BAB V

CONCLUSION

5.1 Conclusion

Institutional Trust (IT) scores ranged from 12 to 48, with a mean of 33.42 and a standard deviation of 6.54. This construct exhibited the highest standard deviation among all variables, indicating greater diversity in respondents' levels of trust toward Indonesian tax authorities (Setyadi & Efendi, 2026). Such variability is expected, as institutional trust is shaped by direct interactions with tax authorities, prior experiences, perceptions of transparency, accountability, and confidence in public institutions. (Timothy & Abbas, 2021)

Digital Literacy (DL) scores ranged from 13 to 35, with an average of 27.06 and a standard deviation of 4.20. Among all constructs, digital literacy demonstrated one of the lowest standard deviations, indicating greater consistency in participant responses (Audia et al., 2026). This suggests that most respondents possessed similar levels of knowledge and competency in using digital technologies for taxation. (Audia et al., 2024) Given that all participants had prior experience with digital tax services and most attended digital tax training, this result is anticipated. (Kelana & Tin, 2026).

The empirical findings demonstrate that trust in the Coretax digital platform functions as a significant mediating mechanism through which taxpayers' perceptions of information security and privacy influence their compliance behavior. (Nurhapsari et al., 2026) Among the four antecedent factors examined, perceived information security and privacy emerged as the strongest predictor of platform trust, suggesting that data protection is the primary concern shaping taxpayers' confidence in Indonesia's digital tax system. (Riswandari, 2026) This finding has important implications for the Directorate General of Taxes, indicating that investments in cybersecurity, transparent data handling practices, and privacy protection measures may yield the greatest returns in terms of building taxpayer trust and fostering voluntary compliance. Overall, the results validate the extended

Slippery Slope Framework, confirming that system quality, institutional credibility, digital literacy, and information security collectively contribute to voluntary tax compliance through the development of platform trust. (Darmayasa & Hardika, 2024).

As revealed by the research findings, trust of taxpayers towards the online tax platform plays a key role in enhancing tax compliance behavior. (Komarudin & Hermawan, 2022) Out of all four independent variables, Perceived Information Security and Privacy proves to be a strong influencer of Trust in Tax Platform, indicating that the protection of personal and financial data of taxpayers is most critical in fostering trust within the online taxation system of Indonesia. (Nurlaela & Ungkari, 2026) In general, the study findings validate the Slippery Slope Model as they confirm that high quality of the system, credibility, digital literacy and information security help foster voluntary tax compliance in Indonesia (Darmayasa & Hardika, 2024).

5.2 Implications

5.2.1 Theoretical Implications

a. The findings of this study advance the Slippery Slope Framework (Kirchler et al., 2008) by providing empirical evidence that trust in the digital tax platform is a critical factor influencing taxpayers' compliance behavior within Indonesia's digital taxation system. Specifically, the results indicate that perception of system quality, institutional trust, digital literacy, and perceived information security and privacy significantly affect trust in the tax platform, which subsequently enhances compliance behavior (Nurhapsari et al., 2026). This supports the central assumption of the Slippery Slope Framework that trust is a primary determinant of voluntary tax compliance. (Darmayasa & Hardika, 2024).

b. This study further extends the Slippery Slope Framework by examining its application to digital taxation, particularly through the implementation of the Coretax system in Indonesia. Previous research has primarily focused on trust in tax authorities and its impact on taxpayers' compliance behavior (Wahl et al., 2010). In contrast, the present findings demonstrate that, in addition to the role of tax authorities, technological factors such as system quality, digital literacy, and perceived information security and privacy also shape taxpayers' trust in digital tax systems. (Riswandari, 2026).

c. The third significant contribution to theory from this study is the validation of the mediating effect of trust in the tax platform. Results have shown that trust acts as a mediating factor between technology, institutional, and personal variables and taxpayers' compliance. (Darmayasa & Hardika, 2024) Therefore, improvement in the digital tax system will not lead to higher levels of tax compliance unless there is trust in the platform from taxpayers. (Riswandari, 2026) Hence, this study can offer more evidence for further research on digital government services, adoption of e-government, and digital taxation (Yusuf et al., 2023).

5.2.2 Practical Implications

a. For the Directorate General of Taxes (DJP) and the Government

The results above show that earning taxpayers' trust should be a main focus when introducing the Coretax system. Since information security and privacy are key to building this trust, the Directorate General of Taxes should continue to improve cybersecurity, privacy management, and data protection. (Rulandari et al., 2022) Improving the system's stability and response speed will also help strengthen taxpayer confidence.

b. For Taxpayers

Making the institution more transparent and clearly communicating about taxpayer data protection will help build trust in the digital tax system. The findings also show that taxpayers need to be digitally literate to use the Coretax system effectively. (Nurhapsari et al., 2026) Understanding digital tax services helps taxpayers complete their tasks accurately, efficiently, and with confidence. Taxpayers should also learn about digital security, such as protecting their accounts, keeping passwords safe, and spotting cyber attacks when using online tax services.

c. For Future Digital Tax System Development

These findings can help developers and policymakers improve Indonesia's digital tax infrastructure. (Cahyadini et al., 2024) Future improvements to the Coretax system should focus not only on adding new features but also on making the system more user-friendly, secure, and reliable, while protecting taxpayer privacy. Listening to taxpayer feedback will help keep the platform easy to use and trustworthy. As Indonesia continues to modernize its tax administration, building public trust through strong technology and good governance will be essential.

5.3 Limitations

This study provides empirical evidence about how system quality, institutional trust, digital literacy, information security and privacy, and trust in the tax platform relate to tax compliance behavior in Indonesia's Coretax platform (Nurhapsari). However, there are several limitations to note.

The study used a non-probability purposive sampling method and included only Indonesian taxpayers who had used Coretax before. While participants came from different regions, the sample might not fully reflect all Indonesian taxpayers. (Nurkhasanah et al., 2026).

Data were collected through a cross-sectional survey using a self-administered questionnaire distributed with Google Forms (Mandasari, 2023). Since the answers were based on taxpayers' own perceptions and experiences, the results may be affected by response and social desirability biases (Measuring participation in undeclared work in Europe using survey data: A method for resolving social desirability bias, 2023). Also, the cross-sectional design did not allow for observing changes in taxpayer perceptions or behavior over time. This study focuses on four variables: perception of system quality, institutional trust, digital literacy, and perceived information security and privacy, with trust in the tax platform as the mediating variable. Other factors that could affect taxpayer compliance, such as tax knowledge, perceived fairness, service quality, tax penalties, tax awareness, government policies, and economic conditions, were not included in this research model (Preconditions of Voluntary Tax Compliance: Knowledge and Evaluation of

Taxation, Norms, Fairness, and Motivation to Cooperate, 2010). Future research should consider more variables and use different methods to give a fuller understanding of the issue.

5.4 Recommendations

This study's results and limitations lead to several recommendations for future research and practice.

First, future research could look at different populations or research settings. This study focused on Indonesian taxpayers who have used the Coretax system. Future studies might include taxpayers from other provinces, compare individuals and companies, or study those who do not use digital tax platforms. These approaches would offer broader insights into trust and tax compliance in different situations.

Second, future studies could use longitudinal research to see how taxpayers' trust and compliance change over time as the Coretax system develops.

Third, future studies should combine quantitative and qualitative methods. Qualitative approaches like in-depth interviews and focus groups can help researchers better understand what shapes taxpayers' trust in digital tax platforms, how they view information security and privacy, and what challenges they face when using the Coretax system (deaa, 2025).

Fourth, future research could expand the current framework by adding more variables that might affect taxpayers' trust and compliance. Factors like tax knowledge, perceived fairness, service quality, tax awareness, ease of use, tax sanctions, government transparency, perceived risk, and customer satisfaction could help explain taxpayer behavior toward digital tax services more fully (Riswandari, 2026). It is recommended that the DireThe Directorate General of Taxes (DJP) should keep improving the Coretax system by making information security stronger, protecting taxpayer privacy, improving system performance, and promoting digital literacy. Raising public awareness about these efforts could help build taxpayer trust and encourage voluntary compliance during Indonesia's digital tax transformation (Nurhaeni,), (Komarudin & Hermawan, 2022).