



# Enhancing tax compliance through Coretax: A phenomenological study on SP2DK and audit risk mitigation

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## ABSTRACT

This study aims to reveal tax consultants lived experiences in mitigating SP2DK (tax clarification letter issued by the tax authority) and audit risks because of the Coretax implementation. This research employs a descriptive qualitative method with a phenomenological approach. Data were collected through in-depth, semi-structured interviews with tax consultants who had direct experience in handling SP2DK and audit cases under the Coretax. All interviews were audio-recorded, transcribed verbatim, and anonymised to protect participant confidentiality. The transcribed data were analysed using thematic analysis, following the six-phase procedure proposed by Braun & Clarke (2006). To facilitate systematic coding and theme development, the software Taguette was employed. The implementation of Coretax transforms the mechanism of SP2DK and audit risk mitigation through three main pathways. First, automatic validation and integrated reconciliation features enable tax consultants to perform pre-filing data checks, thereby preventing technical errors at the outset. Second, NIK-based transparency ensures that all transactions are recorded by the tax authority, creating a deterrent effect on non-compliant taxpayers. Third, the integration of SP2DK into the Coretax dashboard accelerates consultant responses because the basis of the tax authority's inquiry is immediately visible.

**Keywords:** Coretax, Qualitative study, SP2DK, Transparency; Tax audit risk, Tax compliance

**JEL Classification:** H26, H25, M42

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## Article Info:

Received: 2026-02-23 | Revised: 2026-04-08 | Accepted: 2026-04-20 | Published: 2026-04-30

**How to cite:** Korompis, C. W. M., Sardjono, O. Y. M., & Lintong, D. N. (2026). Enhancing tax compliance through Coretax: A phenomenological study on SP2DK and audit risk mitigation. *AFRe (Accounting and Financial Review)*, 9(1), 71-92. <https://doi.org/10.26905/afr.v9i1.16823>

## 1. Introduction

Increasing state revenue through taxation is a complex challenge that goes beyond policy formulation and requires a reliable and efficient administrative framework to achieve optimal results. (OECD, 2022). The government of Indonesia has implemented a series of strategic tax reforms, ranging from early modernization efforts to the current third phase (Rifaldo, 2023), which responds directly to the rapid growth of the digital economy and the increasing complexity of financial transactions (Cahyadi et al., 2023; Supriadi et al., 2025). As a key component of this final phase, the government

launched Coretax, a national project aimed at modernizing outdated information systems, integrating fragmented databases, and streamlining the core business processes of the Directorate General of Taxes (DJP). This systemic change aims to simplify and centralize tax administration functions, ultimately promoting voluntary compliance as a key objective of the reform (Mardiasmo, 2019). By promising faster, more accurate, and transparent services, Coretax is expected to address the limitations of the prior system, which could not adequately handle the growing number of taxpayers or the rising volume of tax data.

However, the successful implementation of such a digital system does not occur in isolation. From the taxpayers' perspective, persistent public skepticism remains a significant obstacle. Past cases of administrative misconduct and fraud have eroded trust in the tax authority, leading to persistent non-compliance in tax reporting and payment. This situation highlights a classic tension in tax administration, effectively captured by the Slippery Slope Framework (SSF) developed by Kirchler and colleagues (Kirchler, 2007; Kirchler et al., 2008). The SSF states that taxpayer compliance is shaped by the interaction between two key dimensions: the power of authorities to enforce the law (through audits, penalties, and monitoring) and the trust that taxpayers place in mentioned authorities (perceptions of fairness, transparency, and accountability).

Empirical research across multiple countries has demonstrated that an over-reliance on coercive power without corresponding trust can trigger passive resistance and strategic non-compliance, whereas a balanced combination of power and trust fosters sustainable, voluntary compliance (Batrancea et al., 2019; Muehlbacher & Kirchler, 2010). In the Indonesian context, studies have shown that a predominantly power-oriented approach, such as the use of coercive power, can reduce taxpayer compliance if it is not accompanied by efforts to build institutional trust (Anisykurlillah et al., 2025).

This perspective is crucial for understanding the new risks and dynamics introduced by Coretax. The system's enhanced transparency, facilitated by real-time data integration and automated validation, allows the tax authority to detect anomalies and discrepancies much earlier. Consequently, when a potential inconsistency is identified, the DJP can issue a formal clarification request as a preventive, non-confrontational measure before escalating to a full audit. While this mechanism is designed to improve compliance and reduce information asymmetry, it also creates a substantially different operating environment for tax consultants (Kaçamak, 2021).

As delegated agents who assist taxpayers in fulfilling their obligations, tax consultants are now compelled to move beyond basic reconciliation and verification tasks. The transparency embedded in Coretax requires consultants to develop advanced analytical competencies, shifting their focus toward interpreting data and providing evidence-based recommendations rather than solely verifying numerical accuracy (IKPI, 2025). Effectively, the role of the tax consultant is evolving from that of a compliance preparer to a strategic partner in risk mitigation. This shift raises a critical empirical question: will the increased transparency pressure lead taxpayers and their consultants to engage in more aggressive tax planning to avoid detection, or will it drive higher levels of voluntary compliance by reducing opportunities for unintentional errors?

Despite extensive research on tax compliance and digital transformation in tax administration, there is a clear empirical gap regarding how the transparency mechanisms of an integrated system such as Coretax directly reduce the risk of receiving an SP2DK (tax clarification letter issued by the tax authority) and subsequent tax audits, particularly from the perspective of tax consultants. Prior studies have largely focused on the impact of digitization on taxpayer compliance behavior (Achmad et al., 2024; Prastuti & Safitri, 2024) or on the role of consultants as technical facilitators of new applications such as e-Faktur (Setiawan & Karunia, 2024). However, these studies have not systematically examined

how tax consultants strategically navigate and leverage system transparency to reduce audit risks for their clients.

Furthermore, the interplay between a rapidly evolving regulatory landscape and the digital system's real-time data capabilities in shaping enforcement actions remains underexplored. In essence, there is a lack of empirical insight into the mechanisms through which Coretax transparency reduces SP2DK and audit risks, especially from the viewpoint of tax consultants as intermediary actors who bridge the gap between the tax authority and taxpayers. This constitutes the research gap that the present study seeks to address.

To fill this gap, the current research offers three distinct forms of novelty. First, contextual novelty: this study focuses on the pioneering implementation of the Coretax in Indonesia, making it one of the first empirical investigations of a national integrated tax administration system specifically examined for its risk mitigation effects on SP2DK and audit occurrences. In contrast to previous studies that have examined digital tools in fragmented settings, this research takes a holistic view of a unified core tax system.

Second, theoretical novelty: the study extends the Slippery Slope Framework (Kirchler, 2007; Kirchler et al., 2008) by proposing system transparency as a mediating variable between the established dimensions of power and trust. While the original SSF treats power and trust as two independent determinants of compliance, this research argues that in a digitally transformed environment, transparency operates as a mechanism that can simultaneously strengthen perceived power through enhanced monitoring and detection capabilities and, if managed fairly, rebuild taxpayer trust through openness and reduced information asymmetry. This theoretical extension provides a more nuanced understanding of how technology reshapes the psychological contract between taxpayers and authorities.

Third, empirical novelty: the study captures the lived experiences and strategic adaptations of tax consultants, a key actor group that has received limited attention in the digital tax literature. By employing a phenomenological approach, the research gives voice to consultants as frontline practitioners who must reconcile the demands of system transparency with the practical realities of client management. Their perspectives offer a unique window into the real-world impacts of digital tax transformation, revealing not only the intended benefits but also the unintended challenges and adaptive strategies that emerge in practice.

In summary, this research aims to reveal tax consultants lived experiences in mitigating SP2DK and audit risks because of the Coretax implementation. By integrating contextual, theoretical, and empirical novelties, the study contributes to a more balanced and effective tax compliance ecosystem in the digital era. The findings are expected to inform policymakers, tax authorities, and practitioners about the conditions under which system transparency can serve as a tool for both enforcement and trust-building, ultimately enhancing voluntary compliance and state revenue.

## **2. Theoretical Framework and Hypotheses Development**

### **The Slippery Slope Framework and the Coretax System**

The Slippery Slope Framework (SSF) explains tax compliance as a function of two interdependent dimensions: the power of authorities to enforce compliance and taxpayers' trust in those authorities (Kirchler, 2007; Kirchler et al., 2008). While prior applications of the SSF focused on audits and sanctions as expressions of power, the emergence of integrated digital tax systems has introduced a new technological dimension to both power and trust.

In the Indonesian context, the Coretax represents a shift from fragmented legacy systems to a unified platform that integrates data from multiple sources, automates validation, and enables real time monitoring. However, existing SSF studies in Indonesia (Damayanti & Amah, 2019) examined power and trust primarily through behavioral and perceptual variables, without considering how the architecture of a digital system shapes the exercise of power and the formation of trust simultaneously. Sukasih et al. (2025) found that the Coretax significantly affects perceived compliance, trust, and power, however, they do not explain how system transparency specifically mediates the relationship between Coretax and risk outcomes such as SP2DK issuance.

This leaves a gap: while the SSF predicts that balanced power and trust improve compliance, it remains unclear whether Coretax transparency achieves this balance through the same psychological mechanisms or introduces new ones. Therefore, this study argues that Coretax should be understood not solely as a tool for enforcement but as an institutional actor that reshapes the power trust dynamic by making taxpayer data simultaneously visible to both authorities and compliant taxpayers.

### System Transparency as a Dual Mechanism in the SSF

Digitalization has been shown to reduce compliance costs and administrative burdens (Pomeranz, 2015), but its effect on the power trust interaction is more complex. On one hand, transparency increases the deterrent power of tax authorities by enabling data matching, anomaly detection, and risk profiling (OECD, 2022). On the other hand, transparency can also build trust by reducing information asymmetry and minimizing discretionary interactions between taxpayers and officials (Li et al., 2024). However, empirical evidence on this dual effect is mixed. Batrancea et al. (2019) found a negative interaction between power and trust, suggesting that when trust is high, additional power may crowd out voluntary compliance. Conversely, Kogler et al. (2023) observed that in countries with high institutional trust, transparency strengthens instead of undermines compliance.

In the Indonesian digital tax context, Ananda (2025) noted that transparency alone does not guarantee trust if the system is perceived as unreliable or if past misconduct by officials remains unaddressed. This suggests that system transparency is not a simple linear mediator but a contingent mechanism that depends on the perceived fairness and technical stability of the system. The current study addresses this gap by examining how tax consultants, who directly observe the operational consequences of Coretax transparency, perceive its effect on SP2DK and audit risk. Unlike prior research that measured transparency indirectly, this study investigates whether transparency operates more strongly through power; by increasing detection risk or through trust; by improving procedural fairness, in the specific context of a newly implemented national system.

### SP2DK, Audit Risk, and the Path to Voluntary Compliance

The SP2DK (tax clarification letter issued by the tax authority) is a unique pre-audit instrument in Indonesia's tax administration. It is designed as a preventive, non-confrontational mechanism to resolve discrepancies before a full audit (Juniawaty et al., 2025). In SSF terms, the SP2DK sits at the intersection of power and trust; it exercises authority by requesting clarification but does so in a manner intended to encourage dialogue. However, empirical studies have identified structural weaknesses. DDTIC News (2025) and Provisio Consulting (2026) note that SP2DK outcomes are not legally binding, meaning that taxpayers who have provided clarification may still be audited for the same period, creating prolonged uncertainty. This undermines the trust building potential of the SP2DK.

Digitalization through the Coretax systems could address this weakness by making the underlying transaction data transparent and immutable, thereby reducing the ambiguity that leads to repeated

inquiries. Pomeranz (2015) showed that third party reporting and digital verification significantly reduce VAT evasion because discrepancies become immediately visible. By analogy, Coretax transparency should reduce the need for SP2DK issuance altogether, as mismatches can be corrected before filing. Yet, no study has empirically tested whether Coretax transparency lowers the frequency of SP2DKs or audits, nor has any study examined how tax consultants, who manage client responses to SP2DKs, perceive this as a risk reduction. This study fills that gap by focusing on the lived experiences of tax consultants as intermediaries. Their perceptions are critical because they translate system transparency into actionable mitigation strategies for clients. The direction implied by the literature is that Coretax → transparency → (increased power and, if managed fairly, increased trust) → higher compliance → lower SP2DK and audit risk. Testing this chain from the consultant's perspective provides a novel empirical contribution that extends the SSF into the digital tax administration domain.

### 3. Methodology

#### Research Design

This study employs a descriptive qualitative approach with an interpretive phenomenological paradigm. The interpretive phenomenological approach, as articulated by Smith et al. (2009), is concerned with examining how individuals make sense of their lived experiences. Unlike descriptive phenomenology (Husserl), which focuses on bracketing and describing essences, interpretive phenomenology (hermeneutic) acknowledges that the researcher's own experiences and perspectives are inevitable and can even serve as a resource for understanding participants' meaning-making processes.

This paradigm suits the present study because it aims to explore the subjective meanings that tax consultants attach to the Coretax, particularly how they perceive its transparency in mitigating SP2DK and audit risks. These subjective meanings are not assumed to be applied universally, but are constructed through the consultants' interactions with the system, their clients, and the tax authority. Thus, the interpretive phenomenological approach enables the researcher to understand the lived realities of tax consultants as social actors navigating a newly implemented digital tax environment.

#### Data Collection

Data were collected through semi-structured in-depth interviews. The semi-structured format was chosen because it allows flexibility to explore emergent themes while maintaining a consistent focus on the research objectives (Kallio et al., 2016). Each interview lasted between 30 and 60 minutes, depending on the depth of responses and the willingness of participants to elaborate on their experiences.

The interview protocol consisted of 15 open-ended questions organized around four thematic areas: (1) Participants' understanding and experience of Coretax features; (2) Their experience with SP2DK (tax clarification letter issued by the tax authority) issuance and handling; (3) Their perceptions of how Coretax transparency affects audit risk; and (4) Their recommendations for system improvement. The questions were developed based on the Slippery Slope Framework (Kirchler et al., 2008) and previous studies on digital tax administration (Ananda, 2025; Sukasih et al., 2025).

All interviews were audio-recorded using a digital voice recorder with the consent of each participant. In addition, the researcher took field notes during and immediately after each interview to capture non-verbal cues, contextual observations, and initial analytical reflections. Interviews were conducted in June 2025 at the participants' respective office locations in Manado, Indonesia, to ensure a comfortable and familiar setting. Each interview was transcribed verbatim within 48 hours of completion to preserve accuracy and contextual details.

## Participants

Participants in this study were four tax consultants who meet the following inclusion criteria: (1) Hold a valid tax consultant license; (2) Own and operate their own tax consultant office (Kantor Konsultan Pajak - KKP); (3) Are domiciled in Manado; (4) Have actively used the Coretax for at least six months before the interview; and (5) Have direct experience in handling SP2DK or tax audit cases for their clients. The selection of four participants is consistent with interpretive phenomenological studies, which typically involve small, purposively selected samples (Smith et al., 2009; Pietkiewicz & Smith, 2014). The sample size allows for in-depth, idiographic analysis without sacrificing the richness of each participant's account. Participants were recruited through purposive sampling and professional networks of tax consultants in Manado.

The Manado Tax Consultant Office (KKP) is part of the Regional Administrator (*Pengurus Daerah*) for Sulawesi, Maluku, and Papua. The total number of KKP branch offices in Manado is 23. However, only 12 of these offices are permanently established and operate within Manado city.

A brief profile of the four KKP informants (names anonymized) is as follows: (1) Informant from KKP 1 (abbreviated to I-1) obtained their certification in 2022, has been working as a tax consultant since 2016, and holds a master's degree (S2) as their highest qualification; (2) Informant KKP 2 (abbreviated to I-2) obtained their certification in 2018, has been working as a tax consultant since 2010, and holds a master's degree (S2); (3) Informant KKP 3 (abbreviated to I-3) obtained their certification in 2020 after completing the equivalence program in 2019. Their experience dates to 1982 as an employee of the tax office, and they hold a master's degree (S2); (4) Informant KKP 4 (abbreviated to I-4) has 8 months of experience as a tax consultant but is a former DJP employee with 18 years of work experience. Their highest educational qualification is a bachelor's degree (S1).

To ensure the research's relevance, the researcher confirmed that all four KKP informants utilize Coretax as their primary application for tax activities since its implementation in 2025. Furthermore, to align the interview outcomes with the research problem, the researcher verified that all four consultants possess a thorough understanding and frequently handle client data and/or information clarification requests (SP2DK).

## Data Analysis

Data were analyzed using thematic analysis following the six-phase procedure proposed by Braun and Clarke (2006): (1) Familiarization with the data; (2) Generating initial codes; (3) Searching for themes; (4) Reviewing themes; (5) Defining and naming themes; and (6) Writing the report. Thematic analysis is compatible with interpretive phenomenology because it provides a systematic yet flexible method for identifying patterns of meaning across participants' accounts while remaining grounded in the data.

To facilitate systematic coding, the researcher used Taguette, an open source qualitative data analysis tool (Rampin & Rampin, 2021). The coding process proceeded as follows. First, each verbatim transcript was imported into Taguette and read multiple times to achieve familiarization. Second, initial codes were generated by highlighting meaningful segments of text and assigning descriptive labels (e.g., "fear of SP2DK", "automatic validation as prevention", "trust in system transparency"). Third, codes were grouped into potential themes based on shared patterns and relationships (e.g., "transformation from reactive to preventive strategy", "technical constraints as barriers"). Fourth, themes were reviewed against the coded extracts and the entire dataset to ensure internal coherence and external distinctiveness. Fifth, themes were refined, defined, and named to address the research

objectives. Finally, the analysis was written up, using direct quotations from participants to illustrate each theme.

The researcher maintained an audit trail throughout the analysis, documenting all decisions related to coding, theme development, and interpretation. This audit trail included dated notes, screen captures of Taguette coding structures, and memos on why certain codes were merged or split.

### **Trustworthiness**

To ensure the quality of the data, the researcher applied the four criteria of trustworthiness proposed by [Lincoln & Guba \(1985\)](#): credibility, transferability, dependability, and confirmability.

Credibility refers to the confidence in the truth of the findings. Several strategies were employed. First, prolonged engagement was established through ongoing professional contact with the tax consultant community in Manado before data collection. Second, member checking was performed by returning the transcribed interviews and a summary of preliminary findings to each participant for verification and correction. Third, peer debriefing was conducted with two fellow researchers experienced in qualitative tax research, who reviewed the coding process and theme development. Fourth, triangulation of data sources was achieved by comparing accounts across four independent participants, allowing the researcher to identify convergent and divergent perspectives.

Transferability refers to the extent to which the findings can be applied to other contexts. While qualitative research does not aim for statistical generalization, the researcher has provided a thick description of the research context, participant characteristics, the Coretax implementation environment in Manado, and the specific challenges of SP2DK and audit risk. This rich contextual information enables readers to assess the similarity between the study context and their own, thereby determining the potential for transferability.

Dependability refers to the consistency and stability of the findings over time. To establish dependability, the researcher maintained a comprehensive audit trail that includes: (1) Raw data (audio recordings and verbatim transcripts); (2) Data analysis products (coded transcripts, code lists, theme definitions); (3) Methodological decisions (interview protocols, sampling justifications); and (4) Reflective notes (researcher memos, field notes). In addition, a senior qualitative researcher which was not involved in the study, reviewed the audit trail and confirmed that the research process was logical, documented, and consistent.

Confirmability refers to the degree to which the findings are shaped by the participants' responses rather than researcher bias. The researcher practiced reflexivity by maintaining a reflexive journal throughout the research process, documenting personal assumptions, potential biases, and how these were managed (e.g., bracketing preconceptions about Coretax effectiveness). The audit trail also serves confirmability by demonstrating that interpretations are grounded in the data, not invented by the researcher. Furthermore, direct quotations are used extensively in the findings chapter to allow readers to verify the link between raw data and thematic interpretations. By addressing these four criteria, this study ensures that the findings are credible, transferable, dependable, and confirmable, thereby meeting the standards of rigorous qualitative research.

## **4. Results**

Based on the interviews with the four informants, the SP2DKs they have handled pertain to clients from the 2024 fiscal year and prior periods. Due to KKP 4's relatively recent establishment, their initial clients have not yet received any SP2DK (tax clarification letter issued by the tax authority). The

SP2DK cases handled by KKP 4 involved clients who engaged their services specifically for addressing an SP2DK, rather than existing clients for whom the SP2DK was issued while under KKP 4's ongoing tax obligation management.

### **Risk of SP2DK and Tax Audit**

Based on interview results with informants, I-1 revealed that the most frequent issue triggering an SP2DK is data discrepancies, for instance, inconsistencies between periodic VAT returns and the annual income tax return. Elaborating further, I-2 explained that clients who frequently receive SP2DKs are typically taxpayers classified as "key revenue contributors" by the office (KKP). Consequently, these taxpayers' transactions are under continuous scrutiny by the KKP. Furthermore, according to I-2, profit margins are another cause for SP2DKs. Usually, a decline in profit margins compared to previous periods will prompt the issuance of SP2DK to request an explanation for the decrease. Due to this "designation," the KKP will invariably find aspects requiring clarification from these "key revenue contributors" taxpayers, as any changes in their financial data are constantly monitored.

The interview with I-3 identified unreported or overlooked data by the taxpayer as a cause for SP2DKs. The tax authorities possess a master file of transactions; thus, any discrepancies, such as those related to tax invoices, will result in an SP2DK. I-3 further clarified that an SP2DK is a request for clarification that must be responded to, and an official acknowledgment receipt must be obtained before the SP2DK case can be closed. Failure to respond or to obtain this acknowledgment will cause the matter to escalate into a tax audit.

According to I-4, the causes for SP2DKs include unreported assets and/or turnover. Another case leading to an SP2DK is when a tax invoice has been approved but the corresponding tax liability remains unpaid. Additionally, I-1 and I-3 highlighted that the most significant challenge in assisting clients to avoid SP2DKs is data availability. I-1 noted that clients often only possess bank transaction records, making it difficult to obtain essential data such as basic sales records. I-3 also noted that it is rare for a company to have a well-prepared general ledger (GL). Challenges also occasionally arise from the tax authorities themselves, as licensed tax consultants often face stricter scrutiny. Meanwhile, I-4 identified the client's ability to pay as a primary challenge.

Interview findings indicate that the primary factor leading to a taxpayer receiving an SP2DK is an inconsistency between one type of tax from one data source and another type of tax from a different source that relates to the same object. Tax auditors typically use reconciliation as a method to test taxpayer compliance. However, another factor influencing the risk of receiving an SP2DK is the degree of the taxpayer's impact on overall tax revenue. Any changes in the financial data of such taxpayers will consistently be monitored by the KKP.

The issuance of clarification on data and/or information (SP2DK) by the Directorate General of Taxes (DJP) is, in essence, a form of early detection and corrective guidance aimed at addressing potential anomalies in the tax return before it escalates into a full tax audit. The main reason for issuing an SP2DK is a discrepancy or inconsistency between the data reported by the taxpayer in the return and the information available to the DJP. Common inconsistencies triggering an SP2DK include reported income not matching evident living standards (unmatched income), expenses reported significantly higher than the industry average, or transactions with related parties not conducted at arm's length. These interview findings align with research by Alm (2019), which highlights a risk-based approach and the extensive use of information technology, such as big data analytics, enable tax authorities to more efficiently identify areas of potential non-compliance and address them through communications like SP2DK.

### The Role of Coretax in Mitigating SP2DK and Tax Audit Risk Key features

According to I-1, automatic validation and the deposit feature are highly beneficial in Coretax. *“Previously, after payment, we had to re-enter the NTPN (Payment Transaction Number) to report. Now, payment and reporting happen simultaneously. This feature is the most helpful, as it makes late reporting penalties virtually impossible because reporting is automatic upon payment.”*

Meanwhile, I-2 stated that the integrated system is Coretax’s main advantage. *“Coretax is already integrated; its features are no longer separate. Because it’s a single application, everything is reconciled automatically. Coretax is also more transparent now, as all transactions using a National Identity Number (NIK) are automatically tracked.”* In line with this, I-3 stated that Coretax excels due to its integrated nature, which minimizes errors in VAT reporting, which previously involved separate processes between e-invoice and the reporting web. Additionally, NIK matching is now implemented. According to I-3, *“The digital certificate (Sertel) for Coretax is also very helpful for access, although the rules for it are currently being established provisionally.”* However, I-3 further added, *“Despite the many helpful features, Coretax should have been piloted in specific regions before full implementation to prevent access issues during mass usage.”*

Providing more detail on key features, I-4 noted, *“Input VAT is now automatically updated in the client’s Coretax account, so it’s unlikely to be missed anymore. Then, evidence of withheld taxes is also immediately available. For cigarette manufacturers, data can be pulled from customs, serving as a basis for calculating output tax.”* Essentially, I-4 concluded that Coretax is very helpful and facilitates their work. The researcher concludes that the Coretax is superior to SIDJP because it integrates all business processes into a single system, thereby accelerating and aiding tax-related work.

### Feature limitations

According to I-1 and I-3, a shortcoming of Coretax is the absence of a Payment Transfer (PBK) feature. I-3 elaborated, *“Indeed, if the amount is already in the deposit, it can be transferred. However, the problem arises, for instance, with Article 21 Income Tax, which is owed by the company, not the employee. So, our solution for erroneous payments is to use the scheme for tax that is not actually due, which is then processed automatically.”*

Conversely, I-4 argued, *“The absence of the PBK feature is due to a regulatory change, not a problem with Coretax itself. The system was changed according to the new regulation, so there is no longer PBK, but rather a refund process. Thus, from the refund, it goes directly to the balance in Coretax (for payments that should not have been made) or to withdrawing funds from the deposit.”* I-4 provided an example of a past obstacle: applying for a reduction of tax penalties. *“About two months ago, what was still hindered was the application for penalty reduction or filing an objection. It kept failing two months ago. However, when tried in the last two weeks, it has been successful (it has been fixed). It turns out several steps were removed, making it shorter compared to two months ago, and that makes it easier. But for other aspects, no issues remain. Everything else is good.”*

I-2 had a different perspective, stating that the current return feature is more complicated and cumbersome. I-2 further added, *“The goods to be returned must be itemized in detail. Imagine a company with a very large inventory; the current return feature in Coretax is certainly very troublesome.”*

Interview findings indicate that Coretax is implementing improvements for certain features based on regulatory changes. However, the ultimate consideration returns to the system’s implementation: whether the transition from the old system facilitates or confuses the end-users. This is because a system is built to address the weaknesses of its predecessor, and its readiness before user implementation is paramount.

### **Timeliness of Coretax updates in adhering to the latest tax regulations**

According to I-3, Coretax often shows performance latency, potentially attributable to inadequate internet connectivity. Furthermore, as the Coretax application was developed not by the Tax Authority but by a third party, the Authority is unable to provide direct resolution when guidance is sought regarding system issues (as the Tax Authority limit their acts as the application's executor). I-3 also noted that the related socialization efforts remain ineffective.

In contrast, the other three informants presented different views. I-1 stated that Coretax is highly accurate in updating tax regulations. However, this information also pointed out that the system is frequently hindered by numerous updates, which render certain features temporarily inaccessible post-update and require a waiting period before these features can be used again. Echoing this sentiment, I-2 and I-4 confirmed that Coretax is indeed very up to date with the prevailing tax regulations.

Interview findings indicate that the Coretax updates very rapidly in accordance with the latest tax regulations. Nonetheless, significant network-related challenges persist. Consequently, improvements should not be limited to the tax aspects alone; attention must also be paid to the underlying network infrastructure. This holistic approach is necessary to ensure that the changes brought by this system, compared to the old SIDJP, are truly comprehensive.

### **Analysis of Coretax as a support tool in facing SP2DK (data and information compliance notice) and tax audits**

Tax audit is a formal verification and investigation process of a taxpayer's tax obligations to ensure compliance with tax laws (James & Alley, 2010). According to the informants, the analytical features of Coretax cannot yet be fully utilized for handling SP2DK and tax audits, as the current SP2DK issuances still pertain to 2023 tax data. However, it is projected that in the future, all processes, including SP2DK and other tax correspondence, will be conducted through Coretax.

Furthermore, I-2 elaborated, *"Following Coretax's full implementation by 2026, taxpayers can expect to receive more SP2DKs due to enhanced transparency. All transactions linked to a National Identity Number (NIK) will be captured by Coretax. For instance, if a taxpayer obtains a credit of IDR 1 billion but reports a turnover of only IDR 500 million, this discrepancy will be flagged by the Tax Office. This is based on the Account Representative's (AR) assessment that a taxpayer's purchasing capacity should be correlated with their payment ability, where turnover is ideally three times their purchasing capacity. Therefore, self-assessment must be applied correctly, as the Tax Authority possesses a supervisory function."*

Interview findings indicate that Coretax is poised to become a crucial support tool when facing SP2DK and tax audits. Its transparent nature means the taxpayer data within Coretax is simultaneously available to the Tax Authority. This transparency significantly diminishes the potential for data manipulation, as all NIK-based transactions will be visible within the system.

### **The role of Coretax in reducing the frequency of client SP2DK/Audits**

When asked the rate of Coretax's potential to reduce audit frequency on a scale of 1-10, I-1 assigned a score of 9, citing, *"...because correspondence can be handled through Coretax; there's no longer an email need. One can simply check for replies via notifications within the application."* Meanwhile, I-4 assigned a score of 8.

I-2 and I-3 did not provide specific numerical ratings. However, I-3 expressed beliefs that Coretax would reduce the frequency of client SP2DK/audits, stating, *"It ultimately depends on both the taxpayer and*

*the Tax Authority. If taxpayers continue to engage in concealment, they will likely face SP2DK.” An example was provided: “For instance, upon purchasing goods, a taxpayer might request an invoice instead of an official tax invoice. It is nonsensical for a VAT-registered business not to issue a tax invoice. The risk is that without a tax invoice and other supporting documents, the taxpayer’s tax obligation could be estimated (digunggung) alongside their other tax liabilities, based initially on suspicion. This creates a difficulty when the taxpayer lacks the data to prove that their tax liability is not as high as what the AR is inquiring about.”*

I-2 offered a perspective on the reduction of SP2DK and audit frequency: *“The first year following Coretax implementation will likely see a surge in SP2DK issuances. However, in subsequent years, the frequency will decrease due to the system’s high transparency. Taxpayer compliance will increase, and consequently, ARs cannot issue SP2DK arbitrarily, as the data is mutually visible within Coretax”.*

Interview findings indicate that Coretax will reduce the frequency of SP2DK through its more transparent system. It will enhance taxpayer compliance levels since all transactions conducted with NIK will be recorded by the system. For the tax authority, the availability of digitalized data enables more comprehensive and real-time analysis, enhancing effectiveness in supervision, examination, and law enforcement. These interview findings support the research of Andreas and Savitri (2018), which confirms that the adoption of e-filing systems positively influences tax compliance by reducing administrative errors and shortening the time required to fulfill tax obligations. The findings also align with prior research, which indicates that SP2DKs can negatively impact taxpayer compliance due to the anxiety and resistance they provoke (Safarudin & Safitira, 2024). This challenge is compounded by the high volume of SP2DKs issued and the tax authorities’ limited analytical capacity to handle the resulting complexity (Firasati et al., 2026). A further critical challenge lies in ensuring the accuracy and timeliness of the underlying data used as the basis for issuing SP2DKs.

## **Implications of MoF Regulation No. 15 of 2025**

### **Risk of SP2DK upon implementation of MoF Regulation 15/2025**

According to I-1, I-2, and I-4, the likelihood of SP2DK issuance will increase due to the stricter new rules. I-4 further elaborated that the Coretax now operates with greater transparency, suggesting that at the beginning of the year, all taxpayer account data will likely be visible in Coretax. *“Account Representatives will have more grounds to issue SP2DKs,”* they stated.

In contrast, the I-3 viewed the risk of SP2DK more broadly. They argued that while regulatory changes are a factor, data exchange will be a primary determinant of SP2DK and audit risk, illustrating with a field example: *“For instance, in a copra sale transaction, the individual using their National Identity Number might be the delivery driver, not the actual owner of the copra. Another example is joint and several tax liability, where a buyer may be unaware that the seller is a VAT-registered business, resulting in the VAT burden falling on the buyer. Clear rules to handle such cases are lacking. Therefore, SP2DKs are also issued due to problems arising from tax regulations not yet accommodating taxpayer issues. From the Tax Authority’s side, they should thoroughly study the applicable tax regulations before issuing an SP2DK.”*

Interview findings indicate that with the new MoF Regulation 15/2025, the risk of receiving an SP2DK will increase, especially in the initial years of Coretax and the regulation’s implementation. However, the outcome depends on whether the implementation of the regulation and Coretax can enhance taxpayer compliance amidst existing tax-related challenges.

### **Impact of MoF Regulation 15/2025 on the need for the Coretax**

For I-1, Coretax is essential to support the implementation of this regulation. *“However, Coretax’s constraints, particularly system latency around reporting deadlines, need to be addressed.”* I-2 stated

that the two elements are interrelated. *“Coretax will ensure data accuracy as it can directly view/read client financial activities.”* I-4 also affirmed that Coretax strongly supports the regulation’s implementation. Meanwhile, I-3 responded to the notion that PMK 15/2025 supports the Coretax by stating, *“From the client’s perspective, this could actually be a disadvantage because all transaction data becomes visible.”* They emphasized that the Tax Authority must undertake comprehensive improvements beyond just systems and regulations, suggesting that *“Correcting a tax return should involve assessing whether it is inherently related to the taxpayer’s ownership.”*

Interview findings indicate that Coretax is an integral component of this regulation. It will facilitate the implementation of the regulations, particularly concerning tax audits. Complex and convoluted regulations not only increase compliance costs for taxpayers in terms of time, effort, and consultant fees but also create ambiguity that leads to unintentional non-compliance while providing loopholes for intentional violations. These interview findings support Kirchler et al. (2008), who explain that non-transparent and difficult-to-understand systems erode taxpayer trust in the authority and fairness of the tax authority. Therefore, there must be synchronization between systems and regulations to facilitate taxpayer activities.

### **Perceptions of Power and Trust in the Slippery Slope Framework**

#### **The DGT’s power with increasingly sophisticated analytical tools**

I-1 stated that the Coretax’s transparency would make taxpayers more fearful and cautious of being caught for errors. I-3 indicated that some taxpayers would feel secure, while others would be fearful. I-4 suggested that taxpayers would feel more secure if there is disciplined management of Coretax from the Tax Authority’s side. Taxpayers will naturally feel secure if they fulfill their tax obligations compliantly.

I-2 also believed it would encourage compliance, elaborating: *“Non-compliant taxpayers will undoubtedly experience fear. However, compliant clients will feel more assisted and secure. Typically, receiving an SP2DK (tax clarification letter issued by the tax authority) causes ‘stress’ even for compliant taxpayers. Coretax, being more transparent with transactions and integrated, minimizes errors. This makes compliant taxpayers feel safer as their data is monitored and integrated. The AR’s work is also assisted, enabling better analysis of taxpayer transaction data. Consequently, SP2DKs issued are based on more robust analysis.”*

Interview findings indicate that the DGT can conduct taxpayer obligation oversight more easily with the Coretax. However, increased tax revenue is not solely due to this factor but depends again on the integrity of both taxpayers and the Tax Authority, and whether tax obligations have been fulfilled correctly.

#### **Client trust in the Coretax administered by the tax authority**

According to I-4, Coretax will enhance taxpayer trust. I-3 also stated that with Coretax, all transactions can no longer be concealed, suggesting that those resistant will certainly be fearful. I-2 stated that it encourages compliance, implying trust in the system’s performance.

Meanwhile, I-1 stated that, on average, taxpayers do not yet have full trust, *“due to a loss of public trust stemming from several tax-related cases involving tax officials. However, those who have reported their tax obligations correctly will have increased trust because Coretax is more transparent.”* They concluded that trust

is possible but must be viewed from two sides: the performance of the Tax Authority and the character of the taxpayers themselves.

Interview findings indicate that Coretax will enhance taxpayer trust, but this requires comprehensive changes from both the Tax Authority and taxpayers. Increased taxpayer trust will, in turn, lead to improved tax revenue. Interview results indicate that the interaction between power and trust is dynamic and non-linear. Kirchler (2008) explains that balanced trust and power create a “virtuous circle” of compliance, while imbalance triggers a “vicious circle” of tax evasion. In the local context, Sukasih et al. (2025) demonstrate how the implementation of the Core Tax Administration System (CTAS) enhanced compliance through the synergy of system modernization and trust.

These interview results support the research of Gangl et al. (2015), who concluded that when taxpayer trust in the government is low due to perceptions of corruption or unfairness in the use of tax funds, intrinsic motivation to comply diminishes. Weak tax authority power, characterized by an ineffective audit system and lax law enforcement, also encourages non-compliance. Additionally, the complexity of tax regulations is a primary cause of unintentional non-compliance, where well-intentioned taxpayers can make mistakes due to convoluted and difficult-to-understand rules (Totanan et al., 2024). Thus, tax violations are not solely motivated by rational greed but also by perceptions of injustice, distrust, and the complexity of the system faced by taxpayers.

### **KKP Recommendations for the Successful Implementation of Coretax, MoF Regulation 15 of 2025, and Mitigation of SP2DK and Tax Audit**

Before concluding the interview session, the researcher requested recommendations from the informants based on their insights and experiences. Several points are summarized.

#### **Effectiveness of Coretax as a tool for mitigating SP2DK and Tax Audit Risk**

On a scale assessing Coretax’s effectiveness, I-2 rated it 7 to 8, while I-4 rated it 7. I-1 rated it 9, adding: *“It should be effective as it is a refinement of SIDJP where all features are integrated. Since all tax data is visible through Coretax, it should eliminate obstacles/errors in tax reporting, unless there are data entry mistakes.”*

For I-3, Coretax is adequately optimized for mitigation. However, they emphasized that everything depends on the data, citing examples: *“The Tax Authority finds it difficult to separate aggregated data, which can also lead to SP2DK (tax clarification letter issued by the tax authority). Additionally, joint tax liability issues lack consistent regulation and seem enforced to meet revenue targets.”*

Interview findings indicate that all four informants agree Coretax is effective in mitigating SP2DK and tax audit risks. However, Coretax must not be limited to pursue revenue targets without systemic and structural tax improvements. Without comprehensive change, Coretax will fail to foster voluntary taxpayer compliance in reporting and paying tax obligations.

#### **Important improvements needed in Coretax**

According to I-2, Coretax is still undergoing continuous improvements, often disrupts KKP work. *“For example, the reduction or addition of features or workflows in Coretax, where notifications are often sudden.”* This is the aspect that needs improvement: the system’s readiness for taxpayer activities. Regarding Coretax improvements, I-1 and I-3 suggested adding a tax payment offset feature.

Regarding system improvements related to SP2DK risk mitigation, I-4 stated that many supportive improvements and features already exist. *“In the Coretax era, SP2DKs appear directly within Coretax, making the basis for the tax authority’s inquiry immediately visible to the taxpayer.”*

Interview findings indicate that Coretax continuously implements important feature improvements. However, these improvements are often rolled out abruptly, disrupting the activities of Tax Consultants and taxpayers.

### **Other policy, procedural, and technical aspects related to MoF Regulation 15/2025, Coretax, and SP2DK/Tax Audit Risk**

Regarding Coretax and MoF Regulation 15/2025, I-1 stated: *“For Coretax, the system should first be improved to prevent latency during use. For the regulation, further elaboration is needed on the calculation of principal reductions and sanctions.”*

Meanwhile, I-3 emphasized that regardless of the system’s sophistication, the key to effective tax administration lies with the tax authority, which they referred to as “the man behind the gun”. They stated that the DGT is currently weak in oversight and evaluation. The authority should assess the extent to which achievements align with set plans and then evaluate the causes of problems related to those plans and achievements.

I-4 focused on Coretax, suggesting: *“To facilitate data submission to auditors, Coretax should provide a tool for uploading documents. This would eliminate the need to bring physical documents. Currently, this isn’t available; submission is via email or WhatsApp, which is less effective as it lacks official documentation.”*

I-2 provided an opinion regarding policies related to SP2DK and tax audit. They explained the procedural hierarchy from SP2DK to tax court and highlighted a key recommendation: *“If the taxpayer loses (an appeal), a fine of 50 percent of the assessed amount is imposed. This intimidates clients into accepting audit results without striving to defend their rights regarding data they believe is correct. It is recommended to review this regulation concerning the substantial fine for taxpayers seeking to pursue their rights/justice regarding audit findings. They should not be intimidated by this fine regulation. A judicial review of this rule is requested.”*

The interview results support research by [Alm \(2019\)](#), who concluded that tax administration modernization, with digitalization at its core, has proven to be the most powerful driver for increasing compliance and tax revenue, as it reduces administrative burdens and enhances taxpayer perception of the system’s reliability. When the system is perceived as beneficial in simplifying obligations and user-friendly, taxpayer compliance and revenue collection increase.

Interview findings indicate that comprehensive improvements are still needed in systems, procedures, policies, and socialization to shift taxpayer perspectives. Beyond this, integrity is a primary concern and an inherent risk in tax revenue. Therefore, the insights from these informants are crucial for holistic tax system improvement. One of the primary impacts of Coretax is the availability of larger, more accurate, and more real-time tax data, both for the DGT and for taxpayers (with restricted access). Tax consultants are transitioning from being mere tax return preparers to strategic data analysts. They are now required to leverage data generated from Coretax (and clients’ internal systems) to conduct deeper analyses of clients’ tax positions, identify potential audit risks (considering the DGT’s enhanced analytical capabilities), optimize legitimate tax planning strategies, and provide data-driven insights for business decision-making ([Sukasih et al., 2025](#)). This role emphasizes value-added services that extend far beyond basic compliance ([Widoretno & Cahyarani, 2025](#)).

## 5. Discussion

### Thematic Analysis of Tax Consultants' Experiences in Mitigating SP2DK and Audit Risks under the Coretax

Based on the coding process and the grouping of codes, five major themes emerged that represent the lived experiences of tax consultants in mitigating SP2DK (tax clarification letter issued by the tax authority) and audit risks following the implementation of the Coretax and MoF Regulation No. 15/2025.

#### Theme 1: Causes and dynamics of SP2DK in the Coretax era

This theme reveals that SP2DK issuance is no longer attributable strictly to technical reporting errors but is also influenced by the taxpayer's profile as a major revenue contributor. The consultants stated that taxpayers categorized as "key revenue contributors" receive stricter scrutiny and tend to receive more SP2DKs, as any changes in their financial data are continuously monitored by the tax consultant office (KKP). Furthermore, the availability of a master transaction file enables the tax authority to detect discrepancies immediately, such as mismatches between tax invoices and reported amounts. Other causes mentioned include unreported assets or turnover, as well as approved tax invoices for which the corresponding liability remains unpaid.

The researcher interprets that the dynamics of SP2DK in the Coretax era indicate a shift from a reactive, ad hoc detection approach to a preventive, data driven and risk based supervision model. With increased transparency, the frequency of SP2DKs is predicted to surge in the first year of implementation and then decline as taxpayers adjust their compliance behavior. This suggests that Coretax functions as both a short term corrective mechanism and a long term driver of voluntary compliance.

#### Theme 2: Transformation of risk mitigation strategies – From reactive to preventive

This theme describes a fundamental change in how tax consultants assist their clients. Before Coretax, the existing strategy was reactive, i.e., only responding to SP2DKs after they were issued. Today, with features such as automatic validation, integrated reconciliation, and NIK based transaction tracking, consultants can perform real time data checks before filing. The automatic crediting of input VAT into the client's Coretax account is considered highly beneficial because it prevents omissions. The consultants also noted that SP2DKs now appear directly within the system, making the basis of the tax authority's inquiry immediately visible, which allows consultants to prepare accurate responses accordingly.

The researcher interprets that this transformation signals an evolution of the tax consultant's role, which was limited to form filler, to a strategic partner ensuring data quality before submission. A preventive, real time data driven approach not only reduces SP2DK risk but also enhances the consultant's value added services. The success of this strategy depends heavily on the consultant's ability to master Coretax features and to educate clients to provide accurate and timely data.

#### Theme 3: Impact of Coretax on taxpayer psychology and trust (slippery slope framework)

This theme reveals a polarization of taxpayers' psychological responses to Coretax. On one hand, compliant taxpayers feel safer and more confident because system transparency protects them from unwarranted suspicion. They stated that with integrated data, minor errors can be reduced, thereby minimizing the fear of receiving an SP2DK. On the other hand, non compliant taxpayers experience greater fear because almost all NIK linked transactions are recorded. Some consultants also noted that

public trust in the tax authority has not yet fully recovered due to past cases involving tax officials, although Coretax transparency is gradually rebuilding trust.

The researcher interprets that these findings strongly align with Kirchler's (2007) Slippery Slope Framework, which proposes that tax compliance is determined by the interaction between the power of the tax authority and taxpayers' trust in that authority. Coretax strengthens the power dimension through advanced data analytics, creating a deterrent effect. However, the trust dimension remains fragile and requires time and consistent service quality to recover. A positive pattern emerges among compliant taxpayers, where increased trust leads to voluntary compliance, while a negative pattern persists among noncompliant taxpayers, where fear leads to avoidance rather than voluntary compliance. The implication is that the tax authority cannot rely solely on power but must also build trust through fair and transparent services.

#### **Theme 4: Implementation gaps – Expectations versus technical realities**

Although the consultants acknowledged the conceptual effectiveness of Coretax, they also highlighted various technical constraints that disrupt smooth operations. The absence of a payment transfer (PBK) feature was a major complaint because it complicates the correction of payment errors. System latency, especially around filing deadlines, occurs frequently and is attributed to inadequate internet connectivity. Moreover, sudden and frequent system updates temporarily disable certain features without proper notifications.

The consultants also mentioned that MoF Regulation No. 15/2025, which tightens audit procedures (including reducing the response period to the Preliminary Audit Findings Report from 7 to 5 working days), adds pressure amid unstable technical conditions. The researcher interprets that the gap between the ideal design of Coretax and the technical reality on the ground creates frustration and additional administrative burdens for consultants. This indicates that the success of digital transformation depends not only on system advancement, but also on supporting infrastructure (networks, servers) and planned change management (socialization, update notifications). If this gap is not addressed promptly, there is a risk that taxpayers and consultants will lose trust in the system, which may ultimately reduce voluntary compliance.

#### **Theme 5: Recommendations for system and regulatory improvements**

Based on their experiences, the consultants offered several substantial recommendations. On the technical side, they proposed adding a PBK feature, providing a document upload tool within Coretax for audit purposes to replace informal email or WhatsApp submissions that lack proper documentation and reducing the frequency of abrupt updates that disrupt work. On the procedural side, they recommended a review of the 50 percent penalty for taxpayers who lose an appeal, as this rule is considered intimidating and discourages taxpayers from defending their rights regarding data, which they believe to be correct. On the policy side, they emphasized the need for internal DGT evaluation of the alignment between plans and achievements, as well as enhanced oversight of tax officials' integrity.

The researcher interprets that these recommendations show that tax consultants require fundamental changes in tax administration culture and governance, not only technical changes. They advocate for a more balanced approach between law enforcement and administrative convenience. Excessive sanctions are counterproductive because they create fear that prevents taxpayers from

exercising their rights. The long term success of Coretax and MoF Regulation No. 15/2025 depends heavily on the government's responsiveness to input from consultants, who serve as the frontline of tax services.

The thematic analysis above reveals that the implementation of the Coretax has brought about significant changes in tax consultants' practices of mitigating SP2DK and audit risks. The main finding of this study is a shift from reactive to preventive, real time data driven strategies, which aligns with the concept of tax compliance transformation in modern tax literature (Alm, 2019; OECD, 2020).

First, with respect to the Slippery Slope Framework (Kirchler, 2007), this study finds that Coretax strengthens the power dimension of the tax authority through big data analytics and NIK integration. This creates a substantial deterrent effect on non compliant taxpayers, as reflected in the consultants' statements that "non compliant taxpayers will undoubtedly experience fear." However, the trust dimension remains fragile due to past integrity cases involving tax officials. This finding supports Kirchler et al. (2008), who argue that trust cannot be built solely through system transparency but also requires consistent behavior by tax officials. The implication is that the DGT must undertake continuous efforts to restore public trust, for example through responsive complaint handling and strict internal sanctions against officials who abuse their authority.

Second, this study enriches the discussion on the role of tax consultants in the digital era. Sukasih et al. (2025) and IKPI (2025) state that consultants must transform into strategic data analysts. Our findings confirm this and further show that consultants now function as quality assurance agents who ensure that client data is synchronized before filing. The ability to explain Coretax features in plain language and to perform routine reconciliations has become a crucial new competency. This aligns with the concept of techno fiscal competency proposed by Tambun et al. (2024). In other words, consultants who fail to adapt to technology risk losing relevance, while those who adapt become increasingly indispensable as partners in tax risk management.

Third, regarding the MoF Regulation No. 15/2025, this study identifies a tension between accelerated audit procedures and technical system readiness. The reduction of the response period to the Preliminary Audit Findings Report from 7 to 5 working days, although intended to improve efficiency, is considered burdensome given the latency issues and the absence of a document upload feature. This finding supports Totanan et al. (2024), who argue that procedural complexity and speed that are not matched by ease of access lead to unintentional non compliance. Therefore, regulatory adjustments should be made gradually and accompanied by infrastructure improvements.

Fourth, the implementation gaps revealed (missing PBK feature, abrupt updates, and latency) serve as a reminder that digital transformation must focus not only on software development but also on change management and continuous technical support. The experience of countries that have implemented SAF T (OECD, 2020) shows that success is largely determined by user training programs and effective communication channels between the tax authority and consultants.

Overall, this study concludes that Coretax is an effective instrument for improving compliance and mitigating SP2DK/audit risks, but its effectiveness is still hampered by technical constraints and residual distrust. The main recommendations for policymakers are: (1) Adding missing features (PBK, document upload); (2) Stabilize network infrastructure; (3) Review the 50 percent penalty; and (4) Develop a public trust building program through transparency and accountability of tax officials. For tax consultants, mastering technology and communication skills is ktAnisykurlillllevant in an increasingly digital tax landscape.

The transition to Coretax has generated numerous questions and anxieties among taxpayers. Tax consultants are at the forefront of educating clients about Coretax's features, new obligations,

procedural changes, and how to utilize the system optimally. The ability to explain complex technical concepts (both systemic and regulatory) using clear, straightforward, and accessible language for clients from diverse backgrounds has become a critical skill (Widoretno & Cahyarani, 2025). Proactive communication regarding deadlines, potential issues, and solutions is essential for building trust and ensuring client compliance.

The Coretax era demands that tax consultants become lifelong learners. They must constantly keep up-to-date on tax regulations, Coretax system developments (feature updates, bug fixes, API changes), data analytics tools, and related technological trends (such as artificial intelligence in tax analysis) (Pawitri & Anggara, 2025; Wibowo & Mariani, 2026). Developing “techno-fiscal” competency—combining fiscal and digital expertise—has become an absolute necessity for maintaining relevance and competitive advantage (Widyanti, 2025; Budiarti, 2025).

With more comprehensive data and sophisticated analytical tools available to the DGT through Coretax, tax audits are projected to become more focused, risk-based, and efficient. Tax consultants play a vital role in helping clients prepare for this new audit environment by conducting proactive data-driven compliance “health checks”, ensuring robust documentation consistent with Coretax-reported data, and effectively representing clients with a thorough understanding of the data accessible to auditors (Siglé et al., 2025). They become strategic partners in tax risk mitigation.

The success of tax consultants in this new era hinges on integrating deep traditional tax expertise with strong digital literacy, data analytical skills, superior communication abilities, and a commitment to continuous learning and high ethical standards (Rosyid et al., 2024; Widoretno & Cahyarani, 2025). Those who successfully adapt will remain indispensable partners for taxpayers in navigating the increasing complexity of Indonesia’s digitalizing tax ecosystem.

## 6. Conclusion

This study examined tax consultants’ perceptions of how Coretax transparency mitigates SP2DK and audit risks using an interpretive phenomenological approach, showing that the system evolving its risk mitigation strategies from reactive to preventive through automatic validation, real-time reconciliation, and NIK-based transaction tracking. Empirically, this research provides rich insights of the real experiences of tax consultants as frontline actors, demonstrating that they have improved from compliance preparers to strategic data analysts who perform pre-filing data checks, which is a role transformation not previously documented in Indonesian tax literature.

The study offers three forms of novelty: contextually, it is among the first to examine Coretax specifically from SP2DK and audit risk mitigation perspective rather than general compliance; theoretically, it extends the Slippery Slope Framework (Kirchler, 2007) by proposing system transparency as a mediating variable between power and trust, showing that transparency strengthens deterrence while trust remains conditional on system reliability and procedural fairness; and empirically, it captures the voices of tax consultants as an under-researched actor group. Practically, the findings highlight implementation gaps, i.e., missing PBK feature, system latency, abrupt updates, and the counterproductive penalty for lost appeals that require urgent policy attention. The study concludes that Coretax has strong potential to improve compliance and reduce SP2DK and audit risks, but realizing this potential requires sustained investment in technical infrastructure, user education, and a careful balance between enforcement and trust-building. Without these efforts, voluntary compliance, the central goal of tax reform, will remain difficult to achieve.

## Acknowledgements

The authors would like to acknowledge the financial support provided through the 2025 DIPA funding scheme of Sam Ratulangi University (UNSRAT).

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