International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

Beyond Digitalization: Understanding Taxpayer Adaptation, Compliance Costs, and Voluntary Compliance in Indonesia's Coretax Reform

Kadarisman Hidayat[1], Azzahra Rismarini Zayyan[2], Hefry Johan Ferdhianzah[3*]
[1,2,3] Universitas Brawijaya, Faculty of Administrative Science, Malang Indonesia

ABSTRACT: Indonesia's implementation of the Core Tax Administration System (Coretax) represents a major shift toward integrated digital tax administration. This study examines how taxpayers and tax professionals adapt to Coretax, how the transition reshapes compliance costs, and how these experiences relate to voluntary tax compliance. A qualitative case study approach was employed involving 100 participants from Jakarta, Bandung, Surabaya, and Malang, including corporate taxpayers, tax and accounting staff, tax consultants, tax practitioners, academics, and tax administration officials. Data were collected through semi-structured interviews and analyzed using reflexive thematic analysis. The findings reveal that Coretax implementation is experienced not merely as technological change, but as an administrative transformation requiring procedural relearning, internal workflow adjustment, cross-functional coordination, and the development of new administrative capabilities. Six dimensions of compliance costs emerged: learning, time, monetary, organizational, technological, and psychological costs. These burdens were most pronounced during the early transition period, although some declined as users developed familiarity and administrative routines. The findings further show that digitalization alone does not automatically strengthen voluntary compliance. Participants associated willingness to comply more closely with procedural clarity, system reliability, accessible support, and trust in tax administration. The study contributes to digital tax administration literature by integrating taxpayer adaptation, administrative burden, compliance costs, and voluntary compliance within a single qualitative framework. Practically, it highlights the importance of user-centered implementation strategies that reduce transition burdens while strengthening taxpayers' confidence in digital tax administration.

KEYWORDS: Administrative Burden, Compliance Costs, Coretax, Digital Tax Administration, Voluntary Tax Compliance

1. INTRODUCTION

Digital transformation has become one of the most significant developments in contemporary tax administration. Across many jurisdictions, tax authorities are replacing fragmented and paper-based procedures with integrated digital systems intended to improve reporting accuracy, strengthen data management, simplify administrative processes, and facilitate more responsive interactions with taxpayers. This transformation is often associated with higher efficiency and stronger compliance. However, empirical evidence suggests that digitalization does not automatically produce simpler compliance experiences. While digital systems can reduce some procedural barriers, they may also introduce new learning requirements, technical difficulties, and adjustment costs for taxpayers who must adapt to unfamiliar administrative arrangements (Bassey et al., 2022; Bellon et al., 2022; Li et al., 2020). Digital tax reform should therefore be understood not merely as technological modernization, but as an administrative transformation that reshapes how taxpayers interact with the state.

Indonesia is currently experiencing this transformation through the implementation of the Core Tax Administration System, widely known as Coretax. The reform represents an important effort to integrate major tax administration functions within a more unified digital environment. Previous studies on electronic taxation in Indonesia have shown that system quality, user satisfaction, and taxpayers' perceptions of digital services can influence compliance intentions (Saptono et al., 2023). More specifically, research on the Core Tax Administration System has highlighted the importance of trust, institutional authority, and administrative effectiveness in shaping taxpayer compliance (Darmayasa & Hardika, 2024). At the same time, early assessments of Coretax implementation indicate that taxpayers may encounter challenges related to system readiness, procedural change, and the need to adjust existing tax administration routines (Arianty, 2024). These conditions suggest that the success of Coretax cannot be evaluated solely through system availability or adoption rates.

A key issue that remains underexplored is what happens after taxpayers begin using a new digital tax system. Much of the existing literature on electronic taxation has focused on technology adoption, perceived usefulness, attitudes toward electronic systems, and compliance intention (Night & Bananuka, 2020; Saptono et al., 2023). Although these perspectives are important, they often position taxpayers primarily as users of technology rather than as actors who must navigate administrative change. In practice, taxpayers may need to learn new procedures, reorganize internal workflows, allocate additional time, improve digital competencies, and seek assistance from consultants or other professionals. Recent research on tax administration has therefore begun to emphasize the gap between formal technological implementation and effective adaptation in everyday administrative practice (Darono & Panggabean, 2026).

This adaptation process is closely related to compliance costs. Taxpayers may experience not only direct monetary expenses but also time costs, learning costs, professional assistance costs, organizational adjustment costs, and psychological pressures arising from uncertainty or fear of administrative errors. Previous studies have shown that tax complexity and knowledge requirements can increase compliance costs and affect compliance behavior (Matarirano et al., 2019; Musimenta, 2020). Evidence from emerging economies also demonstrates that compliance costs can become particularly significant for smaller organizations with limited administrative resources (Ferry et al., 2023). In Indonesia, tax simplification has likewise been shown to influence taxpayers' willingness to comply, suggesting that administrative design matters for compliance outcomes (Satyadini & Rosid, 2024).

Administrative burden theory provides a broader perspective for understanding these experiences. Citizen-state interactions may generate learning, compliance, and psychological costs, particularly when individuals are required to understand new rules or navigate unfamiliar administrative systems (Halling & Baekgaard, 2024; Heinrich, 2016). Digital self-service may reduce some burdens while simultaneously transferring administrative responsibilities to users themselves (Madsen et al., 2022; Peeters, 2023). Taxpayer adaptation can therefore be viewed as an ongoing process through which individuals and organizations develop the knowledge and administrative capacity needed to respond to new institutional demands (Christensen et al., 2020; Masood & Nisar, 2021).

These dynamics are also relevant to voluntary tax compliance. Compliance based on willingness, trust, and perceived legitimacy differs from compliance primarily driven by enforcement. Prior studies indicate that tax morale, trust in authorities, perceived fairness, and administrative experience can influence taxpayers' willingness to comply voluntarily (Abu Bakar et al., 2022; Nguyen, 2022). In Indonesia, recent evidence further highlights the importance of trust in strengthening voluntary tax compliance (Chayati et al., 2026).

Against this background, this study examines how taxpayers adapt to Indonesia's Coretax reform, how this adaptation reshapes perceived compliance costs, and how these experiences relate to voluntary tax compliance. By moving beyond a narrow focus on digital adoption, the study positions Coretax as an administrative reform experienced through learning, adjustment, burden, and behavioral response. In doing so, it seeks to contribute to the literature on digital tax administration by integrating taxpayer adaptation, administrative burden, compliance costs, and voluntary compliance within a single qualitative perspective.

2. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.1 Digital Transformation of Tax Administration

Digital transformation has altered the way tax administrations organize information, deliver services, and interact with taxpayers. Earlier forms of electronic taxation largely focused on digitizing individual procedures such as registration, payment, or return filing. More recent reforms, however, aim to integrate these functions within interconnected administrative ecosystems. Bassey et al. (2022) describe digital tax administration as a broader organizational transformation in which technology, data, institutional processes, and taxpayer interactions become increasingly integrated. This shift means that digitalization cannot be assessed only by the availability of online services; attention must also be given to how technological changes influence administrative practices and taxpayer experiences.

Empirical studies demonstrate that digital technologies can strengthen tax administration in several ways. Bellon et al. (Bellon et al., 2022), for instance, found that electronic invoicing contributed to improvements in VAT reporting and compliance by increasing the visibility of transactions. Similar evidence from China indicates that advanced information technology can enhance governments' monitoring capacity and improve compliance outcomes (Li et al., 2020). Mascagni et al. (2021), however, show that taxpayer responses to technological innovation are not necessarily uniform. The effectiveness of digital tax systems depends partly on how taxpayers understand, access, and incorporate technological requirements into their existing administrative routines.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

The growing literature on Tax Administration 3.0 similarly emphasizes a movement toward integrated, data-driven, and increasingly automated tax administration (Belahouaoui & Attak, 2024). Yet technological sophistication alone does not guarantee administrative effectiveness. Electronic systems may reduce transaction costs while introducing new requirements related to authentication, data accuracy, system navigation, and digital literacy. Night and Bananuka (2020) further demonstrate that attitudes toward electronic tax systems and their actual adoption remain important in explaining compliance behavior.

In Indonesia, this transition is reflected in the development of increasingly integrated tax administration systems. Saptono et al. (2023) show that the perceived quality of electronic tax systems influences user satisfaction and compliance intentions. Coretax therefore represents not merely another digital service but a broader restructuring of administrative interaction. Understanding its implementation requires moving beyond technological adoption toward examining how taxpayers experience, interpret, and adapt to a newly integrated administrative environment.

2.2 Taxpayer Adaptation to Digital Tax Reform

Digital tax reform inevitably requires taxpayers to adjust to new ways of fulfilling their obligations. Adaptation is more complex than initial system adoption because taxpayers must translate technological and procedural changes into workable routines. This process may involve learning unfamiliar functions, revising internal procedures, reallocating responsibilities, seeking professional support, and developing new forms of administrative knowledge. Consequently, taxpayers should not be viewed simply as passive users of digital platforms, but as actors who actively respond to changing institutional requirements.

Research on electronic taxation has traditionally emphasized acceptance, intention to use, and attitudes toward technology. Night and Bananuka (2020), for example, demonstrate that attitudes toward electronic tax systems affect adoption and subsequently tax compliance. Saptono et al. (2023) similarly identify user satisfaction as an important mechanism linking electronic tax-system quality with compliance intention. Such studies provide valuable insights into technology acceptance but reveal less about what taxpayers do when a newly introduced system disrupts familiar administrative routines.

More recent work suggests that the distinction between formal implementation and practical adaptation deserves greater attention. Darono and Panggabean (2026) identify gaps that may emerge between technology implementation and its effective adoption within tax administration. These gaps are particularly important during periods of major reform because organizations and taxpayers do not immediately acquire the capabilities required to operate within a new system. Adaptation may therefore unfold gradually as users accumulate experience and develop strategies for addressing administrative difficulties.

This process is consistent with the broader concept of administrative capital. Masood and Nisar (2021) argue that citizens develop resources, knowledge, and strategies that enable them to respond to administrative burdens. Similarly, Christensen et al. (2020) show that cognitive resources influence individuals' capacity to navigate demanding citizen-state interactions. Barnes (2021) further demonstrates that administrative experiences may become less burdensome as individuals learn how systems operate, although the initial learning process can be costly.

Applied to Coretax, taxpayer adaptation can therefore be understood as a dynamic process rather than a one-time behavioral decision. It involves movement from unfamiliarity and disruption toward learning, adjustment, and potentially routinized use. Examining this process provides a more realistic understanding of how digital tax reforms become embedded in everyday compliance practices.

2.3 Compliance Costs in Digital Tax Administration

Compliance costs refer to the resources taxpayers must devote to fulfilling their tax obligations in addition to the taxes ultimately paid. These costs are often discussed in monetary terms, but their practical scope is considerably wider. They may include time spent understanding regulations, collecting and reconciling information, preparing returns, acquiring software, consulting professionals, training staff, and correcting administrative errors. In digital tax environments, some traditional costs may decline, while new costs associated with technological learning and procedural adjustment may emerge.

Musimenta (2020) demonstrates that tax complexity and knowledge requirements can significantly increase compliance costs and, in turn, influence compliance behavior. Complexity requires taxpayers to invest additional effort in understanding obligations, particularly when administrative rules are difficult to interpret or frequently change. Matarirano et al. (2019) similarly show that small businesses may experience substantial compliance costs because they have limited internal expertise and often depend on external professional assistance. These findings are particularly relevant to digital reform because the introduction of new administrative technologies may initially intensify the need for specialized knowledge.

Evidence from emerging economies also suggests that compliance costs are unevenly distributed across taxpayers. Ferry et al. (2023) highlight how smaller businesses may experience disproportionately high administrative costs relative to their organizational capacity. Digital systems may therefore produce different outcomes depending on firm size, available human resources, digital competence, and access to professional support. In the Indonesian context, Satyadini and Rosid (2024) show that administrative simplification can influence the compliance behavior of small businesses, reinforcing the idea that the design of tax procedures matters for taxpayers' willingness and ability to comply.

Digitalization should consequently not be assumed to reduce compliance costs automatically. An integrated system may eventually simplify reporting and reduce repetitive processes, yet its introduction can generate transitional costs. Taxpayers may spend additional time learning system features, resolving technical problems, updating data, or adapting internal workflows. Saptono et al. (2023) suggest that perceptions of electronic tax-system quality are closely connected with user satisfaction, indicating that technological performance can shape the administrative burden experienced by taxpayers.

In this study, compliance costs are therefore treated as multidimensional. They encompass monetary, time, learning, professional-assistance, organizational, and technology-related costs. This broader interpretation allows the analysis to capture how Coretax may both reduce and create administrative demands during Indonesia's transition toward integrated digital tax administration.

2.4 Voluntary Tax Compliance

Voluntary tax compliance refers to taxpayers' willingness to meet their obligations without relying primarily on coercive enforcement. It involves more than the mechanical submission of returns or payment of liabilities. Voluntary compliance reflects a taxpayer's readiness to report information accurately, pay taxes on time, cooperate with administrative requirements, and continue fulfilling obligations even when the immediate probability of enforcement is relatively limited. This distinction is important because sustainable tax administration depends not only on governments' ability to detect non-compliance but also on taxpayers' willingness to participate in the fiscal system.

Contemporary research increasingly recognizes that tax compliance is shaped by both economic and non-economic considerations. Nguyen (2022) shows that voluntary compliance among small and medium-sized enterprises is affected by behavioral and institutional factors rather than deterrence alone. Taxpayers' perceptions of fairness, administrative quality, social norms, and institutional legitimacy may influence whether compliance is regarded as an accepted civic obligation or merely an enforced requirement.

Trust is particularly important within this relationship. Abu Bakar et al. (2022) demonstrate that the power of tax authorities and tax morale interact in shaping compliance behavior. Excessive reliance on coercive authority may produce formal compliance, but voluntary cooperation is more likely to develop when taxpayers regard the institution as legitimate and trustworthy. Recent Indonesian evidence similarly suggests that trust plays an important role in explaining voluntary tax compliance (Chayati et al., 2026). Darmayasa and Hardika (2024), in their discussion of Indonesia's Core Tax Administration System, also emphasize the relevance of trust and authority within the slippery-slope framework of tax compliance.

Digital tax reform introduces an additional dimension to this relationship. A technologically advanced system can improve transparency, accessibility, and administrative convenience, potentially strengthening taxpayers' confidence in the tax authority. At the same time, a system perceived as unreliable, confusing, or administratively burdensome may weaken trust and reduce willingness to comply voluntarily. The relationship between technology and compliance is therefore likely to operate through taxpayers' lived administrative experiences rather than through digitalization alone.

For this reason, the present study treats voluntary compliance as an outcome embedded within taxpayers' broader experiences of adaptation and administrative burden. Coretax may enhance compliance when it makes obligations clearer and easier to fulfill, but the opposite may occur when transition costs, uncertainty, or repeated difficulties undermine taxpayers' perceptions of administrative effectiveness and legitimacy.

2.5 Administrative Burden as a Theoretical Lens

Administrative burden provides a useful theoretical lens for examining how individuals experience interactions with government institutions. Rather than focusing solely on formal rules or institutional efficiency, the concept draws attention to the costs citizens

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

encounter when they attempt to access public services or comply with administrative requirements. Heinrich (2016) shows that administrative procedures can impose meaningful costs on individuals and influence their ability to navigate public institutions. More recent scholarship has consolidated these costs into three broad categories: learning costs, compliance costs, and psychological costs (Halling & Baekgaard, 2024).

Learning costs arise when individuals must identify relevant rules, understand procedures, or determine what actions are required. Compliance costs relate to the time, effort, documentation, and resources necessary to satisfy administrative requirements. Psychological costs may include stress, frustration, stigma, uncertainty, or anxiety generated through bureaucratic interaction. These dimensions are particularly relevant to digital administration because technology can simultaneously remove and create administrative barriers.

Madsen et al. (2022) demonstrate that digital self-service can effectively shift elements of administrative work from public employees to citizens, creating what they describe as an "accidental caseworker." Users may be expected to interpret procedures, input information correctly, troubleshoot problems, and manage administrative processes that were previously mediated by officials. Peeters (2023) similarly argues that digital bureaucratic encounters deserve specific attention because technological systems can generate distinctive forms of administrative burden.

Individuals' ability to manage these burdens varies. Christensen et al. (2020) show that cognitive resources influence how effectively citizens cope with administrative requirements, while Masood and Nisar (2021) emphasize the importance of administrative capital in shaping responses to burden. Döring and Madsen (2022) further demonstrate that administrative literacy can mitigate psychological costs.

This theoretical perspective is particularly relevant to Coretax. The reform may reduce burdens through integration and automation while simultaneously imposing new learning and adjustment requirements. Administrative burden theory therefore enables the study to examine Coretax from the taxpayer's perspective: not simply whether the system exists or is adopted, but how its requirements are actually experienced. This lens also provides a conceptual bridge between taxpayer adaptation, compliance costs, and voluntary compliance.

2.6 Conceptual Framework

The conceptual framework developed in this study brings together four streams of literature that are often examined separately: digital tax administration, taxpayer adaptation, administrative burden and compliance costs, and voluntary tax compliance. The framework does not assume a deterministic sequence in which digitalization automatically produces greater compliance. Instead, it proposes that the consequences of tax digitalization are shaped by how taxpayers experience and respond to administrative change.

Digital tax administration constitutes the institutional context of the framework. Bassey et al. (2022) emphasize that tax digitalization involves the integration of technological infrastructure, data, processes, and taxpayer interactions. In Indonesia, Coretax represents such an integrated administrative transformation. However, technological implementation does not necessarily translate directly into effective use. As Darono and Panggabean (2026) suggest, implementation gaps may arise when users lack sufficient knowledge, organizational capacity, or practical support to incorporate a new system into routine administrative practice.

Taxpayer adaptation therefore occupies a central position in the framework. Adaptation involves learning, problem solving, changes in internal procedures, and the development of administrative capabilities. The capacity to adapt may determine whether taxpayers experience Coretax primarily as a source of simplification or as an additional administrative burden. Drawing on administrative burden research, these experiences are interpreted through learning costs, compliance costs, and psychological costs (Halling & Baekgaard, 2024; Madsen et al., 2022; Peeters, 2023).

The framework further proposes that compliance costs are not necessarily static. Digital reform may produce substantial transitional costs before generating longer-term efficiencies. Taxpayers may initially invest additional time, financial resources, and professional assistance while learning the new system, but these costs may change as familiarity develops. This dynamic perspective is consistent with research showing that administrative burdens can be mediated by learning and accumulated administrative capital (Barnes, 2021; Masood & Nisar, 2021).

Finally, taxpayers' experiences of adaptation and burden are connected conceptually with voluntary tax compliance. Trust, perceived administrative quality, and institutional legitimacy have been shown to influence taxpayers' willingness to comply (Abu Bakar et al., 2022; Chayati et al., 2026; Darmayasa & Hardika, 2024). The proposed framework therefore treats voluntary compliance as a behavioral response shaped partly by taxpayers' encounters with digital administration.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

Accordingly, the framework guides this qualitative study without imposing fixed causal relationships. It functions as a sensitizing framework for exploring how **Coretax implementation → taxpayer adaptation → administrative burden and compliance costs → voluntary compliance** are experienced and interpreted by taxpayers within Indonesia's ongoing digital tax reform.

3. METHODOLOGY

3.1 Research Design

This study employed a qualitative case study design to explore how taxpayers experience and respond to Indonesia's transition toward the Core Tax Administration System, or Coretax. A qualitative approach was selected because the study seeks to understand adaptation as a lived administrative process rather than to test predetermined relationships among variables. This design is particularly suitable for examining how technological reform is interpreted, negotiated, and incorporated into everyday compliance practices. The study treats Coretax implementation as a contemporary case of digital administrative transformation in which taxpayer experiences may differ according to organizational capacity, digital literacy, and prior exposure to tax technologies.

The analytical orientation was informed by research on qualitative rigor and reflexive interpretation, which emphasizes the importance of transparency, contextual depth, and consistency between research questions, data collection, and analysis (B. Nowell & Albrecht, 2019). Rather than assuming that digitalization produces uniform outcomes, the design allowed emerging accounts of learning, adjustment, burden, and compliance to shape the interpretation. The conceptual framework developed in the preceding section functioned as a sensitizing device rather than a fixed explanatory model, enabling the study to remain open to unexpected patterns emerging from participants' experiences.

3.2 Research Context

The study was situated within Indonesia's ongoing reform of tax administration through Coretax. The system represents a shift toward a more integrated digital administrative environment in which previously fragmented tax functions are increasingly connected within a single platform. This transition provides an appropriate setting for examining how taxpayers adapt when administrative routines, information requirements, and interactions with the tax authority are reorganized.

The research context was defined not only by technological change but also by the broader administrative adjustments experienced by taxpayers. Previous studies have shown that digital tax reforms may improve system quality and compliance intentions, while simultaneously generating challenges related to implementation, user readiness, and administrative adjustment (Arianty, 2024; Darmayasa & Hardika, 2024; Saptono et al., 2023). Accordingly, the study focused on taxpayers who had direct experience with Coretax and were therefore able to describe changes in their compliance routines, learning processes, and perceived administrative costs.

The case was examined during the implementation phase, when adaptation was still developing and taxpayers were actively negotiating the transition from familiar procedures to a more integrated digital system.

3.3 Participants and Sampling

Participants were selected using purposive sampling to ensure that all informants had direct experience with Coretax or with assisting taxpayers in using the system. The study included taxpayers and professionals whose roles provided first-hand knowledge of tax administration during the transition period. These included corporate taxpayers, tax and accounting staff, tax consultants, tax practitioners, and academics with relevant expertise. Where access was available, tax administration officials were also included to provide an institutional perspective.

Participant selection emphasized diversity of experience rather than statistical representativeness. This approach was intended to capture variation in organizational size, tax responsibilities, digital capability, and familiarity with electronic tax systems. Such variation was important because prior administrative burden research suggests that individuals and organizations differ in their ability to navigate complex administrative requirements depending on their available knowledge and resources (Christensen et al., 2020; Masood & Nisar, 2021).

Recruitment continued until additional interviews no longer generated substantively new insights relevant to the research questions. Participants were assigned anonymized codes to protect their identities and to distinguish stakeholder categories during analysis.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

3.4 Data Collection

Primary data were collected through semi-structured, in-depth interviews. This method was chosen because it provides sufficient structure to address the study's core themes while allowing participants to explain experiences that might not be anticipated in advance. Interviews focused on participants' initial encounters with Coretax, changes in administrative routines, learning processes, technical and procedural difficulties, perceived compliance costs, and changes in their attitudes toward voluntary compliance.

Interviews were conducted individually and generally lasted between 45 and 60 minutes. With participants' consent, conversations were recorded and subsequently transcribed for analysis. Field notes were also maintained to capture contextual observations and emerging analytical reflections.

The interviews were supplemented by document analysis, including publicly available guidance, administrative procedures, and official materials related to Coretax. Combining interviews with documentary evidence strengthened contextual interpretation and reduced reliance on individual recollection alone. This approach is consistent with qualitative research principles that emphasize the use of multiple sources to enhance the credibility and depth of interpretation (B. Nowell & Albrecht, 2019).

3.5 Interview Protocol

The interview protocol was developed around the study's conceptual framework while remaining sufficiently flexible to accommodate unanticipated experiences. Questions were organized into several thematic areas: initial experiences with Coretax, changes in tax administration routines, processes of learning and adaptation, perceived administrative and compliance costs, experiences of system support, and perceptions of voluntary tax compliance.

Participants were encouraged to describe concrete situations rather than provide general evaluations. Follow-up questions were used to clarify how specific difficulties emerged, how they were addressed, and whether these experiences changed over time. Particular attention was given to the distinction between initial transition costs and burdens that persisted after participants became more familiar with the system.

The interview guide was treated as a conversational framework rather than a fixed questionnaire. This allowed themes such as reliance on professional assistance, internal organizational restructuring, uncertainty, or changes in trust toward tax administration to be explored in greater depth when they emerged naturally. Such flexibility is consistent with qualitative inquiry that seeks to preserve participants' own meanings while maintaining alignment with the research questions (B. Nowell & Albrecht, 2019).

3.6 Data Analysis

The interview data were analyzed using reflexive thematic analysis. This approach was selected because it enables systematic identification of recurring patterns while preserving the interpretive character of qualitative research. Analysis followed the broad stages proposed in contemporary thematic analysis literature: familiarization with the data, initial coding, development of candidate themes, review and refinement of themes, definition and naming of themes, and final interpretation (Braun & Clarke, 2019, 2021).

Coding began inductively, allowing participants' accounts to guide the identification of meaningful patterns. The conceptual categories of taxpayer adaptation, learning costs, compliance costs, psychological costs, and voluntary compliance were subsequently used as sensitizing concepts rather than rigid coding categories. This combination allowed the analysis to remain theoretically informed while avoiding the imposition of predetermined conclusions.

Themes were developed by examining relationships across participant accounts and identifying recurring patterns of disruption, learning, adjustment, and administrative response. Particular attention was paid to negative cases and contrasting experiences to avoid presenting adaptation as a uniform process. The final themes were refined through repeated comparison between transcripts, codes, and emerging interpretations.

3.7 Trustworthiness

Several strategies were employed to enhance the trustworthiness of the qualitative analysis. Following Nowell et al. (2017), attention was given to credibility, dependability, confirmability, and transferability throughout the research process. Credibility was strengthened through the use of participants from different stakeholder groups and through comparison of interview accounts with relevant documentary materials.

Dependability was supported by maintaining an audit trail documenting participant selection, interview procedures, coding decisions, and theme development. Reflexive notes were used to record interpretive decisions and to identify assumptions that could influence the analysis. Where clarification was required, participant accounts were revisited to ensure that interpretations remained grounded in the original data.

Confirmability was enhanced through repeated comparison between emerging themes and the underlying interview evidence, including attention to accounts that contradicted dominant patterns. Transferability was supported through detailed description of the research context, participant characteristics, and the institutional setting of Coretax implementation. These practices are consistent with recommendations for strengthening qualitative rigor in public administration research (B. Nowell & Albrecht, 2019).

3.8 Ethical Considerations

The study was conducted in accordance with established principles for research involving human participants. Participation was voluntary, and all informants received information about the purpose of the study, the nature of their involvement, and the intended use of the data before taking part. Informed consent was obtained prior to each interview.

Participants were informed that they could decline to answer any question or withdraw from the study without consequence. To protect confidentiality, identifying information was removed from transcripts, and anonymized codes were used in all analytical records and reporting. Interview recordings and transcripts were stored securely and were accessible only for research purposes.

Particular care was taken because participants were discussing experiences related to tax administration, which may involve sensitive organizational or professional information. The study therefore avoided collecting unnecessary identifying details and reported findings in a way that prevented individual participants or organizations from being readily identified. Where required by the affiliated institution, ethical approval was obtained before data collection commenced, and the approval details were reported in the manuscript's declarations section.

4. RESULTS

4.1 Participant Characteristics and Geographic Distribution

The study involved 100 participants drawn from Jakarta, Bandung, Surabaya, and Malang, with 25 participants recruited from each city. The sample was designed to capture variation in organizational setting, professional background, and direct experience with Coretax. Participants consisted of corporate taxpayers (40%), tax and accounting staff (30%), tax consultants (10%), tax practitioners (8%), academics specializing in taxation or public finance (6%), and tax administration officials (6%).

Professional experience in taxation ranged from approximately three to twenty years, while direct exposure to Coretax ranged from 13 to 18 months. Participants represented manufacturing, trade, hospitality, food and beverage, construction, property, logistics, healthcare, education, information technology, professional services, tourism, telecommunications, energy, agriculture, and consumer goods.

The four-city design was not intended to generate statistical comparisons between locations. Rather, it enabled the study to capture Coretax implementation across different business and administrative environments. Jakarta and Surabaya contributed more participants from transaction-intensive organizations, while Bandung and Malang broadened the sample through education, tourism, professional services, and smaller organizational settings.

Table 1. Distribution of Participants

Participant Group	Jakarta	Bandung	Surabaya	Malang	Total
Corporate taxpayers	11	10	10	9	40
Tax/accounting staff	7	8	8	7	30
Tax consultants	3	2	3	2	10
Tax practitioners	2	2	2	2	8
Academics	1	2	1	2	6
Tax officials	1	1	1	3	6
Total	**25**	**25**	**25**	**25**	**100**

4.2 Navigating the Initial Transition to Coretax

The first theme concerned participants' initial encounters with Coretax. Across the four cities, participants described the transition as an administrative adjustment rather than simply the replacement of one digital interface with another. Two recurrent subthemes emerged: procedural unfamiliarity and data-related adjustment.

Corporate taxpayers and tax staff reported that several routines established under previous systems had to be reconsidered. These included account access, authorization, data validation, and the sequencing of reporting activities. Participants with long professional experience did not necessarily adapt immediately because prior routines sometimes created expectations that no longer matched the new system.

Data consistency was another recurring concern. Participants noted that inaccuracies or incomplete information at an early stage could affect subsequent processes, increasing the need for verification before transactions were finalized.

"The difficult part was not only learning the menus. We had to understand which old procedures were still relevant and which had completely changed." (JKT-CT03)

A similar point was reflected by a participant from Surabaya:

"Once one piece of data was incorrect, the impact appeared in the next process. That made us much more careful during the early months." (SBY-TS04)

This transition pattern is conceptually consistent with studies that view digital tax administration as an institutional and administrative transformation rather than mere technological substitution (Bassey et al., 2022; Belahouaoui & Attak, 2024).

4.3 Learning and Building Administrative Capability

The second theme concerned how participants gradually learned to operate within Coretax. Three subthemes were evident: learning by doing, reliance on professional networks, and uneven administrative capability.

Formal guidance provided an initial reference, but participants repeatedly emphasized that practical understanding developed through repeated use. Tax staff often learned by completing routine tasks, resolving errors, and discussing unfamiliar cases with colleagues or external advisers.

"The webinar helped us understand the general structure, but we really learned when we started using the system for actual transactions." (BDG-TS05)

Professional networks were especially important when general instructions did not address specific cases. Tax consultants and practitioners often acted as intermediaries who translated technical or regulatory information into operational steps.

"During the transition, clients did not only ask us about tax rules. They asked how those rules were actually executed in Coretax." (SBY-TC02)

Differences in adaptation were also associated with organizational resources. Organizations with dedicated tax teams were generally better able to distribute learning responsibilities, whereas smaller organizations depended more heavily on individual initiative or external assistance.

"We only have a small finance team, so when there was a problem, we usually needed outside help before we understood what to do." (MLG-CT07)

These patterns align with research showing that cognitive resources and administrative literacy shape users' ability to navigate complex public systems (Christensen et al., 2020; Doring & Madsen, 2022).

4.4 Reconfiuring Internal Tax Administration

Coretax implementation also altered internal organizational arrangements. Three subthemes emerged: workflow restructuring, cross-functional coordination, and changing dependence on external expertise.

Participants explained that tax administration became more closely connected with other organizational functions. Data required for Coretax often originated from accounting, finance, human resources, or information technology units, meaning that tax compliance could no longer be treated as an isolated function.

"Before Coretax, most tax matters stayed within our tax team. Now we coordinate more often with accounting and IT because the data have to match from the beginning." (JKT-CT09)

Several organizations revised internal procedures, introduced additional verification steps, or developed checklists to reduce recurring errors.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

"We created an internal review stage before anything was submitted. It added one step, but it reduced corrections later." (BDG-TS07)

Dependence on consultants also changed over time. Some participants initially relied heavily on external advisers, particularly when internal staff lacked confidence in interpreting new procedures. However, this dependence became more selective as internal knowledge improved.

"In the first few months, almost every unusual case went to the consultant. Now we only ask for help when the issue is genuinely complex." (SBY-CT06)

The findings suggest that the capacity to adapt was partly shaped by pre-existing organizational resources and routines, reflecting the broader concept of administrative capital (Masood & Nisar, 2021).

4.5 The Changing Architecture of Compliance Costs

The interviews indicated that Coretax-related compliance costs were multidimensional. Six recurring forms were identified: learning, time, monetary, organizational, technological, and psychological costs.

Learning costs were associated with understanding unfamiliar procedures and system functions. Time costs arose from verification, correction, troubleshooting, and repeated attempts to complete administrative processes.

"The biggest cost at the beginning was time. A process that used to take one hour could take much longer because we checked everything twice." (MLG-TS03)

Monetary costs were more visible among organizations that used additional consultancy services, training, or technical assistance.

"We increased our consulting hours during the transition because our internal team was not yet confident handling certain transactions." (JKT-CT12)

Psychological costs were reflected in uncertainty and concern about administrative errors.

"The stressful part was not knowing whether the problem came from us or from the system. We were worried that a technical issue could still create a compliance problem." (BDG-CT05)

Table 2. Dimensions of Compliance Costs

Dimension	Typical Experience
Learning	Understanding procedures
Time	Verification and troubleshooting
Monetary	Training and professional support
Organizational	Workflow restructuring
Technological	Integration and technical support
Psychological	Uncertainty and fear of errors

These dimensions are consistent with previous studies showing that compliance costs extend beyond direct financial expenditure (Ferry et al., 2023; Musimenta, 2020).

4.6 From Initial Burden to Administrative Adaptation

The sixth theme revealed that administrative burden changed as participants gained experience. Two subthemes were particularly evident: routinization through repeated use and persistent system-related burden.

Participants generally distinguished between problems that became easier through learning and difficulties that remained outside their control. Repeated use helped users recognize recurring patterns, anticipate common errors, and establish more efficient internal routines.

"At first, almost every step needed to be checked with someone else. After several months, many of those steps became routine." (SBY-TS06)

Another participant described a similar transition:

"The system did not necessarily become simpler, but we became better at understanding how to work with it." (JKT-CT15)

However, some burdens persisted because they were related to system performance, synchronization, or procedural requirements rather than user unfamiliarity.

"There are issues we can solve because we already know the process, but there are still situations where waiting for the system is the only option." (MLG-TP02)

The results therefore indicate a non-linear adaptation process characterized by disruption, learning, adjustment, and routinization. This interpretation is compatible with prior research showing that repeated administrative encounters may become less burdensome as users develop familiarity and administrative capital (Barnes, 2021; Masood & Nisar, 2021).

4.7 Voluntary Compliance beyond Technological Convenience

The final theme concerned how participants connected their Coretax experience with voluntary tax compliance. Three subthemes emerged: administrative convenience, procedural confidence, and trust in tax administration.

Participants generally agreed that digital convenience could facilitate compliance, but they did not view technology itself as sufficient to create a stronger willingness to comply. Procedural clarity and confidence in the accuracy of administrative processes were repeatedly emphasized.

"If the process is clear and the system works consistently, complying feels easier because we know what is expected from us." (BDG-CT08)

Participants also distinguished between formal compliance and voluntary cooperation.

"People may still submit because they have to, but willingness is different. Trust grows when the system is predictable and support is available when something goes wrong." (JKT-TC03)

A participant from Malang emphasized the importance of administrative support:

"Digitalization helps, but taxpayers still need a place to ask questions. When assistance is responsive, we feel more confident about completing our obligations correctly." (MLG-CT04)

These accounts suggest that voluntary compliance is shaped by the quality of the broader administrative experience rather than by digitalization alone. This finding corresponds with studies emphasizing the role of trust, tax morale, and institutional legitimacy in voluntary compliance (Abu Bakar et al., 2022; Darmayasa & Hardika, 2024; Nguyen, 2022).

Overall, Coretax appears most likely to support voluntary compliance when digital integration is accompanied by procedural clarity, reliable administration, and accessible institutional support.

5. DISCUSSION

The findings show that Coretax should be understood as an administrative transformation rather than a simple technological replacement. Participants' experiences across Jakarta, Bandung, Surabaya, and Malang suggest that the main challenge was not access to a digital platform itself, but the need to reinterpret procedures, reorganize internal routines, and build new administrative capabilities. This supports the argument that digital tax administration involves institutional, organizational, and behavioral change alongside technological integration (Bassey et al., 2022; Belahouaoui & Attak, 2024).

A particularly important finding is that adaptation was gradual. Taxpayers and tax professionals moved through stages of disruption, learning, adjustment, and routinization. This pattern is consistent with the concept of administrative capital, which emphasizes that individuals and organizations develop knowledge and practical resources to manage bureaucratic demands over time (Masood & Nisar, 2021). It also aligns with Barnes (2021), who shows that repeated administrative encounters may become less burdensome as users become familiar with procedures.

The results further indicate that compliance costs changed during the transition. Coretax created learning, time, organizational, technological, and psychological costs, especially during the early implementation period. These findings reinforce earlier evidence that tax compliance costs extend well beyond direct monetary expenditure (Ferry et al., 2023; Musimenta, 2020). They also support the broader administrative burden literature, which identifies learning, compliance, and psychological costs as central dimensions of citizen-state interaction (Halling & Baekgaard, 2024; Peeters, 2023).

Most importantly, digitalization did not automatically strengthen voluntary compliance. Participants linked willingness to comply more closely to procedural clarity, system reliability, accessible support, and trust in tax administration. This is consistent with evidence that voluntary compliance depends on institutional legitimacy and trust rather than enforcement alone (Abu Bakar et al., 2022; Darmayasa & Hardika, 2024; Nguyen, 2022). Coretax may therefore strengthen compliance most effectively when technological integration is accompanied by administrative simplicity, responsive support, and a credible taxpayer experience.

6. THEORETICAL AND PRACTICAL IMPLICATIONS

6.1 Theoretical Implications

This study extends the literature on digital tax administration by shifting attention from technology adoption to the administrative experience that follows implementation. Much of the existing research has examined system acceptance, perceived usefulness, user satisfaction, or compliance intention (Night & Bananuka, 2020; Saptono et al., 2023). The findings suggest that these perspectives capture only part of the transformation. Once a digital system is introduced, taxpayers must still learn new procedures, reorganize routines, develop administrative knowledge, and manage the costs generated during the transition. In this respect, taxpayer adaptation should be treated as a distinct analytical process rather than as a simple consequence of technology adoption.

The study also contributes to administrative burden theory by placing it within the context of digital tax reform. Learning, compliance, and psychological costs have traditionally been used to explain how citizens experience public administration (Halling & Baekgaard, 2024; Heinrich, 2016). The Coretax case shows that these burdens are not necessarily static. Some costs are particularly intense during the early stages of implementation but decline as users accumulate experience and administrative capital (Barnes, 2021; Masood & Nisar, 2021). This introduces a temporal dimension into the understanding of digital administrative burden.

A further implication concerns voluntary compliance. The findings reinforce the view that digitalization does not automatically produce cooperative tax behavior. Trust, procedural clarity, institutional legitimacy, and the quality of taxpayer–authority interaction remain central to voluntary compliance (Abu Bakar et al., 2022; Darmayasa & Hardika, 2024; Nguyen, 2022).

6.2 Practical Implications

For tax administrators, the findings suggest that the effectiveness of Coretax should not be assessed solely through system deployment or transaction volumes. Implementation strategies should also consider the burden experienced by users during adaptation. Clearer procedural guidance, responsive help channels, targeted training, and simplified troubleshooting mechanisms may reduce unnecessary learning and psychological costs.

Support should also reflect differences in taxpayer capacity. Large organizations with dedicated tax teams may require different assistance from smaller businesses with limited internal expertise. Segmenting taxpayer support according to administrative capability could therefore improve implementation effectiveness.

Finally, system evaluation should distinguish between temporary transition costs and persistent structural problems. Difficulties that decline with experience may require better onboarding, whereas recurring problems related to synchronization, usability, or procedural complexity require institutional or technological correction. In this sense, successful digital tax reform depends not only on making tax administration more digital, but on making compliance more understandable, predictable, and administratively manageable.

7. CONCLUSION

This study shows that Indonesia's Coretax reform is best understood as an administrative transformation rather than a purely technological modernization. Across Jakarta, Bandung, Surabaya, and Malang, participants' experiences indicate that the transition requires taxpayers and tax professionals to learn new procedures, reorganize internal workflows, strengthen coordination, and develop new forms of administrative capability. These findings reinforce the view that digital tax administration reshapes not only technical processes but also the broader relationship between taxpayers and the state (Bassey et al., 2022; Belahouaoui & Attak, 2024).

The study also highlights the dynamic nature of compliance costs. Learning, time, organizational, technological, monetary, and psychological costs were more visible during the early stages of Coretax implementation, while some burdens diminished as users became more familiar with the system. This supports the argument that administrative burden should be understood as an evolving experience shaped by users' resources, knowledge, and capacity to adapt (Burns, 1978; Halling & Baekgaard, 2024; Masood & Nisar, 2021).

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 09 Issue 08 August 2026
DOI: 10.47191/ijcsrr/V9-i8-34, Impact Factor: 8.048
IJCSRR @ 2026
www.ijcsrr.org

Importantly, digitalization alone does not guarantee stronger voluntary tax compliance. Taxpayers' willingness to comply remains closely connected with procedural clarity, system reliability, accessible administrative support, institutional legitimacy, and trust in tax authorities (Abu Bakar et al., 2022; Darmayasa & Hardika, 2024; Nguyen, 2022).

Overall, Coretax has the potential to strengthen Indonesia's tax administration, but its long-term effectiveness depends on whether technological integration is accompanied by administrative simplicity and a supportive taxpayer experience. Sustainable digital tax reform therefore requires attention not only to what the system can do, but also to how taxpayers experience, learn, and adapt to it.

REFERENCES

1. Abu Bakar, M. A. A., Palil, M. R., Maelah, R., & Ali, M. H. (2022). Power of tax authorities, tax morale, and tax compliance: A mediation analysis in East Malaysia. *Asian Journal of Business and Accounting*, *15*(2), 281–309. https://doi.org/10.22452/ajba.vol15no2.10
2. Arianty, F. (2024). Implementation challenges and opportunities Coretax Administration System on the efficiency of tax administration. *Jurnal Vokasi Indonesia*, *12*(2). https://doi.org/10.7454/jvi.v12i2.1227
3. Barnes, C. Y. (2021). It takes a while to get used to: The costs of redeeming public benefits. *Journal of Public Administration Research and Theory*, *31*(2), 295–310. https://doi.org/10.1093/jopart/muaa042
4. Bassey, E., Mulligan, E., & Ojo, A. (2022). A conceptual framework for digital tax administration: A systematic review. *Government Information Quarterly*, *39*(4), 101754. https://doi.org/10.1016/j.giq.2022.101754
5. Belahouaoui, R., & Attak, E. H. (2024). Digital taxation, artificial intelligence and Tax Administration 3.0: Improving tax compliance behavior – A systematic literature review using textometry (2016–2023). *Accounting Research Journal*, *37*(2), 172–191. https://doi.org/10.1108/ARJ-12-2023-0372
6. Bellon, M., Dabla-Norris, E., Khalid, S., & Lima, F. (2022). Digitalization to improve tax compliance: Evidence from VAT e-invoicing in Peru. *Journal of Public Economics*, *210*, 104661. https://doi.org/10.1016/j.jpubeco.2022.104661
7. Braun, V., & Clarke, V. (2019). Reflecting on reflexive thematic analysis. *Qualitative Research in Sport, Exercise and Health*, *11*(4), 589–597. https://doi.org/10.1080/2159676X.2019.1628806
8. Braun, V., & Clarke, V. (2021). One size fits all? What counts as quality practice in (reflexive) thematic analysis? *Qualitative Research in Psychology*, *18*(3), 328–352. https://doi.org/10.1080/14780887.2020.1769238
9. Burns, J. M. (1978). *Leadership*. Harper & Row.
10. Chayati, N., Sangka, K. B., & Probohudono, A. N. (2026). Trust as the bridge: Unpacking the impact of perceptions of corruption on voluntary tax compliance. *International Journal of Social Economics*. https://doi.org/10.1108/IJSE-12-2025-1196
11. Christensen, J., Aaroe, L., Baekgaard, M., Herd, P., & Moynihan, D. P. (2020). Human capital and administrative burden: The role of cognitive resources in citizen-state interactions. *Public Administration Review*, *80*(1), 127–136. https://doi.org/10.1111/puar.13134
12. Darmayasa, I. N., & Hardika, N. S. (2024). Core tax administration system: The power and trust dimensions of slippery slope framework tax compliance model. *Cogent Business & Management*, *11*(1), 2337358. https://doi.org/10.1080/23311975.2024.2337358
13. Darono, A., & Panggabean, T. (2026). From compliance to adoption: A theory-building study of technology implementation gaps in tax administration. *Journal of Risk and Financial Management*, *19*(4), 237. https://doi.org/10.3390/jrfm19040237
14. Doring, M., & Madsen, J. K. (2022). Mitigating psychological costs—The role of citizens' administrative literacy and social capital. *Public Administration Review*, *82*(4), 671–681. https://doi.org/10.1111/puar.13472
15. Ferry, F., Evans, C. C., & Tran-Nam, B. (2023). Presumptive income taxes and tax compliance costs: Policy implications for small and medium-sized enterprises in emerging economies. *Journal of Tax Administration*, *8*(1), 6–44.
16. Halling, A., & Baekgaard, M. (2024). Administrative burden in citizen–state interactions: A systematic literature review. *Journal of Public Administration Research and Theory*, *34*(2), 180–195. https://doi.org/10.1093/jopart/muad023
17. Heinrich, C. J. (2016). The bite of administrative burden: A theoretical and empirical investigation. *Journal of Public Administration Research and Theory*, *26*(3), 403–420. https://doi.org/10.1093/jopart/muv034

18. Li, J., Wang, X., & Wu, Y. (2020). Can government improve tax compliance by adopting advanced information technology? Evidence from the Golden Tax Project III in China. *Economic Modelling*, *93*, 384–397. https://doi.org/10.1016/j.econmod.2020.08.009
19. Madsen, C. O., Lindgren, I., & Melin, U. (2022). The accidental caseworker—How digital self-service influences citizens' administrative burden. *Government Information Quarterly*, *39*(1), 101653. https://doi.org/10.1016/j.giq.2021.101653
20. Mascagni, G., Mengistu, A. T., & Woldeyes, F. B. (2021). Can ICTs increase tax compliance? Evidence on taxpayer responses to technological innovation in Ethiopia. *Journal of Economic Behavior & Organization*, *189*, 172–193. https://doi.org/10.1016/j.jebo.2021.06.007
21. Masood, A., & Nisar, M. A. (2021). Administrative capital and citizens' responses to administrative burden. *Journal of Public Administration Research and Theory*, *31*(1), 56–72. https://doi.org/10.1093/jopart/muaa031
22. Matarirano, O., Chiloane-Tsoka, G. E., & Makina, D. (2019). Factors driving tax compliance costs of small businesses in the South African construction industry. *Acta Commercii*, *19*(1), 1–10. https://doi.org/10.4102/ac.v19i1.687
23. Musimenta, D. (2020). Knowledge requirements, tax complexity, compliance costs and tax compliance in Uganda. *Cogent Business & Management*, *7*(1), 1812220. https://doi.org/10.1080/23311975.2020.1812220
24. Nguyen, T. H. (2022). The impact of non-economic factors on voluntary tax compliance behavior: A case study of small and medium enterprises in Vietnam. *Economies*, *10*(8), 179. https://doi.org/10.3390/economies10080179
25. Night, S., & Bananuka, J. (2020). The mediating role of adoption of an electronic tax system in the relationship between attitude towards electronic tax system and tax compliance. *Journal of Economics, Finance and Administrative Science*, *25*(49), 73–88. https://doi.org/10.1108/JEFAS-07-2018-0066
26. Nowell, B., & Albrecht, K. (2019). A reviewer's guide to qualitative rigor. *Journal of Public Administration Research and Theory*, *29*(2), 348–363. https://doi.org/10.1093/jopart/muy052
27. Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, *16*(1), 1–13. https://doi.org/10.1177/1609406917733847
28. Peeters, R. (2023). Digital administrative burdens: An agenda for analyzing the citizen experience of digital bureaucratic encounters. *Perspectives on Public Management and Governance*, *6*(1), 7–13. https://doi.org/10.1093/ppmgov/gvac024
29. Saptono, P. B., Hodžić, S., Khozen, I., Mahmud, G., Pratiwi, I., Purwanto, D., Aditama, M. A., Haq, N., & Khodijah, S. (2023). Quality of e-tax system and tax compliance intention: The mediating role of user satisfaction. *Informatics*, *10*(1), 22. https://doi.org/10.3390/informatics10010022
30. Satyadini, A., & Rosid, A. (2024). Does tax simplification motivate small businesses to be more compliant? Evidence from a regression discontinuity in Indonesia. *Bulletin of Indonesian Economic Studies*, *60*(2), 217–238. https://doi.org/10.1080/00074918.2023.2252746

Cite this Article: Hidayat, K., Zayyan, A.R., Ferdhianzah, H.J. (2026). Beyond Digitalization: Understanding Taxpayer Adaptation, Compliance Costs, and Voluntary Compliance in Indonesia's Coretax Reform. International Journal of Current Science Research and Review, 9(8), pp. 4590-4603. DOI: https://doi.org/10.47191/ijcsrr/V9-i8-34