to switch between applications or interact with external systems.

This statement emphasizes the perceived usefulness element of the TAM 3 model (Venkatesh & Bala, 2008) in (Wicaksono, 2022), where ease and speed of reporting are perceived as increasing work efficiency. This concept is also closely related to relative advantage in the Diffusion of Innovation theory, namely the relative advantage of new technology over previous methods. Furthermore, efficiency is also reflected in reduced data processing time. Informants stated that, with the CoreTax system, the recapitulation and data entry processes are faster because some data is automatically populated from the previous system. However, this efficiency is situational, as several important features that could support full efficiency are not yet available or are unstable.

The absence of an auto-save feature results in the loss of input data when a system error or automatic logout occurs, requiring users to re-enter data from the beginning. This creates inefficiencies in time and labor, especially when the volume of data being managed is large. Another informant, Ms. Dede, highlighted the lack of a bulk data download feature that could support accelerated administrative work: The actual efficiency of the CoreTax system still depends on the completeness of the features and the system's technical stability. In TAM 3 theory, this relates to the aspect of result demonstrability, namely the extent to which users see tangible results from using the system. If system features are unstable, the perception of efficiency will decrease, regardless of the potential it offers. Thus, the use of CoreTax has improved tax reporting efficiency at PT Jawara Mitra Consulting. This is demonstrated by the acceleration of the reporting process, reduction of administrative work, and a reduced risk of data input errors. However, efficiency is still affected by technical glitches such as errors during peak hours and a suboptimal bulk download feature.

4.2.1.2 CoreTax Implementation Affects the Effectiveness of the Tax Reporting Process

Reporting effectiveness refers to achieving accurate, timely, and regulatory-compliant results. In the tax context, an effective system is one that enables accurate data reporting, detects errors early, and encourages taxpayer compliance. Informants emphasized that CoreTax enhances the direct link between payment and reporting data, thereby reducing the risk of asynchronous reporting. This supports reporting effectiveness and is one of the system's key strengths. Within the TAM 3 framework, this demonstrates high job relevance and output quality, namely how the system directly supports the implementation of users' primary tasks. However, effectiveness is also significantly influenced by the quality of system validation and reliability. When a system is unable to verify data correctly or produces reporting errors, effectiveness is questionable.

This is a clear example of low system reliability, which, according to TAM 3, will reduce user trust in the system. It is also important to consider effectiveness in the context of reporting data monitoring. Several informants stated that the system does not provide sufficiently transparent and easily accessible information on reporting status or STP: This lack of information integration, which hinders the audit and status tracking process, reduces effectiveness, as users must perform laborious manual verification. In Diffusion of Innovation theory, this indicates low observability, namely the ability of users to directly see and confirm system performance results. Some informants also highlighted the system's weakness in handling technical complaints, which can result in The overall effectiveness of the process. Mbak Mala complained about the DGT's lack of responsiveness to technical complaints: The lack of responsive support from the DGT directly impacts the reporting process, particularly during periods of intensive reporting. This hinders trialability and organizational support for innovation diffusion, as user organizations lack sufficient opportunity to iteratively learn and refine system usage. Thus, CoreTax improves reporting effectiveness by supporting timeliness, data accuracy, and regulatory compliance. However, this effectiveness is conditional, dependent on system stability and user readiness. System errors and data validation remain obstacles that impact the final reporting results.

4.2.2 Obstacles Faced by PT Jawara Mitra Consulting in Implementing the CoreTax System in the Tax Reporting Process

4.2.2.1 Obstacles Faced by PT Jawara Mitra Consulting in Implementing the CoreTax System in Efficiency

The implementation of CoreTax at PT Jawara Mitra Consulting has identified several key challenges that hamper operational efficiency, such as:

a. Weak System Stability

One of the most significant barriers to efficiency is frequent system outages and weak server infrastructure, especially as reporting deadlines approach.

This issue is closely related to perceived ease of use in TAM 3, which is influenced by perceptions of system quality (output quality) and external controls. System instability creates additional burden for users, prolongs workloads, and leads to potential delays in reporting.

b. Lack of Automated and Integrative Features

Another barrier is the limited automation and interface interoperability features. Concrete examples include the lack of auto-save functionality, bulk data export, and validation notifications. In the context of innovation diffusion, these features relate to the attributes of compatibility and relative advantage. When a system is incompatible with user work needs or does not offer significant relative advantages over manual systems, technology adoption will slow (Rogers, 2003) in Chen (2024).

c. Work Redundancy and Revalidation

The lack of automatic validation features and the need to manually recheck data creates work redundancy.

In TAM 3, this reduces result demonstrability, which is the extent to which users can see the immediate benefits of the system. If the system actually increases work steps, users will be reluctant to use it in the long term.

4.2.2.1 Barriers Faced by PT Jawara Mitra Consulting in Implementing the CoreTax System: Effectiveness

Meanwhile, in terms of effectiveness, the obstacles identified by researchers from interviews were:

a. Problematic Data Validation

Validation issues are a major obstacle to achieving accurate reporting. Informants stated that the system often fails to recognize taxpayer data such as NIK or STP.

This problem has direct implications for data integrity, which is the foundation of effective tax reporting. Within the TAM 3 framework, this reflects low output quality and perceived reliability of the system.

b. Difficulty in Access and Navigation

CoreTax is considered to have a less user-friendly interface. Interface navigation is unintuitive, and important information is often hidden. This reduces perceived ease of use and job relevance, negatively impacting perceptions of effectiveness. In innovation diffusion, such systems will be perceived as having high complexity and low observability.

c. Digital Literacy and Education Gaps

The lack of adequate training or documentation forces staff to figure out how to use new features on their own. Without organizational support, users face a steep learning curve. This contradicts the principle of facilitating conditions in TAM 3 and hinders the trialability process in innovation diffusion.

Therefore, the main barriers to using CoreTax include:

a) Server instability

b) System errors during data input or upload

c) Failure to auto-save or validate tax identification (NIK/BPE)

d) Lack of automatic notification when reporting fails

These barriers cause delays and the potential loss of reporting data.

4.2.3 Recommendations Based on Field Findings to Improve the Effectiveness and Efficiency of Future Tax Reporting

4.2.3.1 Recommendations Based on Field Findings to Improve Future Tax Reporting Efficiency

From an efficiency perspective, researchers can recommend several strategies that can be implemented to improve tax reporting in the future:

a. Optimizing Technology and Server Infrastructure

Efficiency is disrupted by frequent system inaccessibility, especially during reporting periods. Informants complained of login failures during peak hours. The recommended strategies are: Increased server capacity and load balancing to prevent downtime. In the context of TAM 3, this will improve perceived ease of use and external control, strengthening the intention to continue using the system.

b. Integration and Development of Automation Features

Several important features, such as auto-save, bulk download, and cross-agency data synchronization, are not yet optimal. Informants stated that developing these features will reduce manual workload and improve demonstrability of results in TAM 3. In the context of innovation diffusion, this reduces complexity and strengthens the relative advantage of technology.

c. Utilization of Automatic Notification and Validation

Manual validation of STP, NIK, and payments creates an additional administrative burden. Therefore, it is recommended that real-time notification and automatic validation features be integrated into the system. This will reduce duplication of work, as has been complained about. Strengthening the job relevance component in TAM 3 and observability in innovation diffusion are crucial in driving the efficiency of technology-based systems.

4.2.3.1 Recommendations Based on Field Findings to Improve the Effectiveness of Future Tax Reporting

In terms of effectiveness, researchers can recommend several strategies that can be implemented to improve tax reporting in the future:

a. Improving Data Validation Accuracy

Errors in data validation, such as illegible NIKs and incorrectly entered tax compensations, are major obstacles to reporting effectiveness. The main recommendation is to improve the NIK and STP verification modules, including strengthening interoperability with national databases (Dukcapil, Ministry of Finance). Within the TAM 3 framework, this improves output quality and the system's perceived reliability.

b. Transparency of Reporting Status and Digital Tracking

The current system does not provide easy access to reporting status directly. Users must access reports individually to determine whether they have been approved. Therefore, the next strategy is to develop a real-time reporting dashboard that allows tracking of STP status, errors, and approvals. This improves observability and demonstrability of results, which are essential for innovation diffusion.

c. Improvement of Documentation and Digital Guides

Limited documentation and training require users to rely on trial and error. This creates gaps in understanding, impacting reporting effectiveness. The Directorate General of Taxes recommends the development of digital learning modules (videos, interactive simulations, FAQs) and regular training by the Directorate General of Taxes. This will strengthen computer self-efficacy, perceived behavioral control, and trialability from an innovation diffusion perspective.

Therefore, based on field findings, recommended strategies include:

a) Improving server and technical infrastructure stability
b) Developing auto-save and automatic warning features
c) Regular training and improving digital literacy for users
d) Strengthening communication between users and tax authorities when system issues occur

CONCLUSION

This study concludes that the use of the CoreTax system at PT Jawara Mitra Consulting has improved the efficiency and effectiveness of tax reporting through process integration and accelerated reporting. However, this success is still limited by technical constraints such as system errors, server disruptions, and the lack of supporting features like auto-save and automatic notifications. These obstacles impact reporting fluency and data accuracy. To address these issues, it is recommended to improve system infrastructure, develop supporting features, increase user capacity through training, and improve responsive communication between users and the tax authorities.

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