

Mitigating Data Errors and Administrative Costs through Coretax: A Qualitative Case Study of SMEs

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ABSTRACT

This study examines the operational role of the Coretax System in mitigating data error risks and improving administrative cost efficiency among Small and Medium Enterprises (SMEs). Background: early implementation of Coretax in Indonesia revealed technical obstacles that potentially caused data inaccuracies and administrative difficulties for SME taxpayers. Objectives: this study analyzes how Coretax operates to reduce data errors and compliance costs, combining the Technology Acceptance Model (TAM) and Compliance Cost Theory in a single qualitative framework. Methods: a descriptive qualitative case study was conducted with 10 informants (SME owners, tax officers, and IT officers) at KPP Pratama Malang, using semi-structured interviews, observation, and documentation, analyzed through the interactive model of Miles et al. (2014). Results: three main themes emerged data error mitigation, administrative efficiency, and compliance cost efficiency supported by 10 informants across 12 coded statements. Coretax was perceived as useful and easy to use (TAM), while reducing direct, time, labor, and error costs (Compliance Cost Theory). Conclusions: this study extends the application of TAM and Compliance Cost Theory by integrating both frameworks to explain how a single digital tax platform simultaneously functions as a risk-mitigation and cost-efficiency mechanism for SMEs a combination not yet examined in prior Coretax studies, which have applied TAM and compliance-cost perspectives separately.

Keywords: Administrative efficiency; Compliance Cost Theory; Coretax System; data error mitigation; SMEs; tax compliance costs; Technology Acceptance Model

INTRODUCTION

The implementation of *The CoreTax System* in Indonesia in 2025 is intended to make tax administration faster and easier for taxpayers through automated data processing supported by *Artificial Intelligence (AI)* and *Big Data* (Anugrah et al., 2026; Zairin et al., 2025). However, at the early stage of implementation, system disruptions and service module problems were identified, which had the potential to cause data errors and disrupt administrative processes (Arlind & Princes, 2025). Although several studies have examined Coretax adoption using the Technology Acceptance Model (Palullungan et al., 2026; Pawitri & Anggara, 2025) or the Information System Success Model (Stuart O'Brien, 2026), these studies treat user acceptance and system quality as outcomes in themselves, without connecting them to the compliance-cost burden actually experienced by SME taxpayers. None of these studies combines TAM with Compliance Cost Theory to explain how perceived usefulness and ease of use translate into measurable reductions in direct, time, labor, and error costs at the SME level. This study addresses that gap by integrating both frameworks within a single qualitative case study.

SMEs, as one of the main taxpayer groups affected by this transition, still face relatively high compliance costs influenced by traditional administrative methods (Geeta et al., 2023), and changes in the tax system can significantly increase this burden (Sapiei et al., 2017). High administrative costs directly reduce operating profits, particularly in developing countries (Ernest et al., 2022),

while the risk of data errors persists due to limited digital infrastructure and unresolved privacy issues (Kristiana et al., 2025). Administrative cost efficiency and data accuracy therefore remain critical challenges for SMEs in tax management during this transition period.

This study aims to understand how the Coretax System reduces the risk of data errors and improves administrative cost efficiency for SMEs. It draws on the Technology Acceptance Model (TAM) developed by Davis (1989) to explain system acceptance, and Compliance Cost Theory (Sandford, 1973) to assess compliance cost efficiency, including direct costs, time, effort, and errors. Digital integration in Coretax has theoretically been linked to greater transparency and accountability (Khairunnisa et al., 2026), and empirically to reduced compliance costs and administrative burdens (Hesami et al., 2024), faster and more accurate data validation through AI (Rodríguez et al., 2025), and improved compliance through digital tax education (Handarini et al., 2026). The novelty of this study lies in its integration of TAM and Compliance Cost Theory to explain the dual operational role of Coretax as both a data-quality mitigation mechanism and a compliance-cost reduction mechanism within the early implementation context of SMEs in Indonesia, an angle not yet addressed in existing Coretax literature.

STUDY LITERATURE

Previous Research

Palullungan et al.'s (2026) research discusses the factors that affect the intention to use Coretax using the Technology Acceptance Model (TAM) approach. This study uses a quantitative method with SEM-PLS analysis of taxpayers at KPP South Makassar. The results of the study showed that perceived usefulness and perceived ease of use had an effect on the intention to use Coretax. Users are more receptive to the system if the system is considered to be helpful in tax administration work, increases efficiency, and is easy to use. The similarity of the research with the research to be carried out lies in the use of TAM theory and the focus of discussion on the perception of benefits and ease of use of Coretax. The difference is that Palullungan et al.'s research uses a quantitative approach to measure the intention to use the system, while this study uses a qualitative approach to analyze the risk of data error mitigation in SMEs through the use of Coretax.

Stuart O'Brien's (2026) research discusses user perception of Coretax using the Technology Acceptance Model (TAM) and Information System Success Model (ISSM) approaches. The research was conducted through interviews with Coretax users and showed that the system helps improve reporting efficiency and simplify tax administration because the service has been integrated in one portal. The study also found technical obstacles in the early stages of system implementation. The similarity between the research and the research to be conducted lies in the focus of the discussion on the user experience of the benefits and ease of use of Coretax. The difference is that Stuart O'Brien's research emphasizes more on user experience and the success of information systems, while this research focuses more on mitigating the risk of data errors and reducing tax compliance costs for SMEs using the TAM approach and Compliance Cost Theory.

Pawitri and Anggara's research (2025) examines the influence of system quality on Coretax user acceptance using a PLS-SEM-based TAM approach. The results showed that system quality such as reliability, security, data integration, and automatic validation had a positive effect on perceived usefulness and perceived ease of use. The integrated system helps increase user confidence in the accuracy and efficiency of tax data management. The similarity between the research and the research to be conducted lies in the discussion of system integration, automatic validation, and the benefits of Coretax in the management of tax administration. The difference is that Pawitri and Anggara's research focuses on the influence of system quality on user acceptance quantitatively, while this study emphasizes more on how Coretax helps mitigate the risk of data errors and reduce tax compliance costs for SMEs qualitatively.

Table 1. Synthesis of Previous Research

Author	Method	Findings	Gap	Contribution to this study
Palullungan et al. (2026)	Quantitative, SEM-PLS	Perceived usefulness and perceived ease of use affect intention to use Coretax	Measures intention, not actual cost or error outcomes	TAM constructs adapted qualitatively
Stuart O'Brien (2026)	Qualitative interviews	TAM and ISSM explain user perception; technical obstacles found early on	Focuses on system success, not compliance cost	Confirms early-stage technical obstacles as context
Pawitri & Anggara (2025)	Quantitative, PLS-SEM	System quality (reliability, integration, validation) drives perceived usefulness and ease of use	Quantitative; does not explain mechanism of cost reduction	Validation and integration features used as basis for cost analysis

Taken together, the three studies above consistently show that system integration and automatic validation increase users' perceived usefulness and perceived ease of use of Coretax. However, all three studies stop at the level of system acceptance and do not explicitly connect these perceptions to a reduction in compliance costs. None of them applies Compliance Cost Theory to examine how perceived usefulness and ease of use translate into measurable reductions in direct, time, labor, and error costs for SMEs. This gap, at the intersection between system acceptance and compliance cost efficiency, is the gap addressed by the present study.

METHODS

This study employed a descriptive qualitative approach with a case study strategy to examine the operational role of the Coretax System in mitigating data error risks and improving administrative cost efficiency among SMEs. The study focused on SME taxpayers at KPP Pratama Malang due to the early implementation phase of the Coretax System. Data were collected through semi-structured interviews, observations, and documentation involving 10 informants consisting of small and medium SME owners, tax officers, and IT officers selected using purposive sampling based on Coretax user criteria. The number of informants was considered sufficient as the interviews reached thematic saturation, where no substantially new information emerged (Creswell & Creswell, 2023). The overall research process is summarized in Figure 1.

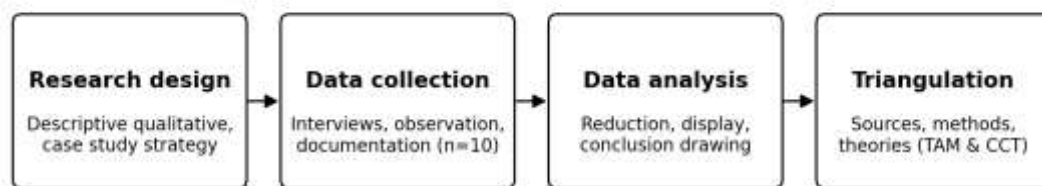


Figure 1. Research Process

Table 2. Informant Characteristics

Code	Informant Type	Business Scale/Role	Experience Using Coretax
UK1	SME Owner	Small SME	6 months
UK2	SME Owner	Small SME	5 months
UK3	SME Owner	Small SME	7 months
UM1	SME Owner	Medium SME	8 months
UM2	SME Owner	Medium SME	6 months
UM3	SME Owner	Medium SME	7 months
PJ1	Tax Officer	KPP Pratama	1 year
PJ2	Tax Officer	KPP Pratama	1 year

PJ3	IT Officer	KPP Pratama	1 year
PJ4	Tax Officer	KPP Pratama	1 year

Data analysis used the interactive model of Miles et al. (2014) through data reduction, data display, and conclusion drawing. Interview results were analyzed using thematic coding to identify recurring patterns related to system usability, data error mitigation, and administrative cost efficiency. Coding followed three sequential stages: open coding, in which initial codes were assigned to statements drawn directly from interview transcripts; axial coding, in which related codes were grouped into broader categories such as perceived usefulness, perceived ease of use, and cost reduction; and selective coding, in which these categories were integrated into the core theme that connects all categories (see Figure 2). An illustrative example of this coding process is presented in Table 2.

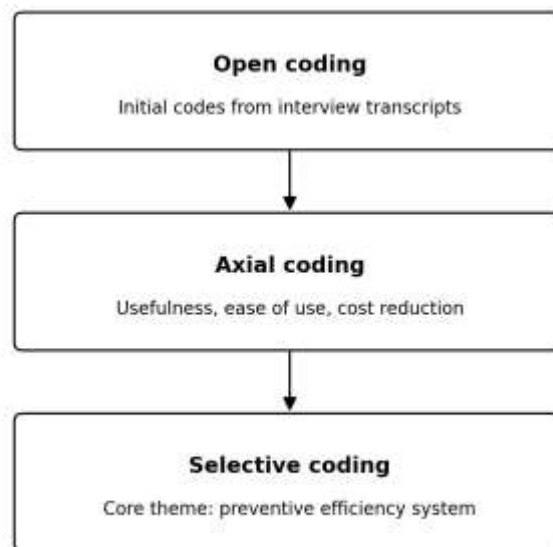


Figure 2. Coding Process

Table 3. Example of Coding Matrix

Open code (excerpt)	Axial category	Selective theme
"Data appears automatically, reduces typos"	Perceived usefulness	Preventive efficiency system
"One-door system, simpler menu"	Perceived ease of use	Preventive efficiency system
"No longer pay for outside services"	Direct cost reduction	Preventive efficiency system
"Reporting cut from days to minutes"	Time cost reduction	Preventive efficiency system

To enhance the credibility of findings, this study applied triangulation through multiple data sources (SME owners, tax officers, and IT officers), methods (interviews, observations, and documentation), and theories, namely the Technology Acceptance Model (TAM) by Davis (1989) and Compliance Cost Theory by Sandford (1973), which includes direct costs, time costs, labor costs, and error costs.

RESULTS

Based on the interview results, most informants expressed positive perceptions regarding the implementation of the Coretax System, particularly in reducing data input errors, improving tax data integration, accelerating administrative processes, and increasing tax compliance efficiency. The findings indicate that the system contributes to minimizing administrative errors through automatic validation and integrated tax services. The findings are presented in three main themes: data error mitigation, administrative efficiency, and compliance cost efficiency, as summarized in Table 2 and Figure 3.

Table 4. Summary of Research Findings

Theme	Main Findings	Supporting Informants	n
Data Error Mitigation	Coretax reduces input errors through automatic validation and integrated data systems	UK1, UK3, UM1, PJ1, PJ4	5
Administrative Efficiency	The system accelerates tax reporting and simplifies administrative processes	UK1, UM2, UM3, PJ2	4
Compliance Cost Efficiency	Coretax reduces administrative, time, labor, and error costs	UK2, UM1, UM2, PJ3	4

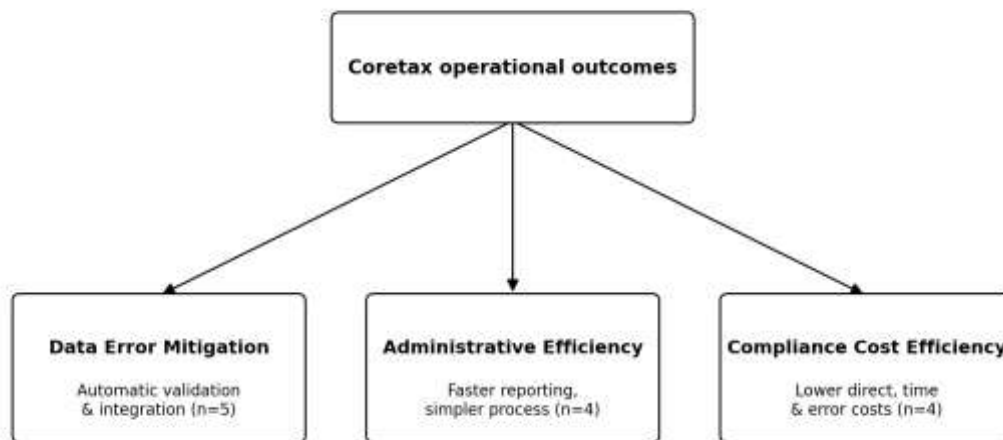


Figure 3. Thematic Map of Research Findings

Overall, SME taxpayers and tax officers acknowledged that the Coretax System simplifies tax administration through integrated services and automated validation features. Most informants also reported that the system reduced repetitive manual work and minimized the risk of administrative penalties caused by reporting errors.

DISCUSSION

Technology Acceptance Model (TAM) Analysis

Perceived Usefulness

Perceived usefulness in the Technology Acceptance Model (TAM) is the level of user confidence that a system is able to improve work performance and provide benefits in the activities carried out (Davis, 1989). In this study, usability perception was used to see the extent to which the Coretax System provides benefits in reducing data errors and improving the efficiency of tax administration in SMEs.

Based on the results of the interviews, the majority of informants stated that Coretax provides real benefits, especially in reducing data input errors through automatic validation features and data integration. UK1 noted that transaction data now appears automatically, which greatly reduces the risk of typing mistakes or missed entries (Interview, November 19, 2025). This statement shows that data automation on Coretax helps users reduce the risk of human error that previously often occurred in manual input processes.

A similar experience was reported by other informants. UK3 and UM1 confirmed that automatic validation allows errors to be detected and corrected before reporting, and that stronger data integration minimizes out-of-sync reporting between services. UM2 added that integration with third-party data allows immediate cross-checking of supplier tax records, improving transparency. From the supervisory side, PJ1 and PJ4 reported that data validation has become more

precise and that consolidating data from multiple channels into a single database reduces duplication and human error in tax-database processing.

These findings show that Coretax not only assists taxpayers in tax administration, but also helps tax authorities improve the quality of supervision through data integration and automated validation. The results of this study are in line with Husna et al. (2022), who explained that users tend to accept a digital taxation system if the system provides real benefits in improving administrative efficiency and reducing reporting errors. In addition, Pawitri and Anggara (2025) explained that data integration and automatic validation are important factors in increasing user trust in the Coretax system.

Perceived Ease of Use

Perceived ease of use in the Technology Acceptance Model (TAM) is the level of user confidence that a system can be used easily without requiring substantial effort (Davis, 1989). In this study, the perception of ease of use is used to see the extent to which the Coretax System can be understood and operated by SME taxpayers and tax officers in the tax administration process.

Ease of use is one of the important aspects of Coretax implementation because this system integrates various tax services into one portal. Based on the results of the interviews, the majority of informants stated that Coretax is easier to use than the previous tax system because the service has been integrated and the administrative flow has become simpler. UK1 explained that the system feels far more compact because it now operates through a single portal (Interview, November 19, 2025). Before the existence of Coretax, taxpayers had to open several different applications to report and validate tax data, which made the administrative process feel more complicated.

Other informants echoed this experience. UK2 noted that the menu has become more varied and the language less technical, which made the system easier to understand. UM1 and UM3 reported that integrating previously separate services, such as e-Faktur and e-Bupot, into a single platform, along with bulk-upload features, reduced the need to move between applications and lowered the risk of input errors. From the tax officer's side, PJ2 and PJ4 confirmed that the workflow is now integrated and that data validation no longer requires manual, complex queries.

The findings of this study show that the perception of ease of use of Coretax arises because the system is considered simpler, integrated, and easier to understand than the previous tax system. The results of this study are in line with Masdar (2024), who explains that the ease of use of the digital tax system affects the convenience and compliance of taxpayers. In addition, Mangngalla et al. (2026) explained that service integration and simplification of administrative processes are important factors in increasing user acceptance of the Coretax System.

Theoretical Contribution (TAM)

Theoretically, these findings extend TAM beyond individual technology adoption. In the context of a mandatory government system such as Coretax, perceived usefulness and ease of use do not merely predict continuance intention, as in the original formulation by Davis (1989); they manifest as institutional-level outcomes reduced data-entry error and faster administrative processing that are shared across taxpayers and tax authorities alike. This suggests that TAM's explanatory power can be extended from individual user acceptance to organizational and inter-organizational efficiency outcomes in mandatory e-government settings.

Compliance Cost Theory Analysis

Direct Costs

In Compliance Cost Theory, direct costs are costs that are directly incurred by taxpayers in fulfilling tax obligations, such as administrative costs, consulting services, document printing, and other operational costs related to the tax reporting process (Sandford, 1973). In this study, direct costs were used to see the extent to which the Coretax System helped reduce tax administration expenses for SMEs.

Based on the results of the interviews, the majority of informants stated that the use of Coretax helps reduce administrative costs because the system has been integrated and most of the tax process is done automatically. Before using Coretax, some SMEs still needed the help of other

parties to do data input, validation, and tax reporting. UK1 explained that the system now allows them to manage tax administration independently without paying for additional services (Interview, November 19, 2025), reflecting reduced reliance on third-party assistance.

This benefit was echoed by other informants. UK2 noted that funds previously spent on administrative services could be redirected to operational needs such as purchasing raw materials. UM1 reported a reduction in spending on external tax consultant fees. From the tax officer's side, PJ1 and PJ4 observed that the cost of printing documents and physical filing, as well as the broader operational costs of physical data processing, have been substantially reduced.

The findings of this study show that Coretax helps reduce tax administration costs on both the taxpayer and tax authority sides through system integration and service automation. The results of this study are in line with Sapiei et al. (2017), who explained that tax digitalization contributes to a decrease in tax compliance costs because the administrative process becomes simpler and more efficient. In addition, Ernest et al. (2022) explained that reducing administrative costs is one of the important factors in improving tax compliance in the SME sector.

Time Cost

In Compliance Cost Theory, time cost is a cost that appears in the form of time which taxpayers use to fulfill tax obligations, including the process of tax registration, validation, reporting, and administration (Sandford, 1973). In this study, time costs were used to see the extent to which the Coretax System helped speed up the tax administration process for SMEs.

Based on the results of the interviews, the majority of informants stated that the use of Coretax helps to improve time efficiency in the tax administration process. Service integration and system automation are considered to be able to speed up the process of data validation, tax reporting, and administrative completion that was previously done manually. UM3 reported that processes which previously took three to five working days can now be completed within one to two days (Interview, November 25, 2025), reflecting a substantial gain in processing speed.

Similar experiences were reported elsewhere. UK1 noted that the reporting process can now be completed within minutes, while UM2 estimated that the time required to process periodic tax returns has been cut by up to 50 percent, as most validation and synchronization now occurs automatically within the system. From the tax officer's side, PJ1 reported that services which previously took several days can now be completed in real time.

The findings of this study show that Coretax helps reduce time costs in tax administration through system integration, validation automation, and acceleration of the reporting process. These results are in line with Husna et al. (2022), who explained that tax digitization helps improve administrative efficiency because the process of recording and validating data is carried out automatically. In addition, Hesami et al. (2024) explain that the digital transformation of tax administration contributes to accelerating the reporting process and improving the efficiency of tax services.

Error Costs

In Compliance Cost Theory, error costs are costs incurred due to errors in the tax administration process, such as data input errors, reporting delays, data inconsistencies, and potential fines or administrative sanctions that must be borne by taxpayers (Sandford, 1973). In this study, error costs were used to see the extent to which the Coretax System helps minimize the risk of data errors and administrative sanctions in SMEs.

Based on the results of the interviews, the majority of informants stated that the use of Coretax helps reduce the risk of administrative errors because the system has an automatic validation feature that detects errors from the early stages of data entry. This makes the reporting process safer and more controlled than the previous system, which was still manual. UK1 explained that the risk of fines for incorrect input or late reporting is now much lower (Interview, November 19, 2025), as the system provides early warning so that errors can be corrected before data is transmitted.

UM2 reported a similarly drastic reduction in the risk of fines for administrative negligence, attributing this to system integration and automated validation. From the tax authorities' side, PJ4

observed that the system minimizes the opportunity for taxpayers to submit incorrect data, functioning not only as a reporting tool but also as a tax-data quality-control mechanism.

The findings of this study show that Coretax plays a role in reducing error costs through automatic validation features, data integration, and early warning of input errors. This system helps reduce the risk of human error such as data duplication, information mismatches, and reporting delays. The results of this study are in line with Biduri et al. (2021), who explained that the use of a digital tax system can increase taxpayer compliance because it can reduce administrative errors and the risk of sanctions. In addition, Palullungan et al. (2026) emphasized that digital systems such as Coretax help improve reporting accuracy through more systematic data validation mechanisms.

Theoretical Contribution (Compliance Cost Theory)

Theoretically, these findings extend Compliance Cost Theory (Sandford, 1973) by showing that direct, time, and error costs are not only reduced individually but are interrelated outcomes of a single integrated digital system. Automatic validation simultaneously lowers error costs, by preventing incorrect submissions, and time costs, by removing manual rechecking, while system integration simultaneously lowers direct costs, by reducing reliance on third-party services, and error costs, by ensuring data consistency across services. This suggests that, in the context of mandatory digital tax systems, the four components of compliance cost identified by Sandford (1973) should be understood as interdependent rather than separable categories.

Policy Implications

These findings suggest that tax authorities should prioritize strengthening automatic validation and data-integration features during early rollout phases, as these features directly reduce both data-error risk and SME compliance costs across all four cost dimensions identified by Sandford (1973). Policymakers may also consider providing targeted technical assistance for SMEs during the transition period, particularly for smaller businesses with fewer resources to absorb early-stage technical disruptions, to ensure that the efficiency gains documented in this study are distributed equitably across business scales.

CONCLUSION

This study shows that the Coretax System operates as a dual mechanism for SME taxpayers, simultaneously mitigating the risk of data errors and improving administrative cost efficiency. Through automatic validation and integrated tax services, the system reduces input errors and strengthens data consistency across services, while also lowering the direct, time, labor, and error costs associated with tax compliance.

Theoretical contribution. This study extends the Technology Acceptance Model (Davis, 1989) and Compliance Cost Theory (Sandford, 1973) by demonstrating their joint applicability within a single qualitative case study. Perceived usefulness and ease of use are shown to operate at an institutional level rather than purely as individual continuance intention, while the four components of compliance cost are shown to be interdependent outcomes of a single integrated system rather than separable categories. This integration of TAM and Compliance Cost Theory offers a more complete explanation of how a mandatory digital tax platform functions simultaneously as a risk-mitigation and cost-efficiency mechanism a combination not yet addressed in prior Coretax research.

Practical contribution. For tax authorities, these findings highlight automatic validation and service integration as the primary levers for reducing both data-error risk and SME compliance costs, and point to the value of targeted technical assistance for SMEs during early implementation phases. For SME taxpayers, the findings suggest that adapting administrative practices to align with Coretax's integrated workflow can meaningfully reduce reliance on third-party services and lower overall compliance costs.

Limitations and future research agenda. As a qualitative case study involving 10 informants at a single tax office, the findings are context-specific and not intended for statistical generalization. Future research could test these findings quantitatively across a larger and more geographically diverse sample of SMEs, examine Coretax adoption beyond the early implementation phase studied

here, or investigate whether the dual risk-mitigation and cost-efficiency role identified in this study persists as the system matures.

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