

TAX AWARENESS AS A MODERATOR OF THE ASSOCIATION BETWEEN CORETAX SYSTEM PERCEPTIONS AND TAX COMPLIANCE AMONG MSMEs IN SOLO RAYA, INDONESIA

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Abstract. Digital tax administration is expected to facilitate taxpayer compliance, but its effectiveness may depend on taxpayers' awareness of their fiscal responsibilities. This study investigates the association between perceptions of Indonesia's Coretax system and self-reported tax compliance among micro, small, and medium enterprises (MSMEs), including the moderating role of tax awareness. A cross-sectional questionnaire survey was conducted among 386 purposively selected Coretax users in Solo Raya, Central Java, from 5 March to 7 April 2026. The data were examined using partial least squares structural equation modelling (PLS-SEM), supplemented by item-level descriptive analysis and a discriminant-validity check using the questionnaire appendix. The direct association between perceived Coretax quality and compliance was positive but statistically nonsignificant ($\beta = 0.083$; $t = 1.745$; $p = 0.082$). Tax awareness was positively associated with compliance ($\beta = 0.624$; $p < 0.001$) and positively moderated the Coretax–compliance association ($\beta = 0.081$; $p = 0.033$). The model explained 45.8% of the variation in self-reported compliance ($R^2 = 0.458$). The findings suggest that improvements to digital tax services and taxpayer education should be considered together. Given the purposive sampling, cross-sectional design and self-reported measures, these results establish associations rather than causal effects.

Keywords: Coretax; tax awareness; tax compliance; MSMEs; digital public services; behavioural taxation

I. INTRODUCTION

Tax-administration modernisation is part of a broader transformation of public services, shifting taxpayer interactions from fragmented procedures to integrated digital platforms. Indonesia began implementing Coretax DJP on 1 January 2025 [1], with administrative provisions set out, among other instruments, in Minister of Finance Regulation No. 81 of 2024 and its amendments [2]. From a public-service perspective, successful transformation depends not only on the availability of technology but also on taxpayers' ability to understand, access and use it responsibly.

Micro, small, and medium enterprises (MSMEs) warrant particular attention because their administrative needs and capacities differ considerably. Integrated registration, filing and payment services may reduce transaction burdens, but these benefits do not automatically translate into tax compliance. A systematic review indicates that digital technologies, including electronic invoicing and pre-filled returns, may facilitate administrative efficiency and compliance, depending on implementation conditions [3]. Indonesian evidence also identifies service quality and taxpayer morality as relevant to understanding Coretax-based administrative transformation [4].

The Technology Acceptance Model (TAM) emphasises perceived usefulness and perceived ease of use as determinants of technology acceptance [5]. Broader research on technology adoption highlights facilitating conditions and user characteristics [6]. Nevertheless, adopting an administrative technology and complying with tax obligations are different outcomes. The Theory of Planned Behavior (TPB) describes how attitudes, subjective norms and perceived behavioural control shape intentions and behaviour [7]. Evidence from SMEs in other national contexts supports the relevance of behavioural factors to compliance intentions [8], while a study of Central Java SMEs links compliance behaviour to the intention to comply [9].

This study adopts a social and behavioural perspective on the digitalisation of tax services by examining how perceived Coretax quality relates to self-reported compliance and whether tax awareness changes the strength of this relationship. Tax awareness is not treated as evidence of actual compliance: in the present questionnaire, the construct combines an understanding of the public functions of taxation with willingness to fulfil obligations voluntarily. Literature on tax morale also highlights the importance of norms, trust and institutional contexts, although these dimensions were not all measured here [10], [11], [14].

The empirical contribution is to test the interaction between Coretax perceptions and tax awareness among 386 MSME Coretax users in Solo Raya following the national implementation of the system. Two hypotheses are proposed: H1, favourable perceptions of Coretax are positively associated with tax compliance; and H2, tax awareness strengthens the association between Coretax perceptions and tax compliance. This study neither compares compliance before and after Coretax implementation nor uses objectively verified tax-administration records.

II. THEORETICAL BACKGROUND AND HYPOTHESIS DEVELOPMENT

Perceptions of the Coretax System and Tax Compliance

Coretax perceptions are operationalised through five user-assessed dimensions: service clarity, ease of use, system reliability, response time and integration of business processes. These dimensions may be associated with compliance costs, including time, the effort required to understand procedures and the risk of errors. TAM suggests that perceived ease of use and usefulness contribute to technology acceptance [5]; however, the present study measures perceptions of system features rather than actual use or adoption logs. H1 is therefore interpreted as an association between users' evaluations of Coretax and their self-reported compliance.

Tax Awareness as a Moderator

Tax awareness encompasses willingness to pay without coercion, awareness of the legal basis for taxation, understanding its functions and benefits, and recognition of tax payments as contributions to national development. From a TPB perspective, awareness may strengthen intentions to use administrative services in fulfilling tax obligations [7], [8]. For MSME owners who understand the benefits and responsibilities of taxation, a system regarded as clear and integrated may be more readily translated into compliant behaviour. H2 accordingly predicts a positive interaction coefficient for Coretax perceptions $\times$ tax awareness.

The hypothesised relationships are summarised visually in Fig. 1. Coretax perceptions are linked to self-reported compliance, while tax awareness is modelled as a moderator of that link.

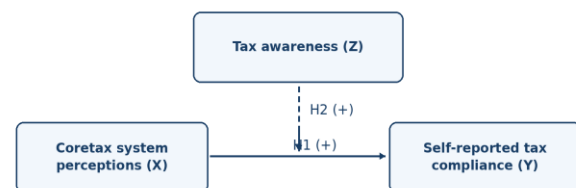


Fig. 1. Conceptual framework of the study (redrawn from Figure 2 of the research progress report).

Fig. 1 clarifies that moderation is tested through the Coretax $\times$ awareness interaction; the figure does not imply that a cross-sectional design can identify a causal mechanism.

III. RESEARCH METHOD

Research Design, Sampling and Data Collection

The study employed a quantitative, cross-sectional survey. The research progress report identifies an administrative population of 11,157 MSMEs in Solo Raya and a target sample size calculated using Slovin's formula with a nominal 5% error level. Because participants were actually selected purposively, this calculation was used only to set the recruitment target; it does not justify a probability-based margin-of-error claim. Eligible participants were MSME operators in Solo Raya who had used Coretax since January 2025. A total of 386 completed

questionnaires were reported as usable following data collection from 5 March to 7 April 2026. The source report does not provide a district-level sampling frame or complete recruitment procedures.

Questionnaire and Measures

The questionnaire used a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). Five items (CS1–CS5) measured Coretax perceptions, five items (TA1–TA5) measured tax awareness and six items (TC1–TC6) measured self-reported tax compliance. Table I preserves the instrument items presented in the progress report. Compliance items cover understanding, perceived ability and reported adherence. Because the responses were not validated against tax-administration records, the dependent variable should be interpreted as perceived or self-reported compliance rather than verified administrative compliance.

Data Analysis

Hypotheses were examined using PLS-SEM in SmartPLS 3, based on the analyses reported by the research team. The model regressed compliance on Coretax perceptions, tax awareness and their interaction. Measurement and structural evaluations included indicator loadings, average variance extracted (AVE), composite reliability, Cronbach's alpha, R^2 , blindfolding Q^2 , f^2 and bootstrapped path coefficients [12]. As supplementary checks, item means and heterotrait–monotrait ratios (HTMT) were calculated from the 386 questionnaire records supplied in the appendix. HTMT complements, rather than replaces, AVE in assessing discriminant validity [13]. The path coefficients are those in the source SmartPLS output; they were not re-estimated for this manuscript.

IV. RESULTS

Sample Profile and Research Instrument

The source report includes 386 respondents. Table II reproduces the gender frequencies in the original tabulation; these differ from the narrative proportions of 57% men and 43% women in the progress report. Table III retains the business-age categories as reported, although their frequencies sum to only 286 rather than 386. The business-age distribution is therefore not interpreted pending verification against the primary records.

The three latent variables were translated into 16 questionnaire items. Table I lists each retained item code, its intended dimension and a concise English rendering of its meaning; no new indicators were introduced.

Table 1. Operationalisation of the Study Variables

Item	Dimension	Questionnaire item (editorial summary)
Coretax / CS1	Clarity	Clarity of registration, payment, return filing, taxpayer records and access-rights features.
Coretax / CS2	Ease of use	Ease of use and account activation with email and phone (as perceived by respondents).
Coretax / CS3	Reliability	Reliability/security and integration of core processes.
Coretax / CS4	Response time	Speed of filing and payment processing.
Coretax / CS5	Integration	Integration of registration, returns, payments, taxpayer accounts, audits and collection.
Awareness / TA1	Voluntariness	Paying tax willingly rather than because of coercion.
Awareness / TA2	Legal basis	Understanding that taxation is governed by law.
Awareness / TA3	Tax functions	Understanding the role of taxation in public welfare.
Awareness / TA4	Tax benefits	Understanding how tax finances development and public services.
Awareness / TA5	Participation	Recognising tax as a contribution to national development.
Compliance / TC1	Understanding	Understanding applicable tax regulations.
Compliance / TC2	Adherence	Reporting that tax regulations are followed.
Compliance / TC3	Timeliness	Attempting to pay tax on time.
Compliance / TC4	Tax returns	Feeling able to complete tax returns accurately.
Compliance / TC5	Calculation	Feeling able to calculate tax correctly.
Compliance / TC6	Arrears	Reporting no unpaid tax, except approved instalments or deferrals.

The instrument captures respondents' perceptions and statements, not system usage logs or tax-payment records. That distinction guides the interpretation of the structural results below.

The reported gender profile is presented in Table 2. Although the source narrative and tabulation disagree, the tabulated frequencies are reproduced transparently pending a check of the raw records.

Table 2. Respondent Profile By Gender

Gender	Frequency	Percentage
Men	292	76%
Women	94	24%
Total	386	100%

The tabulated counts correspond to 76% men and 24% women, unlike the 57%/43% reported in the source narrative. Neither set is treated as independently verified until the research team checks the data.

Business age was reported in three categories. Table 3 shows the original figures and their unresolved discrepancy rather than silently reallocating the missing 100 cases.

Table 3. Business Age: Source Figures Requiring Verification

Business age	Original count	Original %
< 5 years	25	6%
5–10 years	95	25%
> 10 years	166	69%
Sum of categories	286	—
Reported sample	386	100%

The three counts total 286, while the study reports 386 valid respondents. Because the provided percentages cannot be reconciled from these counts, no business-age comparison is made.

Descriptive Statistics

Recalculation from the 386 cases and 16 questionnaire items in Appendix 2 of the progress report gave overall means of 3.42 for Coretax perceptions, 3.56 for tax awareness and 4.18 for self-reported compliance. For Coretax, the original reported total mean (3.45), the original CS5 table value (3.60) and its accompanying narrative (3.83) do not match the underlying item records. The item means in Table IV reflect the recalculation without changing any individual response.

The item-level results for perceived Coretax quality are displayed in Table 4. The values are recalculated from the original questionnaire matrix because the source table and its narrative contain conflicting means.

Table 4. Item Means for Coretax System Perceptions

Code	Coretax dimension	Mean
CS1	Feature clarity	3.42
CS2	Ease of use	3.41
CS3	System reliability	3.43
CS4	Response speed	3.40
CS5	Process integration	3.42
Overall mean		3.42

Source: Recalculated from 386 responses in Appendix 2 of the 2026 progress report.

The overall Coretax score is 3.42. Response speed is the lowest-rated item (3.40), while system reliability is the highest (3.43); the differences are descriptively small.

Table 5 summarises tax-awareness responses across voluntariness, legal understanding and the perceived public value of taxation. The original five-item construct is unchanged.

Table 5. Item Means for Tax Awareness

Code	Awareness dimension	Mean
TA1	Willingness without coercion	3.63
TA2	Knowledge of legal basis	3.54
TA3	Understanding tax functions	3.56
TA4	Understanding tax benefits	3.51
TA5	Tax as participation	3.54
Overall mean		3.56

The overall awareness mean is 3.56. Voluntary payment has the highest mean (3.63), whereas perceived tax benefits have the lowest (3.51). These differences are descriptive and were not hypothesis-tested.

Self-reported compliance encompasses understanding, adherence, timeliness and perceived reporting capacity. Table 6 presents the six item means based on the same 386-case dataset.

Table 6. Item Means for Self-Reported Tax Compliance

Code	Compliance dimension	Mean
TC1	Understanding regulations	4.28
TC2	Adhering to regulations	4.06
TC3	Paying on time	4.19
TC4	Completing returns correctly	4.26
TC5	Calculating tax correctly	4.17
TC6	No tax arrears	4.12
Overall mean		4.18

The six compliance items yield a mean of 4.18. Understanding regulations scores highest (4.28), but the figures remain self-reported and cannot establish actual filing or payment compliance.

Measurement Model Evaluation

The initial model output reports item loadings from 0.664 to 0.917. The loading of TC1 (0.664) is below the commonly recommended 0.708 threshold, although retention may be considered in light of content validity and acceptable AVE [12]. All constructs have AVE values above 0.50 and composite-reliability values above 0.90. Supplementary HTMT ratios calculated from the questionnaire appendix are below 0.85 for each construct pair. Because bootstrap confidence intervals for HTMT are unavailable, discriminant-validity inference still warrants confirmation from the original SmartPLS analysis.

Measurement quality was assessed before the structural relationships were interpreted. Table 7 reproduces the original standardised outer loadings for all 16 indicators.

Table 7. Outer Loadings From The Progress Report

Item	Coretax	Awareness	Compliance
CS1	0.769		
CS2	0.917		
CS3	0.889		
CS4	0.915		
CS5	0.897		
TA1		0.771	
TA2		0.870	
TA3		0.830	
TA4		0.850	
TA5		0.864	
TC1			0.664
TC2			0.907
TC3			0.766
TC4			0.756
TC5			0.876
TC6			0.864

Fifteen loadings exceed 0.70; TC1 (0.664) is the exception. Given its substantive relevance, any decision to retain it should be justified alongside construct-level validity rather than based solely on a single cutoff.

Convergent validity was assessed using the average variance extracted for each latent variable. These results are reported in Table 8.

Table 8. Average Variance Extracted (AVE)

Construct	AVE
Coretax perceptions	0.773
Tax awareness	0.702
Self-reported compliance	0.656

The three AVEs range from 0.656 to 0.773, exceeding the 0.50 benchmark. This supports convergent validity while leaving discriminant validity to the separate HTMT assessment.

Cronbach's alpha and composite reliability provide complementary summaries of internal consistency. Table 9 reports both statistics for all three constructs.

Table 9. Internal Consistency of The Measures

Construct	Cronbach's α	Composite reliability
Coretax perceptions	0.926	0.944
Tax awareness	0.893	0.922
Self-reported compliance	0.892	0.919

All reported alpha values are at least 0.892, and composite reliabilities range from 0.919 to 0.944. These results indicate high internal consistency, subject to the noted overlap between some awareness and compliance items.

To supplement the measurement-model assessment, HTMT ratios were calculated from the original response matrix. Table 10 reports the three pairwise ratios; these calculations were not part of the original SmartPLS table set.

Table 10. Supplementary HTMT From The Original Item Data

Construct pair	HTMT
Coretax – Awareness	0.464
Coretax – Compliance	0.352
Awareness – Compliance	0.749

The highest HTMT ratio is 0.749 for awareness and compliance, below the commonly used 0.85 threshold [13]. Bootstrap HTMT confidence intervals were unavailable and should be generated if the source data and model can be revisited.

Structural Model and Hypothesis Testing

The model explains 45.8% of the variation in self-reported compliance ($R^2 = 0.458$; adjusted $R^2 = 0.454$). Blindfolding yielded $Q^2 = 0.287$ for the endogenous construct. This result concerns predictive relevance under a blindfolding procedure on observed data; it should not be equated with out-of-sample predictive accuracy, which requires a procedure such as PLSpredict [12]. Local f^2 values for the model paths are also retained from the study appendix.

The explanatory performance of the endogenous construct is summarised in Table 11 through R^2 and adjusted R^2 .

Table 11. Explanatory Power of The Model

Endogenous construct	R^2	Adjusted R^2
Self-reported compliance	0.458	0.454

$R^2 = 0.458$ indicates that the predictors jointly account for 45.8% of the variation in self-reported compliance within this sample. It does not describe explained variation in objectively verified tax compliance.

Blindfolding results for the predictor constructs and endogenous compliance variable are presented in Table 12. Missing Q^2 entries for exogenous constructs are preserved as not applicable.

Table 12. Blindfolding Q^2

Construct	SSO	SSE	Q^2
Coretax	1,930.000	1,930.000	—
CS $\times$ TA	386.000	386.000	—
Tax awareness	1,930.000	1,930.000	—
Compliance	2,316.000	1,651.252	0.287

For compliance, $Q^2 = 0.287$ is positive, indicating predictive relevance under the reported blindfolding procedure. Out-of-sample performance would require additional assessment.

Table 13 contains the original bootstrapped coefficients for the direct, interaction and awareness paths. The results are used to evaluate H1 and H2 without re-estimating the model.

Table 13. PLS-SEM Bootstrapping Results

Path	β	t	p
Coretax $\rightarrow$ Compliance	0.083	1.745	0.082
CS $\times$ TA $\rightarrow$ Compliance	0.081	2.143	0.033
Awareness $\rightarrow$ Compliance	0.624	15.324	<0.001

H1 is not statistically supported at the two-sided 5% threshold ($p = 0.082$), whereas the positive interaction supports H2 ($p = 0.033$). Awareness also shows a positive main effect ($p < 0.001$).

Statistical significance is complemented by local effect-size estimates. Table 14 reports the f^2 values retained from the progress-report appendix.

Table 14. Local Effect Sizes (f^2)

Predictor of compliance	f^2
Coretax perceptions	0.008
CS $\times$ TA interaction	0.011
Tax awareness	0.520

The interaction effect size is only 0.011 despite the statistically significant interaction path; accordingly, practical importance should not be inferred from the p value alone.

The PLS algorithm output is retained in Fig. 2 to document the model configuration and indicator connections used in the source report.

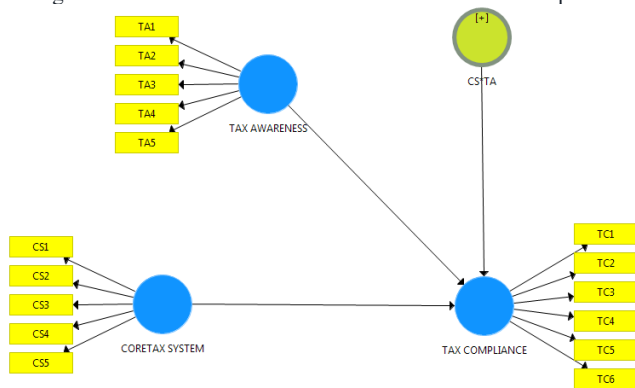


Fig. 2. Original PLS algorithm model, retained with all reported indicators.

The diagram confirms the inclusion of the original Coretax, awareness and compliance indicators. Numerical interpretation relies on the reported tables, which remain legible in the two-column format.

The original outer-model diagram is reproduced in Fig. 3. It enables readers to cross-check selected item loadings, path coefficients and the reported R^2 against the numerical tables.

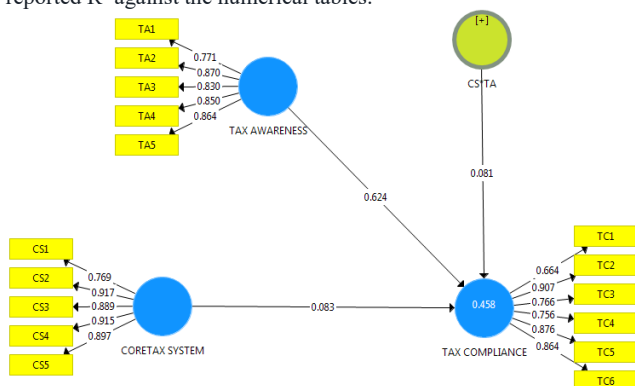


Fig. 3. Original outer-model results: indicator loadings, R^2 and path coefficients.

The diagram is consistent with the small direct Coretax coefficient and the relatively larger awareness coefficient. Because the original output is retained, the labels should be read together with Tables VII and XIII.

The bootstrapping diagram in Fig. 4 retains the original t-statistic labels for the estimated paths and item-level relationships.

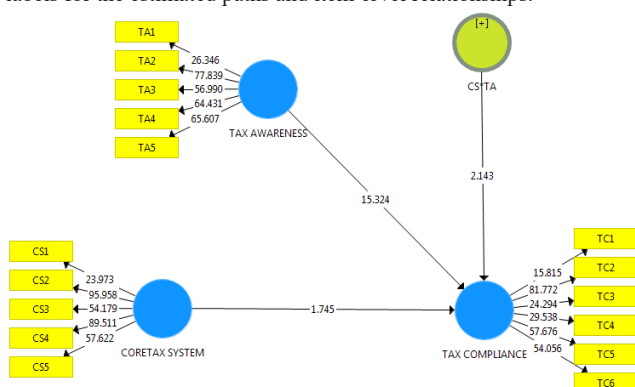


Fig. 4. Original inner-model results: bootstrapped t statistics.

The bootstrapping output visually supports the reported test statistics: the Coretax direct path falls below the conventional two-sided 5% cutoff, whereas the interaction path exceeds it. Statistical conclusions are based on Table XIII.

V. DISCUSSION

Coretax Perceptions and Tax Compliance

The direct Coretax-compliance coefficient is positive ($\beta = 0.083$) but does not meet the 5% two-sided significance criterion ($p = 0.082$). Since bootstrap confidence intervals were not provided, the size and uncertainty of the association can be assessed only from the reported coefficient, t statistic and p value. This finding does not demonstrate that Coretax is ineffective; more narrowly, the specified model and sample offer insufficient statistical support for a direct Coretax-compliance

association. The local effect size ($f^2 = 0.008$) also indicates a small incremental contribution after the other predictors are taken into account.

Theoretically, perceived ease of use and usefulness, as emphasised by TAM [5], are associated with technology acceptance; subsequent links with compliance may depend on behavioural, organisational and institutional factors. Research on tax digitalisation highlights opportunities to improve efficiency and simplify administration [3], while evidence from Indonesian MSMEs points to service quality and tax morale as additional considerations [4]. Thus, a nonsignificant direct path should not be interpreted as a comprehensive assessment of the success or failure of the digital reform. Without a comparison group of non-users, the study cannot estimate the effect of Coretax implementation on the entire taxpayer population.

The Moderating Role of Tax Awareness

The interaction coefficient is positive and significant ($\beta = 0.081$; $p = 0.033$). Assuming the construct scaling applied in the original SmartPLS model, the association between Coretax perceptions and compliance becomes more positive at higher levels of tax awareness. The local interaction effect remains small ($f^2 = 0.011$), however; statistical significance should not be mistaken for a large change in compliance. Tax awareness also has a strong positive association with compliance in the model ($\beta = 0.624$; $p < 0.001$). Because both constructs were measured through self-report, some item-content overlap deserves attention, such as voluntary tax payment (awareness) and timely tax payment (compliance).

The moderation result offers context-specific evidence relevant to TPB [7] and studies of compliance intentions among SMEs [8], [9]. Taxpayers who understand the purpose and benefits of taxation may have greater motivation to use convenient administrative services. However, the present awareness measure combines knowledge and willingness and is not identical to tax morale or behavioural intention as conceptualised in other studies [10], [11]. Future research could separate these dimensions and incorporate objective measures of application use.

Social Contribution and Public-Service Implications

From a social-studies and public-governance perspective, the findings suggest that user literacy and empowerment should accompany the provision of digital platforms. Practical Coretax instruction covering account activation, record keeping, filing and payment can be combined with explanations of the social purposes of taxation. Basic assessments of accessibility and response time are also relevant because these dimensions received relatively low item scores. Community-based assistance involving MSME associations and local tax educators is a plausible intervention for experimental or quasi-experimental evaluation; the present survey does not establish its effectiveness.

For service policy, Coretax administrators may find it useful to distinguish user-experience metrics from measures of actual tax compliance. Further evaluations would require ethically and legally authorised data on system activities, transaction-completion logs, filing errors and filing or payment status. This distinction avoids treating favourable service perceptions as equivalent to verified administrative compliance. Because some technical regulations changed after Coretax was introduced, taxpayer guidance should also be aligned with applicable official provisions [1], [2].

Study Limitations and Reporting Integrity

A cross-sectional survey cannot establish temporal order or causality. Purposive sampling limits statistical generalisation to all MSMEs in Solo Raya; a sample of 386 does not eliminate selection bias. Measuring all constructs in the same questionnaire at the same time may introduce common-method bias, social-desirability bias and overlap among item contents. The model does not adjust for potential confounders such as business size, education, frequency of Coretax use or digital literacy. The appendix-based HTMT check provides supplementary evidence, but bootstrap HTMT intervals and internal-collinearity tests were not included in the available model output.

Two descriptive inconsistencies require confirmation against the primary records: the narrative gender proportions differ from the source frequency table, and business-age frequencies in Table III sum to fewer than 386. Pending verification, the article retains gender frequencies from the original table and does not use business age to interpret its findings. Coretax item means were recalculated directly from the questionnaire appendix, and this editorial change is disclosed. The remaining bootstrap path statistics have not been altered from the research team's results.

VI. CONCLUSION

Among 386 MSME Coretax users in Solo Raya, favourable system perceptions show a positive but statistically nonsignificant association with self-reported tax compliance ($\beta = 0.083$; $p = 0.082$). In contrast, tax awareness is positively associated with compliance ($\beta = 0.624$; $p < 0.001$) and strengthens the Coretax–compliance relationship (interaction $\beta = 0.081$; $p = 0.033$), although the local interaction effect is small ($f^2 = 0.011$). The model explains 45.8% of variation in the perceptual outcome.

The findings warrant further assessment of approaches integrating digital tax services with community-based taxpayer education, without implying causal effects from this survey. Before submission, the research team should verify respondent-profile figures, add ethics and consent information where applicable, insert the corresponding author's email and provide HTMT bootstrap or collinearity checks if available.

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