

Evaluation of the Deposit System for Tax Payment within the Coretax System

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ABSTRACT

This study evaluates the implementation of the Coretax deposit system using the OECD (2021) framework (relevance, effectiveness, impact, and sustainability) for research question indicators. A descriptive qualitative evaluation case study method was used for data collection and analysis. The study involved taxpayers and tax officers at KPP Madya Dua Jakarta Utara. The results showed that the relevance criterion was met, as the system effectively addressed taxpayers' administrative needs. The sustainability criterion was met because taxpayers expressed their commitment to continue using this system, citing its long-term benefits. The effectiveness criterion has not been fully met due to technical obstacles, including failures to update ledger balances in real time and an automatic FIFO-based deduction mechanism that creates the potential for interest penalties. The impact criterion has not been met because the deposit system does not change behavior; it is only a formality to avoid late penalties when technical obstacles arise.

Keywords: Deposit System; Evaluation; OECD Criteria's; Coretax System

Evaluasi Sistem Pembayaran Pajak melalui Sistem Deposit pada Sistem Coretax

ABSTRAK

Penelitian ini mengevaluasi penerapan sistem deposit Coretax dengan menggunakan kerangka OECD (2021) (relevansi, efektivitas, dampak, keberlanjutan) menjadi dasar indikator pertanyaan penelitian. Metode studi kasus jenis evaluasi dengan pendekatan kualitatif deskriptif digunakan untuk pengumpulan data dan analisis. Objek penelitian adalah KPP Madya Dua Jakarta Utara dengan melibatkan Wajib Pajak dan Petugas Pajak. Hasil Penelitian menunjukkan bahwa kriteria relevansi terpenuhi karena sistem ini efektif menjawab kebutuhan administratif Wajib Pajak. Kriteria keberlanjutan terpenuhi karena Wajib Pajak menyatakan komitmen untuk tetap menggunakan sistem ini di masa mendatang karena manfaat jangka panjang. Kriteria efektivitas belum terpenuhi sepenuhnya karena terdapat kendala teknis berupa kegagalan pembaruan saldo di buku besar secara real-time, serta mekanisme pemotongan otomatis berbasis FIFO berakibat pada potensi terkena sanksi bunga. Kriteria dampak belum terpenuhi karena penerapan sistem deposit tidak mengubah perilaku disebabkan oleh sistem deposit hanya formalitas menghindari sanksi keterlambatan ketika menghadapi kendala teknis.

Kata Kunci: Sistem Deposit; Evaluasi; Kriteria OECD; Sistem Coretax

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INTRODUCTION

Indonesian State revenue has the largest contribution to the state budget, showing an improvement in tax performance. This can be seen from the realization of tax revenue IDR 1,932.4 trillion compared to the target IDR 1,921.9 trillion and the realization of customs revenue (Kepabeanan dan Cukai) reaching IDR 300.2 trillion compared to the target of IDR 296.5 trillion (Kementerian Keuangan Republik Indonesia, 2025). Tax performance can also be seen from Indonesia's Tax Ratio in 2022, which reached 12.1% below the Asia-Pacific average of 19.3% (OECD, 2024). This is due to the nature of tax collection using self-assessment administrative inefficiency, and an economic structure that is largely informal (Hapsari & Putra, 2025; Purba, 2023). Tax efficiency can be achieved through the digital transformation of taxpayers' data (Asian Development Bank, 2022). Indonesia has developed Coretax system (Prasetyo Ramadhan et al., 2022). The Coretax System aims to integrate all business and taxation processes (Direktorat Jenderal Pajak, 2024c). One of the features of the Coretax system. Through this mechanism, taxpayers first deposit funds into a tax deposit account (virtual account) provided by the DGT (Direktorat Jenderal Pajak). The deposit balance is then automatically applied to existing or future tax liabilities or underpayments (Direktorat Jenderal Pajak, 2024b). This feature can increase transparency and make it easier for taxpayers to monitor their tax obligations directly, thereby making the reporting process clearer and more organized (Direktorat Jenderal Pajak, 2024a). Data integration in the Coretax system can enable faster and more integrated tax reporting between tax business processes. On the other hand, the tax deposit system has challenges in its implementation (Hidayat & Inayati, 2025; Jannah & Rifai, 2025).

The Coretax System is a digital-based tax payment system. Another digital-based tax payment system is implemented through split payments via QRIS, which allows for the automatic deduction of tax funds from each transaction within the marketplace or QR Code system. As a result, split payments significantly reduce the burden of tax administration, narrow the opportunities for tax avoidance, and increase the transparency and efficiency of tax collection (Nugroho, 2023). Another case related to digital-based payments involved taxpayers in the Philippines who are willing to pay taxes using digital wallet (e-wallet) applications because they find the applications useful, believe their data is secure, there are many other users (social norms), and the system is easily accessible or well supported (Aguilar, 2023).

The digitization of taxation aims to achieve a more efficient and transparent system through real-time data reporting (Turanboyev & Musabekov, 2023). However, sophisticated electronic systems still need to take taxpayer behavior into account, as satisfaction with the application does not guarantee tax compliance. (Grace et al., 2023). The transformation of digital taxation can also be seen in the integration of mobile money services, which have been proven to expand coverage and accessibility, thereby potentially increasing taxpayer participation, especially in improving compliance with fiscal obligations (Abu-Silake et al., 2024; Baah-Peprah et al., 2024). Conceptually, various payment methods such as split payment, e-wallets, and mobile money have the same characteristics as the deposit system in Coretax. There is the use of digital intermediaries to manage tax funds before tax reporting. While split payments separate the tax amount from the

transaction amount, e-wallets provide instant payment liquidity, and the tax deposit system allows taxpayers to manage liquidity independently through balance top-ups and fund allocation.

Among several existing digital taxation systems, the deposit system is a new feature implemented in Indonesia. The deposit system introduces changes across both technological and user behavior aspects, requiring adaptation to the latest methods. The relationship between this feature and research on CTAS (Coretax Administration System) implementation is similar: both aim to create transparency and accountability through automated, accurate, real-time data recording. However, technical constraints related to user understanding and system disruptions are limitations and pose challenges for the Directorate General of Taxes (Putri & Lia, 2025). This necessitates an evaluation of the implementation of the tax deposit system to assess taxpayer perceptions, system quality, and perceived benefits. Academic studies on the Coretax system are still relatively limited, particularly regarding its influence on the transparency and accountability of the taxation system. These studies typically focus only on Coretax ability to minimize potential fraud and reporting errors through real-time data access and an improved audit process (Panjaitan & Yuna, 2024). Other studies show that the core tax system makes it easier for taxpayers and strengthens tax authorities' oversight to optimize state revenue (Maliki, 2025), and CTAS is expected to transform tax administration by simplifying administrative processes and improving taxpayer compliance, thereby increasing the national tax ratio (Zairin et al., 2025). There has not been extensive research discussing the evaluation of the implementation of the deposit system in Coretax. However, studies on Coretax have so far focused on general system evaluations, leaving significant room for discussion about the effectiveness of the deposit system as a new feature in the ecosystem. This study intends to fill this gap by examining more closely how the implementation of the tax deposit feature can achieve relevance, effectiveness, impact, and sustainability for taxpayers within the framework of tax administration reform.

This study evaluates the implementation of the deposit system using the OECD policy evaluation framework (OECD, 2021). The OECD policy evaluation framework provides a normative assessment that can be used to comprehensively assess the contribution and impact of a policy. The application of evaluation criteria is carried out contextually by adjusting to the policy under study (Sibarani, 2023). The evaluation criteria are relevance, coherence, effectiveness, efficiency, impact, and sustainability. This study utilizes four of the six OECD (2021) criteria: relevance, effectiveness, impact, and sustainability. These four criteria were selected because they are most relevant to evaluating user perceptions and experiences of the deposit system in Coretax, as well as assessing the extent to which the system achieved its expected administrative and functional objectives. The decision not to use the other two criteria was based on (1) Efficiency, because this study did not want to look at how resources were used in developing the deposit system; and (2) Coherence, because this study was micro in nature and focused on one specific feature in the Coretax system. These four evaluation criteria each measure a specific aspect: relevance assesses whether tax deposits meet taxpayers' needs in fulfilling their obligations; effectiveness evaluates whether tax deposits help avoid late payments; impact considers whether tax

deposits change tax payment behavior; and sustainability examines whether taxpayers will continue to use tax deposits in the future. The case study object of this research is the KPP Madya Dua Jakarta Utara, which consists mostly of corporate taxpayers representing business sectors such as Wholesale and Retail Trade, Transportation and Warehousing, Manufacturing, Construction, and Accommodation & Food Services. Corporate taxpayers who need to use tax deposits as a means of tax payment, compared to individual taxpayers, are subject to the many types of taxes they report. KPP Madya Dua Jakarta Utara has administered deposit payments totaling Rp.744,761,853,702 with 357 taxpayers making deposit payments. This study is expected to optimize the deposit system through evaluative input for DGT and provide improved taxpayers' understanding of the deposit system and its consequences, while enriching academic literature on digital taxation policy.

RESEARCH METHODS

This study is a qualitative descriptive study with a case study approach. Qualitative research is chosen to observe and analyze the research object in a natural and interpretive manner (Creswell, 2018). The use of a qualitative descriptive approach aims to provide a factual description of users' perceptions and acceptance during the use of the Coretax system. According to the qualitative descriptive approach, an overview is provided as they actually are, allowing for in-depth exploration that can be used in research that seeks to understand user perceptions of a system (Bradshaw et al., 2017; Sandelowski, 2000). Case studies are an approach used to examine researches phenomena by analyzing a case in-depth and comprehensively. There are three types of case study research methods, namely problem solving, decision making, and evaluation (Ellet, 2018). Recommendations from the evaluation case study research method are follow-up actions aimed at improving or sustaining successfully achieved goals (Baxter & Jack, 2015; Viera, 2023). The subjects in this study were taxpayers who use the deposit system registered and tax officers (Fungsional Penyuluh) at the KPP Madya Dua Jakarta Utara.

The data sources used in this study consist of primary data obtained through interviews and data requests. Interviews were conducted with taxpayers and tax officers. Primary data serve as the main source for analysis based on OECD Evaluation Criteria. Secondary data comprises supplementary data obtained through literature studies, particularly those related to the application of information technology used to facilitate the tax reporting process. Data analysis was conducted through the stages of reduction, data presentation, conclusion drawing, and verification. Reduction was carried out through manual thematic coding, categorizing interviewee sentiments as positive (success), negative (obstacles), or neutral. The findings were mapped deductively against OECD criteria, and sources were triangulated between taxpayers and tax officers. Finally, verification and conclusion drawing were carried out based on the patterns of relationships identified to produce an objective evaluation (Mezmir, 2020; Miles et al., 2014; Ravindran, 2019).

The sources consisted of seven taxpayers (WP01-WP07) and two tax officers (PP01- PP02), with purposive sampling criteria that could explain and enrich understanding of the process in a particular context (Imran, 2017). This

number is considered adequate because the information obtained is sufficient and appropriate for determining the evaluation results. Taxpayers were selected based on those most affected by the deposit system policy due to the complexity of their transactions and tax obligations, with representation from various business classifications, including Wholesale and Retail Trade, Transportation and Warehousing, Manufacturing, Construction, and Accommodation & Food Services. The selection of tax officer was based on their strategic role as front-line authorities who interacted directly with taxpayers during the Coretax transition period. Although the number of informants was limited, data saturation was achieved with the seventh interviewee for taxpayers and the second for tax officers, at which point the patterns of technical obstacles and sentiments toward the OECD criteria presented were redundant, and no significant new themes emerged. Details of the interviewee's, evaluation indicators, and Interview Questions are provided in Table 1.

Table 1. Interviewees, evaluation indicators, and Interview Questions

Evaluation Criteria	Indicators Interview Questions	References
Interviewees: Tax Payers		
Relevance	Interview questions include whether the deposit system meets taxpayers needs for tax payments; what challenges taxpayers faced in the tax payment process before the deposit system was in place; and taxpayers' opinions on the importance of the deposit system in Coretax.	OECD (2021) Applying Evaluation Criteria
Effectiveness	Interview questions include whether the deposit system meets taxpayers needs for tax payments; what challenges taxpayers faced in the tax payment process before the deposit system was in place; and taxpayers' opinions on the importance of the deposit system in Coretax.	Thoughtfully
Impact	Interview questions include whether this affects taxpayers' tax planning and whether there are any changes in tax payment habits with this deposit system.	
Sustainability	The interview questions included taxpayers' explanations of the use of the deposit system in the future, whether taxpayers thought the system was relevant and useful in the future, what needed to be improved in the deposit system, and what the impact would be on taxpayers' tax compliance habits if it were discontinued.	
Interviewees: Tax Officers		
Relevance	Interview questions included explanations from tax officers regarding the administrative and operational issues resolved by the Coretax deposit system, and whether the Coretax deposit system was in line with the objectives of tax reform.	OECD (2021) Applying Evaluation Criteria
Effectiveness	Interview questions included explanations from tax officers on how taxpayers use the deposit system, the technical and non-technical obstacles to implementing it, and whether this system can improve compliance and reduce penalties for late tax payments.	Thoughtfully
Impact	Interview questions included explanations from tax officers regarding whether they had observed changes in taxpayer behavior in fulfilling their tax payment obligations after the introduction of this tax deposit system, and whether the system had an impact on the work units and services of tax officers.	

Source: Research Data, 2025

Given the sensitivity of tax data, this study prioritizes ethical principles by concealing identities and obtaining voluntary consent. To protect privacy, interviewees identities are disguised using reference codes (WP01-WP07 for taxpayers and PP01-PP02 for tax officers). In addition, interview data is stored on encrypted media and used solely for academic purposes, ensuring that unauthorized parties cannot access sensitive information.

RESULT AND DISCUSSION

This study uses OECD indicators to evaluate the deposit payment system within Coretax system. Coretax is a taxation administration system that reforms the entire tax system by employing information technology, enhancing human resource management, and business processes (Darmayasa & Hardika, 2024; Juwita & Qadri, 2024; Rahayu & Kusdianto, 2023). After Coretax came into effect, there are two ways to pay taxes: first, by filing a tax return (Surat Pemberitahuan) in advance. If there is an underpayment at the end of the SPT filing, we can choose to make a payment using the billing issued from the SPT filing. After the billing is issued, the payment can be made, and the SPT will be automatically reported. When using this method, taxpayers must complete their tax return correctly so the amount of tax still payable can be determined accurately. Taxpayers must complete their tax return correctly by the 15th of the following month at the latest to avoid late payment for Periodic Income Tax Article 21 and Periodic Unification Tax Returns, and by the end of the following month for Periodic VAT Tax Returns. The second method that taxpayers can use to fulfill their tax payment obligations is through the deposit system. Taxpayers can fill their tax deposit balance by creating a deposit billing with the deposit code 411618. The amount that can be deposited is flexible and not subject to tax return reporting requirements. Taxpayers can top up their deposit balance before the payment due date to avoid late payment penalties. This method is the same as the old method before Coretax existed. Taxpayers make advance payments of their tax liabilities before the payment due date and use the deposit to file their tax returns. The criteria include relevance, effectiveness, impact, and sustainability based on assessments by taxpayers and tax officer.

Relevance criteria relate to the extent to which policies meet stakeholders' needs, priorities, and problems. Relevance indicators in this study are determined by the extent to which tax deposits can meet taxpayers' needs in fulfilling their tax obligations. Specifically, interviews with taxpayers were conducted to determine whether the tax deposit system meets taxpayers' needs for tax payment, the challenges encountered in the tax payment process before the deposit system was implemented, and taxpayers' responses regarding the importance of this deposit system. The interview results show that corporate taxpayers, as beneficiaries, feel that tax deposits meet their needs. This deposit system is beneficial because taxpayers can determine the amount to be deposited, and in practice, the nominal amount is not much different from the actual amount. Functionally, these tax deposits can be used for various types of tax periods, such as Income Tax Article 21, VAT, and Income Tax Article 23. The following are statements from WP01 and WP02:

"Yes, it helps, because with the tax deposit that we have to pay, how much do we

pay first, sir? The amount will not be much different from what we estimate to be paid this month." (WP01)

"Actually, if we talk about its function, it should help, sir, because the intention is that it's like we're giving a deposit, just like a deposit, sir, so the deposit can also be used for any tax, such as Income Tax Article 21, VAT, Income Tax Article 23. So, it's invaluable, sir." (WP 02)

From the perspective of tax officers, administrative issues can be resolved. For example, errors in tax payments made by taxpayers. Then there is the issue of duplicate deposits, followed by minimizing late tax payments made by taxpayers. The following is a statement from PP01:

"There are indeed several administrative problems that can be resolved with this deposit system. First, errors in tax payments made by taxpayers. [...] Second, duplicate deposits [...] and then minimizing late tax payments made by taxpayers." (PP01)

Tax deposits also address the challenges taxpayers faced in meeting their payment obligations before this deposit feature was available. The tax deposit feature allows taxpayers to avoid late payments due to lengthy administrative processes and errors in creating billing codes. In addition, tax deposit payments can help prevent payment errors caused by the manual billing process. Taxpayers consider the tax deposit payment date to be the binding payment date for the tax that will later be paid with the tax deposit. The following are statements from WP01 and WP02:

"Before the deposit feature existed, we had to wait until the amount was fixed first, sir. So, if there is an overpayment, we have to make a transfer because the tax periods are different." (WP01)

"In terms of administration, for example, creating billing codes, we don't have any problems. Sir, in the past, because it was still manual, there were sometimes errors, such as reversed tax codes. Now, if we compare it with deposits, deposits can be used for all types of taxes, right, sir? Also, the advantage of a deposit is that it locks in the payment date. For example, if the payment date is the 12th, then we are considered to have paid all the taxes that we will use as a deposit on the 12th. Perhaps the problem in the past was more about the manual process, so it was more prone to errors." (WP02)

The above statement also aligns with information from tax officers. Before the deposit system was in place, taxpayers had to create withholding slips for certain types of transactions and then report them before receiving a billing code. With the deposit system in place, one problem (late payment) can be overcome, allowing taxpayers to create a deposit billing code first. The following is a statement from PP02:

"This deposit system is actually a good breakthrough. The existence of tax deposits enables the recording or monitoring of tax payments [...] With this coretax, they have no choice but to issue withholding slips for certain types of transactions. Then, after reporting, the billing code will appear. Well, they will be afraid of being late. Therefore, with this deposit, one of the problems (late payment) can be overcome, so they create a deposit billing code first." (PP02)

The taxpayers' response stated that the tax deposit meets their needs, but the urgency level is not very high. Moreover, in practice, companies tend to use

cash flow for operations rather than for this deposit payment. The following is a statement from WP04:

"Actually, in my opinion, it can be said that it is necessary or unnecessary, because the ID the Billing system has been helpful (the ID billing system before the implementation of CoreTax), because in reality, do companies really want to make deposits? (filling the deposit balance without any tax payment planning). They don't, because companies will use the money for their operational needs rather than making tax deposits first." (WP04)

Overall, based on these findings, the deposit system has met the OECD (2021) relevance evaluation criteria.

Effectiveness criteria assess the extent to which a policy achieves its predetermined outcomes. Indicators of tax deposit effectiveness relate to ease of use, avoidance of late payments, and specific unintended consequences. Interviews with taxpayers will reveal whether the deposit system facilitates the tax payment process, taxpayers' experiences with the system, whether it can prevent late payments, and whether it improves taxpayer compliance. The interview results show that taxpayers find this tax deposit system convenient. For example, it is easy to determine the tax type code because the tax deposit uses only one tax type code, namely 411618, so there is no need to select the tax type code or tax period, which could lead to errors. Ease in the administrative process when there is an overpayment without the need to transfer funds manually; Tax deposits make it easier to create bills and pay taxes when there are obstacles in reporting tax returns on Coretax, or when tax returns cannot be reported due to data collection constraints. The following are statements from WP01 and WP04:

"It's definitely easier because there's only one type of code. So, I don't have to choose between type codes, for example, whether I want final, 21, or 23. That's not a problem, so I think that's where the convenience lies." "We estimated that we would pay 5 million, but in reality, we only paid 4 million. In the past, we had to do a transfer posting for the 1 million. It helps in that regard, so we don't have to do a transfer." (WP01)

"It's quite convenient because there is an alternative, at least when there is a billing ID error, we can make a deposit first." (WP04)

From the user experience perspective, some obstacles occur in the tax deposit system. The obstacles that arise for taxpayers are technical errors in the Coretax system. Taxpayers have made their tax deposits on time. Still, when they file their reports, there is an obstacle: their tax return status remains pending payment even though the deposit balance has already been deducted. The barriers encountered by other taxpayer's stem from the deposit system, which deducts the balance using the earliest deposit balance (FIFO). Taxpayers must keep separate records of which deposits were made first and report them in the order of deposit to avoid late penalties. This means that if a taxpayer deposits funds on the 15th for the purpose of reporting and paying PPh 21 tax returns, then when the payment is made the following month, the deposit balance must be used in the order in which it was deposited, i.e., for PPh 21 tax returns. The following are statements from WP01 and WP05:

"There were some obstacles at that time, sir. As I mentioned earlier, the deposit had been deducted, but our tax return had not been filed, so it was stuck for several

months before it could be filed. We had to escalate the issue several times. Then we had to wait for the deposit to be returned to our system before we could report it. It took quite a long time, almost two months, before it was finally resolved, sir." (WP01)

"It turns out that even though we had deposited the funds in January and each month, the tax return yesterday could be submitted first because there was indeed a problem. What was deducted was the first deposit to do so. So, actually, the final PPh 21 hadn't been reported because we couldn't find the discrepancy from last time. Oh, it turns out that for January, the remaining amount taken from the deposit was treated as the most recent deposit, not the one deposited in January. In the end, there was indeed a penalty interest, which was quite significant." (WP05)

This aligns with information from Tax Officers stating that several obstacles or constraints arise from the implementation of this deposit system, becoming problematic when automatic deductions are made without approval. As a result, when taxpayers want to use their deposits, their estimated balance is insufficient, and they are unable to file reports or make payments. Another issue concerns technical problems in which taxpayers have already made payments but the system has not been updated, hindering the subsequent process. The following are statements from PP01 and PP02:

"[...] there are several cases where taxpayers have been deducted without their consent. So, their deposits are automatically deducted. So, when taxpayers want to report their tax returns, for example, they feel that the value is already large or more (than the deposit balance they have). Still, suddenly they cannot do so (they cannot report because the balance is insufficient). [...] When taxpayers want to pay their tax deposits, they have to select the tax type code, sometimes the period, and sometimes the year. This can make taxpayers worried when they select a tax type code and a period and year. They are afraid that it cannot be used for anything else. Even though in the system, everything is read the same." (PP01)

"[...]the taxpayer has already paid, but it is not updated in the ledger even though they have proof of payment." (PP02)

Taxpayers also stated that this tax deposit feature cannot be used as the main reason for avoiding tax delays. Other taxpayers stated that there is still uncertainty regarding which date is officially recognized as the tax payment date, and that this requires an official explanation from the tax authorities. The following are statements from WP01 and WP05:

"If we want to avoid late payments, we use deposits. Without deposits, we have never been late in paying, sir, at least so far. If we want to avoid fines, it means that because we have never been late in paying, there are no fines." (WP01)

"Actually, it's still a question mark for us whether the deposit date or the transfer date is used. We're worried that later, we don't know yet, it's not on the inspection agenda, so when it's answered, and it turns out that there's no conflict regarding the delay." (WP05).

Overall, based on these findings, the deposit system does not yet meet the OECD's (2021) effectiveness evaluation criteria.

The impact criteria in this study were measured using the effect size dimension. The impact achievement indicators focused on assessing the extent to which the implementation of the deposit system had an impact on changes in tax payment behavior by taxpayers. Specifically, the interview results would answer

whether the deposit system influenced taxpayers' tax planning and whether there were changes in tax payment habits. The interview results concluded that there was no change in tax payment behavior. The deposit system was the only means of tax payment that allowed them to avoid administrative penalties for late payment when obstacles arose in reporting on the Coretax system. This is because in Coretax, a new billing can only be created after the tax return has been completed. Therefore, if the data for the tax return cannot be prepared or there are obstacles in Coretax as the payment deadline approaches, taxpayers choose to pay their tax arrears using the deposit system first. The following are statements from WP01 to WP04:

"Not really, sir, if the payment method remains the same." (WP01)

"Actually, in terms of tax payment planning, no, sir." (WP02)

"Yes, it doesn't (change the payment habit). The previous rule was faster. On the 10th, the payment was made directly via MAP (e-billing) first, then entered later." (WP03)

"Actually, we don't plan tax payments, because we only determine the amount to be paid. Our reconciliation has no effect on that." (WP04)

The taxpayer's statement was also confirmed by a tax officer (PP01) who said that taxpayers tend to use deposits before the due date to avoid late payment penalties. The following is a statement from PP01:

"So far, most taxpayers I have met have paid using deposits. This is because they don't want to worry about the due date. They prefer to secure their tax payments through deposits first. Then, we'll see if they still need to report their tax returns or not." (PP01)

Overall, based on these findings, the deposit system does not yet meet the OECD's (2021) impact evaluation criteria.

Sustainability criteria refer to the extent to which the outcomes of a policy persist after the policy ends. Indicators of sustainability achievement are obtained by assessing whether taxpayers will continue to use tax deposits in the future, including whether the deposit system will remain relevant and planned to be used in the future, what needs to be improved in order to continue using this deposit system, and what the impact will be on tax compliance if this deposit system is discontinued. Interviews with taxpayers concluded that there are two reasons why the deposit system will continue to be used in the future. First, taxpayers feel that the deposit system is beneficial because it simplifies the deposit code, so it will always be used for this convenience. Taxpayers also noted that the deposit system will continue to be used due to data-collection constraints, so that if they wait to complete their reporting, they will incur late payments. The following are statements from Taxpayers WP01, WP03, and WP05:

"If it's income tax, we'll probably continue to use deposits because it makes the code type easier. But for VAT, we think we'll stick with billing. So, we'll do the tax return first, then the billing." (WP01)

"If I need it, I will continue to use it, sir, especially since the deadline is tight, and the Coretax system sometimes has errors, so I will continue to use this deposit feature." (WP03)

"As long as there are no changes to the payment and reporting deadlines, we will definitely use it, sir, especially for Tax Return 21, Unification, and VAT. Because we have to pay it first. We can't wait for all the data to come in, so we still have to

use it, sir, because there is no other option. That's one way to avoid being late, right, sir?" (WP05)

Second, it is an option for payment to avoid late payment if there are obstacles or unexpected events. Taxpayers choose SPT billing deposits as their primary payment method. However, when there are system problems or conditions that make it impossible to use billing deposits on time, taxpayers have the option of using the deposit system to avoid late payments. The following are statements from taxpayers WP02, WP04, WP06, and WP07:

"Again, in my opinion, it will definitely be used, sir. Because of one reason or another, it will definitely be used. Well, as I said earlier, this core tax (deposit system) is actually necessary. But if it exists, it will definitely be useful someday." (WP02)

"The deposit feature is used, but only for occasional cases, such as when the billing ID system has an error or the Coretax system has an error." (WP04)

"Maybe, like yesterday when I was unable to come in on the payment day but hadn't uploaded anything yet, we had no choice but to make a deposit first because there was no one to process the data that needed to be input, so we had to make a deposit first." (WP06)

"It's a small possibility, sir (to continue using the deposit system). If, for example, by the end of the year all the NIKs have been matched, maybe next year we can pay and report on time." (WP07)

Overall, based on these findings, the deposit system has met the OECD's (2021) sustainability evaluation criteria.

This study aims to evaluate the implementation of tax payment through the deposit system at the KPP Madya Dua Jakarta Utara. The evaluation of tax payment implementation of tax payments the deposit system is based on interviews with taxpayers and tax officer. Based on the results of the interviews conducted, an evaluation diagram was obtained in Figure 1. Using the OECD (2021) evaluation criteria, specifically relevance, effectiveness, impact, and sustainability, with reference to the evaluation scenario of the Ellet (2018) case study, the results are as follows.

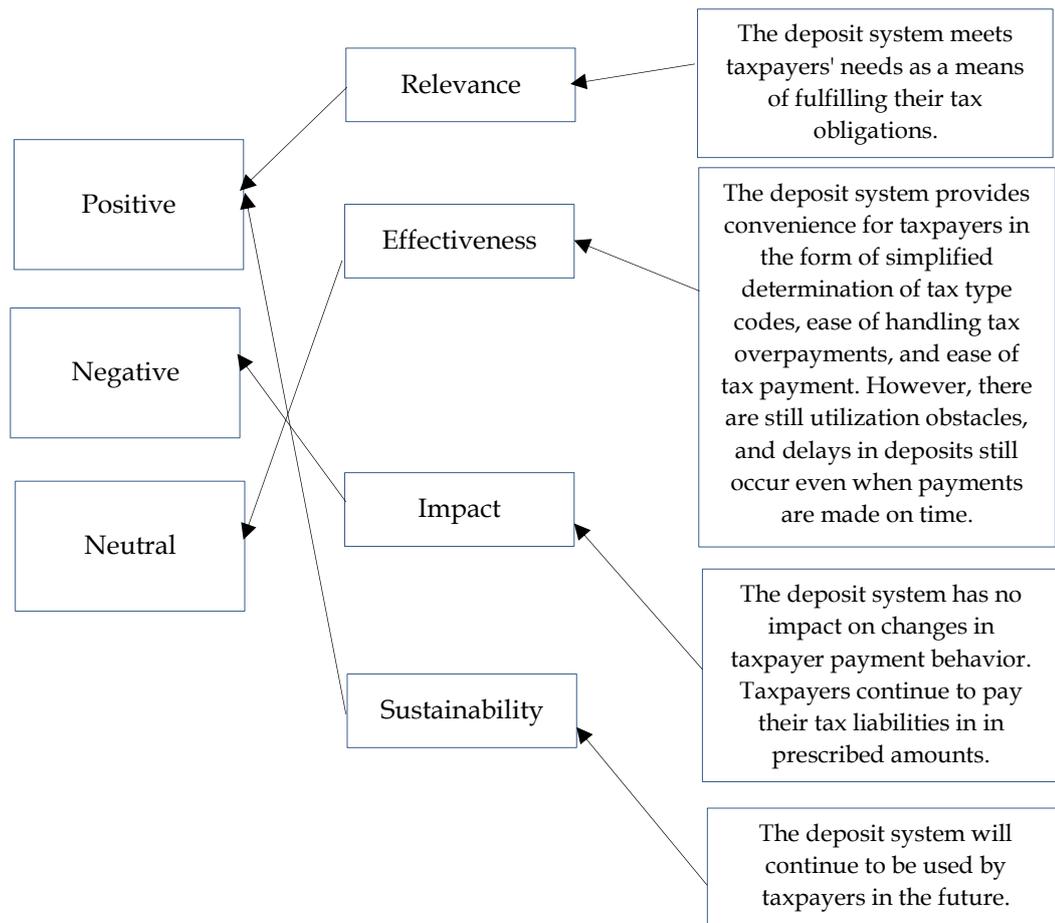


Figure 1. Case Study Evaluation Diagram

Source: Research Data, 2025

The results of the thematic analysis in Figure 1 present a case study evaluation diagram that assesses the tax deposit system using four main indicators, with responses grouped into positive, negative, and neutral categories. The aspects of relevance and sustainability received positive assessments because the system is considered to meet taxpayers' needs and will continue to be used. Meanwhile, the effectiveness aspect showed mixed results (positive and negative) because, although the procedure is easy, users still face technical obstacles and deposit delays. On the other hand, the impact was categorized as negative because the existence of this system did not change taxpayers' behavior; they continued to make deposits in the specified amount.

CONCLUSION

This study found that the relevance criteria are met because the tax deposit system effectively addresses taxpayers' administrative needs by minimizing payment errors, duplication, and the risk of late payments. The effectiveness criteria are considered not fully met because, despite the ease of simplifying tax type codes, manual transfer processes, and the provision of alternatives when the main billing system experiences disruptions, there are technical obstacles in the form of failures

to update balances in the ledger in real time, as well as an FIFO-based automatic deduction mechanism that could potentially result in taxpayers still being subject to interest penalties. The impact criterion is also considered not fully met because the deposit system does not have a significant effect on taxpayers' behavior or tax planning; it is used primarily as a formality to secure the deposit date and avoid late penalties when facing technical obstacles. The sustainability criteria are considered to have been met because taxpayers have expressed their commitment to continue using the deposit system in the future, motivated by the long-term benefits of simplifying deposit type codes and solutions to mitigate the risk of late payments due to internal data collection constraints and technical disruptions to the Coretax system. Researchers recommend that future studies cover a broader scope, such as at the Regional Office level of the Directorate General of Taxes or at the national level. In addition, qualitative research can be expanded by applying all OECD (2021) criteria or alternative evaluation frameworks that have the potential to produce more comprehensive and valuable policy analysis. Future research should use a longer time frame, given that tax payments through the deposit system will take effect upon the implementation of Coretax on January 1, 2025

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