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CORETAX ACCEPTANCE AND SME TAX COMPLIANCE: THE MEDIATING ROLE OF TRUST

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***Abstract -** This study examined whether trust mediated the relationship between Coretax acceptance and tax compliance among micro, small, and medium-sized enterprise taxpayers during Indonesia's transition to the Coretax administration system. A quantitative explanatory design was applied to survey data from 100 SME taxpayers in Southern Brebes, Central Java. The model was assessed using partial least squares structural equation modeling with 5,000 bootstrap subsamples. Coretax acceptance had a strong positive effect on trust, and trust positively affected SME tax compliance. The indirect effect of Coretax acceptance on compliance through trust was positive and significant, whereas the remaining direct effect was not statistically significant. These findings indicated indirect-only mediation: acceptance translated into compliant behavior primarily when positive evaluations of the system developed into confidence in its security, transparency, and reliability. The study extends technology-acceptance research by linking system acceptance to voluntary tax compliance through a trust-building mechanism and suggests that tax authorities should manage user experience and institutional credibility simultaneously.*

***Keywords:** Coretax acceptance; trust; tax compliance; SMEs; digital taxation*

INTRODUCTION

Digital transformation has become a central instrument for modernizing tax administration because it can integrate registration, reporting, payment, data management, and supervision within a unified service architecture. The policy objective is not limited to automating established procedures; it also involves redesigning taxpayer interactions, reducing compliance costs, and improving the quality of information available to tax authorities. The Organisation for Economic Co-operation and Development frames this transition through Tax Administration 3.0, in which digital tax services are increasingly embedded in taxpayers' natural systems and economic activities (OECD, 2020, 2022, 2025). Nevertheless, technological availability does not by itself guarantee effective use or compliant behavior. The success of a digital tax platform depends on how users evaluate the system and whether those evaluations generate confidence in the institution and technology that process sensitive tax information.

Indonesia's Coretax Administration System represents a major step in this transformation. Coretax was designed to integrate taxpayer registration, tax invoices, returns, payments, and administrative data into one digital platform. During the early transition, however, taxpayers encountered unfamiliar procedures, access constraints, data inconsistencies, and service disruptions. These conditions were particularly relevant to micro, small, and medium-sized enterprises, whose administrative capacity and access to specialized tax assistance are often limited. Consequently, the transition created a behavioral challenge: SME taxpayers had to evaluate whether Coretax was useful and manageable while also deciding whether the system was sufficiently reliable, secure, and transparent to support their tax obligations.

Technology Acceptance Model research explains that favorable evaluations of usefulness and ease of use increase users' acceptance of an information system (Davis, 1989). In electronic tax services, perceived usefulness, ease, and credibility have consistently been associated with adoption and continued use (Wang, 2003; Abu-Silake et al., 2024). Yet acceptance and compliance are conceptually different. Acceptance reflects a positive evaluation of the digital platform, whereas tax compliance concerns timely reporting, accurate income disclosure, payment according to applicable provisions, and proper documentation. A taxpayer may find a system useful but still hesitate to rely on it when security, privacy, transparency, or institutional integrity is uncertain.

Trust provides the theoretical bridge between these outcomes. The Slippery Slope Framework argues that voluntary compliance is strengthened when taxpayers trust the tax authority and the tax system, rather than complying only because of enforcement and sanctions (Kirchler et al., 2008). In a digital environment, trust also includes confidence that the platform operates reliably, protects personal and business data, and processes tax information transparently. Prior studies have shown that trust and awareness strengthen the relationship between digital tax-system use and compliance (Al-Okaily, 2024), while service quality and user satisfaction support tax-compliance intentions (Saptono et al., 2023). Thus, acceptance should not be treated as the final behavioral outcome; it may first need to generate trust before producing compliance.

Previous research on Coretax and other digital tax platforms has generally followed two separate streams. One stream focuses on technology adoption, examining usefulness, ease of use, facilitating conditions, or system quality. The other focuses on compliance determinants such as knowledge, sanctions, fairness, and trust. Studies in the Indonesian Coretax context have begun to evaluate system implementation, socialization, and taxpayer compliance, but empirical evidence concerning the psychological process connecting acceptance to compliance remains limited (Dewi & Bagiana, 2025; Nurkhasanah et al., 2026; Paulus & Daito, 2026; Suartika et al., 2026). In particular, few studies have tested whether trust explains how a positive evaluation of Coretax is converted into compliant behavior among SME taxpayers during the transition period.

This study addressed that gap by positioning trust as a mediator between Coretax acceptance and SME tax compliance. Its novelty lies in integrating the evaluative mechanism of the Technology Acceptance Model with the voluntary-compliance mechanism of the Slippery Slope Framework in a focused mediation model. Rather than assuming that acceptance directly produces compliance, the study proposed that acceptance builds confidence in the security, transparency, and reliability of Coretax, which subsequently encourages compliant behavior. The objective was to examine the direct effects among Coretax acceptance, trust, and SME tax compliance and to test the mediating role of trust among SME taxpayers in Southern Brebes, Central Java.

Hypothesis development

Coretax acceptance reflects taxpayers' positive evaluation of the system's ease of learning, convenience, usefulness, and administrative efficiency. When users experience a system as understandable and beneficial, uncertainty declines and perceptions of competence and predictability improve. In electronic tax filing, positive system evaluations increase perceived credibility because users interpret consistent performance and practical benefits as signals that the platform can be relied upon (Wang, 2003). Therefore, favorable acceptance of Coretax should strengthen taxpayers' confidence in its security, transparency, and reliability.

H1: Coretax acceptance positively affects trust in Coretax.

Trust is central to voluntary tax compliance because it reduces the perceived risk of interacting with the tax authority and encourages cooperation. The Slippery Slope Framework proposes that taxpayers who trust the tax system are more willing to comply without excessive enforcement pressure (Kirchler et al., 2008). In the Coretax context, taxpayers who believe that the system protects their data, operates transparently, and processes obligations reliably should be more willing to file returns on time, pay according to the rules, report income honestly, and retain tax documentation.

H2: Trust in Coretax positively affects SME tax compliance.

The effect of acceptance on compliance may occur through a sequential psychological process. Acceptance provides a positive evaluation of system usefulness and usability, but compliant behavior additionally requires confidence that the system and its administrator will handle taxpayer information properly. Trust transforms a favorable user experience into willingness to cooperate with the tax system. Accordingly, taxpayers who accept Coretax should become more compliant primarily when acceptance develops into confidence in the system's integrity and reliability.

H3: Trust mediates the effect of Coretax acceptance on SME tax compliance.

RESEARCH METHODS

This study used a quantitative explanatory design and a cross-sectional survey. The unit of analysis was the owner or manager of an SME who had taxpayer status and operated in Southern Brebes, Central Java, particularly in Bumiayu, Paguyangan, and surrounding areas. Purposive sampling was applied using the criteria that respondents had operated their businesses for at least one year, used digital devices in business activities, and had used or possessed sufficient knowledge of digital tax-administration services, including Coretax. The final dataset consisted of 100 respondents.

The instrument used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Coretax acceptance was measured with six items covering ease of learning, clarity, convenience, usefulness, efficiency, and assistance in understanding tax obligations. Trust in Coretax was measured with three items concerning system security, protection against data misuse, and transparency. SME tax compliance was measured with four items covering timely return filing, payment according to regulations, honest income reporting, and orderly retention of tax evidence. The construct operationalization was grounded in Davis (1989), Wang (2003), Kirchler et al. (2008), Saptono et al. (2023), and Al-Okaily (2024).

Initial screening identified 10 zero-coded responses among 2,500 item observations, whereas valid scale values ranged from 1 to 5. These entries were treated as missing and replaced with the corresponding item mean. The analysis used partial least squares structural equation modeling with reflective measurement. Reliability and convergent validity were assessed through outer loadings, Cronbach's alpha, composite reliability, and average variance extracted. Discriminant validity was evaluated using the heterotrait-monotrait ratio. The structural model was assessed using variance inflation factors, coefficients of determination, path coefficients, and direct and indirect effects. Significance was evaluated using 5,000 bootstrap subsamples and 95% confidence intervals.

Table 1. Construct Operationalization

Construct	Items	Measurement coverage	Conceptual basis
Coretax Acceptance	6	Ease, clarity, convenience, usefulness, and efficiency	Davis (1989); Wang (2003)
Trust in Coretax	3	Security, data protection, and transparency	Kirchler et al. (2008); Al-Okaily (2024)
SME Tax Compliance	4	Filing, payment, honesty, and tax documentation	Kirchler et al. (2008); Saptono et al. (2023)

RESULTS AND DISCUSSION

Descriptive results

SME tax compliance had the highest mean (3.692), followed by trust in Coretax (3.647) and Coretax acceptance (3.364). The pattern indicated that respondents reported relatively high compliance, while acceptance and trust remained in the moderate range. The gap between acceptance and compliance suggested that compliant behavior during the transition did not necessarily reflect uniformly positive system evaluations. It also reinforced the need to examine the mechanism through which acceptance was translated into compliance.

Table 2. Descriptive Statistics

Construct	Items	Mean	Standard deviation	Category
Coretax Acceptance	6	3.364	0.813	Moderate
Trust in Coretax	3	3.647	0.750	Moderate
SME Tax Compliance	4	3.692	0.708	High

Measurement model assessment

The measurement model demonstrated satisfactory internal consistency and convergent validity. Cronbach's alpha ranged from 0.919 to 0.971, composite reliability ranged from 0.944 to 0.977, and all average variance extracted values exceeded 0.50. Outer loadings ranged from 0.863 to 0.965. The heterotrait-monotrait ratios were 0.853 between Coretax acceptance and trust, 0.763 between Coretax acceptance and tax compliance, and 0.847 between trust and tax compliance. All values were below 0.90, indicating acceptable discriminant validity (Henseler et al., 2015; Hair et al., 2022).

Table 3. Measurement Model Results

Construct	Outer loading	Alpha	CR	AVE	Decision
Coretax Acceptance	0.910-0.951	0.971	0.977	0.878	Accepted
Trust in Coretax	0.938-0.965	0.944	0.964	0.899	Accepted
SME Tax Compliance	0.863-0.932	0.919	0.944	0.808	Accepted

Structural model and mediation results

Coretax acceptance explained 66.3% of the variance in trust. Coretax acceptance and trust jointly explained 64.0% of the variance in SME tax compliance. The model therefore had moderate explanatory power. The direct effect of Coretax acceptance on trust was positive and strong ($\beta = 0.814$), and the effect of trust on SME tax compliance remained positive after controlling for acceptance ($\beta = 0.598$). The remaining direct effect of Coretax acceptance on SME tax compliance was positive but its 95% bootstrap confidence interval crossed zero ($\beta = 0.234$).

Table 4. Structural Model Results

Hypothesis / path	Beta	t-value	95% CI	Decision
H1: CA → TR	0.814	17.995	0.707-0.887	Supported
H2: TR → TC	0.598	4.561	0.348-0.858	Supported
CA → TC (direct)	0.234	1.747	-0.042-0.481	Not significant
H3: CA → TR → TC	0.487	4.018	0.268-0.741	Supported

The indirect effect of Coretax acceptance on SME tax compliance through trust was positive and significant ($\beta = 0.487$), whereas the direct effect was not statistically significant. This pattern indicated indirect-only mediation. In substantive terms, positive evaluations of Coretax did not independently guarantee stronger compliance; acceptance produced compliance primarily when it developed into trust in the system's security, transparency, and reliability.

Discussion

The support for H1 confirmed that Coretax acceptance was a major antecedent of trust. Taxpayers who perceived the system as easy to learn, convenient, useful, and efficient were more confident that it could be relied upon. This finding extends the Technology Acceptance Model beyond behavioral intention or use. In a mandatory public digital service, acceptance also functions as an experiential signal from which users infer system credibility. The result is consistent with Wang (2003), who identified perceived credibility as important in electronic tax filing, and with Abu-Silake et al. (2024), who showed that favorable evaluations of digital tax platforms encourage actual usage.

The strong relationship between acceptance and trust is particularly important during the Coretax transition. Tax systems process sensitive financial and identity data, so users evaluate more than convenience. A platform that is easy and useful can reduce uncertainty, but repeated and reliable interactions are needed to establish confidence that data will not be misused and that procedures will be transparent. The result therefore implies that interface improvement, service stability, and understandable workflows are not merely technical objectives; they are sources of institutional credibility.

H2 was also supported. Trust positively affected SME tax compliance after the effect of acceptance was taken into account. This finding confirmed the Slippery Slope Framework, which identifies trust as a foundation of voluntary compliance (Kirchler et al., 2008). SME taxpayers who trusted Coretax were more willing to report on time, pay according to regulations, disclose income honestly, and maintain tax evidence. The finding is consistent with Al-Okaily (2024), who demonstrated that trust strengthens the compliance consequences of digital taxation systems, and with Saptono et al. (2023), who linked the quality of electronic tax services to compliance intention through favorable user evaluations.

The mediation result provided the central contribution of the study. The significant indirect effect and nonsignificant remaining direct effect showed that acceptance alone was insufficient to explain compliance. This finding differs from a simple technology-deterministic assumption in which use of a digital platform automatically improves taxpayer behavior. Instead, the mechanism was psychological and institutional: acceptance reduced operational uncertainty, trust reduced relational and information risk, and trust subsequently encouraged cooperation with the tax system. The study therefore connected the Technology Acceptance Model and the Slippery Slope Framework in a single behavioral process.

The findings have practical implications for the Directorate General of Taxes. Efforts to increase acceptance should focus on simplifying navigation, reducing technical errors, improving response time, and providing clear procedural guidance. These measures should be accompanied by transparent communication regarding data protection, error resolution, system updates, and accountability. Training that only explains how to operate Coretax may be insufficient when taxpayers remain uncertain about security and institutional reliability. Implementation policy should therefore manage usability and trust simultaneously.

The study was limited by its cross-sectional design, purposive sample of 100 SME taxpayers from one geographic area, and reliance on self-reported perceptions and compliance behavior. The use of the same survey source for all constructs may also create common-method concerns, although the measurement model showed adequate construct differentiation. Future research should use longitudinal designs to examine how trust changes as Coretax stabilizes, include objective reporting or payment data, and compare taxpayers across regions, business sizes, and levels of digital experience. Additional constructs such as perceived privacy risk, system quality, tax fairness, and power of authorities could also clarify when acceptance produces trust and compliance.

CONCLUSION

This study demonstrated that trust was the mechanism through which Coretax acceptance was translated into SME tax compliance. Coretax acceptance strongly increased trust, and trust positively affected compliance, while the remaining direct effect of acceptance was not statistically significant. The findings therefore supported indirect-only mediation and showed that favorable evaluations of ease, usefulness, and efficiency were not sufficient unless they generated confidence in the system's security, transparency, and reliability. The study integrated the Technology Acceptance Model with the Slippery Slope Framework by explaining how a technology-related evaluation developed into voluntary compliance behavior. For tax authorities, the implication is that Coretax implementation should combine a stable and user-friendly service with transparent data governance, credible communication, and responsive problem resolution. These measures are necessary to ensure that system acceptance develops into sustainable taxpayer trust and compliance.

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