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THE ROLE OF SYSTEM AND INFORMATION QUALITY IN BUILDING INDIVIDUAL TAXPAYERS' TRUST IN THE USE OF CORETAX DJP (A STUDY OF EMPLOYEES AT CV DAYA OKAKO IN MEDAN)

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ABSTRACT

Indonesia's tax administration has rapidly shifted toward digitalization through the Directorate General of Taxes (DGT)'s Coretax Administration System. However, technical setbacks during its implementation raised concerns about system reliability. This study examines the effects of system quality and information quality on individual taxpayers' trust, focusing on employees of CV Daya Okako Medan. This quantitative study employed a saturated sampling technique involving 58 employees who were individual taxpayers using Coretax DJP. Data were collected through questionnaires in August–September 2026 and analyzed using multiple linear regression with SPSS. The regression equation is Trust = 4.712 + 0.207 System Quality + 0.340 Information Quality + e. System quality had a positive and significant effect on taxpayer trust (B = 0.207; t = 2.518 > 2.004; p = 0.015). Information quality also had a positive and significant effect (B = 0.340; t = 3.483 > 2.004; p = 0.001). Simultaneously, both variables significantly affected taxpayer trust (F(2, 55) = 27.796 > 3.165; p < 0.001), with R^2 = 0.503, indicating that they explained 50.3% of the variation in trust. These findings highlight the importance of system stability and information accuracy in strengthening individual taxpayers' trust and supporting effective Coretax DJP implementation.

Keywords: Coretax DJP; Individual Taxpayer Trust; Information Quality; System Quality; Tax Administration System

INTRODUCTION

Advances in information technology have driven digital transformation across sectors, including taxation, as digitalization has become a widely accepted standard (Khalid et al., 2023). This transformation aims to improve government efficiency, transparency, accountability, and public services. Taxes are mandatory contributions from individuals and organizations to finance development (Wahyuni, 2018), and digitization is expected to simplify reporting, increase compliance, and strengthen public trust. In line with this, the Directorate General of Taxes (DGT) implemented the Coretax Administration System on January 1, 2025, as an integrated system to modernize tax services (Direktorat Jenderal Pajak, 2024).

However, the early implementation of Coretax DJP faced technical constraints, including system disruptions and data migration difficulties, and Coretax was identified as a factor in the decline in tax revenue during the transition (IKPI, 2025a). Account activation also remained a challenge: in October 2025, only 15% of individual taxpayers had activated their accounts (IKPI, 2025b) and in December 2025, approximately 7 million taxpayers had not yet done so (IKPI, 2025c). In addition, MUC Consulting (2025), further identified

at least 22 technical problems, including connection failures, data verification issues, and authorization problems. These reports raise questions about how far individual taxpayers can trust its quality and the information it produces. To illustrate usage among employees at CV Daya Okako Medan, a preliminary observation in August 2026 recorded how many had and had not used Coretax DJP (Figure 1).

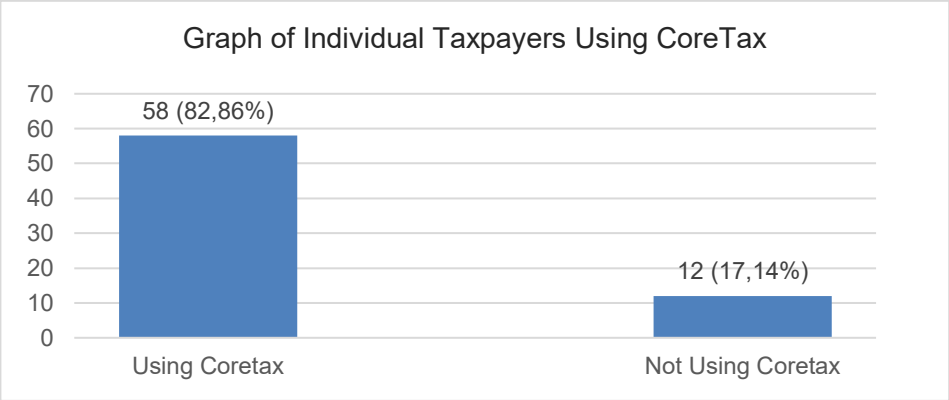


Figure 1. Use of Coretax DJP by Individual Taxpayers at CV Daya Okako Medan
Source: Preliminary observation at CV Daya Okako Medan, August 2026

Figure 1 shows that 58 of 70 employees at CV Daya Okako Medan (82.86%) had used Coretax DJP, while 12 (17.14%) had not. The observation did not record reasons for non-use, so no conclusion is drawn about their reasons or level of trust. Nevertheless, successful implementation depends not only on technical aspects but also on how users perceive the system and its information, which makes system quality and information quality relevant factors for individual taxpayer trust. This underlies the research question of how these two factors contribute to individual taxpayer trust in Coretax DJP among employees of CV Daya Okako Medan.

Recent studies have examined Coretax DJP directly. Sentiment analysis of the initial launch found that negative sentiment dominated public responses due to technical constraints and system unreadiness (Shelvi et al., 2025). Perceived data security is an important determinant of trust among taxpayer portal users (Fatmawati Zahroh, 2026), and perceived system quality shapes attitudes and behavioral intentions toward use (Wibowo & Mariani, 2026). Studies on e-government show similar patterns, where perceptions of system and information quality contribute to user trust, and service quality significantly affects public trust and participation in service use (Alkraiji, 2020; Nulhusna et al., 2017), trust in open government data is strongly influenced by information quality and system transparency (Almuqrin et al., 2022; Purwanto et al., 2020). Data quality, security, and privacy influence trust and continued-use intention (Kanaan et al., 2023; Rahman & Pangendra, 2022). In accounting information systems, effectiveness depends largely on system quality and information reliability, which affect user confidence (Lawita & Chariri, 2023). Information quality and trust also shape user satisfaction in other digital services (Amarin & Wijaksana, 2021; Khatun et al., 2026). These findings support system quality and information quality as foundations of user trust in technology-based services, including Coretax DJP.

However, research gaps remain. For instance, Hibrizi et al., (2025) surveyed 170 respondents using PLS-SEM and found that system quality and information quality significantly influenced trust, which in turn significantly influenced user satisfaction. Meanwhile, Vitra Arinda Saputri & Dika Puspitaningrum (2026), used multiple linear regression with 100 respondents and found that both variables had positive and significant effects on corporate taxpayers' satisfaction. Although these findings provide important evidence on Coretax DJP, further contextual evidence is needed on whether the relationships also hold for individual taxpayers in a specific organizational setting.

Therefore, this study examines the simultaneous effects of Coretax DJP's system quality and information quality on individual taxpayer trust among employees of CV Daya Okako Medan (Hibrizi et al., 2025; Vitra Arinda Saputri & Dika Puspitaningrum, 2026).

Future studies should explore the link between system quality, information quality, and taxpayer trust in Coretax DJP, and individual taxpayer trust. Therefore, this study analyzes the effects of Coretax DJP's system and information quality on individual taxpayer trust among employees of CV Daya Okako Medan.

LITERATURE REVIEW

1. System Quality

System quality refers to the technical quality combining hardware and software, focusing on the interaction between the user and the system (Wahyudi et al., 2017). Azzahrah Putri Haykal et al. (2023), characterize it as the capacity of a system to convert inputs into the outputs its users need. In online government services, it reflects an e-government system's technical capability to deliver efficient services reliably (Alkraiji, 2020). According to DeLone & McLean (2016) its indicators include ease of use, ease of learning, reliability, flexibility, intuitive interface, and fast response times. Their Information System Success Model identifies system quality, information quality, and service quality as primary dimensions that influence system usage and user satisfaction, ultimately contributing to overall benefits (DeLone & McLean, 2016). Although trust is not an original construct in the model, previous e-government research has shown that perceptions of system quality can contribute to user trust in digital government services. Therefore, system quality is relevant for examining taxpayer trust in Coretax DJP.

2. Information Quality

Assessing information quality represents an initial step in evaluating a technical system (Stawowy et al., 2021), since information quality reflects the value and characteristics of the information itself (Laumer et al., 2017), namely the extent to which information is presented completely, clearly, and in a way that helps users (Amarin & Wijaksana, 2021). Meilani et al. (2020), describe in detail the indicators of information quality developed by DeLone and McLean, namely completeness, accuracy, relevance, understandability, and timeliness of information.

3. Taxpayer Trust in Coretax DJP

Trust is a voluntary willingness to accept vulnerability toward another party's uncertain behavior, based on the expectation of a positive outcome (Özer & Zheng, 2017). In e-government, trust refers to citizens' belief that they are protected from fraud, deception, and harm when using ICT-based services (Munyoka & Maharaj, 2019). Trust therefore plays an important role in users' willingness to adopt and continue using a system (Agung Nugraha & Rezeki, 2025). Operationally, trust is measured through overall trust in the system, confidence in its security and reliability, and perceptions of its honesty and consistency in meeting user needs (Shao et al., 2020). Although the original study focused on ride-sharing, the items were adapted to reflect taxpayers' trust in Coretax DJP, so the object of trust here is the Coretax system rather than the tax authority or a commercial service provider.

Based on DeLone and McLean's Information Systems Success Model, system quality and information quality are critical dimensions in evaluating information system success (DeLone & McLean, 2016). In e-government, previous research has shown that both are related to user trust in digital government services (Nulhusna et al., 2017). More specifically, research on Coretax found that both are relevant to user trust and satisfaction (Hibrizi et al., 2025). Therefore, system quality and information quality are

each expected to influence individual taxpayers' trust in Coretax DJP, as presented in the conceptual framework in Figure 2.

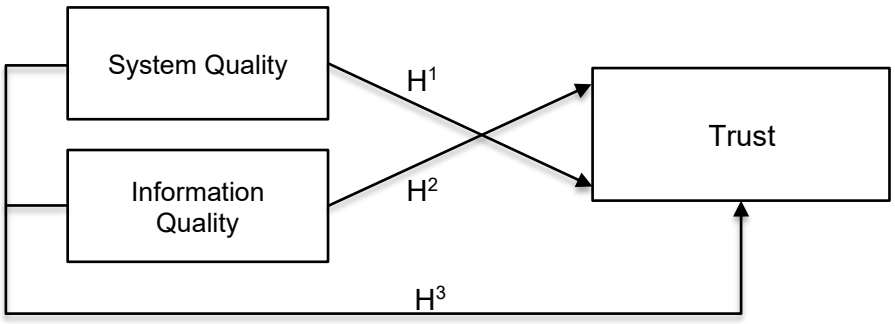


Figure 2. Conceptual Framework

This framework treats system quality (X1) and information quality (X2) as the independent variables, and individual taxpayers' trust in Coretax DJP (Y) as the dependent variable. H1 and H2 test the individual effects of X1 and X2 on Y while controlling for the other variable, and H3 tests their combined effect through the overall regression model using the F-test. The hypotheses are formulated as follows:
H1: The quality of Coretax DJP influences the trust of individual taxpayers
H2: The quality of Coretax DJP information influences the trust of individual taxpayers
H3: System quality and information quality jointly affect individual taxpayer trust in the use of Coretax DJP

RESEARCH METHOD

This quantitative study involved employees of CV Daya Okako Medan holding individual taxpayer status and was conducted from August to September 2026. Questionnaires were administered to Coretax DJP users to collect the primary data. The population consisted of all 70 employees of CV Daya Okako Medan who are individual taxpayers, based on HR department data. Of these, 58 were independent users of Coretax DJP, while the other 12 had not used it and were excluded. A saturated sample (census) was used, so all 58 users were included (Sugiyono, 2022, p.85). All 58 questionnaires were returned complete and suitable for analysis. Multiple linear regression was performed in SPSS version 25 to analyze the data. A closed-ended questionnaire was completed once by each respondent to prevent duplicate entries. It consisted of 29 items: 12 system quality (X1), 10 information quality (X2), and 7 taxpayer trust (Y), all measured Responses were rated on a 5-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The analysis began with validity and reliability testing, descriptive statistics, and classical assumption checks for normality, multicollinearity, and heteroscedasticity. Each predictor's individual effect was assessed with the t-test, their joint effect with the F-test, and the model's explanatory power with the coefficient of determination (R^2), all at a 5% significance level (two-tailed).

RESULTS

Validity Test

Validity refers to an instrument's ability to measure the intended construct (Souza et al., 2017). Item validity was tested on 30 pilot respondents who were Coretax users, separate from the 58 main respondents, by correlating the score of every item with the variable's total score through Pearson's product-moment correlation. An item was deemed valid if the determined r was ≥ the critical r of 0.361 (df = 28; α = 5%). The results are presented in Table 1.

Table 1.
Validity Test

No	R Count	R Table	Results
X1.S1	0.684	0.361	Valid
X1.S2	0.717	0.361	Valid
X1.S3	0.738	0.361	Valid
X1.S4	0.696	0.361	Valid
X1.S5	0.391	0.361	Valid
X1.S6	0.595	0.361	Valid
X1.S7	0.653	0.361	Valid
X1.S8	0.497	0.361	Valid
X1.S9	0.465	0.361	Valid
X1.S10	0.765	0.361	Valid
X1.S11	0.607	0.361	Valid
X1.S12	0.392	0.361	Valid
X2.S1	0.633	0.361	Valid
X2.S2	0.713	0.361	Valid
X2.S3	0.781	0.361	Valid
X2.S4	0.738	0.361	Valid
X2.S5	0.391	0.361	Valid
X2.S6	0.624	0.361	Valid
X2.S7	0.721	0.361	Valid
X2.S8	0.532	0.361	Valid
X2.S9	0.462	0.361	Valid
X2.S10	0.762	0.361	Valid
Y.S1	0.543	0.361	Valid
Y.S2	0.534	0.361	Valid
Y.S3	0.780	0.361	Valid
Y.S4	0.722	0.361	Valid
Y.S5	0.692	0.361	Valid
Y.S6	0.670	0.361	Valid
Y.S7	0.407	0.361	Valid

Source: Processed data, 2026

The computed r-values fell between 0.391 and 0.781, exceeding the critical r of 0.361 in every case. All questionnaire items were therefore deemed valid and went into the main survey unchanged.

Reliability Test
Reliability indicates the extent to which a research instrument produces consistent results when used repeatedly (El-Den et al., 2020). It was tested on the same 30 pilot respondents, Cronbach's alpha values above 0.60 were taken to mean the questionnaire is reliable. Table 2 presents the results.

Table 2.
Reliability Test

Variable	Cronbach's Alpha	Results
System Quality	0.837	Reliable
Information Quality	0.833	Reliable
WPOP's Trust in Coretax DJP	0.726	Reliable

Source: Processed data, 2026

Table 2 shows that the Cronbach's alpha for system quality (12 items), information quality (10 items), and taxpayer trust (7 items) were 0.837, 0.833, and 0.726, respectively, all exceeding 0.60, indicating adequate internal consistency, although test-retest stability was not assessed.

Descriptive statistics

The descriptive statistics are used to provide an overview of the research data based on the minimum, maximum, mean, and standard deviation (Ghozali, 2021). Descriptive statistics for the research variables are presented in Table 3.

Table 3.
Descriptive Statistics of Research Variables

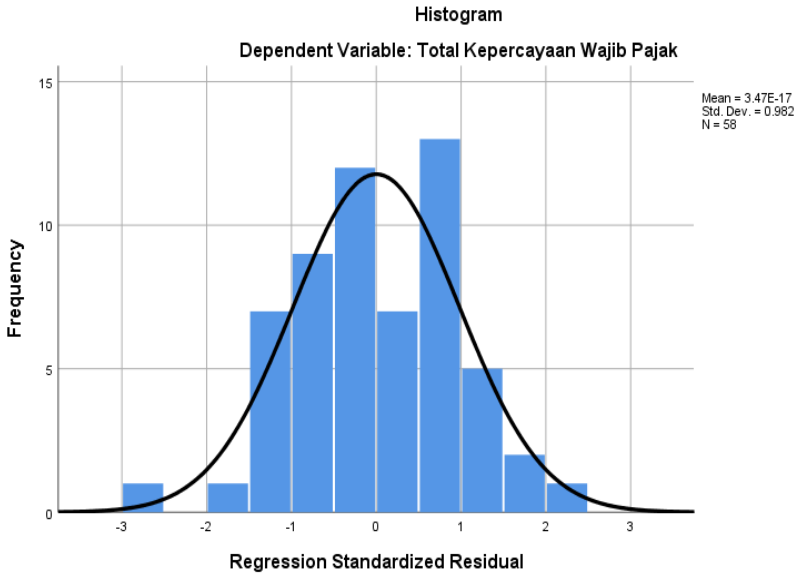
Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
X1	58	20	60	35.07	9.151
X2	58	10	50	31.02	7.699
Y	58	10	35	22.53	5.844
Valid N (listwise)	58				

Source: Processed data, 2026

Table 3 shows that all variables were analyzed using 58 respondents with no missing data. The mean was 35.07 for System Quality (X1; SD = 9.151; range 20–60), 31.02 for Information Quality (X2; SD = 7.699; range 10–50), and 22.53 for Taxpayer Trust (Y; SD = 5.844; range 10–35). The average item scores on a 1-5 scale were 2.92 for X1, 3.10 for X2, and 3.22 for Y. The standard deviation indicates how widely scores are spread around the mean, not the uniformity of responses.

Normality Test

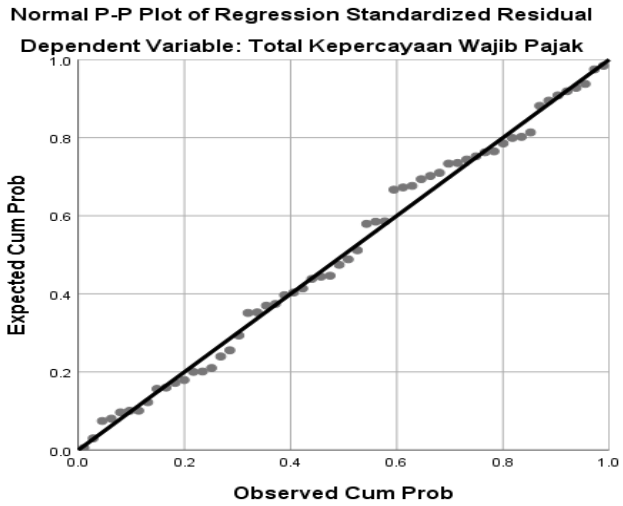
According to Ghozali (2021), the normality test aims to determine whether residuals in a regression model follow a normal distribution, and it can be examined using a histogram, a normal probability plot, or the one-sample Kolmogorov-Smirnov test.



Source: Processed data, 2026

Figure 3. Histogram of Regression Standardized Residuals.

Based on Figure 3, the distribution of the residuals is symmetrical and resembles a normal curve, with no marked skew to the left or right, indicating approximate normality.



Source: Processed data, 2026

Figure 4. Normal P–P Plot of Regression Standardized Residuals.

As shown in Figure 4, the residual points lie close to the diagonal line, which suggests that the residuals are approximately normally distributed. The Kolmogorov-Smirnov test determines whether residuals in a regression model are normally distributed, based on a significance level greater than 0.05 (Ghozali, 2021). A value below 0.05 indicates that the residuals are not normally distributed (Wahyuni, 2021).

Table 4.
One-Sample Kolmogorov-Smirnov Test

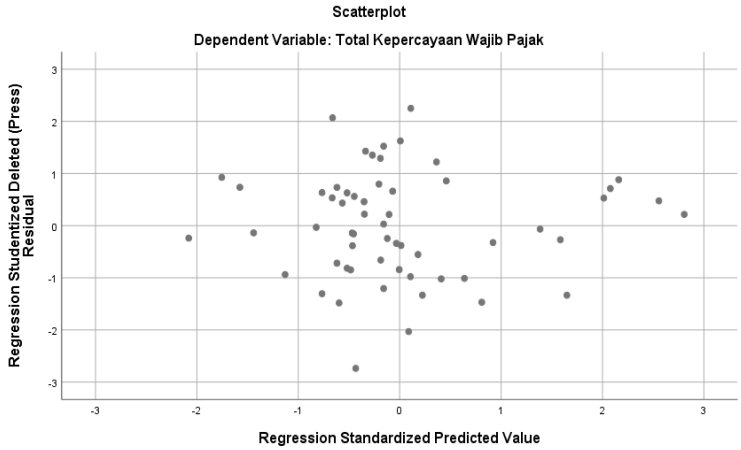
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		58
Normal Parametersa b	Mean	0.0000000
	Standard Deviation	4.12098905
Most Extreme Differences	Absolute	0.083
	Positive	0.053
	Negative	-0.083
Test Statistics		0.083
Asymp Sig. (2-tailed)		.200c,d

a. Test distribution is Normal
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance
Source: Processed data, 2026

Table 4 shows that the Kolmogorov-Smirnov test on the unstandardized residuals (N = 58) yielded a test statistic of 0.083 with a significance value of 0.200 (the lower bound of true significance). Because this figure is above 0.05, normality of the residuals cannot be rejected at the 5% significance level.

Heteroscedasticity Test
The heteroscedasticity test aims to determine whether there is inequality of residual variance between observations in a regression model (Ghozali, 2021).



Source: Research Results, 2026

Figure 5. Scatterplot, standardized Residuals versus Standardized Predicted Values.

As shown in Figure 5, the points are spread both above and below zero on the Y-axis (SRESID) across the standardized predicted values (ZPRED, X-axis) without any clear pattern, so there is no indication of heteroscedasticity.

Multicollinearity Test

According to Ghozali (2021), the multicollinearity test aims to determine whether the independent variables in a regression model are correlated, which is examined through tolerance and variance inflation factor (VIF) values (Wahyuni, 2022).

Table 5.

Results of Multiple Linear Regression Analysis. This table reports the multicollinearity test, the regression estimates, and the t-test, covering B, SE, β, t, p, Tolerance, and VIF.

Variable	B	SE	β	T	p	Tolerance	VIF
(Constant)	4.712	2.453		1,921	0.060		
System Quality	0.207	0.082	0.324	2.518	0.015	0.545	1.835
Information Quality	0.340	0.098	0.449	3.483	0.001	0.545	1.835

Source: Research Results, 2026

Based on Table 5Both variables show a Tolerance of 0.545 (above 0.10) and a VIF of 1.835 (below 10), indicating no multicollinearity between system quality and information quality.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the relationship between a dependent variable and two or more independent variables (Khasanah, 2021) . For a model containing two predictors, the regression equation takes the following form:

$$Y = a + b1X1 + b2X2 + e$$

WPOP Trust = 4.712 + 0.207 System Quality + 0.340 Information Quality + e

The intercept (4.712) is not interpreted substantively because a zero predictor score lies outside the range of observed scores. The X1 coefficient of 0.207 means that each one-unit rise in System Quality corresponds to a 0.207 increase in Taxpayer Trust, while the X2 coefficient of 0.340 means that each one-unit rise in Information Quality corresponds to a 0.340 increase, with the other variable held constant in both cases.

Partial Significance Test (t-test)
The t-test is used to determine the partial influence of each independent variable on the dependent variable (Darma, 2021).

Table 5 shows that system quality (X1) has a calculated t-value of 2.518, greater than the critical t-value of 2.004 (p = 0.015), and information quality (X2) has a calculated t-value of 3.483 (p = 0.001). Both are therefore positively and statistically significantly associated with individual taxpayers' trust in Coretax DJP among employees of CV Daya Okako Medan

Simultaneous Significance Test (F test)
The F-test is used to determine the simultaneous effect of independent variables on the dependent variable; a significance value below 0.05 indicates a significant simultaneous effect (Darma, 2021). The results are presented in Table 6.

Table 6.
F test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	978.426	2	489.213	27.796	.000b
	Residual	968.005	55	17.600		
	Total	1946.431	57			

a. Dependent Variable: Total Taxpayer Trust
b. Predictors: (Constant), Total Information Quality, Total System Quality
Source: Research Results, 2026

Table 6 shows F(2, 55) = 27.796; p < 0.001. Since the calculated F of 27.796 is larger than the F-table value of 3.165 and the significance level is under 0.05, the model as a whole is statistically significant. System quality and information quality jointly show a significant relationship with individual taxpayer trust.

Table 7 summarizes the hypothesis testing results, including the partial tests of System Quality (H1) and Information Quality (H2) and the simultaneous test of both variables (H3).

Table 7.
Summary of Hypothesis Testing Decisions

Hypothesis	Criteria	Results	Decision
H1 : The quality of Coretax DJP system affects the level of trust among individual taxpayers	If t-calculated>t-table and Sig<0.05, then H0 is rejected and Ha is accepted. If t-calculated<t-table and Sig>0.05, then H0 is accepted and Ha is rejected.	The calculated t-value of 2.518 is greater than the critical t-value of 2.004, with a significance level of 0.015 < 0.05 Significantly Influential	Hypothesis Accepted
H2 : The quality of information provided by Coretax DJP affects the trust of individual taxpayers		The calculated t-value of 3.483 is greater than the table t-value of 2.004, with a significance level of 0.001<0.05 Significantly Influential	Hypothesis Accepted

H3 : The Quality of the Coretax DJP System and the Quality of Information Influence the Level of Trust Among Individual Taxpayers	If F-calculated>F-table and Sig<0.05, then H0 is rejected and Ha is accepted. If F-calculated<F-table and Sig>0.05, then H0 is accepted and Ha is rejected.	The calculated F-value of 27.796 is greater than the table F-value of 3.165, with a significance level of p<0.001 Significantly Influential	Hypothesis Accepted

Source: Research Results, 2026

Table 7 shows that H1 and H2 are accepted because the calculated t-values (2.518 and 3.483) exceed the critical t-value (2.004) with Sig. < 0.05, and H3 is accepted because the calculated F-value (27.796) exceeds the critical F-value (3.165) with Sig. < 0.05.

Coefficient of Determination Test (R2)
According to Ghozali (2021) , the coefficient of determination measures the model's ability to explain variation in the dependent variable. The results are presented in Table 8.

Table 8.
Coefficient of Determination Test (R2)

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.709a	0.503	0.485	4.19525

a. Predictors: (Constant), Information Quality, System Quality

b. Dependent Variable: Taxpayer Trust

Source: Research Results, 2026

Table 8 shows an R^2 value of 0.503, meaning that System Quality and Information Quality jointly account for 50.3% of the variance in Taxpayer Trust in this sample. After adjusting for the number of predictors and the sample size, the Adjusted R^2 of 0.485 means the model explains roughly 48.5%. The remaining 49.7% may stem from unmeasured factors such as perceptions of data security, outreach efforts, and user readiness, as well as measurement error, model misspecification, and random variation.

DISCUSSION

Testing H1 shows that the quality of Coretax DJP is positively and statistically significantly related to individual taxpayers' trust among employees of CV Daya Okako Medan. This is consistent with (Hibrizi et al., 2025) who also reported a positive relationship between system quality and trust in Coretax. It is also conceptually consistent with the qualitative study by (Wibowo & Mariani, 2026), which showed that perceived Coretax DJP system quality shapes users' attitudes and behavioral intentions, although that study did not directly test trust. The DeLone & McLean (2016), framework identifies system quality as a factor related to information system use and user satisfaction, so it serves as a conceptual foundation for the relevance of system quality to trust, not as direct evidence. Similarly Nulhusna et al. (2017), and Alkraiji (2020), discuss service quality and technical performance in different e-government contexts, so their findings are conceptual support. Overall, the results indicate a significant positive association between perceived system quality and taxpayers' trust in Coretax DJP, though causality cannot be inferred.

The H2 results also indicate that Coretax DJP information quality is positively and significantly correlated with individual taxpayers' trust. This is conceptually relevant to

Fatmawati Zahroh (2026), who showed that perceived data security and reliability are key determinants of self-service users' trust in Coretax DJP, and consistent with Purwanto et al. (2020), who found that citizens' trust in government data is strongly influenced by perceived information quality and system transparency. From an accounting information systems perspective, it is also consistent with Lawita & Chariri (2023), who assert that the reliability of system-generated information influences user trust. However, these studies examined different constructs (data security, transparency, and accounting system effectiveness), so they are conceptual support rather than direct evidence. Complete, accurate, relevant, and timely tax information in Coretax DJP has proven to be a crucial foundation for enhancing the trust of employees at CV Daya Okako Medan.

Testing H3 shows that system quality and information quality are jointly and significantly associated with individual taxpayers' trust, with a coefficient of determination of 50.3%. Conceptually, this aligns with the argument that the two are complementary foundations for building user trust in technology-based services, as found in e-government by Kanaan et al. (2023), and Rahman & Pangendra (2022). However, both studies examined quality and trust in relation to satisfaction and sustained usage, so their relevance here is conceptual. These findings also complement Vitra Arinda Saputri & Dika Puspitaningrum (2026), who examined Coretax system and information quality in relation to user satisfaction. Meanwhile, 49.7% of the variation in trust cannot be explained by this model. Factors such as perceived data security, outreach efforts, and user readiness, as mentioned in the initial sentiment analysis of the Coretax launch by Shelvi et al. (2025), could be candidate variables for future research. However, their contribution was not estimated in this model, so their role in taxpayer trust cannot yet be concluded.

CONCLUSION

This study investigated how the system quality and information quality of Coretax DJP relate to the trust of individual taxpayers among employees of CV Daya Okako Medan. Based on multiple linear regression of data from 58 respondents, both system quality (H1) and information quality (H2) were found to have a significant positive association with trust. The model combining the two variables was also significant (H3), so all three hypotheses are accepted, and the coefficient of determination reached 50.3%. The remaining 49.7% represents variance not explained by the model, which may include unmeasured factors, measurement error, model specification, and random variation. These findings are consistent with the framework proposed by DeLone & McLean (2016) as well as previous research on technology-based services and e-government. However, the conclusions are limited to 58 users from a single company, with self-reported data from a single period. The design does not test causality, and response bias is possible, so the results cannot be generalized to all individual taxpayers.

RECOMMENDATION

The following recommendations are practical considerations grounded in the constructs of system quality and information quality and the user experience reported by respondents, not the effects of individually tested indicators. First, the Directorate General of Taxes (DJP) may consider stability, response time, and ease of use in developing Coretax DJP, given that overall system quality is positively and significantly associated with individual taxpayers' trust. Second, the completeness, accuracy, and timeliness of information also warrant attention because overall information quality is likewise positively and significantly associated with taxpayer trust. Third, CV Daya Okako Medan can provide training or guidance to employees who are individual taxpayers according to documented needs, particularly regarding technical challenges in using Coretax DJP. Fourth, because the two variables explain only 50.3% of the variation in

taxpayer trust, subsequent studies are encouraged to incorporate other variables, such as perceptions of data security, service quality, or user readiness and to expand the sample beyond a single company for broader generalization.

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