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Analysis of the Implementation of the Coretax System and Account Representative (AR) Services in Improving Individual Taxpayer Compliance at KPP Pratama Subang

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Abstract

This research is motivated by efforts to modernize tax administration through the implementation of the Coretax system as a digital-based tax service that is expected to improve the quality of service and taxpayer compliance. However, in its implementation, various obstacles still exist that affect the system's effectiveness. The phenomenon found at KPP Pratama Subang shows that many taxpayers still experience difficulties when using the Coretax system, including frequent login failures, system errors, delays in taxpayer data verification, and confusion in understanding the features and procedures within the system. In addition, around 300–400 taxpayers per day visited KPP Pratama Subang to seek consultation and technical assistance regarding the use of Coretax, indicating that taxpayers' understanding and adaptation to the new digital tax system are still relatively low. This condition demonstrates that the implementation of the Coretax system has not yet fully supported taxpayer convenience and compliance, and the role of Account Representatives (AR) is still highly needed in providing guidance, supervision, and assistance to taxpayers. This study aims to analyze the implementation of Coretax and the role of Account Representatives (AR) in improving individual taxpayer compliance at the Subang Pratama Tax Office (KPP Pratama). This study uses a qualitative approach with an exploratory method. Data were collected through interviews, observations, and documentation with informants consisting of individual taxpayers, Account Representatives (AR), and tax counselors. Data analysis was conducted using a comparative technique using a percentage approach. The results show that the implementation of Coretax is still suboptimal (31.25%) due to technical constraints, access, and taxpayer understanding. The role of Account Representatives (AR) is also not optimal (43.75%), especially in the aspects of communication and guidance. Meanwhile, the level of taxpayer compliance is in the fairly good category (68.75%). Overall, it shows that the implementation of the Coretax system and Account Representative (AR) services in improving taxpayer compliance has not been running optimally.

Keywords: Account Representative (AR), Coretax, Taxpayer Compliance

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INTRODUCTION

The taxation system plays a fundamental role in supporting national development financing. Tax is the primary source of state revenue, utilized to meet a wide range of public needs, including government administration, infrastructure development, education, healthcare, and social services (Eko Affandi, 2021). To improve the efficiency of the tax system, the Directorate General of Taxes (DJP) has undertaken various reform and modernization efforts, one of which is the Coretax Administration System, an integrated information technology-based system designed to streamline administrative processes, improve data accuracy, and strengthen transparency and oversight (Korat & Munandar, 2025). The synergy between the implementation of the Coretax system and the quality of Account Representative (AR) services therefore becomes a crucial element in improving individual taxpayer compliance (Syahfitri & Ompusunggu, 2024).

In accordance with Minister of Finance Regulation No. 81 of 2024, Coretax was officially adopted as Indonesia's tax administration system commencing on January 1, 2025, consolidating previously fragmented platforms such as E-Registration, E-Filing, E-Billing, E-Bupot, and E-Faktur into a single unified system (DJP, 2025). Despite its potential benefits, implementation has encountered significant barriers including technical issues, low digital literacy, and uneven internet connectivity (Purnomo, 2025; Simanjuntak & Kusuma, 2024). Research by Aqilah (2025) as cited in Dodhy Candra Saputra (2025) further concluded that the Coretax Administration System has not yet been fully effective in improving administrative efficiency, citing persistent disruptions such as errors, downtime, and access difficulties.

At the local level, KPP Pratama Subang serves as one of the DJP's regional work units actively participating in Coretax implementation. Data from KPP Pratama Subang shows that individual taxpayer compliance declined from 129.20% in 2022 to 122.98% in 2023, and further to 91.20% in 2024, indicating that growth in registered taxpayers does not automatically translate to improved compliance (KPP Pratama Subang, 2024). Nationally, the taxpayer compliance ratio also declined from 88% in 2023 to 86% in 2024, placing Indonesian taxpayers in the "sufficiently compliant" category with an average ratio of 80-90% (Katadata.co.id, 2023; Maskiyah Yayah, 2023).

Prior studies have examined related dimensions of this topic. Yusranaditya et al. (2024) and Shabrina et al. (2024) found positive effects of e-filing systems and Account Representative services on individual taxpayer compliance, while Syahfitri and Ompusunggu (2024) found no significant relationship between Account Representative service quality and compliance. Rastrasila, Dwika, and Sulastiningsih (2025) demonstrated that improved Account Representative performance directly impacts compliance, and Jeconiah Nathanael and Condro Widodo (2025) noted that Coretax contributes to improved accuracy in tax reporting. However, the majority of prior studies focus on general e-filing systems or broad fiscal service quality, rather than on Coretax specifically, and rarely combine Account Representative services as a primary variable alongside a newly implemented digital tax system. This gap positions the present study as a necessary contribution to the field.

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This study therefore aims to analyze: (1) how the Coretax system is understood and experienced by individual taxpayers at KPP Pratama Subang; (2) what forms of service Account Representatives provide in assisting individual taxpayers; (3) what the level of individual taxpayer compliance is at KPP Pratama Subang; and (4) how the implementation of Coretax and Account Representative services collectively contribute to improving individual taxpayer compliance. Theoretically, the study extends discussions on taxpayer compliance under Indonesia's self-assessment system (Candraswari, 2021; Siti Kurnia Rahayu, 2017). From a policy and practical standpoint, the findings are expected to provide recommendations to the DJP for strengthening compliance through further refinement of Coretax and enhancement of Account Representative service standards (Yusranaditya et al., 2024), while also offering individual taxpayers a broader perspective to encourage voluntary compliance in fulfilling their tax obligations.

REVIEW OF LITERATURE

Theoretical Framework

The theoretical foundation of this study rests on the Theory of Planned Behavior (TPB), introduced by Ajzen and Fishbein, which explains human behavior through rational evaluation of available information before decision-making. As explained by Sahib and Anugrah (2022), TPB is a conceptual framework that highlights the rationality of human behavior and the view that such behavior is under conscious individual control, though it is also influenced by external factors beyond individual control. In the taxation context, Aditiyanto (2022) affirms that TPB describes the relationship between individual behavioral attitudes as responses to a stimulus, incorporating three determinants of behavioral intention: attitude toward behavior, subjective norms, and perceived behavioral control. Attitude toward behavior refers to the positive or negative evaluative response an individual assigns to a particular behavior, shaped by behavioral beliefs and their subjective value (Salsabila et al., 2022). Subjective norms reflect the perceived social pressure from significant others that influences individual action (Husada Saputra et al., 2022). Perceived behavioral control relates to an individual's belief about the ease or difficulty of performing a behavior, shaped by past experience and available resources (Husada Saputra et al., 2022). Applied to this study, TPB explains how taxpayer compliance is a product of intention shaped by the usability of the Coretax system and the quality of Account Representative services.

Key Concepts

Tax and Taxpayer Obligations. Based on Law No. 28 of 2007 on General Provisions and Tax Procedures, tax is defined as a mandatory contribution to the state, coercive in nature according to law, without direct reciprocal benefit, and utilized for the greatest welfare of the people. Djajadiningrat, as cited in Saraswati (2020), similarly defines tax as an obligation to transfer part of one's wealth to the state treasury arising from certain conditions, without direct compensation. Individual taxpayers are defined under the same law as persons or entities with rights and tax obligations in accordance with prevailing tax legislation (Fauzi Akbar &

Indrawan, 2022). Under Indonesia's Self-Assessment System, taxpayers bear full responsibility for calculating, paying, and reporting their own taxes (Candraswari, 2021). The success of this system depends on taxpayer awareness, strong tax discipline, consistent enforcement of sanctions, and support from a modern and efficient tax administration system (Febtrina, 2022). Coretax Administration System (CTAS). According to Korat and Munandar (2025), the Coretax Administration System is the latest innovation in

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taxation, designed to manage all aspects of tax administration from registration and payment to oversight and examination with emphasis on transparency, efficiency, and data accuracy. The system integrates previously fragmented platforms such as e-SPT, e-Billing, e-Filing, e-Bupot, and e-Faktur into a single digital platform (DJP, 2025; Pajak.go.id, 2024). Indicators for measuring Coretax effectiveness include digital-based tax service applications, ease of access to tax information, digital service innovation, user-friendliness, and user experience (Tambun et al., 2020).

Account Representative (AR). As defined under Minister of Finance Decree No. 98/KMK.01/2006, Account Representatives are selected employees within the Supervision and Consultation Section of modernized Tax Service Offices who serve as the direct link between the DJP and taxpayers. According to Apriyanti Titin (2024), the primary duties of an AR include supervision, consultation, and direct tax guidance to taxpayers, ensuring understanding of obligations and changes in tax regulations. Wahyu in Shabrina et al. (2024) further states that ARs are responsible for assisting taxpayers experiencing difficulties and providing necessary oversight and information. Performance indicators for ARs include supervision of taxpayer compliance, provision of guidance and technical consultation, analysis of taxpayer performance, and data reconciliation as part of intensification efforts (Rismawati & Mattalata, 2018, as cited in Sinaga & Arista, 2022).

Taxpayer Compliance. According to Siti Kurnia Rahayu (2010), taxpayer compliance refers to the voluntary fulfillment of tax obligations in accordance with prevailing regulations, reflecting awareness and responsibility toward the role of taxation in national development. Waluyo in Riyadi et al. (2021) defines compliance as a condition in which taxpayers understand and apply all tax provisions, fill out annual tax returns completely and accurately, and pay taxes on time. Under PMK No. 74/PMK.03/2012, a taxpayer is considered compliant if they submit SPT on time, have no outstanding tax arrears, and have not been subject to criminal tax sanctions within the past five years. Compliance indicators include honest and complete SPT submission, timely return of SPT, accurate tax calculation and payment, and settlement of any tax arrears (Erica, 2021, as cited in Hantono & Sianturi, 2022).

Empirical Findings and Controversies

A number of prior studies have examined the relationship between digital tax systems, Account Representative services, and taxpayer compliance, producing varied results. Yusranaditya et al. (2024) and Shabrina et al. (2024) consistently found that both e-filing understanding and AR services positively and significantly influence individual taxpayer compliance. Sinaga and Arista (2022) similarly confirmed positive effects of e-billing, AR, and e-filing on compliance, with an R-square value of 73.6%. Syam Hasnidar (2024) found that AR performance was the most dominant variable in influencing corporate taxpayer compliance, while Constanti Ludvenita Adsitanada et al. found that perceived benefits of e-filing and AR performance significantly affected compliance, though perceived ease of use did not. In contrast, Syahfitri and Ompusunggu (2024) found that AR service quality, tax sanctions, and e-filing all significantly influenced individual taxpayer compliance at KPP Pratama South Batam, while Arief (2023) found that AR as a moderating variable actually weakened the influence of other independent variables, except for e-filing.

Regarding Coretax specifically, Siagian (2025) found that tax reporting and the Coretax system had a positive and significant effect on taxpayer compliance with an R^2 of 0.522. Korat and Munandar (2025) concluded through a literature review that Coretax improves efficiency, transparency, and compliance through integrated control of registration, reporting, payment, and oversight processes. R. Amelia Lestari (2025) confirmed that Coretax implementation positively and significantly affects both accountability and tax transparency. Jeconiah Nathanael and Condro Widodo (2025) added that Coretax simplifies reporting and reduces errors, though uneven technological infrastructure and low digital literacy remain key obstacles. Zebua Sari Trim'swita (2025) found, however, that Coretax as a moderating variable did not significantly strengthen the relationship between tax literacy, technology use, and compliance among MSME taxpayers, suggesting the system has yet to reach its full potential.

Eko Affandi (2021) emphasized through a qualitative phenomenological study the urgency of standardizing AR communication patterns to improve compliance oversight effectiveness. Tsabita et al. (2025) demonstrated that AR as a moderating variable strengthened the positive relationship between understanding of tax regulations and taxpayer compliance. Apriyanti Titin (2024) found that tax administration digitalization moderated the relationship between AR consultation and supervision with compliance positively, but did not moderate service quality. These contrasting findings collectively point to the complexity of the compliance dynamic and the context-dependent nature of the AR and digital system effects.

Identified Research Gap

Despite the volume of research on taxpayer compliance, Account Representative services, and digital tax systems, most prior studies focus on general e-filing systems or fiscal service quality in a broad sense, rather than specifically examining the Coretax Administration System, which only commenced full operations in January 2025. Furthermore, most existing studies employ quantitative methods that capture statistical relationships but do not adequately explore the lived experiences and perceptions of taxpayers in adapting to new digital tax environments. No study identified in the literature has combined a qualitative approach with both Coretax implementation and AR services as primary variables within a single framework, particularly at the local KPP level.

Conceptual Framework

This study adopts the Theory of Planned Behavior as its primary theoretical lens. The Coretax system is viewed as an enabler of perceived behavioral control, as its structured and accessible design strengthens taxpayers' confidence in fulfilling their obligations (Khotmi, 2025). Account Representative services, on the other hand, contribute to the formation of subjective norms, as their guidance and interactions shape taxpayer perceptions of social expectations around compliance (Latief, 2020). Together, these two elements are expected to influence individual taxpayer compliance at KPP Pratama Subang by forming the attitudes, norms, and perceived control necessary for voluntary and consistent fulfillment of tax obligations (Sugiyono, 2019).

RESEARCH METHOD

Research Design

This study adopts a qualitative exploratory approach to examine the implementation of the Coretax Administration System and Account Representative (AR) services in improving individual taxpayer compliance at KPP Pratama Subang. According to Sugiyono (2019), qualitative research is grounded in postpositivist philosophy, conducted in natural settings where the researcher serves as the primary instrument, data collection is carried out through triangulation, and analysis is inductive in nature with an emphasis on meaning rather than generalization. The exploratory design was specifically selected because Coretax only commenced full operations in January 2025, meaning the phenomenon remains relatively new and insufficiently documented in the existing literature. As Sugiyono (2019) explains,

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exploratory research aims to dig deeper and generate new understanding about a phenomenon or problem with limited prior information, through techniques such as in-depth interviews, observation, and documentation. This approach is therefore well-suited to capturing the nuanced experiences and perceptions of both tax officials and individual taxpayers in adapting to the new system.

Research Site

The study was conducted at KPP Pratama Subang, located at Jalan Mayjen Siswomiharjo No. 52 Karanganyar, Subang Subdistrict, Subang Regency, West Java, 41211. Data collection took place from October 2025 to June 2026.

Data Sources and Sampling

This study draws on both primary and secondary data. Primary data were obtained directly from informants through interviews, observation, and documentation at the research site (Sugiyono, 2019). Secondary data were gathered indirectly from existing records, including KPP Pratama Subang's performance reports, individual taxpayer compliance statistics for the period 2022 to 2024, applicable tax regulations, and academic journals related to Coretax implementation, Account Representative services, and taxpayer compliance.

Informants were selected using purposive sampling, a technique in which participants are chosen based on specific criteria relevant to the research objectives (Moleong, 2015). Criteria for KPP staff informants included involvement in tax administration, participation in socialization or education activities, and responsibility for monitoring taxpayer compliance. Criteria for individual taxpayer informants included being a registered taxpayer, having used the Coretax system, and having directly interacted with an Account Representative. A total of five informants participated in this study, as detailed in Table 3.1 The informants consisted of two Individual Taxpayers (WPOP), namely Informant 1 and Informant 2, who had used the Coretax system directly in fulfilling their tax obligations. In addition, two Account Representatives (AR), namely Informant 3 and Informant 4, were involved because they were responsible for supervising, guiding, and providing consultation services to taxpayers at KPP Pratama Subang. Furthermore, one Tax Extension Officer, namely Informant 5, participated as an informant due to involvement in tax socialization and taxpayer education activities related to the implementation of the Coretax system. The selection of these informants was based on their direct experience and involvement in the implementation of digital tax administration services at KPP Pratama Subang.

Data Collection Methods

Data were collected through three complementary methods. First, in-depth interviews were conducted with all five informants using structured interview guides tailored to each informant category. According to Sugiyono (2019), interviews are appropriate when the researcher seeks to understand respondents' experiences more deeply, particularly when the number of respondents is small. Interview questions were organized around three variables: Coretax system implementation, Account Representative service quality, and individual taxpayer compliance, with indicators drawn from Tambun et al. (2020), Sinaga and Arista (2022), and Hantono and Sianturi (2022) respectively. For individual taxpayers, questions explored their experience using Coretax, the quality of AR guidance received, and their compliance behavior. For Account Representatives, questions focused on the implementation process, taxpayer understanding, service delivery, and compliance monitoring. For the tax extension officer, questions addressed the socialization process, coordination with ARs, and barriers to improving compliance.

Second, structured observation was carried out at KPP Pratama Subang to directly observe the service processes between Account Representatives and taxpayers, including service procedures and staff-taxpayer interactions. As Sugiyono (2019) notes, observation is particularly useful when research concerns the behavior of individuals and work mechanisms. This method was used to verify the consistency between what was reported in interviews and what actually occurs in practice.

Third, documentation review was conducted to analyze supporting materials including taxpayer compliance records, Coretax socialization documents, and prevailing tax regulations. Documentation serves to complement and reinforce the findings obtained from interviews and observation (Sugiyono, 2019).

Data Analysis Techniques

Data analysis followed the interactive model of Miles and Huberman (1984) as cited in Sugiyono (2019), which involves four concurrent and iterative stages. The first stage is data collection, where all information gathered from interviews, observation, and documentation is recorded systematically. The second stage is data reduction, in which the researcher selects, focuses, and condenses the raw data by identifying key themes and patterns while eliminating irrelevant information. The third stage is data display, where reduced data are presented in the form of descriptive narratives that facilitate interpretation and guide subsequent analytical steps. The fourth stage is conclusion drawing and verification, where initial conclusions are drawn, tested against emerging evidence, and refined until they are well-grounded and credible (Sugiyono, 2019).

In addition, a scoring procedure adapted from Suharsimi Arikunto (2017) was applied to assess the consistency between interview results and observation findings. Each informant's responses were evaluated against expected indicators and assigned a score of 1 if consistent and 0 if not. The resulting percentage was calculated using the formula: (Total Actual Answers / Total Expected Answers) x 100% (Suharsimi Arikunto, 2014). The percentage scores were then interpreted according to the following categories: above 75% is classified as Good, 60% to 75% as Sufficient, and below 60% as Poor.

Data Validity

To ensure the rigor and trustworthiness of the findings, four validity tests were applied as outlined by Sugiyono (2019). Credibility was established through combined triangulation, encompassing both technique triangulation cross-checking data consistency across interviews, observation, and documentation and source triangulation, which involved comparing and verifying information across different informants. Transferability was addressed by presenting research findings in a detailed, clear, and systematic manner so that readers can assess the applicability of the results to other contexts or settings (Sugiyono, 2019). Dependability was ensured through a comprehensive audit of the entire research process, from problem identification and field entry, through data selection, collection, analysis, and verification, to the formulation of conclusions. Confirmability was applied to assess the objectivity of the study by ensuring that the research findings are a direct function of the research process itself, making them verifiable and acceptable across different audiences (Sugiyono, 2019).

Ethical Considerations

In conducting this research, the researcher observed key ethical principles throughout the data collection process. Participation by all informants was voluntary and based on informed consent, with each participant made aware of the research purpose and their right to withdraw at any time. The identities of individual taxpayers are treated with confidentiality, and all data obtained from informants were used

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solely for academic purposes. The researcher also ensured that the observation process at KPP Pratama Subang was conducted without disrupting regular service operations or compromising the privacy of taxpayers present at the office.

RESULTS AND DISCUSSION

Overview of Research Site

KPP Pratama Subang is a vertical unit of the Directorate General of Taxes (DJP) coordinated by the DJP Regional Office of West Java II, serving all sub-districts within Subang Regency. As a public service institution in the field of taxation, the office provides comprehensive services ranging from consultation and administration to tax reporting, supported by adequate facilities and various service innovations aimed at improving taxpayer satisfaction.

Data Validity

Before presenting the findings, a credibility test was conducted through combined triangulation, verifying information from the same source using different techniques, namely interviews, observation, and documentation. Five informants participated in this study: two individual taxpayers (WPOP), two Account Representatives (AR), and one tax extension officer. The triangulation process confirmed that the information obtained from interviews is accurate and valid, as cross-verification across methods and sources produced consistent patterns. Overall, the interview findings indicate that the Coretax system has been implemented as part of the digital transformation of tax services at KPP Pratama Subang, though it has not yet operated optimally. Similarly, Account Representatives have carried out their roles in providing guidance and supervision, although implementation still requires improvement. Taxpayer understanding of both Coretax and their tax obligations remains uneven across informants.

Implementation and experience of using the Coretax system as a digital service at KPP Pratama Subang

Based on interviews conducted with individual taxpayers, Account Representatives, and the tax extension officer, the Coretax system has been implemented to support various services including taxpayer registration, SPT reporting, and integrated tax data management within a single platform. However, the findings reveal that the system's implementation has not yet run optimally. Informants reported persistent difficulties including login problems, challenges in adapting to the new interface, and limited understanding of how to operate the system.

Table 1
Conclusions on the implementation and experience of using the Coretax system as a digital service

Informant	Q1	Q2	Q3	Q4	Consistent	Inconsistent
1	1	0	0	1	2	2
2	1	0	0	0	1	3
3	1	0	0	1	2	2
4	0	0	0	0	0	4

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Total					**5**	**11**

Total expected answers: 4 x 4 = 16 Percentage: (5/16 x 100%) = 31.25% Poorly
Source: Processed data, 2026

The score of 31.25% falls below the 60% threshold, placing this aspect in the "poorly" category according to Suharsimi Arikunto's (2014) classification. A score of 0 was assigned where informant responses did not reflect the Coretax implementation indicators, specifically ease of use, level of understanding, and perceived benefits. On Question 1, only Informant 4 scored 0, indicating fundamental difficulty in understanding the basic operation of the system from the outset. On Question 2, all four informants scored 0, reflecting a universal inability to navigate the system's features and workflows in greater depth, with responses consistently emphasizing confusion, unfamiliarity with available features, and reliance on external assistance. On Question 3, all informants again scored 0, as none reported experiencing meaningful benefits from the system; instead, responses focused on obstacles rather than improvements, noting that the system had not simplified work processes or created time efficiencies. On Question 4, Informants 2 and 4 scored 0, with both reporting negative overall user experiences and continued difficulties across multiple aspects of system usage.

The role of Account Representatives (AR) in fostering and supervising taxpayer compliance at the Subang Pratama Tax Office

The interview findings confirm that Account Representatives play a crucial role in guiding and supervising taxpayers. ARs provide education, consultation, and assistance regarding the fulfillment of tax obligations, delivered through face-to-face meetings, telephone, and other communication channels. However, challenges remain in implementation, including difficulties in contacting taxpayers and low responsiveness from a portion of the taxpayer base.

Table 2
Conclusion on the Role of Account Representatives (AR) in fostering and supervising taxpayer compliance

Informant	Q1	Q2	Q3	Q4	Consistent	Inconsistent
1	1	1	0	0	2	2
2	0	0	0	0	0	4
3	1	1	1	0	3	1
4	1	1	0	0	2	2
Total					**7**	**9**

Total expected answers: 4 x 4 = 16 Percentage: (7/16 x 100%) = 43.75% — Poorly
Source: Processed data, 2026

The score of 43.75% also falls below the 60% threshold, categorized as "poorly." On Question 1, only Informant 2 scored 0, indicating a complete absence of active communication or interaction with their assigned AR, while other informants reported at least some level of contact. On Question 2,

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Informant 2 again scored 0, reflecting no perceived guidance or assistance in understanding tax obligations, unlike other informants who reported some form of coaching. On Question 3, three informants (1, 2, and 4) scored 0. Informant 1, despite experiencing some communication and guidance, reported that AR involvement had not produced a significant impact on their compliance. Informant 2 consistently scored 0 across all questions, indicating that AR services were entirely absent from their experience. Informant 4 acknowledged initial interaction but reported no tangible benefit to their understanding or compliance. On Question 4, all informants scored 0, indicating that no informant perceived direct monitoring or supervisory oversight from their AR. This finding reveals that the AR's supervision function has not been effectively felt by taxpayers at the individual level.

Implementation of WPOP compliance in fulfilling tax obligations at the Subang Pratama Tax Office

Interview findings indicate that the level of individual taxpayer compliance at KPP Pratama Subang is reasonably adequate. A number of taxpayers demonstrated awareness in fulfilling their obligations, particularly in SPT reporting. However, compliance continues to be influenced by factors including tax knowledge, the ease of tax administration, and taxpayers' economic conditions. A portion of taxpayers have not yet fully understood their obligations, which risks further reducing compliance levels.

Table 3.
Drawing Conclusions on the Implementation of WPOP Compliance in Fulfilling Tax Obligations

Informant	Q1	Q2	Q3	Q4	Consistent	Inconsistent
1	1	0	1	1	3	1
2	1	0	1	1	3	1
3	1	1	1	1	4	0
4	0	1	0	0	1	3
Total					**11**	**5**

Total expected answers: 4 x 4 = 16 Percentage: (11/16 x 100%) = 68.75% — pretty good
Source: Processed data, 2026

The score of 68.75% falls within the 60% to 75% range, placing this aspect in the " pretty good" category. On Question 1, only Informant 4 scored 0, demonstrating delays and irregularities in formal compliance such as tax reporting and payment, whereas other informants showed general fulfillment of their obligations. On Question 2, Informants 1 and 2 scored 0, reflecting limited understanding of tax procedures and applicable regulations, while Informants 3 and 4 scored 1, indicating relatively stronger comprehension. On Question 3, Informant 4 again scored 0, indicating possible discrepancies in tax calculation or payment execution. On

Question 4, Informant 4 once more scored 0, reflecting inconsistency in fulfilling tax obligations on a regular basis, while the remaining informants demonstrated a more consistent compliance pattern.`

Recapitulation of Assessment Results

No.	Aspect Measured	Percentage	Category

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1	Conclusions on the implementation and experience of using the Coretax system as a digital service	31.25%	Poorly
2	Conclusion on the Role of Account Representatives (AR) in fostering and supervising taxpayer compliance	43.75%	Poorly
3	Drawing Conclusions on the Implementation of WPOP Compliance in Fulfilling Tax Obligations	68.75%	pretty good
Average		**48%**	**Poorly**

Source: Processed data, 2026

Interpretation in Light of Literature

The overall average score of 48% indicates that the combined implementation of Coretax and AR services at KPP Pratama Subang has not yet reached an optimal level, reflecting a gap between the policy intent of tax modernization and field-level realities. This finding is consistent with Purnomo (2025) and Simanjuntak and Kusuma (2024), who identified technical barriers, low digital literacy, and uneven internet connectivity as primary obstacles to Coretax optimization. It also aligns with the conclusions of Aqilah (2025) as cited in Dodhy Candra Saputra (2025), who found that Coretax had not been fully effective in improving administrative efficiency due to persistent errors, downtime, and access difficulties.

The relatively stronger compliance score of 68.75% suggests that taxpayer willingness to fulfill obligations exists, but is constrained by systemic and service-level barriers. This supports Siti Kurnia Rahayu's (2010) view that taxpayer compliance is a voluntary behavior shaped by awareness and the quality of the surrounding administrative environment. The finding that formal compliance indicators performed better than those tied to system use or AR interaction further reflects the argument of Wicaksari et al. (2021) that both external factors such as the quality of the tax system and service and internal factors such as taxpayer awareness jointly determine compliance levels.

The poor score for AR services (43.75%), particularly the complete absence of perceived supervision across all informants on Question 4, contrasts sharply with the positive findings of Rastrasila, Dwika, and Sulastiningsih (2025), who found that AR performance directly and positively impacts compliance. It is more consistent with the findings of Syahfitri and Ompusunggu (2024) and Arief (2023), whose mixed results suggest that the effect of AR services on compliance is highly context-dependent. Eko Affandi (2021) further argued that standardizing AR communication patterns is urgently needed to improve compliance oversight effectiveness, a recommendation that appears particularly relevant to the conditions observed at KPP Pratama Subang.

Theoretical Implications

From the perspective of the Theory of Planned Behavior (Ajzen & Fishbein, as cited in Sahib & Anugrah, 2022), that the Theory of Planned Behavior is a conceptual framework that highlights the aspect of rationality in human behavior, as well as the view that such behavior is under the control of individual consciousness. The low scores for Coretax usability and AR service quality indicate that two of the three key determinants of behavioral intention perceived behavioral control and subjective norms remain underdeveloped among taxpayers at KPP Pratama Subang. When the system is difficult to navigate and AR interaction is either absent or ineffective, taxpayers lack both the confidence and social reinforcement needed to sustain voluntary compliance. The relatively higher compliance score suggests that the third determinant, attitude toward behavior, is somewhat present, as taxpayers retain a general awareness of their obligations. However, without adequate support from the system and the AR, this positive attitude is insufficient to consistently translate into full compliance behavior.

In this study, the implementation of the Coretax system reflects the dimension of perceived behavioral control because the system affects taxpayers' perceptions regarding the ease or difficulty of fulfilling their tax obligations through digital services. Taxpayers who understand and can operate the Coretax system properly tend to feel more confident and capable of carrying out their tax obligations independently.

Meanwhile, the role of Account Representatives (AR) is closely related to subjective norms in TPB because ARs act as tax officers who provide guidance, supervision, consultation, and encouragement to taxpayers. The interaction between taxpayers and ARs creates social influence and motivation that can encourage taxpayers to comply with tax regulations. Good communication and assistance from ARs can strengthen taxpayers' awareness and willingness to fulfill their obligations voluntarily.

In addition, taxpayer compliance behavior in this study reflects the behavioral intention component in TPB, where compliance is influenced by taxpayers' attitudes toward the tax system, the support received from tax officers, and the perceived ease of carrying out tax administration activities. Therefore, the findings of this study strengthen the relevance of the Theory of Planned Behavior in explaining taxpayer compliance behavior within the implementation of the Coretax system and Account Representative services at KPP Pratama Subang.

Practical and Policy Relevance

These findings carry direct implications for the DJP and KPP Pratama Subang. First, targeted technical improvements to the Coretax interface, combined with more intensive and accessible socialization activities, are essential to lower the barrier to digital adoption, particularly for taxpayers with limited technology literacy. Second, the AR supervision function requires urgent restructuring. The finding that no informant perceived direct monitoring from their AR suggests a need for clearer role delineation, more regular contact protocols, and performance metrics tied to individual taxpayer engagement outcomes. Third, the standardization of AR service delivery, as proposed by Eko Affandi (2021) and Yusranaditya et al. (2024), should be prioritized to ensure equitable service quality across all taxpayer segments. If these gaps are not addressed, the broader goal of Coretax to modernize Indonesia's tax administration and improve compliance risks falling short of its intended outcomes.

Unexpected Results

One notable finding is the universal score of 0 on the AR supervision question across all informants, including those who otherwise reported some degree of communication and guidance from their AR. This suggests a structural disconnect: while ARs may engage in consultative activities, their supervisory and monitoring functions are either not being performed or are not being perceived as such by taxpayers. This is an unexpected result given that supervision is formally listed as a primary AR duty under Minister of Finance Decree No. 98/KMK.01/2006. Additionally, the relatively adequate compliance score of 68.75%, despite the poor performance of both Coretax and AR service indicators, suggests that taxpayer compliance at KPP Pratama Subang is sustained more by individual awareness and existing habits than by the digital system or human service interventions, pointing to the resilience of internal compliance motivations even in the absence of optimal institutional support

CONCLUSION

This study examined the implementation of the Coretax system and the role of Account Representatives (AR) in improving individual taxpayer compliance at KPP Pratama Subang. Based on the recapitulation results presented in Table 4.4, three central findings emerged.

First, the implementation and user experience of the Coretax system obtained a score of 31.25%, which falls into the poor category. The findings indicate that the Coretax system has been implemented as part of the digital transformation of tax administration; however, its effectiveness remains limited due to technical obstacles, restricted system access, login difficulties, and low levels of taxpayer understanding regarding system features and procedures. These findings suggest that user readiness and digital literacy were not yet fully considered during the implementation process. As a result, many taxpayers still depend on direct assistance from tax officers when carrying out their tax obligations through the system.

Second, the role of Account Representatives (AR) in taxpayer guidance and supervision obtained a score of 43.75%, which is also categorized as poor. Although ARs have formally carried out their responsibilities in providing consultation, supervision, and taxpayer assistance, the findings reveal weaknesses in communication effectiveness, responsiveness, and the intensity of taxpayer guidance. Several taxpayers still perceived the support provided by ARs as limited, particularly in helping them adapt to the newly implemented Coretax system. This indicates that ARs have not yet fully performed their strategic role in strengthening taxpayer understanding and encouraging sustainable compliance behavior.

Third, the level of individual taxpayer compliance obtained a score of 68.75%, which falls into the fairly good category. This finding demonstrates that taxpayers generally attempt to fulfill their obligations, such as reporting and paying taxes. Nevertheless, the compliance level has not yet reached an optimal condition because taxpayer compliance is still strongly influenced by external factors, including system convenience, technical support, and guidance from tax officers, rather than being driven by intrinsic awareness and voluntary compliance. Several taxpayers still experience difficulties in understanding digital tax administration procedures and adapting to the Coretax system.

Taken together, these findings demonstrate that the implementation of the Coretax system and Account Representative (AR) services have not yet been effectively integrated in supporting taxpayer compliance at KPP Pratama Subang. The success of tax administration modernization depends not only on technological transformation, but also on taxpayer readiness, digital literacy, communication quality, and the effectiveness of direct guidance provided by tax officers. Therefore, improvements in system stability, taxpayer education, and the optimization of AR services are necessary to strengthen voluntary taxpayer compliance in the digital taxation era.

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