

The Role of Tax Socialization in Mediating Digital Literacy and Taxpayer Trust on Coretax Acceptance

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Abstract: The coretax system in Indonesia represents a significant change in tax administration, and user acceptance in a mandatory setting is a determinant of its success. This study aims to examine the influence of digital literacy and trust in tax authorities on Coretax system acceptance, with tax socialization effectiveness as a mediating variable. Using a quantitative causal-explanatory design, survey data from 150 individual taxpayers at KPP Pratama Malang Utara were analyzed via PLS-SEM. The findings indicate that digital literacy and trust in tax authorities do not affect coretax system acceptance. Nonetheless, both variables significantly influence tax socialization effectiveness. The most important factor that drives acceptance is tax socialization effectiveness, which enhances the relationship between taxpayer features and system adoption. The conclusion shows that in a mandatory digital environment, skills and trust alone are insufficient. Both have to be activated through the right socialization strategies for a successful implementation into the system.

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INTRODUCTION

The era of digital governance has rapidly impacted tax administration systems globally, as governments strive for greater efficiency, transparency, and public oversight (Hesami et al., 2024; OECD, 2024). DJP is facing two challenges, according to the General Directorate. Enhancing taxpayer conformity and delivering modern tax facilities that are accessible to the public, backed by reliable data.

The conventional tax administration system in Indonesia exhibits structural weaknesses as reflected in unstable tax revenue performance between 2020 and 2024. The tax revenue in 2020 experienced a significant decrease of 19.67% before showing partial recovery during 2021–2023 with annual growth rates of 19.40%, 34.38%, and 8.88%, respectively. The 2024 tax revenue showed a 3.5% increase to reach Rp1,932.4 trillion, equivalent to 100.5% of the established target (Ministry of Finance of the Republic of Indonesia, 2020, 2021, 2022, 2023, 2024, 2025). The current system has reached its maximum capacity, thereby requiring a comprehensive transformation through technological advancement.

The Indonesian government established the Coretax System as the main component of the national tax administration reform project PSIAP, which was authorized by Presidential Regulation No. 40 of 2018. The system operates as a contemporary core administration platform that uses Commercial Off-the-Shelf (COTS) technology to unite all DJP business operations from registration to filing, payment, audit, and collection



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activities under one platform (Directorate General of Taxes, 2025). The system is designed to enhance operational performance and supervisory capabilities while providing higher-quality services through its centralized taxpayer account system (Khusniah et al., 2025).

The successful implementation of such a comprehensive digital transformation in public administration fundamentally hinges on user acceptance of the new system (Tremblay-Cantin et al., 2023; Venkatesh & Davis, 2000). Factors influencing the uptake of technology in different sectors have encouraged researchers to conduct studies. Research uses the Theory of Planned Behavior and the Technology Acceptance Model (Ejigu & Yeshitela, 2024; Gaviria Rodríguez et al., 2025) to evaluate factors that influence technology adoption and its use. The TPB is a theory that tries to predict general behavior (Wulandari & Dasman, 2023). According to TPB, intention indicates the occurrence of behavior, and it is influenced by an individual's attitude, subjective norms, and perceived behavioral control. In this sense, Davis (1989) defined the Technology Acceptance Model, which tackles acceptance of a technology, wherein perceived usefulness and perceived ease of use are major determinants in forming attitudes toward utilizing any particular technology. This kind of integration will lead to understanding user intention much better and adoption in technology-related contexts (Amali et al., 2022; Eibl et al., 2022).

Research also highlights the importance of Digital Literacy, defined as a taxpayer's ability to access, manage, integrate, and evaluate information securely and effectively through digital technology, which is a fundamental prerequisite to engage with these digital systems (Ifada & Komara, 2023; Triansyah & Putra, 2025). Digital literacy is expected to affect the effectiveness with which information from the new system will be internalised by taxpayers (Nhundu & Matamande, 2023; Novita et al., 2024; Opiso et al., 2023). Likewise, trust in tax authorities, which includes perceptions of institutional integrity, competence, and benevolence, is key to taxpayer acceptance of official messages and new administrative technologies (Mayer et al., 1995). According to research, trust is suggested to improve the credibility of information and the willingness to accept new systems (Darmayasa & Hardika, 2024; Hirschfeld & Thielsch, 2022; Supriyati et al., 2024). In addition, communication and educational efforts, which are referred to as Tax Socialization Effectiveness, are deemed important to the understanding and acceptance of tax rules and systems (Ramdhan & Rachman, 2023; Sukesu & Yunaidah, 2020).

Despite a substantial body of research applying models such as TAM and TPB to investigate technology adoption in taxation, a crucial research gap persists. Existing studies predominantly focus on voluntary digital tax services and analyze the direct impact of digital literacy or trust, often overlooking the bridging role of institutional communication (Abu-Silake et al., 2024; Cahyonowati et al., 2023). In a strictly mandatory environment like the Coretax System, the 'ability to use' (digital literacy) does not automatically translate into a 'willingness to accept' because taxpayers have no choice (Berger, 2015; Brandt & Nielsen, 2018). To address this, the novelty of this study lies in positioning Tax Socialization Effectiveness as a vital mediating 'activator' that translates latent taxpayer attributes into actual system acceptance within a compulsory digital transformation (Lino et al., 2022). This research offers a significant theoretical and practical contribution. Theoretically, it enriches the TPB and TAM literature by demonstrating how mandatory environments alter user behavior, specifically showing that institutional communication is required to bridge the gap between taxpayer skills and system adoption (Susyanti & Sunardi, 2023). Practically, it provides empirical evidence to the Directorate General of Taxes that taxpayer attributes must be actively stimulated through targeted socialization strategies to ensure the successful implementation of national tax administration reform. Therefore, this study aims to examine the influence

of Digital Literacy and Trust in Tax Authorities on Coretax System Acceptance, with Tax Socialization Effectiveness as a mediating variable.

Theoretically, this study integrates the Theory of Planned Behavior as a grand theory, with the Technology Acceptance Model as a specific framework for measuring attitude and intention, alongside institutional trust theory. This enriches the understanding of behavioral acceptance in public digital systems, particularly where technology adoption is mandatory. Practically, the findings are expected to provide strategic recommendations to the Directorate General of Taxes (DJP) to optimize communication strategies. By understanding how Digital Literacy and Trust influence Tax Socialization Effectiveness, which then drives behavioral intention and acceptance, the DJP can design more targeted programs to ensure the long-term success of Indonesia's national tax administration reform.

LITERATURE REVIEW

The theoretical framework and concepts that serve as the basis of this research are discussed in this literature review. Besides that, the relationship between the Theory of Planned Behavior, Technology Acceptance Model, Digital Literacy, Trust in Tax Authority, Tax socialization effectiveness, and Coretax system acceptance is also analyzed. It is important to understand the literature to identify gaps and develop hypotheses.

This study employs the Theory of Planned Behavior as an overarching theoretical framework to comprehend the complex phenomenon of technology adoption, particularly within a mandatory environment such as tax administration. Developed by Icek Ajzen, TPB posits that an individual's behavioral intention is the most direct predictor of their actual behavior (Ajzen, 1991). This intention, in turn, is influenced by three major factors: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude comprises an individual's positive or negative evaluation of the behavior, while subjective norms are the perceived social pressure. On the other hand, perceived behavioral control refers to an individual's belief about how easy or difficult it is to perform the behavior (Ajzen, 1991). TPB provides a broad lens for analyzing the drivers of behavioral intention and subsequent adoption (Koul & Eydgahi, 2017).

Within the broader framework of TPB, the Technology Acceptance Model (TAM), introduced by Davis (1989), serves as a foundational and more specific model for technology adoption in this research (Amali et al., 2022; Eibl et al., 2022). TAM essentially elaborates on the "attitude toward the behavior" component of TPB by proposing that an individual's attitude toward using a technology is primarily determined by their perceived usefulness and perceived ease of use (Davis, 1989). This demonstrates how TAM, with its focus on utility and ease, serves as a specific tool to explain the attitudinal component within the TPB framework (Ejigu & Yeshitela, 2024; Gaviria Rodríguez et al., 2025). In public sector organizations, user perceptions are influenced not only by direct interactions but also by their inherent digital capabilities, institutional communication methods, and their relationship of trust with the governing authority (Lee-Geiller, 2024). This study specifically focuses on four key concepts: Digital Literacy, Trust in Tax Authorities, Tax Socialization Effectiveness, and Coretax System Acceptance.

Digital Literacy, defined as the taxpayer's ability to access, manage, integrate, and evaluate information securely and effectively through digital technology, is a fundamental prerequisite in the digital era (Ifada & Komara, 2023; Triansyah & Putra, 2025). Taxpayers with high digital literacy possess better technical skills to process information and interact with digital systems. This capability is expected to influence how effectively tax socialization is received; higher literacy enables better absorption of information delivered through digital channels (Nhundu & Matamande, 2023; Opiso et al., 2023).

Thus, we propose Hypothesis 1 (H1): Digital Literacy significantly affects Tax Socialization Effectiveness. Furthermore, reflecting the 'perceived behavioral control' aspect of TPB, digital literacy provides taxpayers with the confidence and technical ease to operate the new system. When taxpayers feel capable of using the system without difficulty, their resistance decreases, and their willingness to accept the system increases directly (Adnyani et al., 2023; Asamoah et al., 2023). Therefore, we also hypothesize that Hypothesis 3 (H3): Digital Literacy significantly affects Coretax System Acceptance.

Trust in Tax Authorities, a psychological construct encompassing perceptions of institutional integrity, competence, and benevolence, is crucial in determining how receptive taxpayers are to official communications and new administrative technologies (Mayer et al., 1995). When taxpayers trust in the tax authority, they are more likely to view information from socialization efforts as credible and relevant, making such efforts more impactful (Hirschfeld & Thielsch, 2022; Koinig & Kohler, 2021; Novita et al., 2024; Zhang et al., 2025). Moreover, trust in tax authorities directly influences taxpayers' willingness to accept and use the new mandatory system (Darmayasa & Hardika, 2024; Supriyati et al., 2024), aligning with the behavioral intention concept in TPB. This leads to the second and fourth hypotheses: Trust in Tax Authorities significantly affects Tax Socialization Effectiveness (H2) and Trust in Tax Authorities significantly affects Coretax System Acceptance (H4).

Tax Socialization Effectiveness refers to the perceived success of the Tax Authority in communicating, educating, and building understanding regarding the Coretax System (Ramdhan & Rachman, 2023; Sukezi & Yunaidah, 2020). Effective socialization enables taxpayers to gain a clear understanding of regulatory changes, system functions, and the expected benefits. This clear and consistent information enhances their evaluation of perceived usefulness and perceived ease of use, which influence attitude toward behavior in the Technology Acceptance Model, a model derived from the Theory of Reasoned Action and Theory of Planned Behavior (Davis, 1989). Ultimately, effective socialization is expected to lead directly to higher Coretax System Acceptance. This formulates the fifth hypothesis: Tax Socialization Effectiveness significantly affects Coretax System Acceptance (H5).

Finally, Coretax System Acceptance is the willingness and intention of taxpayers to adopt and utilize the Coretax System, based on the TAM framework. The successful implementation of comprehensive digital transformation in public administration, such as the Coretax System, heavily depends on the level of acceptance by end-users (Tremblay-Cantin et al., 2023; Venkatesh & Davis, 2000). Without broad public acceptance, substantial investments in new systems risk becoming ineffective.

However, in a mandatory environment, direct effects from taxpayer attributes may be limited. Therefore, this study proposes that Tax Socialization Effectiveness acts as a vital mediator (Abu-Silake et al., 2024). Digital capabilities and trust act as fundamental resources that enhance the utility of socialization efforts. Taxpayers with higher digital literacy can more easily comprehend technical information provided during socialization, while trust fosters "psychological openness" to the messages conveyed. It is this effective socialization that translates these attributes into concrete system adoption (Susyanti & Sunardi, 2023). Consequently, socialization bridges the gap between taxpayer characteristics and their acceptance of the mandatory system. Based on this reasoning, the study proposes the final mediating hypotheses: Tax Socialization Effectiveness mediates the relationship between Digital Literacy and Coretax System Acceptance (H6) and Tax Socialization Effectiveness mediates the relationship between Trust in Tax Authorities and Coretax System Acceptance (H7).

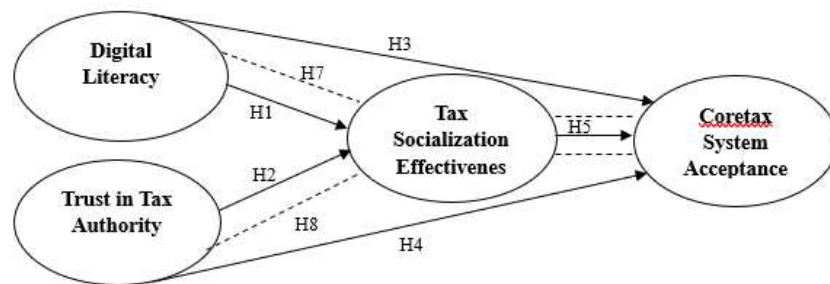


Figure 1. Research Framework
 Source: Data processed by research (2026)

METHODS

This study employed a quantitative approach with a causal-explanatory research design. This research included only individual taxpayers at KPP Pratama Malang Utara. This site was selected because it provided feasible access for data collection and an adequately large population of eligible respondents. These conditions enabled the collection of a sample of 150 respondents ($n = 150$), which exceeds the minimum requirement for PLS-SEM analysis, by meeting the “10-times rule” criterion that suggests the sample size should be ten times the largest number of structural paths directed at a construct in the model (Hair et al., 2021).

Primary data were collected using a self-administered survey questionnaire. Respondents' perceptions were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). A purposive sampling technique was applied to obtain respondents who met the predetermined criteria and adequately represented the target population. The inclusion criteria were: being registered as individual taxpayers at KPP Pratama Malang Utara, having used digital tax services within the previous two years, and expressing willingness to complete the research questionnaire.

The study examined Digital Literacy (X_1) and Trust in Tax Authorities (X_2) and their relationships with Tax Socialization Effectiveness (M) as a mediating variable and Coretax System Acceptance (Y). We processed the data using Smart-PLS software to check two things: the quality of our data (validity and reliability) and the results of our hypotheses (structural model). Operational definitions and measurement indicators for all research variables are presented in Table 1.

Table 1. Operational Definition Variables

Variable	Definition	Indicator	References
Digital Literacy / DL (X_1)	An individual's ability to access, manage, integrate, and evaluate information securely and effectively through digital technology	1. Technical skills 2. Information literacy 3. Digital security 4. Problem-solving	(Al Khoir & Muid, 2025; Ifada & Komara, 2023; Triansyah & Putra, 2025)
Trust in Tax Authorities / TTA (X_2)	A taxpayer's belief that the Tax Authority acts with integrity, benevolence, and competence comprises three core elements of trust.	1. Integrity 2. Benevolence 3. Competence	(Cahyonowati et al., 2023; Darmayasa & Hardika, 2024; Mahadianto et al., 2025; Mayer et al., 1995; Novita et al., 2024)

Variable	Definition	Indicator	References
Tax Socialization Effectiveness / TSE (M)	The perceived success of the Tax Authority in communicating, educating, and building understanding regarding the Coretax system	1. Quality of socialization 2. Method and media of delivery 3. Frequency and intensity 4. Officer competence 5. Perceived benefits	(Ramdhan & Rachman, 2023; Seralurin et al., 2021; Sukesi & Yunaidah, 2020)
Coretax System Acceptance / CSA (Y)	A taxpayer's willingness and intention to adopt and utilize the Coretax system, based on the Technology Acceptance Model (TAM) framework.	1. Perceived usefulness 2. Perceived ease of use 3. Behavioral intention to use	(Davis, 1989; Mahadianto et al., 2025; Saptono et al., 2023; Venkatesh & Davis, 2000)

Source: Data processed by research (2026)

RESULTS AND DISCUSSION

A total of 150 valid responses were collected from individual taxpayers who are experienced with digital tax services. While the survey was administered via Google Forms, distribution involved face-to-face verification at KPP Pratama Malang Utara to ensure respondent eligibility. The study shows that women make up 63.2% of the participants, while 38.7% and 36.8% of the participants fall within the 25–35 years old and under 25 years old age ranges, respectively. The participants demonstrate advanced education levels because 55.2% of them possess a bachelor's degree, and most work in private sector organizations (55.8%). The majority of participants (42.9%) have been taxpayers for three years or less. All participants (100%) have experience with online tax filing, with the majority (60.1%) utilizing the system on an annual basis, consistent with the yearly tax reporting cycle. The participants use e-Billing and e-Filing services for online tax payments at least once or multiple times during each year, which demonstrates their comfort with technological tax systems for tax management. These descriptive profiles indicate that the sample is highly relevant to analyzing acceptance of the Coretax System in a digital taxation environment.

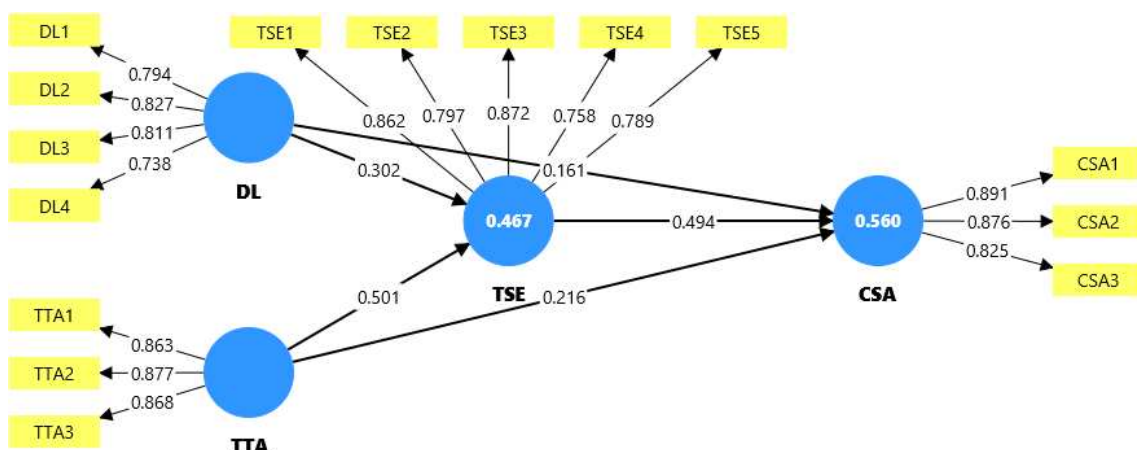


Figure 2. Path Diagram of the Outer Loading Test Results of the Structural Equation Model

Source: Data processing using SEM PLS (2026)

Testing on each dimensional indicator item in this research shows that all items forming each variable are declared valid because they have an outer loading value > 0.70.

Table 2. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Coretax System Acceptance	0.834	0.868	0.899	0.747
Digital Literacy	0.805	0.817	0.871	0.629
Tax Socialization Effectiveness	0.875	0.877	0.909	0.667
Trust in Tax Authorities	0.839	0.842	0.903	0.756

Source: processed by the author (2026)

The assessment of construct reliability depends on Cronbach's Alpha and Composite Reliability (ρ_a and ρ_c) measures, while Average Variance Extracted (AVE) determines convergent validity. Table 2 demonstrates high construct reliability and strong convergent validity, with all Cronbach's Alpha and Composite Reliability values meeting the established standards (Hair et al., 2021). Cronbach's Alpha values range from 0.805 to 0.875, and Composite Reliability (ρ_c) values range from 0.871 to 0.909, while all AVE values exceed 0.50, confirming that each construct captures sufficient variance of its indicators.

Table 3. Test Results of the Fornell-Larcker Criterion

	CSA	DL	TSE	TTA
Coretax System Acceptance	0.864			
Digital Literacy	0.503	0.793		
Tax Socialization Effectiveness	0.711	0.509	0.817	
Trust in Tax Authorities	0.592	0.414	0.626	0.869

Source: Processed by the author (2026)

The Fornell-Larcker Criterion is the square root value of the AVE for each construct, with the correlation values between constructs in that model. If the AVE root value, for every single construct, is greater than its correlation value with other constructs, then it has satisfied one of the conditions for discriminant validity (Hair et al., 2021). Table 3 shows that the square root of AVE for each construct consistently exceeds its correlations with other constructs, indicating independent measurement of each construct. Thus, the constructs in this research are empirically distinct, and the measurement model satisfies the required criteria for discriminant validity.

Table 4. The Results Collinearity (Inner Model)

	VIF
DL -> CSA	1.378
DL -> TSE	1.207
TSE -> CSA	1.877
TTA -> CSA	1.678
TTA -> TSE	1.207

Source: Processed by the author (2026)

Collinearity was assessed through VIF values to ensure the absence of multicollinearity among exogenous constructs (Hair et al., 2021). As shown in Table 4, all VIF values are well below both the conservative threshold of 3.3 and the general threshold of 5, ranging from 1.207 to 1.877, indicating no collinearity issues and supporting the reliability of path coefficient interpretation (Hair et al., 2021; Kock, 2015).

Table 5. The Results R-Square and Q²predict

	Q2predict	R-Square	R-square adjusted
CSA	0.394	0.560	0.551
TSE	0.437	0.467	0.460

Source: Processed by the author (2026)

The value of the coefficient of determination (R²) is expected to be between 0 and 1. If a model has R² = 0.75, then it is considered a strong model; for R² = 0.50, it is regarded as a moderate model, and R² = 0.25 is considered a weak model (Hair et al., 2021). Based on the table, the R-Square (R²) value for Coretax System Acceptance (CSA) is 0.560. This indicates a moderate model where the variables contribute 56.0% to the acceptance of the system, with other factors outside the model influencing the remaining 44.0%. Meanwhile, the R-Square for Tax Socialization Effectiveness (TSE) is 0.467, indicating a moderate model with a contribution of 46.7%. Additionally, the Q² predict values for CSA (0.394) and TSE (0.437) are greater than 0, which confirms that the model has good predictive relevance and can accurately predict the data points (Hair & Alamer, 2022; Hair et al., 2021).

Hypothesis testing is conducted after various assessments to determine the direction of the relationship between independent and dependent variables. This process involves path analysis of the developed model, examining correlation results between constructs. The significance level is then compared with the study hypothesis. Following conventional guidelines in PLS-SEM, a relationship is considered statistically significant if the T-statistic is greater than 1.96 and the P-value is less than 0.05 (Hair et al., 2021). The conclusions for each hypothesis are discussed thereafter.

Table 6. Test Results of Path Coefficients

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
H1 DL -> TSE	0.302	0.309	0.081	3.722	0.000	Accepted
H2 TTA -> TSE	0.501	0.499	0.090	5.568	0.000	Accepted
H3 DL -> CSA	0.161	0.168	0.086	1.883	0.060	Rejected
H4 TTA -> CSA	0.216	0.216	0.112	1.940	0.052	Rejected
H5 TSE -> CSA	0.494	0.489	0.107	4.614	0.000	Accepted

Source: Processed by the author (2026)

Antecedents of Tax Socialization Effectiveness (H1 & H2) The results demonstrate that both Digital Literacy and Trust are critical drivers of socialization effectiveness. Digital Literacy exhibits a significant positive impact on Tax Socialization Effectiveness ($\beta = 0.302$, $t = 3.722$, $p = 0.000$), supporting H1. This confirms that taxpayers with higher digital proficiency are better equipped to engage with and extract value from tax socialization efforts, as they can effectively access and comprehend information delivered through digital channels (Khusniah et al., 2025). Similarly, Trust in Tax Authorities significantly predicts Tax Socialization Effectiveness ($\beta = 0.501$, $t = 5.568$, $p = 0.000$), confirming H2. Trust acts as a psychological gateway; when taxpayers perceive

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the authority as credible, they are more receptive to institutional messages, minimizing skepticism and enhancing the processing of socialization content (Mayer et al., 1995; Novita et al., 2024).

However, contrary to traditional expectations, the direct effects of taxpayer attributes were insignificant. Digital Literacy did not directly influence acceptance ($\beta = 0.161$, $t = 1.883$, $p = 0.060$), leading to the rejection of H3. This suggests that in a compulsory environment, the "ability to use" does not automatically translate to "willingness to use" without proper understanding provided by socialization (Berger, 2015; Brandt & Nielsen, 2018). Furthermore, Trust in Tax Authorities also failed to show a statistically significant direct effect on acceptance ($\beta = 0.216$, $t = 1.940$, $p = 0.052$), resulting in the rejection of H4. This non-significant finding highlights the unique nature of a mandatory environment (Berger, 2015). Since the Coretax System is a state-mandated infrastructure with no alternatives (Lino et al., 2022), taxpayers are compelled to adopt it regardless of their trust levels. Thus, in this specific regulatory context, acceptance is driven more by regulatory pressure and system clarity than by intrinsic institutional trust (Brandt & Nielsen, 2018). A compelling finding emerges regarding the direct determinants of acceptance. Tax Socialization Effectiveness proves to be the dominant predictor of Coretax System Acceptance ($\beta = 0.494$, $t = 4.614$, $p = 0.000$), supporting H5. This aligns with the Technology Acceptance Model (TAM), suggesting that clear education on system benefits directly fosters perceived usefulness and ease of use, which in turn drives acceptance (Agustina et al., 2024; Davis, 1989).

Table 7. Test Results of Specific Indirect Effects

Hypothesis	Original Sample sample mean (M) (O)		Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
H6 DL -> TSE -> CSA	0.149	0.153	0.057	2.621	0.009	Accepted
H7 TTA -> TSE -> CSA	0.247	0.242	0.062	3.974	0.000	Accepted

Source: Processed by the author (2026)

The analysis confirms that Tax Socialization Effectiveness significantly mediates the relationship between Digital Literacy and Coretax System Acceptance ($\beta = 0.149$, $t = 2.621$, $p = 0.009$), thereby supporting H6. This finding offers a crucial explanation for the rejection of the direct path (H3). It indicates that while digital proficiency alone does not guarantee acceptance, it serves as a foundational resource that enhances the utility of socialization efforts. Taxpayers with higher digital skills can more easily access, comprehend, and apply the technical information provided during socialization, thereby transforming their latent skills into concrete system adoption (Asamoah et al., 2023; Malik et al., 2023). In essence, digital literacy makes socialization "easier to digest," which subsequently drives acceptance. Similarly, the mediation path from Trust in Tax Authorities to Coretax System Acceptance through Tax Socialization Effectiveness was found to be statistically significant ($\beta = 0.247$, $t = 3.974$, $p = 0.000$), confirming H7. This implies that trust fosters a state of "psychological openness." When taxpayers trust the authority, they perceive the information disseminated during socialization as credible and reliable, leading to greater engagement and a more positive evaluation of the Coretax System (Ardika et al., 2023; Novita et al., 2024). This demonstrates that even in a mandatory environment where trust does not directly force acceptance (as seen in H4), it plays a vital indirect role by amplifying the effectiveness of communication strategies.

The rejection of the direct effects of Digital Literacy (H3) and Trust (H4) on Coretax System Acceptance marks a significant departure from traditional TAM and TPB studies conducted in voluntary environments (Davis, 1989). In voluntary contexts, higher skills and trust typically lead directly to system usage (Saptono et al., 2023). However, in a

mandatory environment, these findings align with the 'coercive digital strategy' theory, which suggests that in a state-mandated system, taxpayers have no alternative but to comply (Berger, 2015; Brandt & Nielsen, 2018). This explains why digital literacy and trust alone do not foster willingness to accept until they are activated by external communication. This strongly supports the work of Lino et al. (2022), who argued that mandatory digital transformations require institutional 'mediators' to shift user posture from resistance to acceptance. Furthermore, the significant role of Tax Socialization Effectiveness (H5) as the dominant driver confirms that during a massive transition period, technical readiness is secondary to clear institutional guidance (Darmayasa & Hardika, 2024; Khusniah et al., 2025).

Building on these theoretical insights, this study provides highly specific practical implications for the Ministry of Finance and the Directorate General of Taxes (DJP). Considering that the Coretax System integrates massive core business processes previously fragmented in the legacy system, DJP must recognize that the primary barrier is no longer basic digital literacy. This is particularly relevant given the demographic profile of the taxpayers, who are predominantly young (under 35 years old) and highly educated. Therefore, DJP needs to transition from formal, basic socialization to targeted 'self-service' and 'micro-learning' digital content that emphasizes data security and system integration. Furthermore, DJP's strategy must focus on strengthening responsive support channels, such as establishing dedicated 'Coretax Helpdesks' at local tax offices (KPP Pratama), to minimize public dissatisfaction and accelerate acceptance during the mandatory transition period.

Summary of Findings: Collectively, these findings highlight the paramount importance of Tax Socialization Effectiveness not only as a direct driver but as a crucial "activator." In the context of mandatory Coretax adoption, the "how to use" factor (Digital Literacy) and the "believe in" factor (Trust) do not automatically translate into acceptance. Instead, they function primarily by enhancing the understanding and compliance gained through socialization. This suggests that for mandatory government systems, successful adoption relies heavily on how effectively the authority can leverage taxpayer skills and trust to deliver clear, educational socialization programs.

CONCLUSION

The relevant findings of the study conclude that effective tax socialization has become the main bridge between taxpayer attributes and the acceptance of the Coretax System. According to the findings, while high levels of digital literacy and institutional trust are crucial for mandatory digital governance, their impact on acceptance is significantly amplified when complemented by effective socialization efforts. Taxpayers with better digital skills and higher trust are more receptive to educational programs, which fosters the perceived usefulness and ease of use necessary for acceptance. Therefore, the Directorate General of Taxation can effectively leverage these taxpayer attributes through clear, targeted, and comprehensive socialization to facilitate the adoption of national tax administration reform.

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