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# THE EFFECT OF TAX LITERACY AND PERCEPTION OF CORETAX APPLICATION USE ON TAXPAYER COMPLIANCE WITH RELIGIOSITY AS A MODERATION VARIABLE

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**Abstract.** This study aims to analyze the effect of tax literacy and perceptions of the use of the Core Tax Administration System (Coretax) application on the compliance of Individual Taxpayers (ITPs), with religiosity as a moderating variable. The study employs a quantitative approach using a survey of 40 Muslim Individual Taxpayers operating micro and small enterprises registered at the Jayapura Primary Tax Office (KPP Pratama Jayapura), selected through purposive sampling. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4 software. The results indicate that tax literacy and perceptions of the Coretax application do not have a significant effect on taxpayer compliance, and religiosity does not function as a moderating variable. However, religiosity has a direct and significant effect on taxpayer compliance. These findings suggest that taxpayer compliance is more strongly influenced by moral and religious values than by knowledge and tax technology factors.

**Keywords**: tax literacy, Coretax, taxpayer compliance, religiosity

## I. INTRODUCTION

National development is a continuous effort by the government to improve the welfare of the community which requires adequate financing support, one of which comes from tax revenues as the main component of state revenue (Noor & Murtanto, 2025). Taxes are mandatory contributions without direct rewards that are used for the benefit of the community and reflect the active role of the community in supporting national development. However, the realization of national tax revenue still shows fluctuations from year to year, which indicates that the achievement of the tax revenue target has not been optimal due to the low level of taxpayer compliance (GoodStats, 2025) .

Tax literacy is a fundamental factor that affects taxpayer compliance because it reflects the level of knowledge and understanding of tax regulations, procedures, and rights and obligations. Taxpayers with good tax literacy tend to be more compliant, while low tax literacy can cause errors in tax calculation, reporting, and payment (Atifa et al., 2023); (Pane et al., 2024). In addition, taxpayers' perceptions of tax systems and services also affect compliance, where positive perceptions can increase trust and voluntary compliance (Noor & Murtanto, 2025).

In an effort to improve the efficiency and transparency of tax administration, the government developed the *Core Tax Administration System* (CTAS), which is an integrated tax administration system based on information technology (Atifa et al., 2023). However, the implementation of *Coretax* is still taking place in stages so that the perception of using this application is an initial or expectative perception formed from socialization, taxation media, and experience using the previous digital tax system (Davis, 1989); (Simanjuntak & Kusuma, 2024). Persepsi awal tersebut tetap is relevant because it can affect the attitude and readiness of taxpayers' behavior in accepting the digital tax system (Ajzen, 1991); (Panjaitan & Yuna, 2024).

In addition to the factors of knowledge and technology, religiosity is seen as a moral foundation in shaping taxpayers' compliance behavior. The value of trust and honesty derived from Islamic teachings encourages individuals to fulfill their tax obligations not only as a legal obligation, but also as a moral responsibility (QS. An-Nisa : 58); (QS. An-Nisa : 59). Religiosity is seen as able to strengthen the influence of tax literacy and the perception of the use of *the Coretax* application on the compliance of Individual Taxpayers, although the results of previous research still show inconsistencies. Therefore, this study analyzes the influence of tax literacy and the perception of the use of *the Coretax* application on the compliance of Individual Taxpayers (WPOP) with religiosity as a moderation variable (Anggini et al., 2021); (Saputrie & Feriyanto, 2025).

The purpose of this study is to analyze the influence of tax literacy, and the perception of the use of *the coretax* application on taxpayer compliance with religiosity as moderation.

***Theory Of Planned Behavior*** **(TPB)**

*The Theory of Planned Behavior* (TPB) explains that individual behavior arises due to the intention to behave which is influenced by three main factors, namely *behavioral beliefs*, *normative beliefs*, and *control beliefs* (Ajzen, I, 2002). In this study, *behavioral beliefs* are reflected in tax literacy, where a good understanding of tax obligations encourages taxpayer compliance (Atifa et al., 2023); (Noor & Murtanto, 2025). *Normative beliefs* are reflected in religiosity, which shows the extent to which religious and moral values are used as a guide for behavior, and has been proven to have a positive effect on tax compliance (Saputrie & Feriyanto, 2025). Meanwhile, *control beliefs* are reflected in the perception of using *the Coretax* application as a technology that facilitates and increases taxpayers' confidence in fulfilling tax obligations, so that it can encourage compliance(Panjaitan & Yuna, 2024); (Cindy & Chelsya, 2024).

***Technology Acceptance Model* (TAM)**

*The Technology Acceptance Model* (TAM) explains that technology acceptance is influenced by two main factors, namely *perceived usefulness* and *perceived ease of use* (Davis, 1989). TAM is relevant in this study because the use of *the Coretax* application is seen as able to encourage taxpayer compliance through convenience and perceived benefits. *The Core Tax Administration System* (CTAS) is designed to help taxpayers meet their tax obligations more easily, quickly, and accurately (Simanjuntak & Kusuma, 2024), where the perception of convenience has a significant effect on the interest in using technology (Agung & Tanamal, 2021). In addition, the perception of the benefits *of Coretax* contributes to increasing the transparency and accountability of the tax system, so that taxpayers who understand the regulations and are able to use technology properly tend to be more compliant, in line with the TAM principle (Panjaitan & Yuna, 2024).

**Tax Literacy**

Tax literacy is the level of knowledge and understanding of taxpayers regarding applicable tax regulations, procedures, and rights and obligations (Bornman & Wassermann, 2020). Tax literacy includes understanding the basic concept of taxation, the ability to fill out and report tax returns, and an understanding of tax sanctions. Research (Purba et al., 2024) and (Amanda et al., 2024) shows that tax literacy has a positive effect on taxpayer compliance. However, (Anggini et al., 2021) found that tax literacy does not always have a significant effect, especially when it is not supported by internal factors such as moral awareness.

**Perception of Coretax Application Use**

The perception of using *the Coretax* application is a taxpayer's subjective assessment of the convenience, benefits, and reliability of the digital tax administration system developed by the Directorate General of Taxes (Simanjuntak & Kusuma, 2024). This perception is expectative because the implementation of *Coretax* is still taking place in stages. According to (Davis, 1989), Early perceptions of technology remain relevant because they can affect the attitude and readiness of user behavior. Research (Cindy & Chelsya, 2024) and (Panjaitan & Yuna, 2024) shows that a positive perception of *Coretax* has the potential to increase trust in the tax system.

**Taxpayer Compliance**

Taxpayer compliance is defined as the behavior of taxpayers in fulfilling tax obligations in accordance with the provisions of applicable laws and regulations, both formally and materially (Karnowati & Handayani, 2021). Formal compliance is concerned with the timeliness of tax reporting and payments, while material compliance is concerned with the truthfulness and honesty in tax reporting. (Torgler, 2006) states that tax compliance is influenced by a combination of economic factors, beliefs, and moral values of individuals.

**Religiosity**

Religiosity is the level of internalization of religious values that are reflected in individual attitudes and behaviors (Glock, 1965). In the context of Islam, religiosity emphasizes the value of trust, honesty, and moral responsibility. Research (Anggini et al., 2021), and (Saputrie & Feriyanto, 2025) shows that religiosity has a positive effect on taxpayer compliance because it encourages moral awareness in fulfilling tax obligations.

Based on theoretical analysis and findings of previous empirical studies, the hypothesis of this research is:

**H1.** Tax literacy has a positive and significant effect on individual taxpayer compliance

**H2.** The perception of using *the Coretax* application has a positive and significant effect on individual taxpayer compliance.

**H3.** Religiosity moderates the influence of tax literacy on taxpayer compliance.

**H4**. Religiosity moderates the influence of perception of using *the Coretax* application on taxpayer compliance.

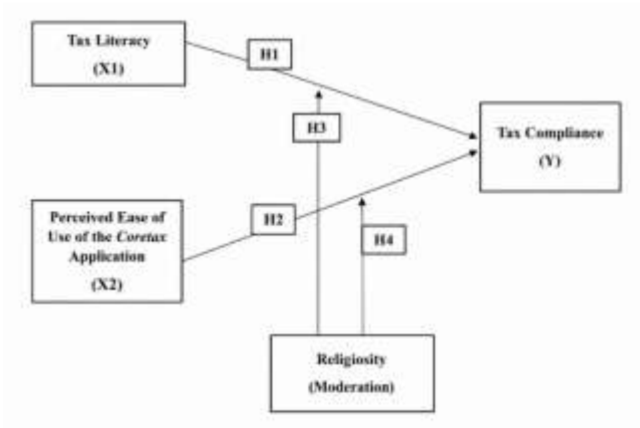


Figure 1 Research Model

Source : Author, 2026

## II. RESEARCH METHODS

This study is a quantitative research with an *explanatory approach* that aims to test the influence of tax literacy and the perception of the use of *the Coretax* application on taxpayer compliance, with religiosity as a moderation variable. Data was collected using a survey method through the distribution of questionnaires to Individual Taxpayers (WPOP) of micro and small business actors registered at KPP Pratama Jayapura, then analyzed using *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) with the help of the SmartPLS 4 application to test the relationship between variables simultaneously, including moderation effect testing.

**Population and Sample**

The research population is Muslim Individual Taxpayers (WPOP) who are actively registered at KPP Pratama Jayapura and run micro and small businesses in the trade and service sector. The sample was determined using *purposive sampling* with the following criteria: (1) WPOP is Muslim, (2) owns/manages micro or small businesses, (3) knows/uses digital tax administration including *Coretax*, and (4) carries out tax obligations independently.

**Data Types and Data Sources**

The research used primary and secondary data. Primary data was obtained through questionnaires distributed to respondents, while secondary data was sourced from official documents, academic literature, scientific journals, reports from the Directorate General of Taxes, and other relevant sources to strengthen the foundation and interpretation of research results.

**Research Variables**

This research instrument was adopted and developed from various previous studies that are relevant to the context of tax compliance and digitization of the tax system, among others (Atifa et al., 2023), (Purba et al., 2024), (Panjaitan & Yuna, 2024), (Anggini et al., 2021), and (Saputrie & Feriyanto, 2025). The dependent variable in this study is taxpayer compliance, which is measured using formal compliance and material compliance indicators as used by (Salsabyla & Putri, 2025), which reflects the timeliness of reporting, the accuracy of payments, and honesty and accuracy in tax reporting. The first independent variable is tax literacy, which is measured based on indicators of understanding the basic concept of taxation, the ability to fill out a Tax Return (SPT), and understanding of tax rights and obligations, which is adopted from (Purba et al., 2024) and (Atifa et al., 2023). The second independent variable is the perception of *Coretax* application usage, which is measured through indicators of ease of use, time efficiency, information security, and system transparency, as developed in the study (Panjaitan & Yuna, 2024) and (Simanjuntak & Kusuma, 2024). The moderation variable in this study is religiosity, which is measured based on the internalization of Islamic values such as honesty, trust, and moral responsibility, with indicators that refer to (Glock, 1965) and adapted in research (Anggini et al., 2021) and (Saputrie & Feriyanto, 2025). All variables in this study were measured using a four-point Likert scale, namely 1 = strongly disagree, 2 = disagree, 3 = agree, and 4 = strongly agree, to obtain a firm response and avoid neutral choice bias.

**Data Analysis Methods**

The research data used to answer the research hypothesis was analyzed using *the Structural Equation Modeling* (SEM) method based on *Partial Least Squares* (PLS) through the SmartPLS 4 application. The PLS-SEM method was chosen because it was able to analyze the causal relationship between latent variables simultaneously and test the influence of religiosity moderation. The stages of data analysis carried out in this study are as follows:

**Data Quality Testing**

**Validity Test**

The validity test is carried out to determine the ability of the indicator to represent the measured construct. The validity of constructs in PLS-SEM consists of convergent validity and discriminant validity. Convergent validity was evaluated through *outer loading* and *Average Variance Extracted* (AVE) values. The indicator is declared valid if it has *an outer loading* value of $\geq 0.70$ and the construct is declared valid if the AVE value is $\geq 0.50$. The validity of the discriminant was tested using *the Fornell–Larcker* criteria and *the Heterotrait-Monotrait Ratio* (HTMT) value, with the provision that the HTMT value $< 0.90$.

**Reliability Test**

Reliability tests are used to measure the level of accuracy, consistency, and precision of the measuring instrument. The reliability test in PLS-SEM was evaluated through *Composite Reliability* and *Cronbach's Alpha* values. A construct is declared reliable if it has *a Composite Reliability* value and *Cronbach's Alpha* greater than 0.70, which indicates the internal consistency of the indicator in measuring latent constructs.

**Structural Model Testing (*Inner Model*)**

Structural model testing is carried out to assess the model's ability to explain the relationships between variables. The *evaluation of the inner model* included multicollinearity, coefficient of determination ($R^2$), and *effect size* ($f^2$) tests. The multicollinearity test was carried out by looking at *the Variance Inflation Factor* (VIF) value, where the model is declared free of multicollinearity if the VIF value $< 5$. The determination coefficient ($R^2$) is used to measure the magnitude of the variation in taxpayer compliance that can be explained by independent variables and moderation variables. Meanwhile, *effect size* ($f^2$) was used to assess the strength of the influence of independent variables on dependent variables, with value criteria of 0.02 (small), 0.15 (medium), and 0.35 (large).

**Testing Hypothesis**

Hypothesis testing is carried out after *the outer model* and *inner model* are declared feasible. The test was carried out using *path analysis* through *the bootstrapping* procedure on SmartPLS 4 with a significance level of 5 percent. The hypothesis is stated to be empirically supported if *the t-statistical* value $> 1.96$ and *the p-value* $< 0.05$. On the other hand, the hypothesis is declared unsupported if the *t-statistical* value $\leq 1.96$ and *the p-value* $\geq 0.05$. In addition to testing the direct influence, this study also examines the influence of religiosity moderation through the formation of interaction constructs between tax literacy and religiosity as well as between perceptions of *Coretax* application use and religiosity.

## III. RESULTS AND DISCUSSION

**Statistics Descriptive**

Descriptive statistical analysis was used to provide an overview of the characteristics of the research data based on respondents' answers to the variables of tax literacy, perception of the use of *the Coretax* application, taxpayer compliance, and religiosity. This analysis aims to determine the trend of values, the level of data distribution, and the general condition of each variable in the study which examines the influence of tax literacy and the perception of the use of *the Coretax* application on taxpayers' compliance with religiosity as a moderation variable. The results of descriptive statistical analysis are presented in the form of minimum, maximum, *mean*, and standard deviation values to provide an initial overview of the level of tax understanding, perception of the digital tax administration system, the level of taxpayer compliance, and the internalization of respondents' religious values before testing the research model and hypothesis.

**Table 1 Descriptive Statistics**

| | N | *Minimum* | *Maximum* | *Mean* | *Std. Deviation* |
|---|---|---|---|---|---|
| Tax Literacy (X1) | 40 | 18,00 | 29,00 | 23,4000 | 2,42635 |
| Perception of Coretax Application Use (X2) | 40 | 11,00 | 19,00 | 14,8000 | 1,72760 |
| Taxpayer Compliance (Y) | 40 | 16,00 | 24,00 | 19,2750 | 2,27571 |
| Religiosity (M) | 40 | 17,00 | 24,00 | 20,6250 | 2,67646 |
| Valid N (listwise) | 40 | | | | |

Source : Primary Data Processed (2026)

Based on the results of descriptive statistical analysis, the tax literacy variable had an average value of 23.40 with a standard deviation of 2.43, which showed that the respondents' tax literacy level was quite good with a relatively homogeneous answer rate. The perception variable of using *the Coretax* application had an average value of 14.80 and a standard deviation of 1.73, which indicates that respondents generally have a positive and relatively uniform perception of the convenience, efficiency, and benefits of using *the Coretax* application. Furthermore, the taxpayer compliance variable showed an average value of 19.28 with a standard deviation of 2.28, which indicates that the respondents' compliance level is in the category of quite high. Meanwhile, the religiosity variable had an average value of 20.63 with the standard deviasi 2,68, which shows that respondents have a relatively good level of religiosity with a variety of answers that are still moderate.

**Table 2 Hypothesis Test Results**

| | ***Original sample* (O)** | **T *Statistics*** | **P *values*** |
|---|---|---|---|
| Tax Literacy - Taxpayer Compliance > | 0.018 | 0.079 | 0.937 |
| Religiosity - > Taxpayer Compliance | 0.478 | 3.531 | 0.000 |
| Religiosity x Tax Literacy -> Taxpayer Compliance | -0.249 | 1.404 | 0.160 |
| Religiosity x Coretax Tax System -> Taxpayer Compliance | 0.138 | 0.685 | 0.493 |
| Coretax Tax System - Taxpayer Compliance > | 0.229 | 1.133 | 0.257 |

Source : Primary Data (2026)

Based on the results of the hypothesis test in Table 2, tax literacy does not have a significant effect on taxpayer compliance with a *p-value* of 0.937 (> 0.05), as well as the perception of the use of the *Coretax* tax system which shows *a p-value* of 0.257 (> 0.05). Meanwhile, religiosity has a positive and significant effect on taxpayer compliance with a *p-value* of 0.000 (< 0.05), which shows that religious values play a direct role in shaping compliance behavior. The results of the moderation test showed that religiosity did not moderate the influence of tax literacy on taxpayer compliance (*p-value* = 0.160) nor did it moderate the influence of perception of the use of *the Coretax* tax system on taxpayer compliance (*p-value* = 0.493).

The test results showed that tax literacy had no significant effect on taxpayer compliance. These findings indicate that taxpayers' understanding of taxation is not necessarily embodied in compliant behavior, in line with *the Theory of Planned Behavior* which states that knowledge alone is not enough to encourage behavior without the support of internal intentions and encouragement (Ajzen, 1991). This condition is also influenced by the characteristics of respondents as small and medium business actors who tend to consider economic factors more than tax knowledge aspects.

Furthermore, the perception of using *the Coretax* application does not have a significant effect on taxpayer compliance. This shows that the existence of a digital tax system has not directly encouraged compliant behavior, especially when taxpayers are still in the stage of adapting to the use of technology. Based on *the Technology Acceptance Model* (Davis, 1989), The acceptance of technology is not always followed by a change in behavior if the benefits and convenience have not been felt optimally, as also stated by (Simanjuntak & Kusuma, 2024).

The results of the moderation test showed that religiosity did not moderate the influence of tax literacy on taxpayer compliance. These findings indicate that religiosity does not play a reinforcing factor between the understanding of taxation and compliant behavior, but rather functions as a stand-alone internal value. These results are in line with research (Anggini et al., 2021) which states that religiosity does not necessarily reinforce the influence of cognitive factors on obedience.

In addition, religiosity also does not moderate the influence of the perception of the use of *the Coretax* application on taxpayer compliance. These findings show that the use of tax technology is more influenced by technical readiness, user experience, and system usage habits than by religiosity values. Thus, religiosity in this study is more appropriately understood as a factor that directly affects compliance, rather than as a moderation variable, in line with the findings (Saputrie & Feriyanto, 2025).

## IV. CONCLUSIONS

Based on the results of the study, it can be concluded that tax literacy and perception of using *the Coretax* application do not have a significant effect on individual taxpayer compliance. Religiosity has also not been proven to moderate the influence of these two variables on taxpayer compliance, but religiosity has a direct and significant influence in encouraging compliance behavior through the internalization of moral values such as honesty, trust, and responsibility. The results of

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the study show that taxpayer compliance is not solely influenced by knowledge factors and digital taxation systems, but rather determined by internal factors of taxpayers. In addition, the research model has a moderate explanatory ability with a determination coefficient value ($R^2$) of 0.437, which shows that the variables in the model are able to explain 43.7% of the variation in taxpayer compliance.

This study has limitations on the relatively limited number of respondents and the scope of the research only includes individual taxpayers of micro and small business actors at KPP Pratama Jayapura, so the generalization of the research results is still limited. In addition, the use of a quantitative approach through questionnaires has not been able to fully explore the psychological aspects and subjective motivations of taxpayers in depth. Therefore, further research is recommended to expand the area and sample size, add other variables such as tax awareness, trust in the government, quality of fiscal services, and tax sanctions, and use a qualitative appr oach. For tax authorities, the results of this research are expected to be the basis for formulating a compliance improvement strategy that not only focuses on technical aspects and digitalization, but also on the formation of moral and ethical awareness of taxpayers.

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