

Implementation of the Coretax Taxation System on Compliance and Ease of Annual Tax Return Filing for Individual Taxpayers in the 2025 Fiscal Year at Poltekkes Kemenkes Jambi

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ABSTRACT

This study comprehensively analyzes the impact of the Coretax system (Core Tax Administration System/PSIAP) implementation on the Annual Tax Return (SPT Tahunan) filing process for individual taxpayers in fiscal year 2025, with a case study at the Health Polytechnic of the Ministry of Health (Poltekkes Kemenkes) Jambi. The research subjects comprise all 216 active employees, consisting of 189 Civil Servants (PNS), 24 Government Employees with Work Agreements (PPPK), and 3 Part-Time PPPK. This study employs a descriptive qualitative approach, integrating literature review, regulatory analysis, systematic observation, and primary data collection. The most remarkable achievement is a 100% SPT compliance rate (216 out of 216 employees) prior to the March 31, 2026 deadline. The primary obstacles identified were internet signal instability and technical disruptions in the Coretax application during its stabilization phase. This study concludes that Poltekkes Kemenkes Jambi successfully complied with Coretax implementation, with significantly improved ease compared to the previous DJP Online system, consistent with TAM predictions regarding perceived usefulness and perceived ease of use.

INTRODUCTION

Tax administration constitutes the backbone of state revenue and is vital for national development sustainability. In the Indonesian context, the Directorate General of Taxes (Direktorat Jenderal Pajak/DJP) continuously modernizes its systems to enhance efficiency, transparency, and taxpayer compliance. The most monumental step taken in this regard is the implementation of the Coretax system, formally designated as the Core Tax Administration System Renewal (Pembaruan Sistem Inti Administrasi Perpajakan/PSIAP).

The year 2025 marked a historic milestone in Indonesia's digital tax transformation. Coretax, whose development commenced in 2019 with World Bank support, was fully operationalized as the successor to the DJP Online system in use since the early 2000s. This transition represents not merely an interface change but a fundamental transformation in how the DJP manages tax data, interacts with taxpayers, and integrates previously disparate administrative processes (DJP, 2024).

The Health Polytechnic of the Ministry of Health (Poltekkes Kemenkes) Jambi, a work unit under the Ministry of Health, employs 216 active personnel who are obligated to file Annual Tax Returns. With Coretax applicable from fiscal year 2025, all employees as individual taxpayers are required to utilize this new platform, rendering Poltekkes Kemenkes Jambi a highly relevant case study for assessing the practical impact of Coretax implementation at an institutional level.

Prior to Coretax, the SPT filing process for Poltekkes Kemenkes Jambi employees was arduous. Employees were required to manually download withholding tax certificates (Form 1721-A1) from a separate system and re-enter the data into the DJP Online e-Filing system. This process was error-prone, time-consuming, and frequently caused frustration, particularly among employees less familiar with digital technology.

Since the implementation of Coretax, significant changes have occurred. Withholding tax certificates (e-Bupot) issued by Poltekkes Kemenkes Jambi as the withholding agent are now automatically available in each employee's Coretax account, eliminating the need for manual downloading and data re-entry. This improvement represents a substantial leap in administrative ease for tax reporting.

The most commendable achievement is the successful filing of Annual Tax Returns by all 216 employees before the March 31, 2026 deadline, resulting in a 100% compliance rate. This accomplishment positions Poltekkes Kemenkes Jambi as an institution that has succeeded and complied in Coretax implementation during its inaugural year of nationwide implementation.

However, the implementation was not without challenges. Technical obstacles, including internet signal instability and application disruptions in the still-stabilizing Coretax system, posed challenges for employees. Examination of both the successes and impediments provides valuable input for system improvement and serves as a reference for similar institutions.

This study is grounded in the Technology Acceptance Model (TAM) (Davis, 1989), tax compliance theory (Andreoni, Erard & Feinstein, 1998), and e-Government concepts. TAM posits that perceived ease of use and perceived usefulness are the primary determinants of technology adoption, making it a fitting lens through which to examine Coretax adoption. The research questions addressed are: (1) How does Coretax implementation affect the ease of SPT filing for Poltekkes Kemenkes Jambi employees? (2) What is the level of SPT filing compliance among employees under Coretax? (3) What technical and non-technical obstacles do employees face? and (4) How does Coretax compare to the previous DJP Online system?

LITERATURE REVIEW

Indonesian Tax Administration System

Indonesia's tax administration system has undergone successive transformations since independence. The foundational reform occurred in 1983–1985 through the 'Tax Reform of 1984,' which introduced the self-assessment system, replacing the official assessment approach. Under self-assessment, taxpayers are entrusted with the authority to independently calculate, pay, and report their tax obligations (Mardiasmo, 2024).

Subsequent milestones included the launch of the e-Filing system in 2004 and DJP Online in 2014. DJP Online enabled taxpayers to file Annual Tax Returns via the internet without visiting tax offices. Nevertheless, the system had limitations regarding third-party data integration and automated data population capabilities. The year 2025 ushered in a new era with the launch of Coretax as DJP Online's successor, integrating all tax administration processes SPT filing, withholding tax management, tax payment, and compliance monitoring into a single integrated platform.

Coretax Administration System (PSIAP)

The Coretax Administration System, known in Indonesian as *Pembaruan Sistem Inti Administrasi Perpajakan (PSIAP)*, is a unified information system designed to manage all core processes of Indonesia's tax administration in an integrated manner. The system is built upon modern digital government principles and adopts a cloud-based architecture enabling high scalability and reliability (DJP, 2024).

The PSIAP project was officially initiated in 2019 through a World Bank loan of USD 250 million. The project progressed through several phases: planning and design (2019–2020), development (2021–2023), limited pilot testing (2023–2024), and go-live on January 1, 2025. Key features of Coretax most beneficial to individual taxpayers include: (1) prefilled SPT, which auto-populates tax return data; (2) e-Bupot integration, with withholding tax certificates directly available in each taxpayer's account; (3) single login using the National Identity Number (NIK); and (4) a personal dashboard providing full visibility into tax status.

Tax Compliance

Tax compliance is broadly defined as taxpayers' willingness to fulfill their tax obligations in accordance with prevailing regulations, encompassing registration, tax calculation, timely payment, and accurate and complete SPT reporting (Andreoni, Erard & Feinstein, 1998). The literature distinguishes formal compliance adherence to administrative procedures and deadlines, such as timely SPT submission from material compliance, which concerns the substantive accuracy of tax reports (Kirchler, Hoelzl & Wahl, 2008; Devos, 2014). This study measures formal compliance among all Poltekkes Kemenkes Jambi employees in reporting their Annual Tax Returns prior to the March 31, 2026 deadline.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989) and subsequently extended by Venkatesh and Davis (2000), is one of the most relevant theoretical frameworks for analyzing the acceptance of digital tax technology. TAM posits that two key factors determine user technology acceptance: perceived ease of use (the degree to which a person believes that using a particular system requires minimal effort) and perceived usefulness (the degree to which a person believes that using the system will enhance their performance). In the context of Coretax implementation at Poltekkes Kemenkes Jambi, perceived ease of use is reflected in the automatic withholding tax certificate feature, while perceived usefulness is evidenced by efficient filing time and the achievement of 100% compliance.

E-Government and Digital Transformation in Tax Services

E-Government refers to the use of information and communication technologies by government institutions to deliver public services more efficiently and effectively (OECD, 2024). In the taxation domain, digital transformation manifests as the shift from paper-based and manual processes to fully integrated digital platforms. Research by Zulaikha and Hadiprajitno (2023) and Santoso and Trisnawati (2024) affirm that the ease of use of digital tax systems significantly influences individual taxpayer compliance in Indonesia, underscoring the theoretical relevance of TAM in this context.

RESEARCH METHODOLOGY

Research Design

This study employs a descriptive qualitative approach with a case study design (Yin, 2018; Creswell & Creswell, 2018). A descriptive qualitative approach was selected because the research objective is to describe and analyze the phenomenon of Coretax implementation at Poltekkes Kemenkes Jambi in depth and comprehensively, rather than to test statistical hypotheses. The case study design is employed because the research focuses on a specific unit of analysis Poltekkes Kemenkes Jambi with the aim of obtaining in-depth understanding of the phenomenon in its real-world context.

Research Site and Period

The research was conducted at the Health Polytechnic of the Ministry of Health (Poltekkes Kemenkes) Jambi, located at Jalan dr. Tazar Marzuki, Buluran Kenali, Telanaipura District, Jambi City, Jambi Province, Indonesia. The research period covered January through March 2026, encompassing the Annual Tax Return filing period for fiscal year 2025.

Population and Research Subject

The population and research subjects comprise all active employees of Poltekkes Kemenkes Jambi who are registered as individual taxpayers obligated to file Annual Tax Returns for fiscal year 2025. Given the manageable population size, this study employs a census method (total sampling), involving all 216 employees. The employee composition by employment category is presented in Table 1.

Table 1. Employee Data of Poltekkes Kemenkes Jambi by Employment Category

No.	Employment Category	Number of Employees	Percentage
1	Civil Servants (PNS)	189 Persons	87.5%
2	Gov't Employees with Work Agreement (PPPK)	24 Persons	11.1%
3	Part-Time PPPK	3 Persons	1.4%
	TOTAL	216 Persons	100%

Note. Source: Poltekkes Kemenkes Jambi Personnel Data, 2025.

Data Sources and Collection Techniques

This study utilizes two data sources. Primary data were obtained through: (1) direct observation of the SPT filing process; (2) informal interviews with employees and institutional tax administrators; and (3) documentation of SPT filing realization data from the personnel/finance division of Poltekkes Kemenkes Jambi. Secondary data include relevant tax regulations, Coretax technical guidelines from DJP, and pertinent prior research.

Data Analysis Technique

Collected data were analyzed using descriptive qualitative analysis, following the interactive analysis model of Miles, Huberman, and Saldana (2014), encompassing three stages: (1) data reduction selection, simplification, and abstraction of raw data; (2) data display organization of information enabling conclusion drawing; and (3) conclusion drawing and verification. Triangulation was conducted by cross-referencing data from observation, informal interviews, and official documents to ensure the validity and credibility of findings.

RESULTS AND DISCUSSION

Institutional Profile of Poltekkes Kemenkes Jambi

Poltekkes Kemenkes Jambi is a Technical Implementation Unit (UPT) of the Directorate General of Health Workers, Ministry of Health of the Republic of Indonesia. The institution delivers vocational health education at the Diploma III, Diploma IV, and professional program levels. It has officially held Public Service Agency (Badan Layanan Umum/BLU) status since February 22, 2023, pursuant to Ministerial Decree (KMK) Number 59/KMK.05/2023.

As a BLU, Poltekkes Kemenkes Jambi possesses financial management flexibility while remaining subject to prevailing tax regulations, including its obligation as a withholding agent for Article 21 income tax on employee salaries and allowances. These tax obligations are managed by the institution's finance division in direct coordination with employees throughout the SPT filing process.

Employee and Taxpayer Data

Poltekkes Kemenkes Jambi employs 216 active personnel, all of whom are individual taxpayers obligated to file Annual Tax Returns. As the employer and withholding agent, Poltekkes Kemenkes Jambi issued e-Bupot Unifikasi (Unified Withholding Tax Certificates) through the Coretax system for all 216 employees. These certificates were automatically integrated into each employee's Coretax account, facilitating the SPT filing process.

SPT Filing Compliance Achievement for Fiscal Year 2025

The most significant finding of this study is Poltekkes Kemenkes Jambi's achievement of a 100% Annual Tax Return compliance rate. All 216 employees across all employment categories filed their Annual Tax Returns for fiscal year 2025 prior to the March 31, 2026 deadline. Table 2 presents a comparison of compliance indicators before and after Coretax implementation.

Table 2. SPT Filing Compliance Achievement for Fiscal Year 2025 at Poltekkes Kemenkes Jambi

Indicator	Before Coretax (2024)	With Coretax (2025)
Timely SPT filing ratio	72%	100%
Number of employees filing	Incomplete records	216 out of 216
Filing deadline	March 31	March 31, 2026
Filing ease (perception)	Difficult (manual withholding cert.)	Easy (automatic withholding cert.)

Note. Source: Poltekkes Kemenkes Jambi SPT Filing Data, March 31, 2026.

The 100% compliance achievement far surpasses the historical national average of individual taxpayer SPT compliance, which has ranged between 72%–78%. This result demonstrates a substantial improvement attributable to Coretax's ease of use, institutional management support, and employees' collective commitment. The comparison with the previous year underscores the transformative role of the automatic withholding tax certificate feature in driving compliance.

Ease of Using Coretax at Poltekkes Kemenkes Jambi

Based on observation and informal interviews with employees, there is a general consensus that using Coretax for fiscal year 2025 SPT filing was substantially easier compared to the previously used DJP Online system. This improvement is most pronounced in withholding tax certificate management. Under the old system (DJP Online), employees underwent a lengthy and inefficient process: (1) requesting Form 1721-A1 from the finance division or manually downloading it from a separate portal; (2) individually entering withholding tax certificate data into the digital SPT form; and (3) manually verifying data accuracy. This process was time-consuming and prone to typographical errors.

Since Coretax, withholding tax certificates issued by Poltekkes Kemenkes Jambi as the withholding agent are automatically integrated into each employee's Coretax account. Employees no longer need to download or manually enter withholding tax data. They simply log in using their NIK, and the withholding tax data is already available, enabling rapid and straightforward SPT completion. This finding aligns with the perceived ease of use dimension of Davis's (1989) TAM, which posits that the perception of ease of use significantly influences the actual acceptance and use of technology. With automatically available withholding tax certificates, the psychological and administrative barriers to SPT filing are dramatically reduced, encouraging more employees to file independently and on time.

Comparison of the Old System and Coretax

A comprehensive comparison between the old DJP Online system and Coretax provides a clear picture of the progress achieved in SPT filing ease at Poltekkes Kemenkes Jambi, as summarized in Table 3.

Table 3. Comparison of Old DJP Online System and Coretax

Aspect	Old System (DJP Online)	Coretax (2025)
Login/Identity	15-digit NPWP + EFIN	NIK + Password (easier)
Withholding Certificate	Manually downloaded, re-entered manually	Automatically available in each account
SPT Data Entry	Fully manual by taxpayer	Prefilled automatically from third-party data
Data Integration	Limited, not real-time	Integrated in real-time
Application Stability	Relatively stable	Frequent disruptions (2025)
Ease of Use	Low-Moderate	High (when stable)

Note. Source: Researcher Observation and Analysis, 2025–2026.

The most revolutionary change experienced directly by Poltekkes Kemenkes Jambi employees is in withholding tax certificate management. In the old system, certificates required manual downloading and re-entry a time-consuming, error-prone process. With Coretax, certificates are automatically

accessible in each employee's account, making the SPT filing process far more efficient. The simplification of the login mechanism from NPWP 15 digits + EFIN to the universally known NIK further substantially reduced access barriers.

Obstacles in Coretax Implementation

Notwithstanding the 100% compliance achievement, Coretax implementation at Poltekkes Kemenkes Jambi was not without challenges. Table 4 summarizes the identified obstacles during the January–March 2026 reporting period.

Table 4. Technical Obstacles in Coretax Implementation at Poltekkes Kemenkes Jambi

Type of Obstacle	Frequency	Impact & Resolution
Unstable internet signal	High	Impeded system access; resolved by filing at off-peak hours
Coretax application disruption/error	High	Server overload near deadline; employees encouraged to file early
Imperfect user interface	Moderate	Some features not optimal; requires further DJP updates

Note. Source: Observation and Informal Interviews, January–March 2026.

Internet Connectivity Obstacle

The first and most dominant obstacle was internet signal instability. As a cloud-based system, Coretax is highly dependent on internet connection quality. Employees residing in peripheral areas of Jambi City or attempting to access the system from outside the office experienced difficulties due to weak or unstable internet signals. This challenge was exacerbated during the peak filing period approaching the March 31, 2026 deadline, when millions of taxpayers simultaneously accessed DJP servers. The solution implemented was to encourage employees to file well before the deadline and to provide office internet facilities for employees in need. This approach proved effective in ensuring all 216 employees completed their filings on time.

Coretax Application Technical Obstacle

The second obstacle was technical disruptions within the Coretax application itself. As a newly fully operationalized system in 2025, Coretax was still in its stabilization phase and contained various imperfections requiring rectification. Some employees reported errors or suboptimally functioning features at certain times, particularly when DJP servers experienced traffic surges. These disruptions were temporary and gradually diminished as DJP rolled out periodic system updates. The recommended solutions were to file during off-peak hours and to utilize the DJP helpdesk when necessary.

Analysis through the Technology Acceptance Model (TAM)

Employing the TAM framework, Coretax implementation at Poltekkes Kemenkes Jambi can be analyzed along two primary dimensions:

First, Perceived Usefulness: Employees experienced tangible benefits from Coretax, particularly in terms of SPT filing time efficiency. Automatically available withholding tax certificates significantly reduced preparation time.

Furthermore, the Coretax personal dashboard provided enhanced transparency regarding each employee's tax status. The attainment of 100% compliance constitutes a strong indicator that Coretax is perceived as useful by its users.

Second, Perceived Ease of Use: The most dominant ease experienced was the elimination of manual withholding tax certificate downloading and re-entry. NIK-based login, more memorable than a 15-digit NPWP + EFIN combination, further enhanced the perception of ease. Despite remaining technical obstacles, Coretax is overall rated as more user-friendly than the old system.

This TAM analysis demonstrates that Coretax has been positively accepted by Poltekkes Kemenkes Jambi employees, as evidenced by actual usage reaching 100%. This finding is consistent with Davis's (1989) research, which established that perceived usefulness and perceived ease of use are strong predictors of technology acceptance and use, and aligns with the extension by Venkatesh and Davis (2000) confirming TAM's robustness across diverse technological contexts.

CONCLUSION

This study draws the following conclusions. First, Poltekkes Kemenkes Jambi has successfully achieved full compliance in Coretax implementation for the filing of Annual Tax Returns for individual taxpayers in fiscal year 2025. All 216 employees comprising 189 civil servants (PNS), 24 government employees with work agreements (PPPK), and 3 part-time PPPK filed their Annual Tax Returns prior to the March 31, 2026 deadline, attaining a 100% compliance rate. Second, Coretax implementation brought significant and positive changes to the SPT filing process at Poltekkes Kemenkes Jambi. The most fundamental change is the e-Bupot (Unified Withholding Tax Certificate) feature, now automatically available in each employee's Coretax account, replacing the previously cumbersome, time-consuming, and error-prone manual process.

Third, SPT preparation and filing with Coretax is substantially easier compared to previous years using DJP Online. In the old system, employees were required to manually download withholding tax certificates from a separate system and re-enter them manually. With Coretax, the entire process is automated, and employees need only verify pre-populated data.

Fourth, the primary obstacles identified in Coretax implementation were internet signal instability affecting access to the cloud-based system, and technical disruptions in the Coretax application during its stabilization phase. Both obstacles were successfully managed, not impeding the achievement of 100% compliance.

Fifth, TAM analysis indicates that Coretax has been positively accepted by Poltekkes Kemenkes Jambi employees, with positive perceived usefulness and perceived ease of use, as evidenced by actual usage reaching 100%.

RECOMMENDATIONS

Based on these findings, the following recommendations are offered. For the Directorate General of Taxes (DJP): DJP should continuously improve Coretax stability and reliability, particularly during peak filing periods, by

enhancing server capacity and application performance optimization. DJP should also consider providing an offline or low-bandwidth mode to accommodate taxpayers in areas with limited internet access, and continue refining the withholding tax integration feature to ensure data accuracy and real-time availability.

For Poltekkes Kemenkes Jambi: The institution should maintain and enhance its SPT socialization and assistance program for employees, particularly for those less familiar with digital technology. The institution should encourage early filing and maintain adequate internet facilities within the office environment.

For Future Research: Future studies are recommended to employ a quantitative approach with structured questionnaire instruments to statistically measure perceptions, satisfaction levels, and Coretax system acceptance among employees. A longitudinal study over 3–5 years would be valuable to evaluate the long-term impact of Coretax on tax compliance and administrative efficiency. Comparative research across multiple Poltekkes Kemenkes institutions nationwide could provide a more comprehensive picture of diverse implementation experiences.

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