

THESIS

**THE ROLE OF SYSTEM QUALITY, INSTITUTIONAL TRUST, DIGITAL
LITERACY, AND INFORMATION SECURITY IN SHAPING TRUST IN TAX
PLATFORMS AND CORE TAX COMPLIANCE BEHAVIOR.**



BY:

Ali Reza AHMADI

2420538001

Supervisor:

Dr. Verni Juita SE., M.Com (Adv) Ak

NIP, 197906182002122004

**MASTER OF ACCOUNTING PROGRAM
FACULTY OF ECONOMICS AND BUSINESS
ANDALAS UNIVERSITY**

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ABSTRACT

Research Background: A digital tax platform functions as a primary interface between citizens and the state, replacing direct human interactions with technological systems. When governments transition their public service infrastructure online, technological performance becomes integrated with taxpayers' perceptions of institutional competence and service delivery. Technical friction, accessibility issues, or insufficient operational transparency can cause taxpayer uncertainty, elevate perceived compliance risks, and reduce user confidence. Understanding how individual capabilities, administrative quality, and system safety interact to shape user reliance remains a key area of study in public sector digital transformations.

Purpose: This study aims to provide empirical evidence on the structural influence of perceived system quality, institutional trust, digital literacy, and perceived information security and privacy on tax compliance behavior, explicitly evaluating the mediating role of trust in the digital tax platform.

Research Method: Utilizing an explanatory quantitative approach, data were gathered via a cross-sectional online questionnaire from 586 valid registered individual taxpayers across Indonesia who had direct operational experience with the mandatory Core Tax Administration System (Coretax). The underlying structural relationships and simultaneous path coefficients were evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) processed through SmartPLS software.

Research Results: The empirical results demonstrate that perceived system quality, institutional trust, digital literacy, and perceived information security and privacy all exert a positive and statistically significant direct influence on trust in the digital tax platform. Among these antecedents, perceived information security and privacy emerged as the most powerful determinant of platform confidence. Furthermore, trust in the digital tax platform exhibits a highly significant positive effect on actual tax compliance behavior and functions as a robust psychological mechanism that fully channels the indirect effects of all four exogenous technological, institutional, and individual capability constructs onto compliance outcomes.

Research Contribution: This study expands the Slippery Slope Framework by showing that trust in digital platforms is key to driving voluntary tax compliance. Methodologically, it successfully combines information system success metrics with behavioral public finance into a validated research model. Practically, it provides data-driven insights for the Directorate General of Taxes (DJP) to improve Indonesia's ongoing digital tax transformation. These insights focus on strengthening system stability, enhancing cyber governance, and promoting public digital literacy.

Keywords: Perceived System Quality, Institutional Trust, Digital Literacy, Perceived Information Security and Privacy, Trust in Tax Platform, Tax Compliance Behavior, Coretax.

ABSTRAK

Latar Belakang: Platform perpajakan digital berfungsi sebagai antarmuka utama antara warga negara dan negara, menggantikan interaksi langsung antarmanusia dengan sistem teknologi. Ketika pemerintah mentransisikan infrastruktur layanan publik mereka secara daring, kinerja teknologi menjadi terintegrasi dengan persepsi wajib pajak terhadap kompetensi institusi dan pemberian layanan. Kendala teknis, masalah aksesibilitas, atau transparansi operasional yang tidak memadai dapat menimbulkan ketidakpastian bagi wajib pajak, meningkatkan risiko kepatuhan yang dirasakan, dan menurunkan kepercayaan pengguna. Memahami bagaimana kapabilitas individu, kualitas administratif, dan keamanan sistem berinteraksi dalam membentuk ketergantungan pengguna tetap menjadi area studi utama dalam transformasi digital sektor publik.

Tujuan: Penelitian ini bertujuan untuk memberikan bukti empiris mengenai pengaruh struktural dari persepsi kualitas sistem, kepercayaan institusional, literasi digital, serta persepsi keamanan informasi dan privasi terhadap perilaku kepatuhan pajak, dengan mengevaluasi secara eksplisit peran mediasi dari kepercayaan pada platform pajak digital.

Metode Penelitian: Dengan menggunakan pendekatan kuantitatif eksplanatori, data dikumpulkan melalui kuesioner daring lintas sektoral (cross-sectional) dari 586 wajib pajak orang pribadi terdaftar yang valid di seluruh Indonesia yang memiliki pengalaman operasional langsung dengan Pembaruan Sistem Inti Administrasi Perpajakan (Coretax) yang bersifat wajib. Hubungan struktural yang mendasari dan koefisien jalur simultan dievaluasi menggunakan Partial Least Squares-Structural Equation Modeling (PLS-SEM) yang diproses melalui perangkat lunak SmartPLS.

Hasil Penelitian: Hasil empiris menunjukkan bahwa persepsi kualitas sistem, kepercayaan institusional, literasi digital, serta persepsi keamanan informasi dan privasi semuanya memberikan pengaruh langsung yang positif dan signifikan secara statistik terhadap kepercayaan pada platform pajak digital. Di antara anteseden tersebut, persepsi keamanan informasi dan privasi muncul sebagai penentu paling kuat dalam membentuk kepercayaan platform. Selain itu, kepercayaan pada platform pajak digital menunjukkan pengaruh positif yang sangat signifikan terhadap perilaku kepatuhan pajak yang aktual dan berfungsi sebagai mekanisme psikologis yang kuat yang menyalurkan seluruh efek tidak langsung dari keempat konstruk eksogen (teknologi, institusi, dan kapabilitas individu) terhadap hasil kepatuhan.

Kontribusi: Penelitian ini memperluas Slippery Slope Framework dengan menambahkan rasa percaya pada platform digital sebagai kunci kepatuhan pajak sukarela. Secara metodologi, studi ini menggabungkan indikator keberhasilan sistem informasi dengan perilaku keuangan publik secara valid dan teruji. Hasilnya memberikan panduan praktis bagi DJP untuk mengoptimalkan transformasi digital melalui sistem yang stabil, tata kelola siber, literasi digital masyarakat.

Kata Kunci: Persepsi Kualitas Sistem, Kepercayaan Institusional, Literasi Digital, Persepsi Keamanan Informasi dan Privasi, Kepercayaan pada Platform Pajak, Perilaku Kepatuhan Pajak, Coretax.

APPROVAL

Thesis Title: The Role of System Quality, Institutional Trust, Digital Literacy, and Information Security in Shaping Trust in Tax Platforms and Core Tax Compliance Behavior

Name: Ali Reza AHMADI

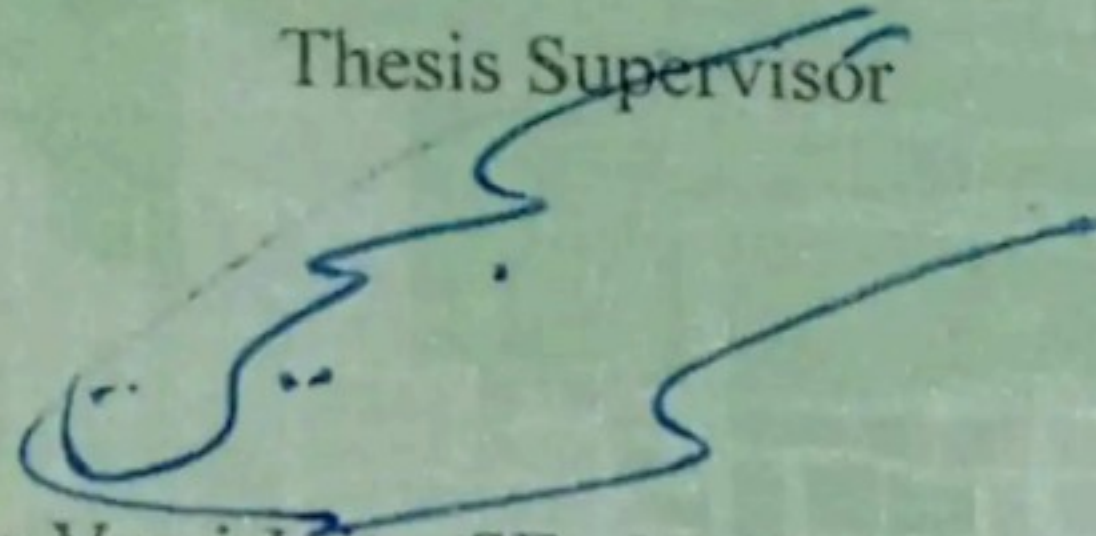
NIM: 2420538001

Study Program: Master of Accounting

This thesis was examined and defended before the Board of Examiners of the Master of Accounting Program, Faculty of Economics and Business, Andalas University, and was declared passed on 11 Aug 2026.

Approved by,

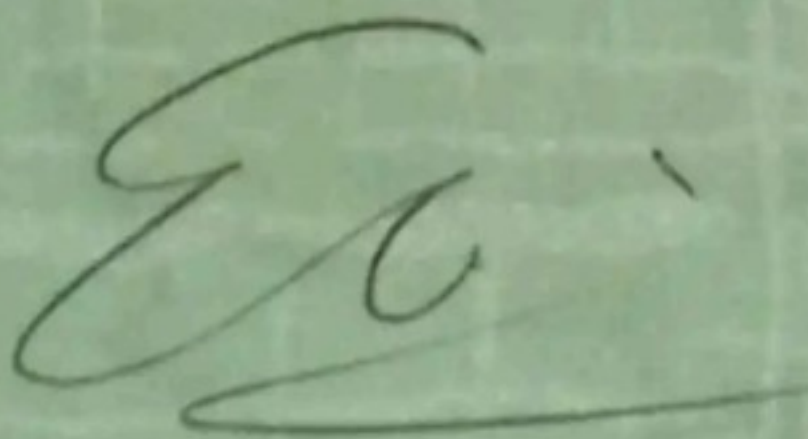
Thesis Supervisor



Dr. Verni Juita, SE., M.Com (Adv), Ak

NIP. 197906182002122004

Head of Master of Accounting Program



Dr. Elvira Luthan, SE, M.Si, Ak, CA

NIP. 196505071991032003

Dean of Faculty of Economics
and Business, Andalas University



Dr. Fery Andrianus., SE., M.Si

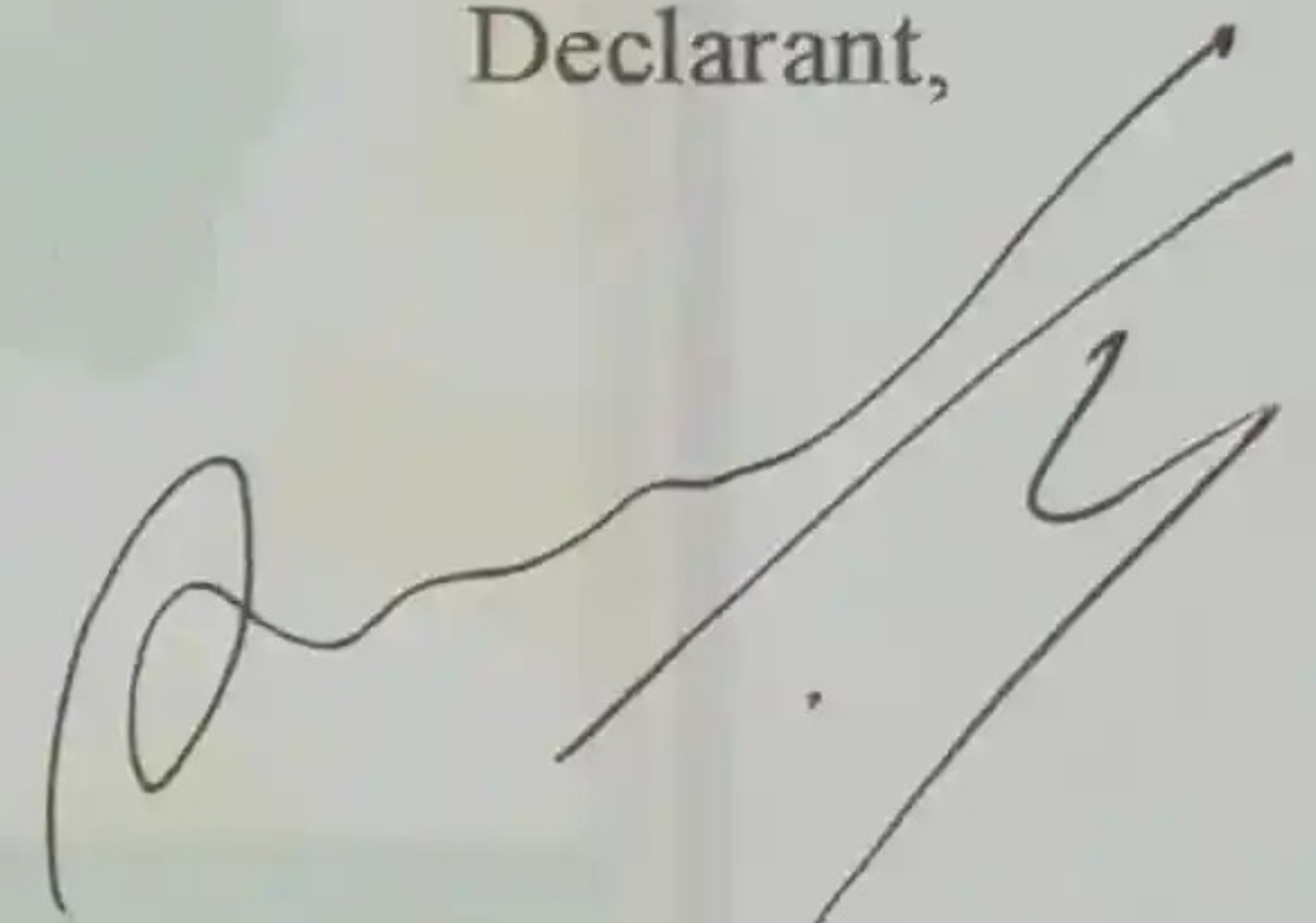
NIP. 19750905200032002

Biography

The author completed senior high school education at the Afghanistan National Institute of Music in 2019. Afterward, the author pursued higher education and earned a Bachelor's degree in Computer Science (Information Systems) from Kateb University in 2021. In 2024, the author was granted the opportunity to continue education in the Master of Accounting Program at the Faculty of Economics and Business, Universitas Andalas, successfully completing the degree in 2026.

Padang, August 2026

Declarant,



Ali Reza AHMADI

2420538001

STATEMENT OF THESIS AUTHENTICITY

I, the undersigned below:

Name: Ali Reza AHMADI
NIM: 2420538001
Study Program: Master of Accounting

Hereby declare that the thesis titled "The Role of System Quality, Institutional Trust, Digital Literacy, and Information Security in Shaping Trust in Tax Platforms and Core Tax Compliance Behavior" is my own original work. No part of this writing contains ideas, thoughts, or opinions from other sources without proper acknowledgment to the original authors.

Any sections derived from the work of others have been cited in accordance with academic standards, ethics, and scientific writing rules.

Padang, August 13, 2026

Declarant,

SEPULUH RIBU RUPIAH
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TBL 20
METERAI
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CF795AOX118731034
Ali Reza AHMADI
2420538001

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Ali Reza AHMADI

2420538001