



Effectiveness of Coretax Activation and Annual Tax Reporting on Taxpayer Compliance: Masalah Mursalah Perspective

(Study at KP2KP Baradatu, Way Kanan, Lampung)

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ABSTRACT

This study aims to analyze the effectiveness of Coretax activation services and Annual Tax Return (SPT) reporting in improving taxpayer compliance, identify supporting and inhibiting factors, and examine their implementation from the perspective of masalah mursalah. The research employs a qualitative approach with a field research design conducted at KP2KP Baradatu, Way Kanan, Lampung. Data were collected through interviews, observations, and documentation, and analyzed using the interactive model of Miles and Huberman. The findings reveal that Coretax activation services and Annual SPT reporting have provided convenience, efficiency, and flexibility for taxpayers, thereby contributing to improved compliance. Supporting factors include staff competence, availability of digital systems, and increasing taxpayer awareness, while inhibiting factors consist of low digital literacy, limited infrastructure, and resistance to change. From the perspective of masalah mursalah, digital tax services reflect efforts to achieve public benefit, particularly in terms of convenience and public welfare, although not yet fully optimal. Therefore, strengthening education, service quality, and infrastructure is necessary to achieve more equitable public benefit.

Keywords: Coretax, Annual Tax Return, Taxpayer Compliance, Tax Services, Masalah Mursalah.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis efektivitas pelayanan aktivasi Coretax dan pelaporan SPT Tahunan dalam meningkatkan kepatuhan wajib pajak, mengidentifikasi faktor pendukung dan penghambat, serta mengkaji implementasinya dalam perspektif masalah mursalah. Penelitian menggunakan pendekatan kualitatif dengan jenis penelitian lapangan di KP2KP Baradatu, Way Kanan, Lampung. Data diperoleh melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan model interaktif Miles dan Huberman. Hasil penelitian menunjukkan bahwa pelayanan aktivasi Coretax dan pelaporan SPT Tahunan telah memberikan kemudahan, efisiensi, dan fleksibilitas bagi wajib pajak, sehingga berkontribusi terhadap peningkatan kepatuhan. Faktor pendukung meliputi kompetensi petugas, ketersediaan sistem digital, dan meningkatnya kesadaran wajib pajak, sedangkan faktor penghambat meliputi rendahnya literasi digital, keterbatasan infrastruktur, dan resistensi terhadap perubahan. Dalam perspektif masalah mursalah, pelayanan digital perpajakan ini telah mencerminkan upaya mewujudkan kemaslahatan, khususnya dalam aspek kemudahan dan kesejahteraan publik, meskipun belum sepenuhnya

optimal. Oleh karena itu, diperlukan penguatan dalam aspek edukasi, pelayanan, dan infrastruktur untuk mencapai kemaslahatan yang lebih merata.

Kata Kunci: *Coretax, SPT Tahunan, Kepatuhan Wajib Pajak, Pelayanan Perpajakan, Masalah Mursalah.*

INTRODUCTION

Digital transformation in tax administration has become a strategic agenda adopted globally to enhance effectiveness, transparency, and taxpayer compliance. The digitalization of public services, including taxation, is part of the implementation of e-government aimed at improving service quality and bureaucratic efficiency (Indrajit, 2016). In the context of taxation, digitalization not only simplifies administrative procedures but also strengthens monitoring systems and reduces the potential for errors and irregularities. Therefore, developing countries, including Indonesia, continue to reform their technology-based tax systems as part of efforts to increase state revenue and taxpayer compliance.

In Indonesia, tax reform has a strong juridical foundation in statutory regulations, particularly Law Number 6 of 1983 concerning General Provisions and Tax Procedures, as amended several times, most recently by Law Number 7 of 2021 concerning the Harmonization of Tax Regulations. This regulation affirms that Indonesia adopts a self-assessment system, which grants taxpayers the authority to calculate, pay, and report their own tax obligations. Consequently, tax services play a crucial role in supporting ease of compliance and enhancing taxpayer adherence.

As part of this reform, the Directorate General of Taxes has developed a digital-based tax administration system, including the implementation of Coretax as an integrated core tax administration system. Coretax is designed to improve data quality, accelerate administrative processes, and enhance taxpayer compliance monitoring. In addition, the implementation of Annual Tax Return (SPT) reporting through e-filing serves as an essential instrument in improving the accessibility of tax services. Thus, Coretax activation services and Annual Tax Return reporting are not merely administrative processes but also strategic components in improving taxpayer compliance.

From a theoretical perspective, taxpayer compliance can be explained through compliance theory, which suggests that compliance is influenced by both economic and non-economic factors. Allingham and Sandmo argue that taxpayers tend to comply when the perceived benefits outweigh the associated risks (Sandmo, 1972). However, modern approaches emphasize that compliance is not solely driven by sanctions but also by service quality and trust in tax authorities (Kirchler, 2007). This perspective is further reinforced by the slippery slope framework, which posits that taxpayer compliance is influenced by the balance between the power of authorities and taxpayer trust (Kirchler et al., 2008).

Furthermore, service quality theory asserts that high-quality services enhance user satisfaction and positively influence compliance behavior (Parasuraman et al., 1988). In the taxation context, services that are accessible, efficient, and responsive can improve taxpayer experiences and encourage voluntary compliance. This is consistent with the Technology Acceptance Model proposed by Davis, which

explains that technology adoption is influenced by perceived ease of use and perceived usefulness (Davis, 1989). Therefore, the effectiveness of Coretax activation services and Annual Tax Return reporting largely depends on the extent to which the system is user-friendly and beneficial for taxpayers.

From the perspective of Islamic law, tax policies can be analyzed through the concept of *maslahah mursalah*, which refers to public interest not explicitly mentioned in the primary sources but aligned with the objectives of Islamic law (*maqashid al-shariah*). Al-Ghazali defines *maslahah* as efforts to preserve five fundamental values: religion, life, intellect, lineage, and property (Al-Ghazali, 1993). In this context, taxation serves as a state instrument to maintain economic stability and public welfare, thereby aligning with the protection of property (*hifz al-mal*).

Moreover, Al-Syatibi emphasizes that public policies must be oriented toward public welfare and should not contradict the principles of Islamic law (Al-Syatibi, 1997). Accordingly, tax digitalization policies, including Coretax implementation and electronic tax reporting systems, can be evaluated based on their ability to provide convenience, fairness, and benefits to society. If these policies enhance taxpayer compliance and support societal welfare, they can be categorized as *maslahah mursalah*.

Previous studies indicate that the digitalization of tax services has a positive impact on taxpayer compliance. Research by Putra and Lestari found that the implementation of e-filing improves convenience and compliance (Lestari, 2020). Similarly, Sari demonstrated that service quality significantly affects taxpayer compliance (Sari, 2021). While, Wibowo highlighted the importance of tax literacy and socialization in improving compliance (Wibowo, 2019).

However, these studies have several limitations. Most of them employ quantitative approaches and do not deeply explore the implementation process at the field level. Additionally, research on Coretax as a relatively new system in tax reform remains limited, particularly at the regional level. Furthermore, normative approaches based on *maslahah mursalah* in analyzing tax policy are still rarely applied.

These research gaps indicate the need for a more comprehensive study that integrates empirical and normative approaches. This study offers novelty by examining the effectiveness of Coretax activation services and Annual Tax Return reporting in improving taxpayer compliance, while also analyzing it from the perspective of *maslahah mursalah*. This approach is expected to provide a more comprehensive understanding of the relationship between tax policy, public service, and Islamic values.

In the local context, KP2KP Baradatu in Way Kanan Regency, Lampung, serves as a key service unit in implementing tax policies at the regional level. The varying levels of digital literacy among the community present challenges in implementing digital-based tax systems. This indicates that the success of digitalization depends not only on the system itself but also on service quality and human resource readiness.

Field observations reveal that some taxpayers still face difficulties in activating Coretax and submitting Annual Tax Returns electronically. This indicates

that the availability of digital systems has not been fully accompanied by increased understanding and compliance among taxpayers. Therefore, service effectiveness becomes a critical factor in the successful implementation of such systems.

Based on the above discussion, the main problem addressed in this study is how effective Coretax activation services and Annual Tax Return reporting are in improving taxpayer compliance, and how these can be analyzed from the perspective of *masalah mursalah*. This study aims to (1) analyze the effectiveness of Coretax activation services and Annual Tax Return reporting, (2) identify supporting and inhibiting factors, and (3) examine these issues from the perspective of *masalah mursalah*.

Therefore, this study is expected to contribute theoretically to the development of tax studies based on technology and Islamic values, as well as practically to improving tax service quality that is more effective, equitable, and oriented toward public welfare.

METHOD

This study employs a qualitative approach with a field research design that is descriptive-analytical in nature. The qualitative approach is chosen because it enables an in-depth understanding of social phenomena in their contextual setting, particularly regarding the effectiveness of tax services and taxpayers' experiences in using digital systems (Creswell, 2016). This research was conducted at KP2KP Baradatu, Way Kanan Regency, Lampung, as a regional-level tax service unit.

Research informants were selected using purposive sampling, based on specific criteria relevant to the research objectives, such as tax officers and taxpayers who are directly involved in the use of Coretax services and Annual Tax Return reporting (Sugiyono, 2017). The data used consist of primary data obtained through interviews and observations, and secondary data derived from official documents, statutory regulations, and relevant academic literature (Moleong, 2018).

Data collection techniques include semi-structured interviews, direct observation, and documentation. Interviews were conducted to explore in-depth information regarding the experiences and perceptions of informants, while observations were carried out to directly examine the ongoing service processes. Data analysis follows the interactive model of Miles and Huberman, which consists of data reduction, data display, and conclusion drawing conducted continuously throughout the research process (Miles et al., 2014).

To ensure data validity, source and technique triangulation were applied, allowing the consistency and credibility of the data to be verified (Sugiyono, 2017). Furthermore, the empirical findings were integrated with the normative approach of *masalah mursalah* to assess the extent to which tax services provide public benefit and align with the objectives of Islamic law (*maqashid al-shariah*) (Al-Syatibi, 1997).

RESULTS AND DISCUSSION

Effectiveness of Coretax Activation Services and Annual Tax Return Reporting

Based on the findings at KP2KP Baradatu, the implementation of Coretax activation services and Annual Tax Return (SPT) reporting has led to significant

changes in tax administration, particularly in terms of service accessibility, speed, and efficiency. Interviews with tax officers reveal that the implementation of Coretax has facilitated the management of taxpayer data, which was previously handled manually, into a more structured and integrated system. This finding aligns with the concept of digital public service transformation aimed at improving administrative efficiency and transparency (Indrajit, 2016).

In practice, Coretax activation services are carried out through direct assistance provided by tax officers to taxpayers, especially those who are not familiar with digital systems. Observations indicate that the activation process is relatively fast when supported by complete data and taxpayer readiness. However, for taxpayers with limited digital literacy, the process takes longer due to the need for intensive guidance. This suggests that service effectiveness is not solely determined by system sophistication but also by users' readiness to adopt technology (Davis, 1989).

Similarly, the electronic filing (e-filing) system for Annual Tax Return reporting demonstrates improvements in time and cost efficiency. Taxpayers are no longer required to visit tax offices physically, thereby reducing time and effort. Furthermore, the system allows reporting to be conducted anytime and anywhere. These findings are consistent with previous studies indicating that electronic tax systems enhance convenience and taxpayer compliance (Putra & Lestari, 2020).

Despite these advantages, the effectiveness of these services has not yet reached an optimal level. Some taxpayers reported difficulties in understanding reporting procedures, particularly in data entry and application usage. Additionally, technical issues such as unstable internet connections were identified as barriers to the reporting process. These findings indicate that while the system is designed to simplify procedures, its implementation still faces both technical and non-technical challenges. From the perspective of service quality theory, service effectiveness can be evaluated through five dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988). In this study, reliability is reflected in the system's ability to manage data accurately, while responsiveness is demonstrated by tax officers' prompt assistance. The empathy dimension is evident in the officers' efforts to guide taxpayers facing difficulties. Moreover, based on the slippery slope framework, high-quality services can enhance taxpayer trust in tax authorities, which in turn promotes voluntary compliance (Kirchler et al., 2008). The findings show that taxpayers who feel supported by the services tend to develop positive perceptions of the tax system and exhibit higher compliance levels. Thus, it can be concluded that Coretax activation services and Annual Tax Return reporting at KP2KP Baradatu have been effective in improving service accessibility and efficiency. However, improvements are still needed in digital literacy, system stability, and the quality of assistance to achieve optimal outcomes.

Supporting and Inhibiting Factors in Service Implementation

The study identifies several factors that support the successful implementation of Coretax activation services and Annual Tax Return reporting. One of the primary factors is the commitment and competence of tax officers in

delivering services. Officers with strong system knowledge and effective communication skills are able to provide better assistance to taxpayers. This finding is consistent with studies emphasizing the importance of human resource quality in technology-based public service implementation (Rahayu, 2017).

Another supporting factor is the availability of technological infrastructure, including computers, internet networks, and application systems. Adequate infrastructure enables smooth and efficient service processes. Government support, particularly through policies promoting tax digitalization, also plays a crucial role in facilitating system implementation.

Additionally, increasing taxpayer awareness of tax compliance contributes positively to service effectiveness. Socialization and education programs conducted by KP2KP have helped improve taxpayers' understanding of their obligations. Previous studies also confirm that tax education and outreach significantly influence taxpayer compliance (Wibowo, 2019).

However, several inhibiting factors were also identified. One of the main challenges is the low level of digital literacy among some taxpayers, particularly those with limited educational backgrounds and access to technology. This condition results in difficulties in using digital systems, leading to dependence on assistance from tax officers.

Furthermore, infrastructural limitations, such as unstable internet connectivity, hinder service processes. In some cases, system disruptions cause delays in Coretax activation and SPT reporting. These challenges highlight that successful digitalization depends not only on system design but also on supporting infrastructure readiness.

Resistance to change is another significant barrier. Some taxpayers prefer traditional manual methods due to familiarity, making them reluctant to adopt digital systems. This finding is in line with the diffusion of innovation theory, which suggests that technological change often encounters resistance from users who are not ready to adapt (Rogers, 2003).

Additionally, limited training and assistance capacity pose challenges in system implementation. Although tax officers provide support, the limited number of personnel prevents optimal service delivery to all taxpayers. This indicates the need for strengthening human resource capacity and developing more effective service strategies.

Overall, the supporting and inhibiting factors identified in this study demonstrate that service effectiveness is influenced not only by technology but also by human, infrastructural, and organizational aspects. Therefore, a comprehensive approach is required to optimize digital tax services.

Analysis from the Perspective of Maslahah Mursalah

From the perspective of *maslahah mursalah*, the implementation of Coretax activation services and Annual Tax Return reporting can be assessed based on the extent to which they generate public benefit. *Maslahah mursalah* refers to public interest that is not explicitly mentioned in Islamic legal texts but aligns with the objectives of Islamic law (Al-Ghazali, 1993).

The findings indicate that digital-based tax services provide significant benefits to taxpayers, including ease of access, time efficiency, and transparency. These benefits align with the principle of *maslahah*, as they facilitate the fulfillment of tax obligations and contribute to public welfare. In this context, tax digitalization policies can be categorized as *maslahah hajiyyah*, which refers to complementary needs that ease human life (Al-Syatibi, 1997).

Furthermore, increased taxpayer compliance resulting from effective services contributes to state revenue, which is ultimately used for public development and welfare. This reflects the strategic role of taxation in preserving public interest, particularly in the protection of wealth (*hifz al-mal*).

However, the study also reveals several challenges, such as limited digital literacy and infrastructural constraints. From the perspective of *maslahah*, these issues indicate that the expected public benefit has not yet been fully realized. Therefore, improvements are necessary to ensure that the policy delivers optimal benefits to all segments of society.

The principle of justice within *maslahah mursalah* also requires that tax services be accessible to all taxpayers without discrimination. In this regard, the government must ensure that digitalization does not create new inequalities between those with access to technology and those without. This is consistent with the Islamic principle of distributive justice, which emphasizes equitable distribution of benefits.

In conclusion, Coretax activation services and Annual Tax Return reporting are fundamentally aligned with the principles of *maslahah mursalah*, as they provide significant benefits to society. However, to achieve optimal public welfare, improvements are needed in service quality, infrastructure, and taxpayer education.

Overall, the findings demonstrate that the effectiveness of digital tax services is not determined solely by technological sophistication but also by service quality, human resource readiness, and infrastructural support. The integration of empirical findings with the normative perspective of *maslahah mursalah* provides a more comprehensive understanding of tax policy effectiveness.

Thus, this study emphasizes that optimizing Coretax activation services and Annual Tax Return reporting requires a holistic approach that integrates technological, human, and normative dimensions. Such an approach is essential for fostering sustainable taxpayer compliance and promoting broader public welfare.

CONCLUSION

This study demonstrates that the implementation of Coretax activation services and Annual Tax Return reporting at KP2KP Baradatu has generally been effective in improving the accessibility, efficiency, and convenience of tax services, which in turn contributes to increased taxpayer compliance. This effectiveness is primarily supported by the quality of service provided by tax officers, the utilization of digital systems, and the growing awareness of taxpayers. However, this effectiveness has not yet reached an optimal level, as it is still constrained by several challenges, including low digital literacy, limited infrastructure, and resistance to change. From the perspective of *maslahah mursalah*, the implementation of digital tax services reflects an effort to promote public welfare, particularly in terms of

convenience, efficiency, and contributions to societal well-being through increased state revenue. Nevertheless, these benefits have not been evenly distributed, as some taxpayers continue to face barriers in accessing and utilizing the system. Therefore, strengthening efforts in taxpayer education, improving service quality, and expanding equitable access to technology are necessary to ensure that digital tax services can fully realize optimal and just public benefit for all members of society.

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