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The Effect of Coretax Implementation on Tax Compliance with User Satisfaction as a Mediator

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Abstract

This study investigates the impact of system quality and perceived cybersecurity on the tax compliance of individual employee taxpayers, with user satisfaction as a mediating variable. Using a quantitative approach and causal research design, data were collected through an online questionnaire from 110 individual taxpayers who filed their 2025 annual income tax returns via Coretax in 2026. The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS. Results show that both system quality and perceived cybersecurity positively impact user satisfaction. Furthermore, system quality, perceived cybersecurity, and user satisfaction significantly influence tax compliance. User satisfaction mediates the relationship between system quality and tax compliance but does not mediate the relationship between perceived cybersecurity and tax compliance. The findings highlight the need for improved system quality and enhanced data security in Coretax to boost taxpayer compliance.

Keywords: *perceived cybersecurity, system quality, tax compliance, tax digitalization, user satisfaction.*

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INTRODUCTION

Taxes are the main source of state revenue in Indonesia, supporting the financing of development, infrastructure, education, health, and various public services, contributing more than 70% to the total state revenue in the structure of the State Budget (APBN) (L. Akbar, 2026). Failure by taxpayers to meet their obligations jeopardizes government tax revenue, which is essential for financing public programs that promote societal welfare (Palar et al., 2024). Consequently, Indonesia's state revenue is significantly affected by the tax contributions of individual and corporate taxpayers within the country (V. Sihombing & Pangaribuan, 2020). As the largest economy in Southeast Asia, Indonesia relies on tax revenue to achieve fiscal independence and sustainable economic growth. However, the tax ratio to Gross Domestic Product (GDP) remains relatively low. The realization of the tax ratio in 2025 was only 9.31% of GDP, missing the initial target and declining compared to the previous period (Wildan, 2026). The target tax ratio for 2026 is set between 10.08% and 10.54%, with a long-term ambition of 11% to 12% through the optimization of the digital tax system (Consulting, 2025).

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A key challenge in the implementation of tax obligations in Indonesia is the low level of compliance among taxpayers (Simanjuntak & Manalu, 2023). The low level of voluntary compliance remains the main barrier, especially in the individual taxpayer (Individual Taxpayer) segment, which is the largest contributor to Annual Tax Return reporting. The Direktorat Jenderal Pajak (DJP) has gradually implemented digital tax transformation since the early 2000s, starting with e-SPT (2002), e-Filing (2005–2007), e-Form (2017), and the DJP Online platform (2012), which integrates services like e-Billing and e-Registration (Direktorat Jenderal Pajak, 2025). The culmination of this reform is the full implementation of the Core Tax Administration System (Coretax) as of January 1, 2026, as part of the Phase III Core Tax Administration System Update (PSIAP) aimed at improving administrative efficiency and voluntary compliance. This system mandates that all Individual Taxpayer (Individual Taxpayer) report their Annual Income Tax Returns for the 2025 tax year through Coretax, with a deadline of March 31, 2026 (Direktorat Jenderal Pajak, 2026). Digital transformation (DT) has been proven to have a significant positive impact on tax compliance (TC). Research shows that DT systems enhance tax compliance by improving efficiency and accuracy in the taxation process (Pangaribuan et al., 2025). The application of digital technology in the tax system has shown diverse impacts on taxpayer compliance. Although the use of e-billing has not been proven to improve compliance, online registration systems (e-registration), electronic tax reporting (e-filing), and digital forms (e-forms) have been shown to make significant positive contributions to compliance. The use of these systems simplifies the tax administration process, thereby encouraging taxpayers to fulfill their obligations more compliantly (Sinuhaji et al., 2024).

Despite Coretax being designed to improve efficiency through automated data prepopulation and process integration, the early implementation in 2026 faces significant technical challenges. As of February 9, 2026, the number of Annual Tax Returns reported had only reached 1.82 million out of tens of millions of potential returns, with major obstacles such as "Save Invalid" errors, internal server error 500, automatic logouts, repeated server downtimes, and data synchronization issues directly reducing taxpayers' perception of Coretax's system quality. Furthermore, concerns over the security of personal data in the face of the new system have eroded users' perceptions of cybersecurity (Ariesta, 2026). This phenomenon not only occurs nationally but also affects Individual Taxpayer employees with low digital literacy, prompting them to switch to in-person services even though the system was designed to reduce physical visits (Kaylana, 2026).

Based on the Updated DeLone and McLean IS Success Model (DeLone & McLean, 2003), system quality is the main determinant of user satisfaction in the context of tax information systems. System quality refers to the level of stability, reliability, ease of navigation, and minimal technical disturbances during the use of Coretax for Annual Tax Return reporting. When the software provides smooth flows, fast responses, and minimal errors, users' perceptions of system quality increase, potentially lowering cognitive load and improving the efficiency of the reporting process (DeLone & McLean, 2003; Saptono et al., 2023a). On the other hand, perceived cybersecurity reflects taxpayers' belief that personal data, tax return statements, and electronic transactions within Coretax are protected from leakage, unauthorized access, or system failures that impact the integrity and confidentiality of information.

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Both constructs, system quality and perceived cybersecurity, then form the psychological concept of user satisfaction, which describes the extent to which the experience of using Coretax meets or exceeds user expectations regarding convenience, trust, and comfort of the process. If system quality is perceived as high and the level of trust in cybersecurity is strong enough, user satisfaction tends to increase, which results in the net benefits of the system, one of which is higher tax compliance (DeLone & McLean, 2003; Widyari et al., 2021). Pre- and post-implementation studies of Coretax show mixed results: in some contexts, system quality and perceived cybersecurity have a positive influence on compliance behavior, but in certain contexts, these influences become weak or even negative due to technical constraints and low digital literacy among taxpayers (Afiah et al., 2025; Erasashanti et al., 2025; Sitohang, 2025). This opens up room to explore the mediating role of user satisfaction between technical tools (system quality and perceived cybersecurity) and tax compliance behavior in the context of Individual Taxpayer employees reporting Annual Tax Returns through Coretax.

Although several studies have examined the influence of system quality on tax compliance on the DJP Online platform (Saptono et al., 2023a; Widyari et al., 2021), these studies have generally not examined the role of perceived cybersecurity in the success model, especially during the critical period of full Coretax implementation in 2026. Moreover, there is little research investigating the mediation mechanisms explaining how system quality and cybersecurity can translate into compliance through user satisfaction. Previous studies only tested the direct effect on intention to use (intention to use), not actual compliance (Tax Compliance), and did not integrate user satisfaction mediation (Azzahra et al., 2025). These studies have not deeply integrated cybersecurity perceptions as a contextual antecedent or user satisfaction mediation mechanism in the extended DeLone and McLean Model, especially during the full idyariphase of Coretax implementation with actual local challenges. Therefore, this study was conducted on Individual Taxpayer employees in Indonesia who have reported Annual Tax Returns through Coretax using the snowball sampling technique, to fill this research gap by testing an extended model that integrates perceived cybersecurity and user satisfaction mediation quantitatively. The purpose of this study is to examine the effect of system quality and perceived cybersecurity on tax compliance with user satisfaction as a mediator for Individual Taxpayer employees reporting Annual Income Tax Returns through Coretax.

The Effect of System Quality on User Satisfaction

Research examining the effect of system quality on user satisfaction within digital tax systems demonstrates consistent findings. (Zahro et al., 2022) established that system quality exerts a positive and significant influence on e-Filing user satisfaction among 562 respondents at Politeknik Negeri Malang. Similarly, (Agung & Tanamal, 2021) found that system quality significantly affects the intention of Individual Taxpayers (WPOP) to use e-Filing, which is indirectly associated with satisfaction. Drawing on the theoretical foundation and the preponderance of empirical evidence, the first hypothesis is proposed as follows:

H1: System quality has a positive effect on user satisfaction among WPOP employees using Coretax.

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The Effect of Perceived Cybersecurity on User Satisfaction

Although research on the effect of perceived cybersecurity on user satisfaction in digital taxation remains limited, several studies offer valuable insights. (Erasashanti et al., 2025) demonstrated that cybersecurity perception directly influences compliance, suggesting a potential indirect effect through satisfaction. (M. Akbar et al., 2024), in their analysis of data leaks, emphasized that perceptions of security affect public trust, which is closely linked to satisfaction with the system. (Riyanto, 2024) found that perceived trust influences the intention to use e-Filing, whereas perceived risk does not have a significant effect. These findings suggest that trust, which is shaped in part by security perceptions, plays a more prominent role in influencing user attitudes than risk perception. Accordingly, the second hypothesis is formulated as follows:

H2: Perceived cybersecurity has a positive effect on user satisfaction among WPOP employees using Coretax.

The Effect of System Quality on Tax Compliance

Research investigating the direct effect of system quality on tax compliance yields mixed results. (Nurdiani et al., 2024) found that the quality of the e-Filing system significantly influences individual taxpayer compliance in submitting Annual Tax Returns. Similarly, (Azhar & Murtanto, 2025) demonstrated that system quality significantly affects tax compliance among corporate taxpayers, with modernization of the reporting system further strengthening this effect. Conversely, some studies report divergent findings. (Alawi et al., 2025) found that the quality of the tax information system had a positive but not significant effect on e-Bupot Unification user satisfaction. This inconsistency indicates the need to explore additional mechanisms, such as the mediating role of user satisfaction. Based on the theoretical foundation and the variability in research results, the third hypothesis is formulated as follows:

H3: System quality positively affects tax compliance among WPOP employees using Coretax.

The Effect of Perceived Cybersecurity on Tax Compliance

The effect of perceived cybersecurity on tax compliance also produces mixed findings. (Erasashanti et al., 2025), in a study of 280 WPOP respondents in Indonesia, found that perceived cybersecurity has a positive and significant effect on tax compliance. (Jhon & Natalia, 2025) at TCP Pratama Batam Selatan similarly demonstrated that perceptions of security and confidentiality significantly affect WPOP compliance. (Kristiani, 2025), in a study of Pizza Hut Indonesia employees, found that the quality of the data security system had a significant positive effect on individual taxpayer compliance. In contrast, (Dewi et al., 2022), in a study of 139 respondents in West Jakarta, found that security perceptions had no significant effect on individual taxpayer compliance, whereas perceived usefulness had a significant effect. (Ilham, 2025) reported that security perception had a significant positive effect, while the perception of ease of use had a negative effect on compliance. This inconsistency highlights the need to re-examine the effect of perceived cybersecurity

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in the context of Coretax, which remains relatively new. Based on these considerations, the fourth hypothesis is formulated as follows:
H4: Perceived cybersecurity has a positive effect on tax compliance among WPOP employees using Coretax.

The Effect of User Satisfaction on Tax Compliance

The effect of user satisfaction on tax compliance demonstrates consistent results across recent studies. (Saptono et al., 2023a) explicitly showed that user satisfaction plays a significant mediating role in the relationship between technology predictors and tax compliance intentions. (Zahro et al., 2022) also found that user satisfaction is a key outcome of system, information, and service quality, which subsequently influences user behavior. Based on these consistent findings, the fifth hypothesis is formulated as follows:
H5: User satisfaction has a positive effect on tax compliance among WPOP employees using Coretax.

The Mediating Role of User Satisfaction in the Relationship Between System Quality and Tax Compliance

Studies employing the DeLone and McLean framework frequently position user satisfaction as a mediator between system quality and outcomes such as net benefits or compliance. (Saptono et al., 2023) explicitly tested the mediating role of user satisfaction in the relationship between technology predictors and tax compliance intentions, providing statistical evidence that satisfaction mediates the relationship between all predictors and tax compliance intentions. These findings align with the D&M theoretical framework, which identifies satisfaction as a central variable. Accordingly, the sixth hypothesis is formulated as follows:
H6: User satisfaction mediates the effect of system quality on tax compliance among WPOP employees using Coretax.

The Mediating Role of User Satisfaction in the Relationship Between Perceived Cybersecurity and Tax Compliance

Research examining the mediating role of user satisfaction in the relationship between perceived cybersecurity and tax compliance remains scarce. (Erasashanti et al., 2025) demonstrated that perceived cybersecurity has a direct effect on tax compliance, but did not assess mediation through satisfaction. (Jhon & Natalia, 2025) similarly focused on direct effects without testing mediation. (Kristiani, 2025) conducted a more comprehensive study, testing a moderating variable (risk preference) but not examining mediation.The lack of research explicitly testing user satisfaction as a mediator in the relationship between perceived cybersecurity and tax compliance reveals a significant research gap. Drawing on the D&M theoretical framework, which positions satisfaction as a mediator between system quality (including security aspects) and net benefits, and considering the conflicting findings regarding the satisfaction-compliance relationship, the seventh hypothesis is formulated as follows:
H7: User satisfaction mediates the effect of perceived cybersecurity on tax compliance among WPOP employees using Coretax.

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METODOLOGI

This study employs a quantitative research method. Quantitative research is grounded in the philosophy of positivism and is used to examine specific populations or samples. Data are collected using research instruments and analyzed quantitatively or statistically, with the objective of testing established hypotheses (Sugiyono, 2023). In this approach, data are collected in numerical form and analyzed using statistical techniques.

Data were collected through online questionnaires administered via Google Forms. The questionnaires were distributed using social media platforms, specifically WhatsApp and Instagram, and employed the snowball sampling technique. In snowball sampling, initial respondents are asked to refer the questionnaire link to colleagues or other individuals who meet the study criteria. This method begins with a small sample that gradually increases as more participants are recruited, similar to a snowball accumulating size (Sugiyono, 2023). Snowball sampling was selected due to the dispersed nature of the research population and the absence of a clear sampling frame.

The respondents in this study are Individual Taxpayers (WPOP) employees who submitted the Annual Income Tax Return (SPT) for the 2025 tax year through the Coretax system during the 2026 reporting period. The questionnaire comprises two sections. The first section gathers demographic information, including age, gender, highest educational attainment, occupation type, and domicile. The second section contains statements designed to measure the research variables: system quality (X1), perceived cybersecurity (X2), user satisfaction (M), and tax compliance (Y).

Measurement was conducted using a 1–6 Likert scale. The Likert scale is utilized to assess attitudes, opinions, and perceptions regarding social phenomena (Sugiyono, 2023). In this study, scores of 1–3 represent varying degrees of disagreement (1 = strongly disagree, 2 = disagree, 3 = somewhat disagree), while scores of 4–6 represent levels of agreement (4 = agree, 5 = strongly agree, 6 = strongly agree). The adoption of a 6-point scale is intended to minimize respondents' tendency to select neutral responses (D. W. G. Sihombing & Nuryanah, 2024). Data were subsequently analyzed using SmartPLS software.

Data analysis was conducted using Structural Equation Modeling (SEM) with the SmartPLS application. SEM is a statistical technique that facilitates the analysis of relationships among variables and enables the examination of connections between independent variables (Ghozali & Kusumadewi, 2023). According to (Hair, 2021), Partial Least Squares SEM (PLS-SEM) is a second-generation multivariate analysis method that allows for the simultaneous modeling and estimation of complex relationships among multiple dependent and independent variables.

RESULT AND DISCUSSION

Result

In total, 110 respondents participated in the study. Data analysis was performed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS software, applying bootstrapping with 5,000 subsamples for significance testing. The results are organized into measurement model tests (outer model) for

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validity and reliability, and structural model tests (inner model) for hypothesis testing. The characteristics of the respondents are summarized as follows:

Table 1. Respondent Characteristics

Gender	Frequency (n)	Percentage (%)
Female	70	63.8%
Male	40	36.2%
Total	**110**	**100%**
Age		
18-25 years old	61	55.8%
26-35 years old	33	30.4%
36-45 years old	10	8.7%
46-55 years old	6	5.1%
Total	**110**	**100%**
Education Level		
SMA/SMK	49	44.9%
Diploma	12	10.9%
S1	44	39.9%
S2	5	4.3%
Total	**110**	**100%**

Table 1 indicates that female respondents comprise 63.8% of the sample, while male respondents represent 36.2%. The largest age group is 18–25 years, accounting for 55.8% of respondents, followed by 26–35 years at 30.4%. Respondents aged 36–45 years constitute 8.7%, and those aged 46–55 years form the smallest group at 5.1%.

Regarding educational attainment, 44.9% of respondents have completed high school or vocational school (SMA/SMK), while 39.9% hold a bachelor's degree (S1). Respondents with a diploma constitute 10.9%, and those with a master's degree (S2) represent 4.3%. These findings indicate that the study sample is predominantly female, young, and possesses secondary to undergraduate educational backgrounds, reflecting the general profile of Individual Taxpayers (WPOP) employees who have submitted Annual Tax Returns via Coretax.

Assessment of the Measurement Model (Outer Model)

The outer model test aims to verify the validity and reliability of indicators measuring latent constructs. This assessment includes convergent validity, evaluated through outer loading and Average Variance Extracted (AVE); reliability, assessed using Cronbach's alpha and composite reliability; and discriminant validity, determined by cross loading.

Table 2. Validity of Outer Factor Loadings

Variable	Indicator	Instrument	Outer Loading	Informasi
System Quality (Saptono et al., 2023a)	The e-tax system has readiness in filing tax return services	X1.1	0.823	Valid
		X1.2	0.868	Valid
	The e-tax system is secure and safe to use	X1.3	0.899	Valid
		X1.4	0.860	Valid

DOI : 10.37531/ecotal.v7i1.3714

	The e-tax system is accessible anytime	X1.5	0.791	Valid
Perceived Cybersecurity (Erasashanti et al., 2025)	My data is safe	X2.1	0.858	Valid
		X2.2	0.912	Valid
	System security reliable	X2.3	0.875	Valid
		X2.4	0.919	Valid
	Secure online payments	X2.5	0.871	Valid
		X2.6	0.858	Valid
	Data is not lost	X2.7	0.859	Valid
		X2.8	0.901	Valid
	Strong data protection	X2.9	0.861	Valid
User Satisfaction (Saptono et al., 2023)	Never experiencing any problems in filing the tax return	Z1.1	0.855	Valid
		Z1.2	0.908	Valid
	Feeling satisfied in filing tax returns through the e-tax system	Z1.3	0.915	Valid
		Z1.4	0.890	Valid
	The performance of the e-tax system is as expected	Z1.5	0.868	Valid
		Z1.6	0.905	Valid
Tax Compliance (Saptono et al., 2023)	Disclose all tax liabilities in the tax return	Y1.1	0.824	Valid
	Disclose all income in the tax return	Y1.2	0.867	Valid
	File tax returns on time	Y1.3	0.885	Valid
	File tax return before the due date	Y1.4	0.873	Valid
	Pay taxes before the tax return due date	Y1.5	0.772	Valid
	Prioritize paying taxes over other bills	Y1.6	0.782	Valid

The results in Table 2 indicate that the outer loading values obtained through Partial Least Squares (PLS) analysis provide strong evidence for the validity of the reflective indicators for System Quality, Perceived Cybersecurity, User Satisfaction, and Tax Compliance. All indicators demonstrate outer loading values exceeding the 0.70 threshold, signifying a significant relationship between the observed variables and their respective latent constructs (Hair et al., 2022). Outer loading values above 0.70 are generally regarded as robust indicators of construct validity. Therefore, the data in this study are considered valid, as each measured variable exhibits an outer loading value greater than 0.70. These findings confirm that the indicators effectively represent the constructs, thereby supporting the construct validity of the measurement model.

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Assessment of Model Reliability

Reliability testing was conducted to evaluate the consistency of the measurement instruments. The reliability of the instruments was assessed using Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE).

Table 3: Results of Cronbach's Alpha, Composite Reliability, and AVE Testing

	Cronbach's alpha	Composite reliability	AVE	Informasi
System Quality	0.903	0.903	0.721	Reliabel
Perceived Cybersecurity	0.963	0.964	0.774	Reliabel
User Satisfaction	0.948	0.948	0.793	Reliabel
Tax Compliance	0.912	0.915	0.697	Reliabel

As shown in Table 3, the results for composite reliability and Cronbach's Alpha demonstrate that all variables exceed the minimum threshold of 0.70, indicating strong reliability. Additionally, all constructs yield AVE values greater than 0.50, which reflects high construct validity (Azizah, 2021). Therefore, System Quality, Perceived Cybersecurity, User Satisfaction, and Tax Compliance meet the criteria for valid and reliable measurement instruments.

Assessment of Discriminant Validity Using Cross-Loading

The subsequent analysis involves conducting a discriminant validity test using cross-loading. This procedure ensures that each indicator demonstrates a higher loading value on its associated construct than on other constructs.

Table 4: Results of Cross Loading Testing

	System Quality	Perceived Cybersecurity	User Satisfaction	Tax Compliance
SQ1	0.823	0.692	0.709	0.688
SQ2	0.868	0.603	0.661	0.623
SQ3	0.899	0.747	0.668	0.602
SQ4	0.860	0.734	0.683	0.657
SQ5	0.791	0.651	0.626	0.622
PC1	0.676	0.858	0.611	0.658
PC2	0.728	0.912	0.704	0.712
PC3	0.756	0.875	0.730	0.765
PC4	0.727	0.919	0.745	0.745

DOI : 10.37531/ecotal.v7i1.3714

PC5	0.764	0.871	0.665	0.682
PC6	0.698	0.858	0.715	0.683
PC7	0.681	0.859	0.627	0.715
PC8	0.698	0.901	0.728	0.685
PC9	0.671	0.861	0.736	0.655
US1	0.714	0.720	0.855	0.690
US2	0.752	0.723	0.908	0.637
US3	0.717	0.720	0.915	0.717
US4	0.702	0.713	0.890	0.693
US5	0.643	0.649	0.868	0.664
US6	0.690	0.706	0.905	0.710
TC1	0.736	0.706	0.716	0.824
TC2	0.652	0.657	0.694	0.867
TC3	0.642	0.693	0.643	0.885
TC4	0.620	0.682	0.618	0.873
TC5	0.537	0.637	0.607	0.772
TC6	0.571	0.607	0.563	0.782

Table 4 demonstrates that the indicators for System Quality, Perceived Cybersecurity, User Satisfaction, and Tax Compliance exhibit higher loading factor values on their respective constructs than on others. This finding confirms that the indicators possess strong discriminant validity, as each measures only its intended construct without significant overlap. Consequently, these results support the discriminant validity of the model employed.

Evaluation of the Structural Model (Inner Model) Coefficient of Determination (R^2)

Once the measurement model is confirmed to be valid and reliable, the subsequent step involves testing the structural model (inner model) to evaluate the relationships among latent variables. The primary objective of this test is to assess the extent to which the model accounts for variability in the dependent constructs. This is commonly measured using the coefficient of determination (R^2).

Table 5. ***Coefficient of Determination*** **(R2)**

	R-square	**R-square adjusted**

DOI : 10.37531/ecotal.v7i1.3714

Tax Compliance	0.697	0.688
User Satisfaction	0.693	0.687

As shown in Table 5, the coefficient of determination (R^2) for the Tax Compliance variable is 0.697, with an adjusted R^2 of 0.688. For the User Satisfaction variable, the R^2 is 0.693 and the adjusted R^2 is 0.687. These values indicate that the model explains 69.7% of the variance in Tax Compliance and 69.3% of the variance in User Satisfaction. The remaining 30.3% and 30.7% of the variance in Tax Compliance and User Satisfaction, respectively, are attributable to factors outside the model. R^2 values exceeding 0.6 for both variables demonstrate that the model possesses strong predictive power and is suitable for explaining variability in these constructs.

Effect Size (f^2)

Effect size is used to indicate the magnitude of the contribution of an exogenous variable to the change in R^2 value of the endogenous variable. An f^2 value of 0.02 indicates a small effect, 0.15 indicates a moderate effect, and 0.35 indicates a large effect (Hair et al., 2022).

Table 6. Effect Size (f^2)

	System Quality	**Perceived Cybersequrity**	**User Satisfaction**	**Tax Compliance**
System Quality			0.210	0.034
Perceived Cybersequrity			0.221	0.156
User Satisfaction				0.089
Tax Compliance				

Based on the effect size (f^2) test, the effect of system quality on user satisfaction is 0.210, and the effect of perceived cybersecurity on user satisfaction is 0.221. Both values fall into the moderate influence category, indicating that system quality and perceived cybersecurity are strong determinants of user satisfaction with Coretax. This suggests that improvements in system stability, ease of use, access speed, and confidence in tax data security significantly contribute to a more satisfying user experience. On the other hand, for the Tax Compliance variable, perceived cybersecurity has an f^2 value of 0.156, which is categorized as a moderate effect, while system quality and user satisfaction have f^2 values of 0.034 and 0.089, respectively, both categorized as weak effects. These findings show that, in the context of the initial implementation of Coretax, perceived cybersecurity plays a relatively larger role in explaining tax compliance compared to system quality and user satisfaction. In other words, the sense of security regarding data protection and the reliability of the security system are more decisive factors in driving the compliance of WPOP employees. Meanwhile, system quality and user satisfaction continue to play a role, but their contribution to compliance tends to be more limited. These results reinforce

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previous findings that, in digital tax services, security is no longer seen merely as a supporting attribute but as a strategic factor that substantively influences taxpayer compliance behavior.

Goodnes of Fit (GoF)

To validate the overall research model, which integrates the measurement model (outer model) and the structural model (inner model), a Goodness of Fit (GoF) test was conducted. The GoF value is determined by calculating the square root of the product of the Average Variance Extracted (AVE) and the average R-Square value. GoF values range from 0 to 1. Interpretation of GoF values is categorized as follows: 0.1 indicates low fit, 0.25 indicates moderate fit, and 0.36 or higher indicates high fit, reflecting the model's strong explanatory power (Hair, 2021).

Table 7. Goodnness of Fit

	AVE	**R-square**
System Quality	0,721	
Perceived Cybersecurity	0,774	
User Satisfaction	0,793	0,697
Tax Compliance	0,697	0,693
	0,74625	0,695
Goodness of Fit	**0,720**	

The following calculation was used to determine the GoF value:

GoF = $\sqrt{AVE \times R^2}$

GoF = $\sqrt{(0{,}746 \times 0{,}695)}$

GoF = $\sqrt{0{,}51847}$

GoF = 0,720

The calculated GoF value of 0.720 exceeds the high GoF threshold of 0.36. This result indicates that the research model demonstrates a strong overall fit and a valid structural measurement model. Nonetheless, opportunities remain for further refinement and enhancement in certain areas.

Results of Direct Hypothesis Testing

Direct hypothesis testing was conducted to evaluate the relationships between variables in the model. The results were obtained using path coefficients, t-statistics, and p-values to assess the significance of these relationships.

Table 8. Hypothesis Testing Results (Direct Effect)

	Original sample	**Sample mean**	**Standard deviation**	**T statistics**	**P values**
System Quality -> User Satisfaction	0.432	0.431	0.110	3.926	0.000

DOI : 10.37531/ecotal.v7i1.3714

Perceived Cybersecurity -> User Satisfaction	0.443	0.446	0.117	3.787	0.000
System Quality -> Tax Compliance	0.190	0.189	0.093	2.055	0.040
Perceived Cybersecurity -> Tax Compliance	0.409	0.405	0.137	2.982	0.003
User Satisfaction -> Tax Compliance	0.296	0.302	0.126	2.340	0.019

As shown in Table 8, all direct relationships tested in the model have t-statistic values greater than 1.98 and p-values less than 0.05, indicating statistical significance for each relationship.

a. **Effect of System Quality on User Satisfaction**The analysis indicates that System Quality has a positive and significant effect on User Satisfaction, with a coefficient of 0.432, a t-statistic of 3.926, and a p-value of 0.000. These results suggest that higher perceived System Quality is associated with increased User Satisfaction.
b. **Effect of Perceived Cybersecurity on User Satisfaction**The results demonstrate that Perceived Cybersecurity has a positive and significant effect on User Satisfaction, with a coefficient of 0.443, a t-statistic of 3.787, and a p-value of 0.000. Thus, higher perceptions of cybersecurity are associated with greater User Satisfaction.
c. **Effect of System Quality on Tax Compliance**The results indicate that System Quality has a positive effect on Tax Compliance, with a coefficient of 0.190, a t-statistic of 2.055, and a p-value of 0.040. These findings suggest that higher System Quality contributes to improved Tax Compliance.
d. **Effect of Perceived Cybersecurity on Tax Compliance**The results show that Perceived Cybersecurity has a positive and significant effect on Tax Compliance, with a coefficient of 0.409, a t-statistic of 2.982, and a p-value of 0.003. These results indicate that positive perceptions of cybersecurity significantly enhance Tax Compliance.
e. **Effect of User Satisfaction on Tax Compliance**The results show that User Satisfaction has a positive effect on Tax Compliance, with a coefficient of 0.296, a t-statistic of 2.340, and a p-value of 0.019. These findings suggest that increased User Satisfaction leads to higher levels of Tax Compliance among taxpayers.

Results of Hypothesis Testing for Indirect Effects

Following the assessment of direct relationships, the mediation hypothesis was tested to determine whether any variable serves as a mediator between the independent and dependent variables.

Table 9. Hypothesis Testing Results (Indirect Effect)

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	Original sample	Sample mean	Standard deviation	T statistics	P values
System Quality -> User Satisfaction-> Tax Compliance	0.128	0.129	0.062	2.067	0.039
Perceived Cybersecurity -> User Satisfaction-> Tax Compliance	0.131	0.137	0.073	1.789	0.074

As shown in Table 9, the results indicate that the indirect effect of System Quality on Tax Compliance through User Satisfaction is significant, with a t-statistic of 2.067 and a p-value of 0.039, which is below the 0.05 threshold. Therefore, User Satisfaction is confirmed as a significant mediator in the relationship between System Quality and Tax Compliance.

In contrast, the indirect effect of Perceived Cybersecurity on Tax Compliance through User Satisfaction is not significant, as indicated by a p-value of 0.074, which exceeds the 0.05 threshold. Consequently, User Satisfaction does not serve as a significant mediator in the relationship between Perceived Cybersecurity and Tax Compliance.

The Effect of System Quality on User Satisfaction

The results of the first hypothesis test indicate that System Quality exerts a positive and significant effect on User Satisfaction, as evidenced by a coefficient value of 0.432, a t-statistic of 3.926, and a p-value of 0.000. This finding confirms that higher perceived quality of the Coretax system among individual taxpayer (WPOP) employees corresponds to increased satisfaction with system usage.These findings align with the research by (Saptono et al., 2023), who analyzed user satisfaction with the e-Filing system in Indonesia. Their study found that system quality has a positive and significant effect on user satisfaction, where ease of access, system reliability, and response speed were key factors shaping taxpayers' positive perceptions. Similar findings were also reported by (Widyari et al., 2021) in their study on e-Filing, which proved that system quality is a major determinant of user satisfaction in the context of digital tax systems in Indonesia. Within the context of Coretax as a newly implemented system, system stability and ease of navigation are critical factors influencing initial user experience. When the system operates smoothly and without disruptive errors, WPOP employees benefit from increased efficiency, which subsequently enhances their satisfaction. This supports the argument that investment by the Directorate General of Taxes (DJP) in improving the technical quality of Coretax will directly increase user satisfaction (Muttiwijaya et al., 2025).

The Effect of Perceived Cybersecurity on User Satisfaction

The results of the second hypothesis test demonstrate that Perceived Cybersecurity has a positive and significant effect on User Satisfaction, with a coefficient of 0.443, a t-statistic of 3.787, and a p-value of 0.000. This indicates that

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higher perceptions of Coretax's cybersecurity among WPOP employees are associated with greater satisfaction. This finding is consistent with (Nasuha, 2023) research, which examined the factors influencing e-Filing user satisfaction in Indonesia. Their study revealed that perceptions of system security and trust significantly affect user satisfaction. Similar findings were reported by (Putri, 2022), who examined the impact of security and confidentiality on e-Filing use in Indonesia. Their study found that perceptions of security and confidentiality significantly affected e-Filing use, with a sense of transactional security a crucial factor shaping positive user perceptions.In the context of Coretax, data security is critical due to the sensitive nature of information such as income and personal identity. When WPOP employees perceive their data as protected from leaks or unauthorized access, they experience greater comfort and confidence in using Coretax, resulting in increased satisfaction. This finding aligns with (Prastiwi et al., 2025), who identified trust in system security as an essential antecedent of satisfaction with digital public services.

The Effect of System Quality on Tax Compliance

The results of the third hypothesis test indicate that System Quality has a positive effect on Tax Compliance, with a coefficient of 0.190, a t-statistic of 2.055, and a p-value of 0.040. This suggests that higher system quality directly increases tax compliance. These findings are supported by (Widyari et al., 2021), who found that effective e-Filing system performance encourages taxpayer compliance by simplifying the reporting process and reducing potential errors. (Saptono et al., 2023a)also found that high system quality not only increases satisfaction but also directly influences compliance intentions, especially when the system reduces the administrative burden on taxpayers. Within the Coretax context, a reliable and user-friendly system reduces technical barriers that frequently contribute to non-compliance. WPOP employees are more likely to comply when the system offers fast processing, minimal errors, and intuitive navigation. This observation is consistent with (Manurung & Purba, 2024), who demonstrated that the implementation of electronic reporting systems (e-Filing) significantly increases individual taxpayer compliance by promoting voluntary reporting through system convenience.

The Effect of Perceived Cybersecurity on Tax Compliance

The fourth hypothesis test demonstrates that Perceived Cybersecurity has a positive and significant effect on Tax Compliance, with a coefficient of 0.409, a t-statistic of 2.982, and a p-value of 0.003. Notably, this direct effect exhibits the largest path coefficient among all predictors, indicating that Perceived Cybersecurity is the most influential factor in directly promoting compliance. This finding is reinforced by (Susilowati & Farikha, 2023) in Jurnal Syntax Literate, who found that perceptions of security and confidentiality affect taxpayer compliance through e-filing. The study revealed that when taxpayers have a positive perception of data security and confidentiality in the electronic reporting system, compliance with tax obligations is higher. (Nasuha, 2023) also emphasizes that trust in system security is the main foundation for taxpayers to comply with their tax obligations digitally. In the Coretax context, when WPOP employees are confident their data is secure from cyber threats, their willingness to file taxes online increases. Conversely, concerns regarding data

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leaks may result in reluctance to engage with the system or may even encourage avoidance behavior (Sanni, 2025).

The Effect of User Satisfaction on Tax Compliance

The results of the fifth hypothesis test indicate that User Satisfaction has a positive effect on Tax Compliance, with a coefficient of 0.296, a t-statistic of 2.340, and a p-value of 0.019. This suggests that higher user satisfaction is associated with increased tax compliance among taxpayers. This finding is consistent with (Saptono et al., 2023), who proved that user satisfaction plays a key mediating role in the relationship between system quality and tax compliance intentions. (Widyari et al., 2021) also confirmed that user satisfaction with the e-Filing system positively affects taxpayer compliance intentions. The research by (Ariyanto et al., 2024) on MSMEs in Bali, published in Cogent Business & Management, also found that user satisfaction positively affects tax compliance, as positive experiences with the system encourage voluntary compliance.

The Mediating Role of User Satisfaction in the Relationship Between System Quality and Tax Compliance

The sixth hypothesis test demonstrates that System Quality positively affects Tax Compliance through User Satisfaction, with a coefficient of 0.128, a t-statistic of 2.067, and a p-value of 0.039. Given that the direct effect of System Quality on Tax Compliance is also significant, User Satisfaction serves as a partial mediator. This finding aligns with (Saptono et al., 2023), who found that satisfaction mediates the relationship between system quality and compliance intentions in the context of e-Filing in Indonesia. (Widyari et al., 2021), in their study using the DeLone and McLean Model, also confirmed that user satisfaction acts as a mediating variable linking system quality with compliance. Within the Coretax context, a high-quality system not only directly influences compliance but also operates by first enhancing user satisfaction. WPOP employees who experience ease and reliability are more likely to feel satisfied, and this satisfaction subsequently encourages compliance. This logical sequence, from System Quality to Satisfaction to Compliance, represents a key psychological mechanism that the Directorate General of Taxes (DJP) should consider when designing system improvements, as recommended by (Nasuha, 2023).

The Mediating Role of User Satisfaction in the Relationship Between Perceived Cybersecurity and Tax Compliance

The results of hypothesis H7 testing indicate that user satisfaction does not significantly mediate the effect of perceived cybersecurity on tax compliance, as evidenced by an indirect effect value of 0.131, a T-statistic of 1.789, and a p-value of 0.074 (> 0.05). In contrast, the direct effect of perceived cybersecurity on tax compliance is strong and significant ($\beta = 0.409$, T-statistic = 2.982, $p = 0.003$), with an effect size (f^2) of 0.156, categorized as moderate. This finding does not contradict hypothesis H5, which posits that user satisfaction has a positive and significant effect on tax compliance ($\beta = 0.296$, $p = 0.019$). Instead, the results reveal a dual pathway mechanism: perceived cybersecurity functions as a hygiene factor according to Herzberg's Two-Factor Theory, serving as a basic element that prevents non-

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compliance due to risks such as data breaches or cyberattacks, but does not actively enhance users' emotional satisfaction. User satisfaction, meanwhile, continues to operate as a motivator that drives compliance through other mechanisms, particularly via system quality, as supported by the significant result for H6.

In the context of the initial mandatory implementation of the Coretax system in h2026, individual employee taxpayers, most of whom are aged 18–25 years, are more strongly influenced by the perceived security of their personal data as an essential prerequisite for compliance, rather than by overall system comfort or satisfaction. This observation aligns with the findings of (Erasashanti et al., 2025; Muttiwijaya et al., 2025; Sanni, 2025), which demonstrate that perceived cybersecurity directly influences compliance during the transitional phase of digital taxation. Theoretically, this study extends the DeLone & McLean IS Success Model (2003) by demonstrating that, in mandatory and newly introduced digital tax systems, the security variable can directly drive net benefits (compliance) without mediation by satisfaction. From a practical perspective, it is recommended that the Directorate General of Taxes prioritize transparent communication regarding Coretax's security features, such as encryption, two-factor authentication, and security audits, as well as anti-phishing campaigns, since their impact on compliance is more direct and substantial than improvements to the system's user interface comfort.

CONCLUSION

This study analyzes the effects of system quality and perceived cybersecurity on the tax compliance of individual taxpayers (Wajib Pajak Orang Pribadi/WPOP) employees in the use of Coretax, with user satisfaction serving as a mediating variable. The results indicate that both system quality and perceived cybersecurity exert positive and significant effects on user satisfaction. Furthermore, system quality, perceived cybersecurity, and user satisfaction each demonstrate positive and significant effects on tax compliance. These findings suggest that tax compliance in the use of Coretax is shaped not only by the technical quality of the system but also by users' perceptions of cybersecurity and their experiences with the system. Higher system quality and greater user confidence in data security are associated with increased user satisfaction and tax compliance among individual taxpayers.

The mediation test results indicate that user satisfaction significantly mediates the effect of system quality on tax compliance, but does not mediate the effect of perceived cybersecurity on tax compliance. This suggests that high system quality can enhance compliance both directly and indirectly through increased user satisfaction, while perceived cybersecurity primarily acts as a direct driver of compliance. In the context of the early implementation of Coretax, perceived cybersecurity emerges as a more influential variable than system quality in explaining tax compliance. Overall, these findings demonstrate that the successful use of Coretax in supporting tax compliance relies on the system's capacity to deliver a reliable, secure, and trust-enhancing digital experience.

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