

THE EFFECT OF FINANCIAL LITERACY AND THE USE OF CORETAX ON PERCEPTIONS OF TAX COMPLIANCE (A STUDY OF SME TAXPAYERS IN SIGI REGENCY)

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Abstract

Tax compliance in the Small and Medium Enterprises (SME) sector presents a unique challenge in the era of tax digitalization in Indonesia. This study examines whether financial literacy and Coretax usage influence perceptions of tax compliance among culinary SMEs in Dolo District, Sigi Regency. Using a quantitative approach with multiple linear regression analysis, the research discovered that financial literacy takes a significant role in shaping positive perceptions of tax compliance. Similarly, Coretax usage has been shown to contribute to increased perceptions of compliance. However, these two factors only describe a small portion of the variation in tax compliance, indicating the presence of other external factors that need to be considered in further studies. The outcomes of this research are relevant for tax authorities in designing strategies to improve compliance by strengthening financial literacy capacity and optimizing digital tax systems, especially in regions with diverse geographic and economic characteristics.

Keywords: Coretax, Tax Digitalization, Tax Compliance, Financial Literacy, SMEs

1. INTRODUCTION

The level of tax compliance among SMEs in Indonesia remains very low. According to reports from the World Bank and DDTC Fiscal Research & Advisory, of the approximately 64.2 million SMEs operating, only 15 percent are registered as taxpayers (DDTC Fiscal Research & Advisory (FRA), 2022). Direktorat Jenderal Pajak (2023) shows that in 2021 the number of SMEs reached 64.2 million, while only around 2.3 million had Taxpayer Identification Numbers. On the other hand, despite the low level of tax compliance, SMEs contribute significantly to the national economy, reaching IDR 8,573.89 trillion, or approximately 61.07 percent of total GDP. This indicates that SME tax compliance is still not in line with their contribution.

In the era of modern tax reform in Indonesia, taxpayer compliance no longer depends solely on individual awareness, but is also influenced by the financial literacy level and the ability to adapt to the digitization of tax administration. The Directorate General of Taxes (DGT) has demonstrated its strong commitment through the implementation of the Core Tax Administration System (Coretax), which has been officially operating nationwide since January 1, 2025 (Direktorat Jenderal Pajak, 2022; PMK No. 81 Tahun 2024). This system integrates all tax administration processes—from registration, Tax Return (SPT) reporting, payment, to supervision—into a single integrated digital platform, with the aim of improving the efficiency, transparency, and accuracy of tax reporting (Direktorat Jenderal Pajak, 2025a). However, in the Small and Medium Enterprises (SME) segment—which is a significant contributor to the national economy—tax compliance challenges remain considerable, especially in rural areas. The financial literacy level of SME tends to be in the intermediate category, creating a gap between conceptual understanding of taxation and the

practical application of digital systems such as Coretax. Tax digitalization has been established to develop transparency and ease of reporting, but its effectiveness depends on user readiness, including access to technological infrastructure and adequate tax education.

Previous studies have confirmed that financial literacy plays an important role in increasing voluntary compliance among SME taxpayers, as it helps business owners understand the financial implications of their tax obligations (Nichita et al., 2019). On the other hand, the digitization of tax administration, including integrated platforms such as Coretax, can reduce the administrative burden and improve calculation accuracy (Delone & Mclean, 2003).

However, the implementation of digital systems still faces obstacles such as limited digital literacy, infrastructure, and access to education, especially in areas with heterogeneous geographical and economic characteristics. Coretax, with its automation and real-time data integration features, has immense capacity to support SME tax compliance, but its success is largely determined by the level of adoption and user perception of the system's ease of use and benefits (Direktorat Jenderal Pajak, 2025b). Different from previous researches that concentrated more on the correlation between general tax literacy and taxpayer compliance, this research specifically determines the effect of financial literacy and the implementation of Coretax on the perception of tax compliance among SME factors in the culinary sector in Sigi Regency, particularly in Dolo District. The selection of this location is relevant considering that SMEs in the region are still in the process of adapting to digital tax reforms following the implementation of Coretax, coupled with the micro nature of culinary businesses and their sensitivity to regulatory changes. This research tends to scrutinize the effect of these two variables empirically, thereby contributing to the development of digital-based taxation literature and providing more contextual policy recommendations for the DGT and local governments in improving SME tax compliance in the era of digital transformation.

2. LITERATURE REVIEW

Perception of Tax Compliance

Perception of tax compliance refers to a taxpayer's subjective view of fulfilling tax obligations as a positive, rational, and valuable behavior. This perception is formed through a cognitive process involving understanding the objectives of tax collection, evaluating the fairness of the system, and experiences interacting with tax administration. This statement is supported by research by Ramadhanty and Zulaikha (2020), which shows that understanding existing regulations can influence tax compliance. Thus, perceptions of tax compliance serve as a psychological foundation that connects taxpayers' understanding, experiences, and attitudes to sustainable compliance behavior. Correspondingly, government efforts to improve facilities and infrastructure aim to support optimal service and enhance the positive image of tax institutions, making them more taxpayer-friendly (Irawati and Sari, 2019). Therefore, to encourage compliance with tax rights and obligations, the government has implemented the Coretax system as a strategic measure. This system not only simplifies the fulfillment of tax obligations but also takes a crucial part in fostering positive perceptions, contributing to stronger tax compliance.

Financial Literacy

Financial literacy in the context of taxation includes taxpayers' understanding of tax obligations, the ability to calculate taxes payable, knowledge of non-compliance penalties, and the benefits of taxes for national development. In addition, this literacy includes awareness of rights and obligations, special tax regulations for SMEs, and the ability to

record finances for tax reporting. Derived from the Theory of Planned Behavior (Ajzen, 1991), financial literacy shapes beliefs that influence attitudes and recognized behavioral control towards tax compliance, through a rational understanding of tax contributions and the risks of non-compliance. Empirical evidence presents that increased tax literacy has a positive influence on taxpayer understanding and compliance (Nichita et al., 2019). Studies in Indonesia also confirm that financial literacy or tax knowledge significantly influences the tax compliance of SMEs (Hapsari et al., 2021). Therefore, financial literacy is expected to shape positive perceptions of tax compliance as rational and beneficial behavior.

H1: Financial literacy has a significant and positive influence on perceptions of tax compliance

Use of Coretax

The implementation of the Core Tax Administration System (Coretax) since January 1, 2025, is a strategic step by the DGT to improve efficiency and compliance through an integrated digital platform (Direktorat Jenderal Pajak, 2022). The analysis of Coretax usage can be conducted using Information Systems Success Model (ISSM) (Delone & Mclean, 2003), which emphasizes the dimensions of system quality, information quality, usage intention, service quality, net benefits, and user satisfaction. This model has been widely applied in studies of digital tax administration in Indonesia, including the e-filing system. Initial postimplementation research on Coretax shows that the use of this system has the prospective to expand SME taxpayer compliance through ease of reporting and transparency. Optimal use of Coretax, with its automation and data integration features, is expected to strengthen perceptions of compliance by reducing the administrative burden and increasing recognized comprehensibility and usefulness. In the findings of Purnomo et al. (2025) it was found that the use of the Coretax application had a positive influence on increasing the efficiency of tax reporting. However, the initial implementation of the Coretax system in Indonesia still faces fundamental technical challenges that have a negative impact on users and are not yet fully effective in increasing the efficiency of tax administration (Aqilah et al., 2025; Erstiawan, 2025).

H2: The use of Coretax has a significant and positive influence on the perception of tax compliance

3. RESEARCH METHODS

This study a quantitative approach with an explanatory design through a survey method to examine the influence of financial literacy and coretax implementation on taxpayers' perceptions regarding compliance. The study was conducted in Dolo district, Sigi Regency, with culinary sector SMEs as study subjects. Sample selection was carried out using a purposive sampling technique, with the criteria being culinary SMEs that are still actively operating in Dolo District and business actors who have implemented or at least understand the tax aspects in their business activities. The population in this study refers to SMEs operating in the culinary sector in Sigi Regency. The data was obtained from the Sigi Regency cooperative office, which recorded 719 business units. After selecting the sample using a purposive sampling technique, taking into account the affordability and completeness of respondent data, 257 culinary SMEs were obtained that met the criteria and could be used as research samples for further analysis. Data collection used questionnaires distributed online using *G-Forms* to respondents who had been determined according to the criteria.

No	Variable	Dimension	Indicator	Reference
1.	Financial Literacy (X1)	Financial Knowledge	a. Basic Financial Knowledge b. Saving and borrowing c. Insurance d. Investment	(Musdalifah, 2022)
		Financial Attitude	a. Recording income and expenses b. Spending money in savings c. Saving money every month for the future d. Paying debts or bills every month	
		Financial Behavior	a. Organizing behavior b. Spending behavior c. Saving behavior d. Wasteful behavior	(Fatimatus Zahroh, 2014)
2.	Use of Coretax (X2)	Use of Coretax	a. Completeness b. Quality c. Benefits d. Accuracy of information e. Accuracy f. Standardization Reliability	(Nadhifah, 2024)
3.	Tax compliance (Y)	Tax compliance	a. Taxpayer compliance in registering b. Compliance in resubmitting notification letters c. Compliance in calculating, accounting for, and paying taxes owed	(Karmila, 2021)

Figure 1. Operasionalisasi Variabel Penelitian

Source: Data Processed, 2026

Data analysis techniques were performed using validity tests, with all items found to be valid because the measured r value $>$ the table r value. Meanwhile, reliability was evaluated using Cronbach's alpha, with values $>$ 0.60 considered reliable and suitable for further analysis. In addition, classical assumption testing was also performed by checking normality, Mccheck, and Acheck. Meanwhile, to test the hypothesis, the R^2 test was employed to test the model's ability in the dependent variable, while to test the effect of independent variables on the perception of taxpayer compliance, a partial t -test was used. All testing techniques were carried out using IBM SPSS application version 25.

4. RESULTS AND DISCUSSION

Normality Test

According to (Ghozali, 2018), based on decision making in normality tests using Monte Carlo namely, if the significance value $>$ 0.05 and vice versa if the significance $<$ 0.05, then the data is not distributed normally.

	Unstandardized Residual
N	257
Asymp. Sig. (2-tailed)	,034 ^c
Monte Carlo Sig. (2-tailed) Sig.	,328 ^d

Figure 2. Summary of Normality Test Results

Source: Data Processed, 2026

The Asymp.sig (2-tailed) value acquired in this study is 0.034, which is below 0.05. To meet the classical assumption test requirements for the normality test, the significance value is 0.05. Therefore, a Monte Carlo test was conducted. Derived from the test outcomes, the Monte Carlo Sig. (2-tailed) value is 0.326 $>$ 0.05. Thus, the research data is declared to

be normally distributed. Along with that, it can be seen based on the P-P Plot graph that the distribution of data points is scattered along the diagonal line. This indicates that the residuals are normally distributed. Thus, the regression model can be declared to meet the normality assumption.

Heteroscedasticity Test

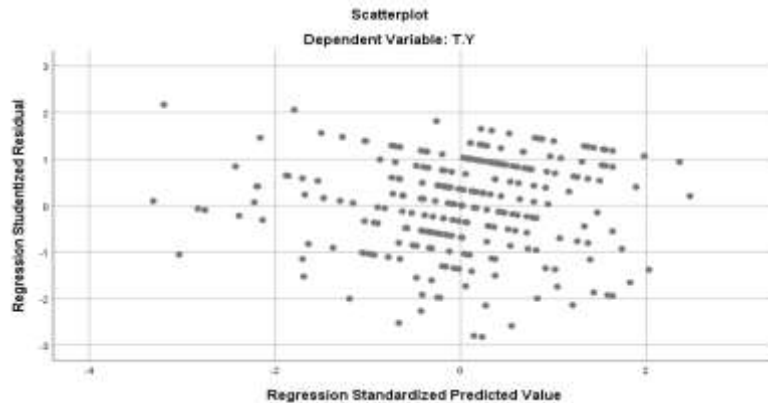


Figure 3. Heteroscedasticity Test

Source: Data Processed, 2026

Based on the analysis outcomes, the residuals are distributed randomly without forming a particular pattern. In addition, the residual variance is relatively consistent across the predicted values and does not form a funnel-like pattern. Therefore, it able to be said that the regression model is free from heteroscedasticity.

Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	16,228	2,555		6,351	,000		
Financial Literacy	,087	,023	,235	3,874	,000	,959	1,043
Use of Coretax	,112	,039	,176	2,895	,004	,959	1,043

Figure 4. Summary of Multicollinearity Test Results

Source: Data Processed, 2026

Derived from the outcomes of the Multicollinearity test shown in Table 2, variables X1 and X2 show tolerance values of 0.959 and VIF values of 1.043, respectively. These values indicate that all independent variables have tolerance values > 0.1 and VIF values not exceeding 10. Therefore, it able to be stated that the regression model does not show any symptoms of multicollinearity between independent variables. Thus, all independent variables are declared suitable for use in regression analysis because they meet the assumption of multicollinearity freedom.

Multiple Coefficient of Determination Test (F Test)

Model	df	F	Sig
1 Regression	2	14,580	,000 ^b
Residual	254		
Total	256		

Figure 5. Summary of F-Test Results

Source: Data Processed, 2026

Derived from the F test results, the calculated F value is 14.580. Using a significance level of 5% and degrees of freedom $df_1 = 2$ and $df_2 = 254$, the F table value used as a comparison is 3.03. Based on the test results, the calculated F value of 14.580 is higher than the table F value of 3.03 and the significance value of 0.000, which can be interpreted as less than 0.05. Thus, it able to be stated that the independent variables together have a significant influence on the dependent variable.

Partial Determination Coefficient Test (t-test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	16,228	2,555		6,351	,000
Financial Literacy	,087	,023	,235	3,874	,000
Use of Coretax	,112	,039	,176	2,895	,004

Figure 6. Summary of T-Test Results

Source: Data Processed, 2026

Derived from the partial test outcomes, variable X1 has a measured T value of 3.874, which exceeds the table T value of 1.969 with a significance value of $0.000 < 0.05$. Thus, it able to be staetd that variable X1 has a positive influencce on the dependent variable Y. In line with the previous test, the T test results for variable X2 present a positive and significant influence on variable Y, with a measured T value of 2.895 $>$ the table T value of 1.969, with a significance level of $0.004 < 0.05$. Based on the unstandardized coefficients B, the regression model is $Y = 16.228 + 0.087 (X1) + 0.112 (X2) + e$. These results show that the independent variables have a significant and positive contribution to the dependent variable.

Determination Coefficient Test (R-Square Test)

Model	R Square	Change Statistics		
		df1	df2	Sig. F Change
1	,103	2	254	,000

Figure 7. Coefficient of Determination Test (R-Square Test)

Source: Data Processed, 2026

Derived from the test outcomes in the summary table, the correlation coefficient (R) value is 0.000 (< 0.05), so it able to be stated that the X1 and X2 variables simultaneously have a significant influence on tax compliance. Based on the R value of 0.103, it shows that the independent variables are only capable to describe 10.3% of the variation in tax compliance. Meanwhile, 89.7% of the other variations in compliance are not involved in the research model. Derived from Cohen (1988), this value falls into the small to moderate effect category, which may indicate that the contribution of the independent variables to the dependent variable is not yet optimal. However, the model is still considered valid because it has strong significance.

Discussion

The Influence of Financial Literacy on Perceptions of Tax Compliance

These findings present that financial literacy has a significant and positive influence on the perception of tax compliance among culinary SMEs in Dolo District, Sigi Regency, so that H-1 is accepted. These findings are in accord with the research (Miswati et al., 2026) which shows that financial literacy has a significant and positive influence on the financial performance of SMEs in the city of Palu. Conceptually, financial literacy is understood as the ability and tendency of individuals to recognize, understand, and utilize financial

management skills to achieve stable financial well-being (Septiani & Wuryani, 2020). This illustrates that the higher the financial literacy of culinary SME actors, the higher their tax compliance in fulfilling their tax obligations. The results of this study are in line with the findings of Kartika and Musmini (2022), Putri et al. (2022) and Wulandari and Paramita (2023), which confirm that financial literacy plays an important role in shaping better financial behavior, including compliance with tax obligations. In this context, financial literacy serves as a strategic instrument for business actors in making rational, planned, and sustainable decisions. Good financial understanding also encourages businesses to evaluate their performance objectively and assess their policies and strategies. These results are correlated with the findings of Nichita et al. (2019), which confirms that increased financial literacy has a positive influence on individuals' level of attention and understanding of taxation, which ultimately increases tax compliance. However, this differs from the research Mu et al. (2022), which indicates that the level of financial literacy is not one of the determining factors of tax compliance, because understanding in the financial field does not necessarily influence understanding of taxation.

This finding is correlated with the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), particularly in the components of perceived behavioral control and behavioral beliefs. High financial literacy strengthens perceived behavioral control, which is the perception of behavioral control that makes SME actors feel capable and confident in fulfilling their tax obligations because they have adequate financial knowledge and skills. In addition, financial literacy also shapes positive behavioral beliefs, where SME actors understand the consequences and benefits of tax compliance for the sustainability of their businesses.

The Effect of Coretax Use on Perceptions of Tax Compliance

Derived from the results of the previous hypothesis testing, it was found that the use of coretax has a positive and significant effect on tax compliance. This shows that coretax is a strategic solution in digital-based tax modernization. Coretax is designed to make data transparent, simplify access to tax services, help streamline time, and facilitate tax payments. This research is in line with the findings Korat and Munandar (2025), which states that the implementation of Coretax on tax compliance can increase tax awareness and compliance, with a stronger understanding of the fundamental of taxes as the main source of state revenue. Additionally, this system promotes tax administration efficiency by simplifying procedures. These findings show that the use of the Coretax system contributes to increased efficiency and accuracy in tax administration through the support of real-time data management and automated features, which can accelerate work processes and minimize the errors' risk, while providing real-time access to transaction data without adding to the bureaucratic burden on taxpayers (AS et al., 2025; Hansson & Wernberg, 2025). The outcomes of this research also support the study outcomes of Abigail and Wijaya (2025) and Panjaitan and Yuna (2024), that the use of information technology-based systems such as Coretax, contributes to increasing accountability and transparency of tax administration by giving real-time access to information and increasing the effectiveness of the monitoring mechanism.

Further descriptive analysis provides an empirical picture that respondents' positive perceptions are dominated by the system's ability to produce relevant outputs that meet their needs. The high assessment of CoreTax's output effectiveness indicates that the information presented by the system is accurate and applicable enough to help taxpayers complete their tax administration independently. This proves that when a system is capable to meet the

functional needs of its users, the technical obstacles that were previously feared can be minimized by the benefits received.

Theoretically, this finding reinforces the Information Systems Success Model developed by Delone & Mclean (2003), This model emphasizes that the success of an information system is highly dependent on the dimensions of information quality, system quality, and service quality. In this context, when CoreTax is able to provide information output that meets user needs, it directly increases user intention and satisfaction to continue using the system. This satisfaction then creates a positive impact (net benefits) in the form of increased tax compliance. Thus, the synchronization between technological functionality and the real needs of taxpayers is a major determinant in driving the tax collection's effectiveness in the digital era.

5. CONCLUSIONS AND SUGGESTIONS

Conclusions

This research proves that financial literacy has a significant and positive correlation with the perception of tax compliance among culinary SMEs in Dolo District, Sigi Regency. This is reinforced by the partial test outcomes, where the variable shows a t-value of 3.874, exceeding the t-table value of 1.969 and supported by a significance value of $0.000 > 0.05$. The outcomes of this research show that tax compliance is not only a form of coercive legal obedience but is also based on a mature level of financial understanding. The ability and understanding to analyze and manage financial information are factors that enable tax regulations to be part of a business strategy, rather than a financial burden to be avoided. Therefore, improving technical financial management capacity contributes directly to encouraging voluntary tax awareness and becomes a strategic means of building a base of taxpayers who are independently and sustainably compliant.

In line with this, the implementation of coretax also had a significant and positive influence on the perception of taxpayer compliance among SME actors in Dolo Subdistrict, Sigi Regency. This finding is supported by showing a partial t-test value of 2.895 > the t-table value of 1.969 with a significance value of $0.004 > 0.05$. The outcomes of this research show that tax digitization is not only a technological system update, but also a strategic role that encourages the transformation of taxpayer interactions through increased data transparency and ease of access to services. The proven efficiency of procedures and ease of payment can reduce administrative barriers to taxpayer compliance in a timely manner. Therefore, coretax is an important instrument in building a modern, accountable, and digital-based taxation ecosystem and increasing the participation of business actors in the digital taxation system.

Suggestions

However, this study has a number of limitations. The R value of 0.103 shows that financial literacy and the use of coretax can only explain 10.3% of the variation in tax compliance, while most other variables, amounting to 89.7%, are influenced by factors outside the scope of this study. Another limitation is that this study only covers one industry sector and one geographical area, thus limiting its generalizability. Considering these limitations, future researches should increase the scope of variables by including external variables such as tax penalties, tax rates, and the quality of fiscal services. For tax authorities, these outcomes emphasize the importance of balancing the strengthening of digital infrastructure with the implementation of financial education programs and comprehensive dissemination of information on how to use coretax in each region in order to build a compliant and sustainable taxpayer base.

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