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ANALYSIS OF TAX VOLUNTEERS EXPERIENCES AND CHALLENGES IN BRIDGING TAXPAYERS DIGITAL DIVIDE DURING THE IMPLEMENTATION OF THE CORETAX ADMINISTRATION SYSTEM

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Abstract:
The digital transformation of tax administration through implementation of the Coretax Administration System requires taxpayers to adapt to digital based tax services. However, disparities in digital literacy remain a significant challenge that affects the effectiveness of the system implementation. This study aims to analyze the experiences, challenges, and strategies of tax volunteers in bridging taxpayers, digital literacy gap during the implementation of Coretax. A descriptive qualitative approach was employed, with data collected through in-depth interviews, observations, and a literature review involving five tax volunteers from Universitas Warmadewa assigned to the West Denpasar Tax Office. The findings reveal that tax volunteers play a crucial role as digital facilitators by providing direct assistance, simplifying complex information, demonstrating the use of the system, and coordinating with tax officers to resolve technical issues. The main challenges identified include taxpayers low levels of digital literacy and technical problems associated with the Coretax system. Therefore, strengthening the competencies of tax volunteers, improving taxpayers digital literacy, and optimizing system quality are essential factors in supporting the successful digital transformation of tax administration.

Keywords: Coretax, Digital, Literacy, Tax, Administration

INTRODUCTION

The rapid advancement of information technology has accelerated digital transformation across various sectors, including tax administration. One of the major innovations introduced by the Directorate General of Taxes (DGT) is the Coretax Administration System. Coretax is designed as an integrated digital platform that connects all tax administration processes, including taxpayer registration, tax return filing, tax payment, tax audits, and tax collection within a unified digital ecosystem (Oding & Suryaningrum, 2025). Digitalization of tax administration through coretax system offers various strategic advantages, such as improving data accuracy, enhancing processing time efficiency, and minimizing human error in tax administration (Asri, et al, 2025).

The implementation of Coretax represents a strategic initiative to establish a modern, adaptive, and technology driven tax administration system. The system is intended to enhance voluntary tax compliance by providing more accessible digital services, automating business processes, and integrating taxpayer data to facilitate more systematic, accurate, and comprehensive tax reporting (David & Tjaraka, 2026). Nevertheless, the implementation of this digital system continues to face several challenges, including low levels of digital literacy among taxpayers, technical issues related to system performance, and limitations in information and communication technology infrastructure, particularly in areas with inadequate internet connectivity. These challenges

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constitute significant factors that may affect the effectiveness of Coretax implementation and the overall success of Indonesia tax administration digital transformation (Artavia, et al, 2026).

The existing digital divide has the potential to create substantial barriers to the successful implementation of the Coretax. Many taxpayers experience difficulties during taxpayer registration, data updating, navigation of digital service features, and the fulfillment of their tax obligations through the newly introduced system. These conditions indicate that digital transformation in tax administration requires not only adequate technological infrastructure but also competent human resources capable of bridging the gap between users and digital technologies (Azzahra & Silmi, 2026).

To support tax services and enhance public tax literacy, the Directorate General of Taxes collaborates with higher education institutions through the Tax Volunteer Program. Tax volunteers are university students who receive specialized training and mentoring to assist taxpayers in understanding and fulfilling their tax obligations (Darmayasa, et al, 2020). During the implementation of Coretax, the role of tax volunteers has become increasingly important, as they serve not only as administrative assistants but also as digital facilitators who help taxpayers adapt to the transition toward a technology-based tax administration system.

Although numerous studies have examined tax digitalization and the implementation of tax information systems, most have focused primarily on technological aspects, technology acceptance, or taxpayer compliance. Research specifically investigating the experiences and challenges of tax volunteers as intermediary actors in bridging taxpayers digital divide during the implementation of Coretax remains limited. A deeper understanding of tax volunteer's experiences can provide a more comprehensive perspective on operational challenges encountered during system implementation and generate practical recommendations for improving the effectiveness of taxpayer assistance programs.

Based on these considerations, this study aims to analyze the experiences and challenges encountered by tax volunteers in bridging taxpayers digital divide during the implementation of the Coretax. The findings are expected to contribute to the development of digital tax administration policies, strengthen the effectiveness of the tax volunteer program, and support the enhancement of taxpayer education and assistance strategies in response to the ongoing digital transformation of Indonesia's tax administration system.

METHODS

A qualitative method was selected because this study aims to explore the meanings, understandings, and subjective experiences of participants within a specific social context (Sugiyono, 2019; 9-10). This study employed a descriptive qualitative approach to explore the experiences of tax volunteers in assisting taxpayers during the implementation of the coretax system. Data were collected through a literature review, in-depth interviews, and direct observations involving tax volunteers assigned to the West Denpasar Tax Office who had experience using the coretax system. The descriptive qualitative approach was selected to provide an in-depth understanding of the experiences, challenges, and perceived impacts encountered by tax volunteers while utilizing the coretax system to assist taxpayers with their tax reporting obligations. This approach enabled the researchers to capture participants perspectives within the context of the ongoing digital transformation of tax administration. Data were analyzed using descriptive qualitative analysis. The analysis involved identifying, classifying, and interpreting information obtained from the literature review, interviews, and observations. The analytical process focused on recurring themes related to tax volunteer's experiences with the coretax system, the technical

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challenges they encountered during its use, and their strategies for assisting taxpayers in overcoming digital literacy barriers and adapting to the new tax administration system.

RESULT AND DISCUSSION

This study was conducted to explore and compare the perceptions of five tax volunteers from Universitas Warmadewa who were assigned to the West Denpasar Tax Office regarding the implementation of the Coretax Administration System. The informants were selected using purposive sampling based on their direct involvement in assisting taxpayers during the implementation of coretax. To ensure confidentiality, the participants were identified using the following initials: DS, AC, EY, NA, and SN.

The interview findings indicate that the implementation of Coretax has not only introduced technological changes in tax administration but has also transformed the pattern of interaction between taxpayers and tax service officers. Within this context, tax volunteers function as digital intermediaries, facilitating taxpayers adaptation to the new digital tax administration system by bridging the digital literacy gap during the transition to Coretax. Their role extends beyond providing technical assistance, encompassing the translation of complex procedures into understandable guidance, supporting taxpayers in navigating digital services, and fostering greater confidence in the use of the Coretax system.

Tax Volunteers as Bridges Across the Digital Divide. The findings indicate that nearly all informants perceived their primary responsibility as extending beyond providing administrative tax services to actively assisting taxpayers in understanding and using the Coretax system. Their most common activities included assisting taxpayers with account login, account activation, data validation, taxpayer information updates, and the submission of tax report.

“The tax volunteer first logged into each taxpayer’s account and checked whether an authorization code had already been generated. If no authorization code was available, the volunteer assisted in creating the Directorate General of Taxes (DGT) authorization code to ensure a smooth tax return filing process. Subsequently, the volunteer reviewed withholding tax certificates available in the document section, prepared the draft tax return, and assisted the taxpayer throughout the filing process until submission was completed. At the final stage, the volunteer sent the taxpayer a confirmation email containing the Electronic Receipt as proof of successful submission”. (NA)

“The activities I performed most frequently included assisting taxpayers with the filling of Annual Income Tax Returns, verifying taxpayers administrative data, updating taxpayer information, and activating Coretax accounts”. (EY)

Most informants emphasized that taxpayers continued to require direct, face-to-face assistance throughout the implementation process. According to the informants, many taxpayers were unable to operate Coretax independently, requiring tax volunteers to provide step by step guidance using clear and easily understandable language. This finding suggests that the digital divide observed during the implementation of Coretax is attributable not only to disparities in access to digital technologies but also to insufficient digital literacy and limited capabilities in operating digital tax administration systems.

This result is consistent with the concept of the digital divide proposed by Purnomo, et al (2025) which conceptualizes digital inequality as encompassing disparities in digital access, digital skills, patterns of technology use, and the benefits derived from digital technologies. From this perspective, effective digital transformation depends not only on technological infrastructure but also on users competencies in utilizing digital services. This interpretation is further supported by

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previous studies demonstrating that digital literacy is a critical determinant of successful adoption and utilization of e-government services and other digital public service platforms.

Within this context, the tax volunteers in the present study performed the role of technology facilitators, enabling taxpayers to effectively utilize the Coretax system by reducing barriers associated with digital literacy and system complexity. Their role extended beyond providing technical assistance to translating complex digital procedures into practical guidance, thereby facilitating taxpayers adaptation to the new tax administration system. These findings suggest that the successful implementation of Coretax depends not only on the technical quality of the system itself but also on the availability of competent human intermediaries who can support users throughout the digital transition.

Challenges in the Implementation of Coretax. All informant reported that the coretax system experienced recurring technical issues, including (a) slow loading times, (b) system errors, (c) login failures, and (d) delays in data retrieval and processing. These disruptions generally occurred during periods of high user traffic, particularly during peak service hours. Consequently, service delivery became slower, resulting in longer queues of taxpayers awaiting assistance. In several instances, these technical problems caused frustration among taxpayers, who occasionally directed their complaints toward the tax volunteers.

Despite these technical challenges, the participants explained that they continued to provide assistance by troubleshooting the system, refreshing the application, logging in again, or coordinating with tax officers whenever the problems could not be resolved independently. These adaptive responses demonstrate the important role of tax volunteers in maintaining service continuity despite operational limitations of the digital platform.

"The most commonly reported challenge was system instability, as the platform occasionally experienced slow response times or technical errors during periods of high user traffic ". (SN)

"System disruptions were reported to occur approximately two to three times every week, particularly during periods of high user traffic on the Coretax platform". (EY)

"Because we were assigned different tasks and encountered different cases each day, we had to continuously adapt and improve our skills to become proficient in handling a wide range of responsibilities". (NA)

These findings suggest that the successful implementation of an information system depends not only on users readiness and digital competencies but also on the quality and reliability of the supporting technological infrastructure. This result is consistent with research by Oding & Suryaningrum (2025), Asmoro, et al (2025) and Khusniah,et al (2025) who similarly identified system instability, technical errors, and infrastructure limitations as major obstacles during the early implementation of Coretax. Collectively, these studies suggest that the effectiveness of digital tax administration depends not only on users digital readiness but also on the availability of a robust, reliable, and scalable technological infrastructure capable of supporting large-scale public service delivery.

These findings suggest that optimizing the implementation of coretax system requires a balanced strategy that combines technological improvements with human centered support. Enhancing server capacity, improving system stability, and strengthening technical infrastructure should be prioritized alongside the continued deployment of tax volunteers who facilitate taxpayers adaptation to digital tax administration. Such an integrated approach would improve service

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quality, enhance taxpayer satisfaction, and ultimately contribute to the successful digital transformation of Indonesia tax administration.

Tax Volunteers Strategies for Bridging the Digital Divide. The strategies adopted by tax volunteers to address the digital divide were relatively consistent across all informants. Although they encountered various challenges during the assistance process, the volunteers developed a taxpayer centered approach tailored to the needs of individual users. Their strategies included explaining procedures in simple and easily understandable language, providing live demonstrations of how to use the Coretax application, offering step by step guidance until taxpayers had successfully completed their tax administration processes, maintaining calm and empathetic communication when taxpayers experienced confusion or frustration, and coordinating with officers at the Tax Office whenever technical issues exceeded their authority or expertise.

I remained calm and provided guidance and explanations to the taxpayer". (AC)

I explained the Coretax system step by step using language that was easy to understand and provided direct guidance while the taxpayer operated the system, enabling them to follow each step effectively". (NA)

"I explained the use of the Coretax system step by step, beginning with Coretax account activation, followed by the verification of withholding tax certificates, and concluding with the filing of the Annual Income Tax Return. I also provided direct explanations at each stage to help taxpayers better understand how to use the system". (EY)

These findings indicate that the effectiveness of taxpayer assistance depends not only on volunteer's technical knowledge of the digital tax administration system but also on their interpersonal communication skills. The ability to explain information adaptively, establish supportive interactions, and provide responsive guidance plays a crucial role in improving taxpayers understanding, confidence, and willingness to use digital tax services. Therefore, interpersonal communication competence represents a key factor enabling tax volunteers to bridge the digital divide during the implementation of Coretax.

The findings also reinforce the Technology Acceptance Model (TAM) proposed by Davis (1989). Within the context of this study, tax volunteers contributed to strengthening two fundamental constructs of the model. 1) Perceived Ease of Use (PEOU): Through direct assistance and personalized guidance, tax volunteers made the Coretax system easier for taxpayers to understand and operate. 2) Perceived Usefulness (PU): By helping taxpayers complete their tax administration tasks more efficiently, tax volunteers enhanced taxpayers perceptions of the practical benefits and usefulness of the Coretax system.

The Importance of Training and Organizational Support. All informant acknowledged that the pre-assignment training provided a useful foundation for their responsibilities; however, they also emphasized the need for more comprehensive practical training, particularly regarding the direct use of the coretax system. Most informants suggested that future training programs should place greater emphasis on (a) service simulations, (b) simulations involving taxpayers with diverse characteristics and levels of digital literacy, (c) troubleshooting common system failures, and (d) hands-on practice using all features of the Coretax platform.

In addition, all informant highlighted the significant support provided by officers at the tax office throughout the service process. Effective communication and close collaboration between tax volunteers and tax officers enabled operational problems to be resolved more efficiently and improved the overall quality of taxpayer assistance.

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"The types of training most needed were hands on simulations of the Coretax system and practical training on handling technical issues." (SN)

"Hands on training through case-based simulations and guided practice in using the Coretax system was considered the most essential form of training because it was easier to understand and apply in actual practice service settings".(EY)

This result is consistent with research by Korat & Munandar (2025) and Panjaitan & Yuna (2024) who the success of a digital tax administration system is largely determined by the consistency and synergy among institutions, particularly in terms of data integration, policy synchronization, and the readiness of supporting regulations. These findings demonstrate that the successful implementation of Coretax requires a socio-technical approach, in which system performance is influenced not only by technological capabilities but also by organizational support, continuous training, effective communication, and collaboration among all stakeholders involved in the implementation process. Accordingly, strengthening both technological and organizational capacities is essential to ensuring the long-term success of digital tax administration initiatives.

CONCLUSION

This study demonstrates that the implementation of the Coretax Administration System has introduced not only technological changes in tax administration but also challenges associated with the digital divide among taxpayers. The tax volunteers experiencing the greatest difficulties were older taxpayers, individuals with low levels of digital literacy, and taxpayers who were unfamiliar with digital tax services. The primary challenges included difficulties with account login, system navigation, understanding the application workflow, and independently completing tax related data entry.

The findings further indicate that tax volunteers play a strategic role as digital intermediaries, bridging the gap between taxpayers and the coretax system. This role is fulfilled through direct assistance, the provision of clear and simplified explanations, live demonstrations of the application features, continuous guidance throughout the tax administration process, and coordination with officers at the Tax Office whenever technical problems arise.

In addition to user related challenges, the study also found that system quality remains a significant issue in the implementation of coretax. Technical problems such as slow system response, login failures, and system errors negatively affected service efficiency and reduced taxpayers overall service experience. These findings suggest that the successful implementation of Coretax depends not only on technological quality but also on human resource readiness, the effectiveness of user assistance, and organizational support. Consequently, tax volunteers represent a critical enabling factor in supporting the successful digital transformation of tax administration in Indonesia.

Based on the findings of this study, several recommendations are proposed. First, the Directorate General of Taxes should continue improving the quality, reliability, and stability of the coretax system to minimize technical disruptions that impede service delivery. Second, training programs for tax volunteers should be redesigned using a practice-based approach that includes hands on coretax simulations, service simulations involving taxpayers with diverse backgrounds, interpersonal communication training, and practical exercises in resolving technical problems encountered in the field.

Furthermore, Primary Tax Offices should strengthen coordination mechanisms between tax officers and tax volunteers to ensure more effective taxpayer assistance, particularly when technical issues occur during service delivery. At the same time, continuous digital literacy initiatives

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targeting taxpayers should become an integral component of the coretax implementation strategy, enabling taxpayers to gradually become more independent in utilizing digital tax services. For future research, it is recommended to broaden the scope of the study by involving multiple tax offices across different regions of Indonesia and employing mixed methods or quantitative research designs to examine the influence of factors such as digital literacy, service quality and the effectiveness of tax volunteer assistance on taxpayers technology acceptance and satisfaction with coretax.

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