Coretax Effectiveness and MSME Tax Compliance: The Moderating Role of Tax Consultants

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Abstract
This study aimed to examine the effect of Coretax effectiveness on Micro, Small, and Medium Enterprises (MSME) taxpayer compliance and analyze the moderating role of tax consultants in strengthening this relationship. This research applied a quantitative approach with an explanatory research design. Primary data were collected through questionnaires distributed to 382 MSME taxpayers in Semarang City and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. The results showed that Coretax effectiveness had a positive and significant effect on MSME taxpayer compliance, indicating that an effective digital taxation system improved taxpayers' ability to fulfill their tax obligations. Furthermore, the role of tax consultants significantly strengthened the relationship between Coretax effectiveness and taxpayer compliance by assisting taxpayers in adapting to digital tax transformation. This study concluded that improving taxpayer compliance requires not only technological innovation but also professional support mechanisms. The limitation of this study was its focus on MSMEs in Semarang City; therefore, future studies are encouraged to expand the research scope. This study contributed to digital taxation literature by integrating the Technology Acceptance Model and Role Theory perspectives.

Keywords: *Coretax, Digital Taxation, Taxpayer Compliance, Tax Consultants, Technology Acceptance Model*

1. INTRODUCTION

Taxpayer compliance is an essential aspect in optimizing state revenue, as the effectiveness of a taxation system highly depends on taxpayers' willingness to fulfill their tax obligations accurately and on time (Prayogi, Sanusi, & Fauziah, 2025). Tax compliance reflects taxpayers' ability to comply with administrative requirements and tax payments according to applicable taxation regulations. In Indonesia, taxpayer compliance remains a significant challenge, particularly among Micro, Small, and Medium Enterprises (MSMEs), which play a strategic role in supporting national economic growth. Despite the substantial contribution of MSMEs to the economy, tax compliance within this sector remains relatively low (Aidah, Andika, Risaldi, & Romadhona, 2025; Aziz, & Novita, 2022). This phenomenon can be observed among MSME taxpayers in Semarang City, where the increasing number of registered taxpayers has not been accompanied by improved tax compliance. Based on data from the Semarang Tax Office (*Kantor Pelayanan Pajak*-KPP Pratama Semarang), the number of MSME taxpayers increased from 26,213 in 2021 to 36,062 taxpayers in 2025. However, this increase was followed by a decline in the compliance rate from 50.96% in 2021 to 39.57% in 2025. This condition indicates that the growth in the number of registered taxpayers does not necessarily reflect an improvement in taxpayers' awareness and ability to fulfill their tax obligations (Misykaat, & Hartinah, 2022; Zulma, 2020).

Semarang City also recorded 30,024 registered MSME units in 2025 (Dinas Koperasi dan Usaha Kecil Menengah Provinsi Jawa Tengah, 2025). As the capital of Central Java, Semarang combines a large and heterogeneous MSME base with the implementation of the nationally standardized Coretax system. This makes Semarang an analytically relevant urban case for other Indonesian cities undergoing a similar digital tax transition, although differences in digital readiness and local tax-service capacity should be considered when generalizing the findings.

The low level of MSME taxpayer compliance can be influenced by several factors, including the complexity of tax regulations, limited taxpayer knowledge, low digital literacy, and difficulties in adapting to developments in tax administration systems (Rahmawati & Syaiful, 2025). This issue has become increasingly important because Indonesia implements a self-assessment system, which gives taxpayers the authority to independently calculate, pay, and report their tax obligations (Alfirdaus & Anas, 2024). Therefore, the success of the taxation system requires not only taxpayer awareness but also the ability to understand regulations and utilize available taxation facilities effectively. As part of tax administration reform, the Directorate General of Taxes has implemented digital transformation through the Coretax administration system. Coretax is an integrated tax administration system developed to improve service quality, simplify administrative processes, accelerate data management, and provide a more effective tax service experience for taxpayers (Sinuhaji, Purba, & Hutapea, 2024). The implementation of Coretax is expected to overcome various administrative barriers through a more modern, transparent, and user-friendly taxation system.

The effectiveness of Coretax implementation can be explained through the Technology Acceptance Model (TAM) approach. The theory developed by Davis explains that technology acceptance is influenced by users' perceptions of usefulness and ease of use. In the context of digital taxation, taxpayers who perceive Coretax as providing easier access, time efficiency, and benefits in completing tax administration processes are more likely to accept and utilize the system optimally. Therefore, the effectiveness of Coretax serves as an important factor in encouraging increased taxpayer compliance (Nofita, & Sebastian, 2022; Pratiwi, & Kusuma, 2025) .

However, the implementation of digital tax technology does not automatically result in higher compliance if taxpayers are unable to use the system effectively. The implementation of Coretax still faces several challenges, including technical issues, user readiness, limited digital literacy, and taxpayers' ability to understand changes in tax procedures (Maliki, 2025). This indicates that the success of digital tax transformation is not only determined by technological quality but also requires support that helps taxpayers adapt to the new system. In this context, tax consultants play an important role as professionals who provide assistance to taxpayers. Tax consultants do not only support administrative aspects but also provide tax education, regulatory interpretation, and guidance in using digital taxation systems (Nugraheni, Sunaningsih, & Khabibah, 2021). This role becomes increasingly relevant for MSMEs, as many business actors still face limitations in understanding tax regulations and adopting digital tax administration systems.

The role of tax consultants can be explained through the perspective of role theory, which describes how certain parties perform specific functions in assisting individuals or groups in achieving expected behaviors. In taxation, tax consultants provide guidance, reduce information uncertainty, and assist taxpayers in understanding their tax obligations. Through such assistance, taxpayers are expected to utilize Coretax more effectively, thereby improving tax compliance. Recent studies on digital tax administration indicate that technology has become one of the main instruments for improving taxpayer compliance (Khusniah, Merbaka, Pahala, & Wahono, 2025). Several studies have shown that digital taxation systems can enhance compliance by increasing efficiency, service accessibility, and administrative transparency. Prananjaya, Murdiawati, and Herlina (2025) found that Coretax implementation influences MSME taxpayer compliance because an effective digital system helps taxpayers fulfill their obligations. Similarly, Panggiarti and Sarfiah (2023) explained that the successful implementation of digital taxation systems is influenced by system quality and users' ability to utilize technology effectively.

Previous studies have examined Coretax implementation, but limited research has investigated the moderating role of professional assistance in strengthening digital tax compliance among MSMEs. Existing research has predominantly tested the direct influence of digital taxation systems on compliance, even though technical limitations, user readiness, and unequal digital literacy indicate that the effectiveness of Coretax may depend on external support. Consequently, it remains unclear when and how Coretax effectiveness translates into compliance, particularly among MSMEs that require assistance in interpreting regulations and operating the system (Idris, Ginting, Rahman, Ryketeng, & Samsinar, 2025; M, 2025).

Based on these considerations, this study extends the discussion on Coretax effectiveness by examining the role of tax consultants as a factor that may strengthen the relationship between digital taxation system utilization and MSME taxpayer compliance. By integrating the perspectives of the Technology Acceptance Model (TAM) and Role Theory, this study emphasizes that the success of digital tax transformation is not only determined by technology acceptance but also by professional support that assists taxpayers in adapting to the system. This study aims to analyze the effect of Coretax effectiveness on MSME taxpayer compliance and examine the role of tax consultants in strengthening the relationship between Coretax effectiveness and taxpayer compliance. The findings of this study are expected to contribute to the development of digital tax compliance literature and provide practical implications for optimizing Coretax implementation through the integration of technological advancement and professional assistance for MSME taxpayers.

2. LITERATURE REVIEW

2.1 Tax Compliance Theory

Taxpayer compliance refers to the willingness and ability of taxpayers to fulfill their taxation obligations in accordance with applicable regulations. Compliance is reflected through taxpayers' ability to calculate, report, and pay taxes accurately and on time (Kartobi & Gustiawaty, 2026). In the context of Micro, Small, and Medium Enterprises (MSMEs), taxpayer compliance remains an important concern because business actors often experience limitations in taxation knowledge, regulatory understanding, and the ability to adapt to digital taxation systems. Panggiarti and Sarfiah (2023) stated that taxpayer knowledge and awareness are important factors that encourage MSME taxpayers to fulfill their taxation obligations.

2.2 Digital Taxation and the Coretax System

The development of digital technology has encouraged transformation in taxation administration as an effort to improve service effectiveness and strengthen taxpayer compliance (Setiawan, Wardhani, & Yanto, 2026). The Coretax administration system is a digital taxation innovation developed to integrate various tax administration processes, including registration, reporting, and payment services within one system (Darmayasa & Hardika, 2024). The implementation of Coretax aims to simplify tax procedures, improve data accuracy, increase transparency, and create more efficient taxation services. Panjaitan and Yuna (2024) stated that Coretax can increase public trust through a more transparent and accountable taxation system, although challenges related to digital literacy and technological readiness still need to be addressed.

2.3 Technology Acceptance Model (TAM)

The relationship between Coretax effectiveness and taxpayer compliance can be explained through the Technology Acceptance Model (TAM). The theory developed explains that technology acceptance is influenced by users' perceptions regarding the usefulness and ease of use of a system. In the context of taxation, taxpayers who perceive digital taxation systems as beneficial, accessible, and easy to operate tend to accept and utilize the technology consistently. Therefore, an effective taxation system can reduce administrative complexity, increase efficiency, and encourage taxpayers to fulfill their taxation obligations (Nabilah & Arsana, 2026).

Previous studies have demonstrated the important role of digital taxation systems in improving taxpayer compliance. Maliki (2025) explained that Coretax has significant potential to improve taxation system effectiveness; however, several technical and operational challenges must be resolved to achieve optimal implementation. Furthermore, Prananjaya, Murdiawati, and Herlina (2025) found that the Coretax system has a positive effect on MSME taxpayer compliance because an easy-to-use digital system encourages voluntary compliance. This finding is supported by Darsana, Widnyani, and Dewi (2026), who revealed that digital tax implementation and service quality contribute to improving MSME taxpayer compliance through better taxation services.

However, the effectiveness of digital taxation systems does not always produce the same level of compliance among taxpayers. The successful implementation of technology is influenced not only by system quality but also by taxpayers' readiness, digital literacy, and ability to understand changes in taxation procedures. Xi and Ling (2025) explained that digitalization of tax administration can improve efficiency and encourage transformation, but its implementation requires user adaptation to achieve optimal outcomes.

2.4 Role Theory and Tax Consultants

In this context, support from professional parties is needed to help taxpayers optimize the benefits of digital taxation systems. The role of tax consultants can be explained through Role Theory, which describes that individuals or professional actors perform specific functions based on expectations and responsibilities within social interactions. In taxation, consultants act as professionals who provide education, regulatory interpretation, technical guidance, and assistance to taxpayers in fulfilling their taxation obligations. The presence of tax consultants is particularly important for MSME taxpayers who often experience difficulties in understanding taxation regulations and digital administration systems. Through professional assistance, tax consultants can help reduce uncertainty, minimize administrative errors, and improve taxpayers' ability to utilize Coretax effectively. Roggeman, Aro-Sati, and Verleyen (2025) emphasized that tax consultants play an important role in assisting taxpayers in fulfilling complex taxation requirements and improving compliance.

2.5 Empirical Studies and Hypothesis Development

While Prananjaya, Murdiawati, and Herlina (2025) found that Coretax implementation significantly influences MSME taxpayer compliance, Maliki (2025) identified challenges related to user readiness and technical limitations. This contrast suggests that the effectiveness of digital systems may be contingent on supporting factors rather than operating uniformly across all taxpayers. The inconsistency highlights the need to examine moderating variables that explain when and how Coretax effectiveness translates into compliance.

Furthermore, the influence of digital transformation on taxpayer compliance can become stronger when supported by factors that enhance taxpayers' ability to adapt and utilize technology. Musah, Adenutsi, and Okyere (2026) found that digital transformation positively affects MSME tax compliance, and the relationship becomes stronger when supported by additional factors that optimize technology adoption. Therefore, in this study, tax consultants are positioned as a moderating factor that strengthens the relationship between Coretax effectiveness and MSME taxpayer compliance. Based on the theoretical explanation and previous empirical studies, this research proposes the following hypotheses:

H_1: Coretax effectiveness has a positive effect on MSME taxpayer compliance

H_2: The role of tax consultants strengthens the relationship between Coretax effectiveness and MSME taxpayer compliance

Table 1. Previous research

No	Author	Theory	Variables	Findings
1	Aburizal & Maliki (2025)	Tax Compliance Theory	Coretax Implementation and Tax System Effectiveness	Coretax has significant potential to improve taxation effectiveness, although technical and operational challenges need to be improved.
2	Panjaitan (2025)	Accountability Theory	Coretax, Transparency, and Tax System Accountability	Coretax increases public trust through a more transparent and accountable taxation system, but digital literacy remains a challenge.
3	Panggiarti & Sarfiah (2023)	Attribution Theory and Behavioral Theory	Tax Education, Awareness, and MSME Taxpayer Compliance	Tax education and awareness have a positive and significant effect on taxpayer compliance.

No	Author	Theory	Variables	Findings
4	Kusumawardhani et al. (2024)	Attribution Theory	Digital Tax Implementation, Service Quality, and MSME Compliance	Digital tax implementation and service quality support MSME compliance through improved taxation services.
5	Roggeman et al. (2025)	Tax Morale Theory and Institutional Theory	Tax Consultant Role and Tax Compliance	Tax consultants contribute to improving compliance by assisting taxpayers in understanding complex taxation requirements.
6	Xi & Ling (2025)	Real Options Theory and Learning Game Theory	Digital Tax Administration and Digital Transformation	Digitalization of tax administration improves efficiency and encourages transformation through technology adoption.
7	Prananjaya (2025)	Attribution Theory	Coretax System and Taxpayer Compliance	Coretax positively affects MSME taxpayer compliance because an accessible system encourages voluntary compliance.
8	Musah et al. (2026)	Signaling Theory and Dynamic Capability Theory	Digital Transformation, Tax Compliance, and Moderating Variable	Digital transformation improves MSME tax compliance, and supporting factors strengthen this relationship.

Table 1 shows this research develops a conceptual framework that explains the relationship between Coretax effectiveness, MSME taxpayer compliance, and the role of tax consultants. Coretax effectiveness is positioned as an independent variable because the implementation of an effective digital taxation system is expected to facilitate taxpayers in completing their tax obligations through easier access, faster administrative processes, and improved service efficiency. Referring to the Technology Acceptance Model (TAM), taxpayers who perceive Coretax as useful and easy to use are more likely to utilize the system effectively, which can encourage higher taxpayer compliance.

However, the effectiveness of Coretax may not have the same impact on all taxpayers due to differences in digital literacy, taxation knowledge, and the ability to adapt to technological changes. Therefore, the role of tax consultants is positioned as a moderating variable that can strengthen the relationship between Coretax effectiveness and MSME taxpayer compliance. Based on Role Theory, tax consultants provide professional assistance through education, regulatory interpretation, and technical guidance, allowing taxpayers to maximize the benefits of Coretax implementation and improve their compliance behavior. Based on these relationships, the conceptual framework of this study is presented in Figure 1.

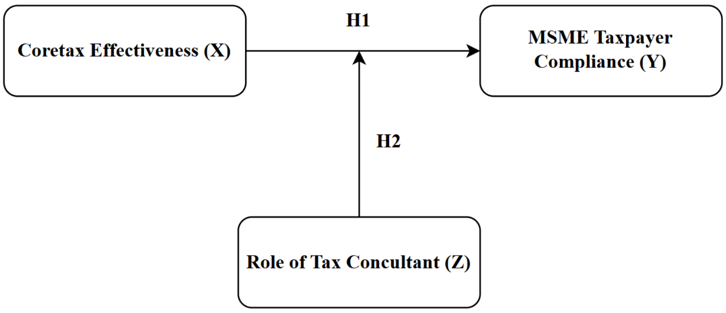

Figure 1. Conceptual framework

Figure 1 shows the relationship between Coretax effectiveness (*X*), MSME taxpayer compliance (*Y*), and the moderating role of tax consultants (*Z*). This framework proposes that Coretax effectiveness directly influences MSME Taxpayer Compliance (H_1). Furthermore, the role of tax consultants is expected to strengthen the relationship between coretax effectiveness and MSME taxpayer compliance by providing professional assistance and improving taxpayers' adaptation to digital tax systems (H_2).

3. RESEARCH METHODOLOGY

This study applies a quantitative approach with an explanatory research design to empirically examine the causal relationship among variables through hypothesis testing. The explanatory design was selected because this research aims to analyze the effect of Coretax effectiveness on MSME taxpayer compliance, with the role of tax consultants as a moderating variable. The scope of this study focuses on MSME taxpayers located in Semarang City who have implemented digital tax administration systems, particularly Coretax. Semarang City was selected as the research location because it has a large number of MSME taxpayers and represents an area where digital-based taxation transformation has been implemented. This research was conducted in 2026, covering the process of instrument development, data collection, data analysis, and interpretation of research findings. The data used in this research are primary data obtained directly from respondents through questionnaire distribution. Respondents' perceptions were measured using a seven-point semantic differential scale, allowing a more detailed assessment of perceptions related to Coretax effectiveness, the role of tax consultants, and MSME taxpayer compliance.

The population of this study consists of MSME taxpayers registered in Semarang City. Based on data from the Semarang Tax Office, the number of registered MSME taxpayers reached 36,062 in 2025. Sampling method used in this study is non-probability sampling with a purposive sampling technique. Purposive sampling was applied because respondents were selected based on specific criteria relevant to the research objectives. The criteria used in this study include MSME taxpayers located in Semarang City with annual business revenue above IDR 500 million up to IDR 50 billion. The sample size was determined using the Krejcie and Morgan formula with a confidence level of 95% and a margin of error of 5%. Based on the calculation, the minimum required sample was 380 MSME taxpayers, the final dataset comprised 382 valid responses. Data collection was conducted by distributing structured questionnaires through online platforms, social media, e-mail, and direct distribution to respondents. The questionnaire items were developed based on previous studies and adjusted to the context of Coretax implementation among MSME taxpayers.

The main instrument used in this study is a structured questionnaire designed based on the measurement indicators of each research variable. Questionnaire uses a seven-point semantic differential scale, where a score of 1 represents the most negative perception and a score of 7 represents the most positive perception. The semantic differential scale was selected because it allows respondents to provide more specific assessments regarding their experiences and perceptions toward digital tax services. Collected questionnaire data were then processed using statistical analysis software. The analysis tool used in this research is SmartPLS 4 with the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach. This method was chosen because it is suitable for analyzing latent variables, predictive research models, and complex relationships involving moderating variables.

The questionnaire was developed from validated instruments used in previous studies and adapted to the Coretax context. Coretax-effectiveness items were adapted from Alfirdaus & Anas (2024), tax-consultant-role items from Nugraheni et al. (2021), and taxpayer-compliance items from Prayogi et al. (2025). A pilot test was conducted with 30 MSME taxpayers to assess item clarity and preliminary reliability before the main survey. Examples of the semantic-differential items, such as Coretax helps me report and pay taxes (inhibits helps), the tax consultant assists me in using Coretax (passive actively assists), and timeliness in tax reporting (late–on time). Participation was voluntary. Informed consent was obtained from all respondents, and the data were anonymized to protect confidentiality.

Data analysis was conducted using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. The analysis process consists of two main stages, namely measurement model evaluation (outer model) and structural model evaluation (inner model). The measurement model evaluation was conducted to examine the validity and reliability of the research constructs. Convergent validity was assessed based on outer loading values and Average Variance Extracted (AVE), with the recommended criteria of outer loading≥0.70 and AVE≥0.50. Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT), with an acceptable value below 0.90. Reliability testing was conducted using Cronbach alpha and composite reliability, where values above 0.70 indicate that the constructs have good reliability.

Furthermore, Common Method Bias (CMB) testing was conducted to ensure that the relationships among variables were not influenced by potential bias caused by questionnaire-based data collection. The research model is considered free from common method bias when the inner Variance Inflation Factor (VIF) value is below 3.3. The structural model evaluation was performed to analyze the relationship between constructs and evaluate the predictive capability of the model. This evaluation includes coefficient of determination (R^2), effect size (F^2), predictive relevance (Q^2), and hypothesis testing. The coefficient of determination (R^2) was used to measure the ability of independent and moderating variables to explain variations in MSME taxpayer compliance. Effect size (F^2) was used to determine the contribution of each predictor variable, with values of 0.02, 0.15, and 0.35 indicating small, medium, and large effects, respectively.

Predictive relevance (Q^2) was assessed through the blindfolding procedure to determine the predictive capability of the model. A Q^2 value greater than 0 indicates that the model has predictive relevance, while a Q^2 value less than or equal to 0 indicates that the model does not have predictive relevance. Hypothesis testing was conducted using the bootstrapping procedure by evaluating t-statistics and p-values. The relationship between variables is considered significant when the t-statistic value is greater than 1.96 and the p-value is below 0.05. The moderating effect of tax consultants was analyzed using the two-stage approach in PLS-SEM by creating an interaction variable between Coretax effectiveness and the role of tax consultants. This approach was applied to examine whether the role of tax consultants strengthens or weakens the relationship between Coretax effectiveness and MSME taxpayer compliance.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

This study collected data from MSME taxpayers in Semarang City through questionnaire distribution. A total of 382 questionnaires were distributed and all questionnaires met the requirements for further analysis. Respondent characteristics were classified based on business revenue and gender to describe the profile of MSME taxpayers involved in this study.

Table 2. Respondent characteristics

Characteristics	Category	Frequency	Percentage (%)
Business Revenue	IDR 500 million – 2 billion	306	80.1
	IDR 2 billion – 15 billion	51	13.4
	IDR 15 billion – 50 billion	25	6.5
Gender Gender	Male	253	66.2
	Female	129	33.8
Total Respondents		382	100

Table 2 shows most respondents were MSME taxpayers with annual business revenue between IDR 500 million and IDR 2 billion, representing 80.1% of total respondents. This indicates that the majority of respondents were small business actors who are relevant to evaluating the implementation of Coretax among MSME taxpayers. The dominance of this respondent group suggests that the findings primarily reflect the experiences and perceptions of established MSMEs with relatively higher business capacity in adopting digital taxation systems.

4.2 Descriptive Statistics and Correlation Analysis

Descriptive statistics and the construct correlation matrix are reported before the measurement model evaluation. Median values are used as the measure of central tendency because the standardized latent-variable scores have means approximately equal to zero.

Table 3. Descriptive statistics

Variables	Median	SD	Min	Max	Skewness	Excess Kurtosis
Coretax Effectiveness	-0.077	1.00	-1.869	1.714	-0.02	-0.653
Role of Tax Consultants	-0.109	1.00	-1.867	1.650	-0.12	-0.707
MSME Taxpayer Compliance	-0.061	1.00	-1.962	1.840	0.109	-0.563

Table 3 shows the median values range from -0.109 to -0.061. All constructs have standard deviations of 1.000, while the skewness and excess kurtosis values remain within ±1, indicating no severe distributional asymmetry. These results suggest that the data distribution is relatively normal and suitable for further statistical analysis using the proposed structural model.

Table 4. Construct correlation matrix

Variables	CTE	TC	COMP
Coretax Effectiveness (CTE)	1.000	0.137	0.542
Role of Tax Consultants (TC)	0.137	1.000	0.426
MSME Taxpayer Compliance (COMP)	0.542	0.426	1.000

Table 4 shows positive correlations among Coretax effectiveness, the role of tax consultants, and MSME taxpayer compliance. All correlations are statistically significant at $p<0.01$. These findings indicate that higher levels of Coretax effectiveness and stronger tax consultant support are associated with improved MSME taxpayer compliance.

4.3 Measurement Model Evaluation

The measurement model evaluation was conducted to examine the validity and reliability of research constructs before testing the structural model. The evaluation included convergent validity, construct reliability, discriminant validity, and common method bias assessment. Convergent validity was evaluated using outer loading and Average Variance Extracted (AVE). The results showed that all measurement indicators had outer loading values above 0.70 with p-values below 0.05, indicating that all indicators were valid in measuring their respective constructs. Furthermore, construct reliability was evaluated using Cronbach alpha and composite reliability values. The results are presented in Table 5.

Table 5. Construct reliability and validity

Construct	Cronbach Alpha	Composite Reliability	AVE	Result
Coretax Effectiveness	0.709	0.817	0.530	Reliable
Role of Tax Consultants	0.877	0.915	0.729	Reliable
MSME Taxpayer Compliance	0.874	0.911	0.724	Reliable

Table 5 shows that all constructs meet the recommended criteria, with Cronbach's alpha and composite reliability values exceeding 0.70 and AVE values above 0.50. Therefore, all constructs in this study demonstrate adequate validity and reliability. These findings confirm that the measurement model is sufficiently robust to support further analysis of the structural relationships among the research variables. Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT). The results are presented in Table 6.

Table 6. HTMT results

Relationship Between Constructs	HTMT Value	Result
MSME Taxpayer Compliance ↔ Coretax Effectiveness	0.334	Accepted
Role of Tax Consultants ↔ Coretax Effectiveness	0.218	Accepted
Role of Tax Consultants ↔ MSME Taxpayer Compliance	0.252	Accepted

Table 6 shows all HTMT values are below the threshold of 0.90, indicating that each construct has fulfilled discriminant validity requirements. Furthermore, Common Method Bias (CMB) testing was conducted through the full collinearity assessment. The results showed that VIF values for Coretax effectiveness (1.070), role of tax consultants (1.045), and the interaction variable (1.053) were below 3.3. These findings indicate that the research model is not affected by common method bias.

4.4 Structural Model Evaluation

The structural model evaluation was conducted to examine the predictive ability of the research model through coefficient determination (R^2), effect size (F^2), predictive relevance (Q^2), and hypothesis testing.

Table 7. Structural model evaluation

Variable	R^2	Q^2 Predict	Result
MSME Taxpayer Compliance	0.536	0.522	Predictive relevance

Table 7 shows R^2 value of 0.536 indicates that Coretax effectiveness and the moderating role of tax consultants are able to explain 53.6% of the variance in MSME taxpayer compliance, while the remaining 46.4% is influenced by other variables outside this research model. Furthermore, the Q^2 predict value of 0.522 indicates that the model has strong predictive relevance because the value exceeds zero. This demonstrates that the proposed model has good predictive capability in explaining MSME taxpayer compliance.

Table 8. Effect size results

Relationship	F^2	Category
Coretax Effectiveness → MSME Taxpayer Compliance	0.615	Large Effect
Coretax Effectiveness × Role of Tax Consultants → MSME Taxpayer Compliance	0.322	Medium Effect

Table 8 shows the effect size results show that Coretax effectiveness provides a substantial contribution to MSME taxpayer compliance. In addition, the interaction effect between Coretax effectiveness and the role of tax consultants also provides a meaningful contribution in explaining taxpayer compliance. These findings indicate that both technological effectiveness and professional assistance mechanisms play important roles in improving MSME taxpayers' ability to fulfill their tax obligations.

4.5 Hypothesis Testing

Hypothesis testing was performed using the bootstrapping procedure by evaluating path coefficients, t-statistics, and p-values.

Table 9. Hypothesis Testing Results

Hypothesis	Path Coefficient	T-Statistic	P-Value	Result
H_1: Coretax Effectiveness → MSME Taxpayer Compliance	0.295	6.217	0.000	Accepted
H_2: Coretax Effectiveness × Role of Tax Consultants → MSME Taxpayer Compliance	0.258	5.625	0.000	Accepted

Table 9 shows that Coretax effectiveness has a positive and significant effect on MSME taxpayer compliance. Furthermore, the interaction effect between Coretax effectiveness and the role of tax consultants is also positive and significant, indicating that tax consultants strengthen the relationship between Coretax effectiveness and MSME taxpayer compliance. This finding suggests that the effectiveness of digital taxation systems becomes more impactful when supported by professional guidance that helps taxpayers understand and utilize digital tax services effectively.

4.6 Multigroup Analysis

Multigroup Analysis was conducted to examine whether differences in MSME business revenue levels influence the relationship among variables. The permutation test results showed that there were no significant differences among MSME revenue groups.

Table 10. Multigroup analysis results

Relationship	Group Comparison	Difference	P-Value	Result
Coretax Effectiveness → Compliance	500 million–2 billion vs 2–15 billion	0.060	0.679	Not Significant
Coretax Effectiveness → Compliance	2–15 billion vs 15–50 billion	-0.021	0.945	Not Significant
Moderating Effect	500 million–2 billion vs 2–15 billion	-0.055	0.730	Not Significant
Moderating Effect	2–15 billion vs 15–50 billion	0.124	0.590	Not Significant

Table 10 shows the that differences in business revenue levels do not significantly influence the effect of Coretax effectiveness or the moderating role of tax consultants. Therefore, the benefits of Coretax implementation and tax consultant assistance apply consistently across different MSME business scales. This finding suggests that digital tax system adoption and professional support mechanisms are not limited to specific business categories but can provide similar compliance improvements across various MSME revenue levels.

4.7 Discussion

The results of hypothesis testing show that the first hypothesis (H_1), which states that Coretax effectiveness has a positive effect on MSME taxpayer compliance, is accepted. This result is supported by a positive path coefficient value of 0.295, t-statistic value of 6.217 (>1.96), and p-value of 0.000 (<0.05). In addition, the effect size (F^2) value of 0.615 indicates that Coretax effectiveness provides a substantial contribution in explaining MSME taxpayer compliance. These findings indicate that the higher the effectiveness of Coretax perceived by MSME taxpayers, the greater their tendency to fulfill taxation obligations. The acceptance of H_1 confirms that digital transformation in tax administration plays an important role in encouraging taxpayer compliance. Coretax implementation provides an integrated taxation system that facilitates taxpayers in carrying out tax administration processes, including reporting, payment, and management of taxation obligations. A system that is more efficient, accessible, and transparent can reduce administrative barriers and encourage taxpayers to comply voluntarily (Hidayatullah, Candra, Azzahra, Arza, & Azzahra, 2026; Agung, Wandebori, & Sirait, 2026).

These findings are consistent with the Technology Acceptance Model (TAM), which explains that technology acceptance is influenced by two main factors, such as perceived usefulness and perceived ease of use. In the context of Coretax implementation, taxpayers who perceive the system as beneficial and easy to operate tend to accept and utilize the technology more effectively Maliki (2025). Therefore, when taxpayers experience convenience and efficiency through Coretax, their motivation to comply with taxation obligations increases. Furthermore, this result is also aligned with compliance theory, which explains that taxpayer compliance can increase when the taxation system creates trust, transparency, and convenience. The effectiveness of digital tax administration encourages voluntary compliance because taxpayers perceive that fulfilling their obligations becomes easier and less complicated Audia, Tjaraka, and Utama (2026).

The findings of this study support previous research conducted by Prananjaya, Murdiawati, and Herlina (2025), which found that the Coretax system has a positive and significant influence on MSME taxpayer compliance because an accessible digital taxation system encourages taxpayers to comply voluntarily. Kusumawardhani, Gunawan, Sany, Tjondro, and Eoh (2024) revealed that digital tax implementation contributes to improving MSME taxpayer compliance through improvements in taxation services and administrative processes. This finding is also strengthened by Xi and Ling (2025), who demonstrated that digitalization of tax administration through fully digitalized systems can increase efficiency and encourage digital transformation, ultimately improving taxpayer compliance. Therefore, the implementation of Coretax is not only considered a technological innovation but also a strategic instrument in increasing taxpayer compliance.

In the context of MSME taxpayers in Semarang City, this result becomes particularly relevant because the majority of respondents (80.1%) are business actors with annual revenue between IDR 500 million and IDR 2 billion. MSMEs in this category generally have limited administrative resources and different levels of digital literacy. Therefore, the convenience offered by Coretax, such as simpler reporting procedures, faster administrative processes, and reduced potential errors, provides practical benefits that support compliance behavior. Moreover, considering that Coretax has been nationally implemented since 2025 as part of Indonesia tax administration reform, this study provides empirical evidence that digital transformation has begun to create positive impacts on MSME taxpayer compliance. However, the R^2 value indicates that 46.4% of taxpayer compliance is still influenced by other factors outside this research model, such as taxpayer knowledge, tax awareness, tax sanctions, and service quality from tax authorities.

The results of moderation testing show that the second hypothesis (H_2), which states that the role of tax consultants strengthens the relationship between Coretax effectiveness and MSME taxpayer compliance, is accepted. This result is supported by a positive interaction coefficient value of 0.258, t-statistic value of 5.625 (>1.96), and p-value of 0.000 (<0.05). These findings indicate that the positive influence of Coretax effectiveness on taxpayer compliance becomes stronger when taxpayers receive support from tax consultants. The acceptance of H_2 demonstrates that successful digital tax transformation is not only determined by technological effectiveness but also influenced by supporting factors that help taxpayers adapt to new systems. Although Coretax provides digital convenience, MSME taxpayers may still experience difficulties related to technical understanding, regulatory interpretation, and adaptation to changes in taxation procedures.

This finding supports role theory explains that individuals or professionals carry out certain roles based on expectations, responsibilities, and interactions within a social system (Heviana, Nisa, & Prawati, 2024). In the taxation context, tax consultants act as professional parties who provide assistance, education, regulatory interpretation, and technical guidance to taxpayers (Pudji, Larasati, & Al, 2025). Furthermore, based on the Tax Practitioner Client Role Framework developed by (Tan, 2014) tax consultants act as intermediaries between taxpayers and taxation authorities by helping taxpayers understand complex tax regulations and administrative requirements. Through this role, tax consultants can reduce uncertainty and difficulties experienced by taxpayers during the adoption of new digital taxation systems such as Coretax.

The moderating role of tax consultants also extends the technology acceptance model perspective by showing that successful technology adoption is not only influenced by system characteristics but also by external assistance. Taxpayers who perceive Coretax as useful and easy to use may achieve higher compliance when supported by professional guidance from tax consultants.These results are consistent with Nugraheni, Sunaningsih, and Khabibah (2021), who found that the role of tax consultants positively contributes to taxpayer compliance. Roggeman, Aro-Sati, and Verleyen (2025) emphasized that tax consultants have an important role in assisting taxpayers in fulfilling complex taxation requirements. Musah, Adenutsi, and Okyere (2026) found that supporting factors can strengthen the relationship between digital transformation and MSME taxpayer compliance.

The importance of tax consultants becomes more apparent considering the characteristics of MSMEs in Semarang City. Most respondents belong to the smaller business revenue category, where limitations in taxation knowledge and digital literacy may affect their ability to utilize Coretax optimally. In this situation, tax consultants function not only as administrative assistants but also as educators who improve taxpayers' capability to understand and independently use digital taxation systems. From a practical perspective, these findings indicate that increasing taxpayer compliance requires synergy between digital innovation and professional support. The Directorate General of Taxes needs not only to improve Coretax infrastructure but also to encourage collaboration with tax consultants through education, assistance programs, and accessible consultation services for MSME taxpayers (Dwianika, Kurniawan, Said, Herianti, Marundha, Fernando, & Widiastuti, 2025; Laili, Saputra, & Sarmini, 2025).

Furthermore, the Multi-Group Analysis (MGA) results show that the effect of Coretax effectiveness and the moderating role of tax consultants do not significantly differ across MSME revenue groups. This indicates that the benefits of Coretax implementation and tax consultant assistance are relatively consistent among different MSME scales. Therefore, digital taxation policies and taxpayer assistance programs can be implemented broadly for MSMEs without requiring different approaches based on revenue categories.

This study extends TAM by demonstrating that perceived usefulness and ease of use of Coretax are important but not sufficient conditions for compliance. Tax consultants serve as an external facilitation mechanism that helps taxpayers convert positive perceptions of the system into effective and compliant use. The findings also extend Role Theory by showing that tax consultants' professional roles are particularly valuable during periods of technological transition, when taxpayers face uncertainty about new procedures, regulatory interpretations, and digital features.

The Directorate General of Taxes should develop formal partnerships with tax-consultant associations to provide subsidized consultation services for MSMEs. Coretax training programs should be designed jointly with tax consultants so that the content addresses actual problems encountered by MSME taxpayers. Tax authorities may also pilot a tax consultant voucher program for newly registered or digitally vulnerable MSME taxpayers, while digital-literacy programs should incorporate hands-on assistance from tax consultants during the transition period. These initiatives should be evaluated before broader implementation to ensure that they improve compliance without creating unnecessary costs or dependence.

5. CONCLUSIONS

5.1 Conclusion

This study aims to examine the effect of Coretax effectiveness on MSME taxpayer compliance and analyze the moderating role of tax consultants in strengthening this relationship. Based on the results of data analysis using Partial Least Squares–Structural Equation Modeling (PLS-SEM), the findings indicate that Coretax effectiveness has a positive and significant effect on MSME taxpayer compliance. This result confirms that the implementation of an effective digital taxation system can encourage taxpayers to fulfill their tax obligations by providing easier access, improving administrative efficiency, and simplifying taxation processes. Furthermore, the findings reveal that the role of tax consultants significantly strengthens the relationship between Coretax effectiveness and MSME taxpayer compliance. This indicates that the success of digital tax transformation does not only depend on technological effectiveness but also requires professional support that helps taxpayers understand and utilize the system optimally. Tax consultants contribute by providing taxation education, regulatory guidance, and technical assistance, which help MSME taxpayers adapt to the Coretax system and improve compliance behavior. Theoretically, this study contributes to the development of digital tax compliance literature by integrating the Technology Acceptance Model (TAM) and role theory. The findings demonstrate that technology acceptance factors and professional assistance mechanisms jointly influence taxpayer compliance in the context of digital tax transformation. Practically, this study highlights the importance of collaboration between tax authorities and tax consultants in supporting MSMEs during the implementation of digital taxation systems.

5.2 Research Limitations

Although this study provides empirical evidence regarding the role of Coretax effectiveness and tax consultants in improving MSME taxpayer compliance, several limitations should be considered. First, this study focuses only on MSME taxpayers in Semarang City, which may limit the generalization of the findings to MSMEs in other regions with different levels of digital readiness and taxation characteristics. Second, this study examines taxpayer compliance by focusing on Coretax effectiveness and the moderating role of tax consultants. However, the results show that there are still other factors outside the research model that may influence MSME taxpayer compliance, such as tax knowledge, taxpayer awareness, tax sanctions, service quality, and trust in tax authorities. Third, this study uses questionnaire-based data collection, which measures taxpayers' perceptions at a specific period after Coretax implementation. Therefore, the findings represent taxpayers' responses during the early stage of digital tax transformation and may change as users gain more experience with the system.

5.3 Suggestions and Directions for Future Research

Future research is recommended to expand the research scope by involving MSME taxpayers from different regions to obtain broader and more representative findings regarding Coretax implementation in Indonesia. Further studies may also compare taxpayer behavior across regions or business sectors to provide deeper insights into digital tax adoption among MSMEs. Future researchers are also encouraged to include additional variables that may influence taxpayer compliance, such as digital literacy, taxpayer trust, tax morale, perceived risk, service quality, or taxpayer satisfaction. The inclusion of these variables can provide a more comprehensive understanding of factors that determine successful digital tax transformation. In addition, future studies may apply longitudinal research methods to examine changes in taxpayer behavior over time as Coretax implementation becomes more established. Further exploration of the role of tax consultants and other professional support mechanisms is also suggested to understand how external assistance can optimize digital taxation systems and improve voluntary taxpayer compliance.

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AUTHOR CONTRIBUTIONS

RY contributed to the conceptualization, methodology design, literature review, data collection, data analysis, interpretation of findings, and preparation of the original manuscript draft. HL contributed to the validation of the research framework, supervision, theoretical refinement, critical review, and improvement of the final manuscript. Both authors contributed to the discussion of research findings, approved the final version of the manuscript, and are accountable for the integrity of the work.

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