

Antecedents of Trust in the Coretax Administration System and Its Relationship with Tax Compliance Behaviour: Evidence from Indonesia

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Abstract

The digital transformation of tax administration has increased taxpayers' reliance on digital platforms, making trust an important factor in encouraging tax compliance. Addressing this issue, the present study investigates the effects of perceived system quality, institutional trust, digital literacy, and perceived information security and privacy on trust in Indonesia's Coretax Administration System and tax compliance behaviour. Using a quantitative cross-sectional design, 708 responses were collected through an online survey, of which 586 valid responses were retained after data screening. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that perceived system quality, institutional trust, digital literacy, and perceived information security and privacy have significant positive effects on trust in the Coretax platform. Trust in the platform also has a significant positive effect on tax compliance behaviour, while all four antecedent variables have significant indirect effects on tax compliance through platform trust. These findings extend the Slippery Slope Framework to digital tax administration and highlight the importance of system reliability, institutional credibility, taxpayers' digital capabilities, and information protection in strengthening trust and supporting voluntary tax compliance.



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INTRODUCTION

Trust is a fundamental condition for the effective delivery of digital government services. As public administration becomes increasingly digitalized, citizens are expected to access services, provide personal information, and complete administrative requirements through online platforms rather than through face-to-face interactions. Tax administrations worldwide are increasingly adopting digital technologies to improve service delivery, administrative efficiency, and interactions with taxpayers (OECD, 2022). In tax administration, this transition requires taxpayers to rely on digital systems for registration, filing, reporting, and payment. When taxpayers regard a digital tax platform as reliable and

trustworthy, they may be more willing to use it consistently and fulfil their tax obligations. Conversely, concerns about system quality, institutional credibility, information security, and privacy may weaken trust and reduce the effectiveness of digital tax services.

Tax compliance is central to the sustainability of public revenue. The Slippery Slope Framework distinguishes between voluntary compliance, which is primarily associated with taxpayers' trust in tax authorities, and enforced compliance, which is driven by the authorities' power to monitor and sanction non-compliance (Kirchler et al., 2008). As tax administration becomes increasingly digitalized, direct interaction between taxpayers and tax officials is partly replaced by interaction with digital platforms. Trust may therefore be directed not only toward the tax authority but also toward the technological platform through which tax services are delivered.

Indonesia has advanced the digital transformation of tax administration through services such as e-Filing, e-Billing, and e-Invoicing. More recently, the Directorate General of Taxes introduced the Coretax Administration System to integrate major tax-administration processes within a single platform. The system is intended to improve administrative efficiency, data integration, and service delivery. However, the success of Coretax depends not only on its technical implementation but also on taxpayers' confidence in using the platform to fulfil their tax obligations.

Trust in a digital tax platform may be shaped by technological, institutional, and individual factors. Reliable and usable systems can strengthen users' confidence that transactions will be completed accurately. Confidence in the competence, fairness, and transparency of the tax authority may also be transferred to the platform administered by that institution. At the individual level, digital literacy enables taxpayers to navigate digital services and evaluate online information, while perceptions of information security and privacy influence whether taxpayers feel safe disclosing sensitive personal and financial data. Together, these conditions may strengthen platform trust and support tax compliance behaviour.

Previous research has examined system quality, institutional trust, digital literacy, and perceived information security and privacy in e-government, e-commerce, and other digital-service settings (Alzahrani et al., 2017; Bélanger & Carter, 2008; Gupta et al., 2025; Hooda et al., 2023). However, these antecedents are often examined separately, and limited evidence is available regarding their simultaneous relationships with trust and tax compliance in an integrated digital tax-administration system. This study therefore examines the associations among perceived system quality, institutional trust, digital literacy, perceived information security and privacy, trust in the tax platform, and tax compliance behaviour in the context of Indonesia's Coretax Administration System. Drawing on the Slippery Slope Framework, the study proposes trust in the digital tax platform as an intervening mechanism connecting technological, institutional, and individual antecedents with tax compliance behaviour. It thereby contributes empirical evidence on trust formation during Indonesia's digital tax reform.

THEORETICAL FRAMEWORK

This study draws on the Slippery Slope Framework, which proposes that tax compliance is shaped by both trust in tax authorities and the authorities' power to enforce tax regulations (Kirchler et al., 2008). Trust supports voluntary cooperation, whereas authoritative power is more closely associated with enforced compliance. In a digital tax environment, taxpayers increasingly interact with the tax authority through technological interfaces. Accordingly, the present study extends the framework by examining trust in the digital tax platform as an intervening mechanism linking taxpayers' technological, institutional, and individual evaluations with tax compliance behaviour.

Perceived system quality refers to taxpayers' evaluations of the reliability, usability, availability, responsiveness, and technical performance of the tax system (DeLone & McLean, 2003; Petter et al., 2008). Institutional trust reflects confidence in the competence, integrity, fairness, and transparency of the tax authority (Kirchler et al., 2008; OECD, 2017). Digital literacy encompasses the skills required to access, understand, evaluate, and use digital technologies effectively (Ng, 2012; van Deursen & van Dijk, 2014). Perceived information security and privacy concern taxpayers' confidence that their personal, financial, and transactional information is protected when they use the platform (Bélanger & Carter, 2008; Malhotra et al., 2004). These factors may shape taxpayers' trust in digital tax administration and, indirectly, their compliance behaviour.

Tax compliance behaviour refers to taxpayers' fulfilment of their registration, reporting, filing, and payment obligations accurately and on time in accordance with applicable tax regulations. In the Slippery Slope Framework, trust in tax authorities is an important foundation of voluntary compliance (Kirchler et al., 2008). As these obligations are increasingly completed through digital platforms, taxpayers' confidence in the technology used to deliver tax services may also become relevant. Trust in the digital tax platform can therefore be understood as a psychological link between taxpayers' evaluations of digital tax administration and their reported compliance behaviour.

The Coretax Administration System integrates taxpayer registration, filing, payment, and information management within an online platform. This integration makes system quality, institutional credibility, digital capability, and information protection particularly relevant because taxpayers rely on the platform to complete essential tax activities. Examining these factors simultaneously helps clarify how trust is formed in an integrated digital tax system and how platform trust is associated with tax compliance behaviour. Based on this theoretical reasoning, the following sections develop the relationships among the study constructs and formulate the hypotheses.

Perceived System Quality, Trust in the Digital Tax Platform, and Tax Compliance Behaviour

Perceived system quality captures taxpayers' evaluations of the reliability, usability, availability, responsiveness, and technical performance of a digital tax platform (DeLone & McLean, 2003; Petter et al., 2008). A dependable system can reduce uncertainty by enabling users to complete required activities accurately and efficiently. In the context of digital tax administration, these experiences may strengthen confidence that the platform can support the fulfilment of tax obligations.

Previous e-government research indicates that system quality is positively associated with users' trust in digital public services (Hooda et al., 2023; Nulhusna et al., 2017). Reliable and accessible systems provide observable evidence that a digital service can perform as expected, thereby supporting trust and continued use. In digital taxation, taxpayers' evaluations of system quality may similarly strengthen trust in the platform and, through that trust, be associated with tax compliance behaviour. This relationship is particularly relevant to Coretax because taxpayers use the same integrated platform for registration, filing, reporting, payment, and other tax services.

H1: Perceived system quality has a significant positive impact on trust in the digital tax platform.

H6: Trust in the digital tax platform mediates the connection between perceived system quality and tax compliance behaviour.

Institutional Trust, Trust in the Digital Tax Platform, and Tax Compliance Behaviour

Institutional trust refers to taxpayers' confidence that the tax authority performs its responsibilities competently, fairly, transparently, and in the public interest. Within the Slippery Slope Framework, trust in tax authorities supports voluntary cooperation because taxpayers are more willing to comply when they perceive the authority as legitimate and trustworthy (Gangl et al., 2015; Kirchler et al., 2008). In digital administration, confidence in the institution may also be transferred to the technological platform provided and governed by that institution (Bélanger & Carter, 2008; Pavlou, 2003).

Empirical research shows that trust in government institutions strengthens citizens' confidence in e-government services and supports their willingness to use digital public platforms (Alzahrani et al., 2017; Bélanger & Carter, 2008; Carter & Bélanger, 2005). Taxpayers who regard the tax authority as competent, fair, and responsible may be more willing to believe that its digital platform is also reliable and trustworthy. Platform trust may subsequently provide an indirect pathway through which institutional trust is associated with tax compliance behaviour.

Institutional trust is particularly relevant to the Coretax Administration System because the Directorate General of Taxes is responsible for the platform's development, operation, and governance. Taxpayers' broader evaluations of the institution may therefore shape their confidence in the integrated system through which they register, file, report, and make tax payments.

H2: Institutional trust has a significant positive effect on trust in the digital tax platform.

H7: Trust in the digital tax platform mediates the relationship between institutional trust and tax compliance behaviour.

Digital Literacy, Trust in the Digital Tax Platform, and Tax Compliance Behaviour

Digital literacy refers to the ability to access, understand, evaluate, and use digital technologies effectively (Ng, 2012; van Deursen & van Dijk, 2014). Taxpayers with stronger digital knowledge and skills may experience less uncertainty when navigating digital tax services, interpreting system information, and completing online procedures. Greater capability may consequently strengthen their confidence in using the Coretax Administration System.

Recent studies indicate that digital literacy supports citizens' engagement with e-government services and can shape their evaluations of government effectiveness and trust (Duan & Dong, 2025; Lee-Geiller, 2024). In digital taxation, literacy helps taxpayers navigate online procedures, respond to system requirements, and resolve routine technological difficulties. Trust in the platform may therefore provide an indirect pathway connecting taxpayers' digital capabilities with tax compliance behaviour. This relationship is especially relevant to Coretax because taxpayers are expected to perform multiple tax-related activities through an integrated digital environment.

H3: Digital literacy has a significant positive effect on trust in the digital tax platform.

H8: Trust in the digital tax platform mediates the connection between digital literacy and tax compliance behaviour.

Perceived Information Security and Privacy, Trust in the Digital Tax Platform, and Tax Compliance Behaviour

Perceived information security and privacy refer to taxpayers' confidence that their personal, financial, and transactional information is protected when they use a digital tax system (Bélanger & Carter, 2008; Malhotra et al., 2004). Effective safeguards can reduce concerns about unauthorized access, information misuse, and loss of confidentiality. These

perceptions are particularly important in digital taxation because taxpayers are required to disclose sensitive information through an online platform.

Previous research identifies perceived privacy and security as important antecedents of trust in e-government services. Citizens are more willing to provide information and use digital public services when they believe that appropriate technical and administrative safeguards are in place (Bélanger & Carter, 2008; Gupta et al., 2025). The meta-analytic findings of Gupta et al. (2025) further demonstrate that perceived privacy and security influence e-government trust, which subsequently supports intention to use digital government services. In digital taxation, these perceptions may similarly strengthen platform trust and provide an indirect pathway to tax compliance behaviour.

Information security and privacy are especially salient in the Coretax Administration System because registration, reporting, payment, and taxpayer-data management are integrated within one online platform. Taxpayers who believe that the system can protect their information and transactions may be more likely to regard the platform as trustworthy.

H4: Perceived information security and privacy have a significant positive effect on trust in the digital tax platform.

H9: Trust in the digital tax platform mediates the relationship between perceived information security and privacy and tax compliance behaviour.

Trust in the Digital Tax Platform and Tax Compliance Behaviour

The Slippery Slope Framework proposes that trust in tax authorities supports voluntary tax compliance, whereas authoritative power is associated with enforced compliance (Kirchler et al., 2008). In digital tax administration, taxpayers increasingly fulfil their obligations through technological platforms. Trust in the digital tax platform refers to taxpayers' confidence that the system is reliable, secure, competent, and capable of facilitating tax-related activities. Such trust can reduce uncertainty and strengthen taxpayers' willingness to rely on digital tax services.

Prior e-government research identifies trust as an important determinant of citizens' willingness to use digital public services (Bélanger & Carter, 2008; Carter & Bélanger, 2005; Gupta et al., 2025). Tax-compliance research similarly demonstrates that trust-based relationships between taxpayers and tax authorities support voluntary cooperation (Gangl et al., 2015; Kirchler et al., 2008). Extending these insights to digital taxation suggests that taxpayers who trust the platform through which tax services are delivered may report stronger compliance behaviour.

In the Coretax context, taxpayers rely on an integrated platform for registration, reporting, filing, payment, and information management. Confidence in the platform's reliability, security, and ability to support these activities is therefore expected to be positively associated with tax compliance behaviour.

H5: Trust in the digital tax platform has a significant positive effect on tax compliance behaviour.

METHODOLOGY

This study employed a quantitative cross-sectional survey design. The target population comprised registered Indonesian taxpayers aged 18 years or older who had used the Coretax Administration System at least once. A structured online questionnaire was distributed through social media platforms, including WhatsApp, Instagram, Facebook, TikTok, Telegram, YouTube, and X. All items were measured using a four-point Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). A total of 708 responses were collected, of which 586 were retained after data screening. Data screening and preliminary

processing were conducted using Microsoft Excel and IBM SPSS Statistics, while the measurement and structural models were analyzed using PLS-SEM in SmartPLS 4.1.1.8.

The study employed an integrated mediation model comprising six reflective constructs. The measurement model was evaluated based on indicator reliability, internal consistency reliability, convergent validity using average variance extracted (AVE), and discriminant validity using the heterotrait-monotrait ratio (HTMT). The structural model was subsequently assessed using standardized path coefficients, coefficients of determination (R^2), and bootstrapped direct and indirect effects (Hair et al., 2022). Because the direct paths from the four antecedent variables to tax compliance behaviour were not specified, the analysis identifies significant indirect effects but does not distinguish between full and partial mediation.

Measurement items were adapted from established studies. Perceived system quality was based on the reliability, usability, accessibility, responsiveness, and technical-performance dimensions discussed by DeLone and McLean (2003) and Petter et al. (2008). Institutional trust reflected taxpayers' confidence in the competence, integrity, fairness, and transparency of the tax authority and was informed by Mayer et al. (1995), McKnight et al. (2002), and OECD (2017). Digital literacy measured taxpayers' ability to access, understand, evaluate, and use digital technologies based on Ng (2012) and van Deursen and van Dijk (2014). Perceived information security and privacy captured perceptions of the protection of personal and financial information and was adapted from Malhotra et al. (2004) and Bélanger and Carter (2008). Trust in the digital tax platform reflected confidence in the platform's reliability, competence, and security, drawing on Mayer et al. (1995), McKnight et al. (2002), and Carter and Bélanger (2005). Tax compliance behaviour captured respondents' reported fulfilment of registration, reporting, filing, and payment obligations. Participation was voluntary and anonymous. Respondents were informed about the purpose of the study and provided consent electronically before completing the questionnaire. No personally identifiable information was collected.

RESULTS

These variables include gender, age, educational attainment, occupation, previous experience with tax matters, form of taxpayer involvement, tax training attendance, monthly income, and the participant's location. Table 1 shows the demographic and professional details of the research respondents.

Table 1
Respondent Characteristics

Characteristics		Demographic profile	Frequency	(%)
Gender	Male		314	53.6
	Female		272	46.4
Age	17–20 years		67	11.4
	20–25 years		122	20.8
	26–30 years		126	21.5
	31–40 years		133	22.7
	41–50 years		91	15.5
	Above 50 years		47	8.0

Education Level	Senior High School (SMA/SMK)	54	9.2
	Diploma (D3/D4)	129	22.0
	Bachelor's Degree (S1)	140	23.9
	Master's Degree (S2)	120	20.5
	Doctoral Degree (S3)	99	16.9
	Other	44	7.5
Occupation	Civil Servant	69	11.8
	Private Employee	207	35.3
	Tax Consultant/Accountant	116	19.8
	Entrepreneur/MSME Owner	63	10.8
	Lecturer/Teacher	43	7.3
	Freelancer	71	12.1
	Other	17	2.9
Taxpayer Experience	Less than 1 year	79	13.5
	1–3 years	167	28.5
	4–6 years	155	26.5
	7–10 years	120	20.5
	More than 10 years	65	11.1
Types of taxpayers	Individual Taxpayer	369	63.0
	Corporate Taxpayer	126	21.5
	Both Individual and Corporate	91	15.5
The experience of using a digital tax platform	Yes	586	100
	No	0	0
Have you ever attended training or an information session regarding the use of digital tax systems?	Yes	518	88.4
	No	68	11.6
Income	Less than IDR 3,000,000	67	11.4
	IDR 3,000,000–5,000,000	145	24.7
	IDR 5,000,001–10,000,000	176	30.0
	IDR 10,000,001–20,000,000	132	22.5
	Above IDR 20,000,000	66	11.3
Region	Sumatra	127	21.7
	Java	113	19.3
	Kalimantan	100	17.1
	Sulawesi	88	15.0
	Bali & Nusa Tenggara	86	14.7
	Maluku & Papua	72	12.3

Source: Data Processed (2025)

Table 1 presents the demographic, socioeconomic, and tax-related characteristics of the 586 respondents who met the study's eligibility criteria. The gender distribution was

relatively balanced, with 53.6% male and 46.4% female respondents. In terms of age, the largest group was aged 31–40 years (22.7%), followed by those aged 26–30 years (21.5%) and 20–25 years (20.8%). Respondents aged 41–50 years accounted for 15.5% of the sample, while those aged 17–20 years and above 50 years represented 11.4% and 8.0%, respectively. These figures indicate that the sample was predominantly composed of respondents within economically productive age groups.

The respondents generally had relatively high educational attainment. Bachelor's degree holders constituted the largest group (23.9%), followed by diploma holders (22.0%), master's degree holders (20.5%), and doctoral degree holders (16.9%). Respondents with a senior high school qualification accounted for 9.2%, while the remaining 7.5% reported other educational qualifications. Regarding occupation, private-sector employees formed the largest category (35.3%), followed by tax consultants or accountants (19.8%), freelancers (12.1%), civil servants (11.8%), entrepreneurs or MSME owners (10.8%), lecturers or teachers (7.3%), and respondents in other occupations (2.9%). The occupational composition indicates that the sample included respondents with diverse professional backgrounds and varying levels of exposure to taxation and digital administrative services.

Most respondents were individual taxpayers (63.0%), whereas 21.5% were corporate taxpayers and 15.5% represented both individual and corporate taxpayers. Their experience as taxpayers also varied. The largest proportion had one to three years of taxpayer experience (28.5%), followed by four to six years (26.5%), seven to ten years (20.5%), less than one year (13.5%), and more than ten years (11.1%). Importantly, all respondents had experience using a digital tax platform, which was consistent with the study's eligibility criteria. In addition, 88.4% had attended training or an information session concerning digital tax systems, while 11.6% had not. The high proportion of respondents with prior training suggests that the sample had considerable exposure to digital taxation; however, this characteristic should be considered when assessing the generalisability of the findings to taxpayers with less digital-tax experience.

In terms of monthly income, the largest group earned between IDR 5,000,001 and IDR 10,000,000 (30.0%), followed by those earning IDR 3,000,000–5,000,000 (24.7%) and IDR 10,000,001–20,000,000 (22.5%). Respondents earning less than IDR 3,000,000 accounted for 11.4%, while 11.3% reported monthly income above IDR 20,000,000. This distribution indicates that the sample covered respondents from different income groups, although middle-income respondents were more prominent.

Geographically, respondents were distributed across six major Indonesian regions. Sumatra contributed the largest proportion (21.7%), followed by Java (19.3%), Kalimantan (17.1%), Sulawesi (15.0%), Bali and Nusa Tenggara (14.7%), and Maluku and Papua (12.3%). This distribution provides broad regional coverage. Nevertheless, because the study employed non-probability online sampling, the regional distribution should not be interpreted as statistically representative of the Indonesian taxpayer population. Overall, the sample was geographically diverse, relatively well educated, and experienced in using digital tax services, making it relevant for examining trust in the Coretax Administration System and tax compliance behaviour.

Preliminary Measurement Model

The assessment of convergent validity involved reviewing the outer loading value of all the indicators using the prescribed minimum value of 0.50 (Hair et al., 2022). As presented in Figure 1 below, some of the indicators did not achieve this value. These indicators were eliminated from the model to increase reliability without undermining their theoretical meanings. After re-estimation, all indicators had outer loadings above 0.50. The revised first-order measurement model is shown in Figure 2 below.

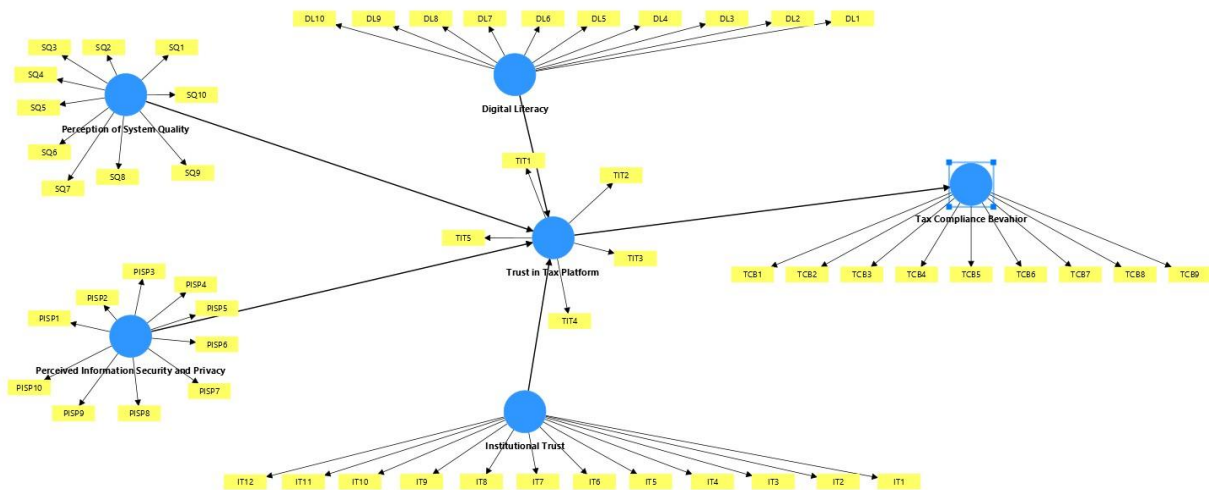


Figure 1 First Outer Model

After excluding the indicators (SQ3, SQ4, SQ5, SQ6, SQ7, SQ9, DL3, DL4, DL6, DL9, DL10, PISP2, PISP4, PISP5, PISP6, PISP10, IT2, IT3, IT4, IT5, IT6, IT7, IT9, TCB4, TCB5, TCB7, TCB8, TCB9), all retained indicators loaded above the recommended threshold of 0.50 (see Figure 2), and the final loading values are reported in Table 2.

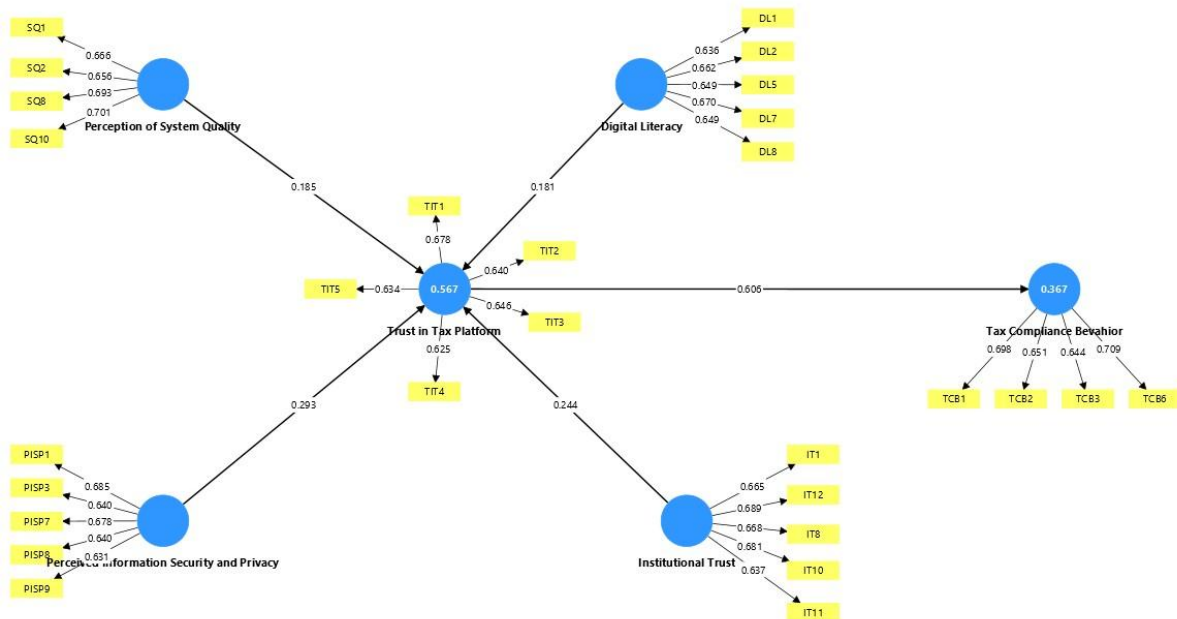


Figure 2 Final Outer Model

Final Measurement Model

After indicators with low outer loadings were removed from the preliminary measurement model presented in Figure 1, the model was re-estimated. As shown in Figure 2 and Table 2, the retained indicators had outer loadings ranging from 0.625 to 0.709, exceeding the minimum threshold of 0.50 commonly considered acceptable in exploratory research (Hair et al., 2022). Cronbach's alpha values ranged from 0.604 to 0.691, indicating moderate internal consistency, while composite reliability values ranged from 0.771 to 0.801 and exceeded the recommended threshold of 0.70.

The average variance extracted (AVE) values ranged from 0.416 to 0.461. Although these values were below the conventional threshold of 0.50 recommended by Fornell and Larcker (1981) and Hair et al. (2022), they exceeded 0.40 and were accompanied by composite reliability values above 0.60. Huang et al. (2013) suggest that an AVE value of at least 0.40 may be considered acceptable when composite reliability exceeds 0.60. Accordingly, the constructs satisfy this less stringent criterion for convergent validity. Nevertheless, because none of the constructs reached the conventional AVE threshold of 0.50, the evidence for convergent validity should be regarded as marginal rather than conclusive, and the structural-model results should be interpreted with appropriate caution.

Table 2
Recapitulation of the Validity and Reliability Test

Variable	Indicator	Factor Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Digital Literacy	DL 1	0.636	0.664	0.788	0.427
	DL 2	0.662			
	DL 5	0.649			
	DL 7	0.670			
	DL 8	0.649			
Institutional Trust	IT 1	0.665	0.691	0.801	0.447
	IT 8	0.668			
	IT 10	0.681			
	IT 11	0.637			
	IT 12	0.689			
Perceived Information Security and Privacy	PISP 1	0.686	0.668	0.790	0.429
	PISP 3	0.640			
	PISP 7	0.678			
	PISP 8	0.640			
	PISP 9	0.631			
Perceived System Quality	SQ 1	0.666	0.610	0.774	0.461
	SQ 2	0.701			
	SQ 8	0.656			
	SQ10	0.693			
Tax Compliance Behaviour	TCB 1	0.689	0.604	0.771	0.457
	TCB 2	0.651			
	TCB 3	0.644			
	TCB 6	0.709			
Trust in Tax Platform	TIT 1	0.678	0.649	0.780	0.416
	TIT 2	0.640			
	TIT 3	0.646			
	TIT 4	0.625			
	TIT 5	0.634			

Source: Own elaboration

Structural Model

The structural model was estimated using the bootstrapping procedure in SmartPLS 4.1.1.8 to obtain path coefficients (β), t-statistics, and p-values for the direct and indirect relationships specified in the research model. The explanatory power of the model was assessed using the coefficient of determination (R^2) and adjusted R^2 values (Hair et al., 2022). The model explained 56.7% of the variance in Trust in Tax Platform ($R^2 = 0.567$; adjusted $R^2 = 0.565$) and 36.7% of the variance in Tax Compliance Behaviour ($R^2 = 0.367$; adjusted $R^2 = 0.366$). These values indicate the proportions of variance explained by the predictor constructs and should not be interpreted as evidence of out-of-sample predictive power. Because Q^2 and PLSpredict results were not assessed, no claim regarding the model's predictive performance is made.

The indirect effects of Perceived System Quality, Institutional Trust, Digital Literacy, and Perceived Information Security and Privacy on Tax Compliance Behaviour through Trust in Tax Platform were examined using bootstrapping. Since the corresponding direct paths from the four antecedent variables to Tax Compliance Behaviour were not included in the structural model, the findings are reported as indirect effects rather than evidence of full or partial mediation. Structural-model estimation was conducted after assessing the measurement model. Although the constructs demonstrated acceptable composite reliability and satisfied the alternative AVE criterion of values above 0.40 accompanied by composite reliability above 0.60, all AVE values remained below the conventional threshold of 0.50. Therefore, the structural-model results should be interpreted with appropriate caution.

Table 3
Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Decision
Digital Literacy -> Trust in the Tax Platform	0.181	0.183	0.041	4.37	< 0.001	Supported
Institutional Trust -> Trust in the Tax Platform	0.244	0.245	0.043	5.743	< 0.001	Supported
Perceived Information Security and Privacy -> Trust in the Tax Platform	0.293	0.292	0.045	6.534	< 0.001	Supported
Perceived System Quality -> Trust in the Tax Platform	0.185	0.186	0.041	4.555	< 0.001	Supported
Trust in the Tax Platform -> Tax Compliance Behaviour	0.606	0.608	0.031	19.45	< 0.001	Supported
Perceived Information Security and Privacy -> Trust in the Tax Platform -> Tax Compliance Behaviour	0.178	0.177	0.028	6.429	< 0.001	Supported

Perceived System Quality -> Trust in the Tax Platform -> Tax Compliance Behaviour	0.112	0.113	0.025	4.435	< 0.001	Supported
Digital Literacy -> Trust in the Tax Platform -> Tax Compliance Behaviour	0.109	0.112	0.027	4.022	< 0.001	Supported
Institutional Trust -> Trust in the Tax Platform -> Tax Compliance Behaviour	0.148	0.149	0.027	5.487	< 0.001	Supported

The standardized path coefficients, t-statistics, and p-values are presented in Table 3. Trust in the Tax Platform had a positive and statistically significant association with Tax Compliance Behaviour ($\beta = 0.606$, $t = 19.450$, $p < 0.001$), representing the largest standardized coefficient among the direct relationships examined in the structural model. Among the antecedents of Trust in the Tax Platform, Perceived Information Security and Privacy had the largest standardized coefficient ($\beta = 0.293$, $t = 6.534$, $p < 0.001$), followed by Institutional Trust ($\beta = 0.244$, $t = 5.743$, $p < 0.001$), Perceived System Quality ($\beta = 0.185$, $t = 4.555$, $p < 0.001$), and Digital Literacy ($\beta = 0.181$, $t = 4.370$, $p < 0.001$).

Substantively, these results indicate that taxpayers' trust in the Coretax Administration System is associated with their perceptions of the platform's security and quality, their confidence in the institution responsible for the platform, and their digital skills. All four indirect effects through Trust in the Tax Platform were statistically significant. Perceived Information Security and Privacy had the largest indirect effect on Tax Compliance Behaviour ($\beta_{\text{indirect}} = 0.178$, $t = 6.429$, $p < 0.001$), followed by Institutional Trust ($\beta_{\text{indirect}} = 0.148$, $t = 5.487$, $p < 0.001$), Perceived System Quality ($\beta_{\text{indirect}} = 0.112$, $t = 4.435$, $p < 0.001$), and Digital Literacy ($\beta_{\text{indirect}} = 0.109$, $t = 4.022$, $p < 0.001$). Because the corresponding direct paths were not included in the structural model, these findings demonstrate significant indirect effects through Trust in the Tax Platform but do not establish full or partial mediation.

DISCUSSION

Perceived System Quality, Trust in the Tax Platform, and Tax Compliance Behaviour

The results support H1, demonstrating that perceived system quality has a positive and statistically significant effect on trust in the tax platform ($\beta = 0.185$, $t = 4.555$, $p < 0.001$). This finding suggests that taxpayers are more likely to trust the Coretax Administration System when they perceive it as reliable, accessible, user-friendly, responsive, and technically dependable. Although the magnitude of the coefficient is relatively modest compared with those of perceived information security and privacy and institutional trust, system quality remains an important technological antecedent of platform trust. In a mandatory digital tax environment, reliable system performance can reduce operational uncertainty and increase taxpayers' confidence that they will be able to complete registration, filing, reporting, and payment procedures accurately and on time.

The results also support H6. Perceived system quality has a positive and statistically significant indirect effect on tax compliance behaviour through trust in the tax platform ($\beta_{\text{indirect}} = 0.112$, $t = 4.435$, $p < 0.001$). This finding indicates that favourable perceptions of Coretax system quality are associated with stronger tax compliance behaviour through increased trust in the platform. However, because the direct relationship between perceived

system quality and tax compliance behaviour was not included in the structural model, the result should be interpreted as evidence of a significant indirect effect rather than full mediation or evidence that the effect operates primarily through platform trust.

The findings are consistent with previous e-government research. Nulhusna et al. (2017) found that system quality was significantly associated with trust in e-government services in Indonesia. Similarly, the meta-analytic findings of Hooda et al. (2023) demonstrate that system quality is an important antecedent of e-government trust. Carter and Bélanger (2005) further showed that perceived ease of use and trustworthiness influence citizens' intentions to use e-government services, while Bélanger and Carter (2008) emphasised the importance of trust in reducing uncertainty and supporting e-government adoption. Together, these studies suggest that citizens' confidence in digital public services depends partly on whether the underlying system performs reliably and enables them to complete required tasks effectively.

From the perspective of the Slippery Slope Framework, the present findings extend rather than directly replicate its original assumptions. Kirchler et al. (2008) identify trust in tax authorities as a central foundation of voluntary tax compliance, but the framework does not explicitly incorporate the quality of digital tax systems. In the Coretax context, the digital platform has become a primary interface between taxpayers and the tax authority. Consequently, taxpayers' experience of system reliability and usability may contribute to the formation of platform trust, which is subsequently associated with tax compliance behaviour. This interpretation extends the trust-based route of the Slippery Slope Framework by showing how technological performance can help shape trust when tax administration is delivered through an integrated digital platform.

Practically, the findings indicate that the Directorate General of Taxes should treat system quality as more than a technical consideration. Maintaining platform stability, reducing system errors and processing delays, simplifying navigation, providing clear feedback, and ensuring responsive technical support may strengthen taxpayers' trust in Coretax. Nevertheless, technological improvements alone may not be sufficient because perceived information security and privacy and institutional trust exhibited larger effects on platform trust in the present study. Therefore, improvements in system quality should be accompanied by credible institutional communication and robust protection of taxpayer information.

Institutional Trust, Trust in the Tax Platform, and Tax Compliance Behaviour

The results support H2, demonstrating that institutional trust has a positive and statistically significant effect on trust in the tax platform ($\beta = 0.244$, $t = 5.743$, $p < 0.001$). This finding indicates that taxpayers who perceive the Directorate General of Taxes as competent, fair, transparent, and responsible are more likely to trust the Coretax Administration System. Institutional trust was the second-strongest antecedent of platform trust in the model, after perceived information security and privacy. Its relatively substantial coefficient suggests that taxpayers' evaluations of Coretax are shaped not only by the platform's technical characteristics but also by their broader perceptions of the institution responsible for developing, operating, and governing it.

Institutional trust and trust in the tax platform are conceptually related but distinct. Institutional trust is directed towards the tax authority and reflects confidence in its competence, integrity, fairness, and transparency. In contrast, platform trust is directed towards Coretax and reflects taxpayers' confidence in the system's reliability, security, and ability to facilitate tax obligations. The positive relationship identified in this study suggests a transfer of confidence from the institution to its digital platform. When taxpayers regard the

tax authority as credible and responsible, they may be more willing to believe that the platform administered by that authority is also dependable and trustworthy.

The results also support H7. Institutional trust has a positive and statistically significant indirect effect on tax compliance behaviour through trust in the tax platform ($\beta_{\text{indirect}} = 0.148$, $t = 5.487$, $p < 0.001$). This finding indicates that greater confidence in the tax authority is associated with stronger tax compliance behaviour through increased trust in Coretax. However, because the direct relationship between institutional trust and tax compliance behaviour was not included in the structural model, the result should be interpreted as evidence of a significant indirect effect rather than full mediation or evidence that institutional trust affects compliance primarily through platform trust.

The findings are consistent with the trust-based route proposed in the Slippery Slope Framework. Kirchler et al. (2008) argue that taxpayers are more willing to cooperate voluntarily when they perceive tax authorities as trustworthy, fair, and service-oriented. The present study extends this reasoning to digital tax administration by showing that confidence in the tax authority is positively associated with confidence in the digital platform through which tax obligations are performed. This distinction is important because institutional trust does not automatically constitute trust in technology; instead, the findings suggest that confidence in the institution may provide a foundation upon which trust in its digital platform is formed.

The findings are also consistent with the e-government literature. Carter and Bélanger (2005) identified trustworthiness as an important determinant of citizens' intention to use e-government services, while Bélanger and Carter (2008) demonstrated that trust in government and trust in the technological channel are central to e-government adoption. Alzahrani et al. (2017) similarly showed that citizens' trust in e-government involves both institutional and technological dimensions. In the Indonesian context, Nulhusna et al. (2017) found that institutional trust was significantly related to the continued use of e-government services. Collectively, these studies support the argument that trust in the responsible public institution can strengthen confidence in the digital services it provides. The present findings extend this evidence to Coretax by demonstrating that institutional trust is positively associated with tax compliance behaviour through trust in the tax platform.

Digital Literacy, Trust in the Tax Platform, and Tax Compliance Behaviour

The results support H3, demonstrating that digital literacy has a positive and statistically significant effect on trust in the tax platform ($\beta = 0.181$, $t = 4.370$, $p < 0.001$). This finding indicates that taxpayers with stronger abilities to access, understand, evaluate, and use digital information are more likely to trust the Coretax Administration System. Digital literacy may reduce uncertainty when taxpayers navigate the platform, interpret online instructions, evaluate system-generated information, and complete digital tax procedures. Taxpayers who are more capable of performing these activities are consequently better positioned to assess the platform's functions and develop confidence in its ability to facilitate their tax obligations.

Although statistically significant, digital literacy had the smallest coefficient among the four antecedents of platform trust. Its effect was slightly lower than that of perceived system quality ($\beta = 0.185$) and notably lower than those of institutional trust ($\beta = 0.244$) and perceived information security and privacy ($\beta = 0.293$). This result suggests that taxpayers' digital capabilities contribute to platform trust, but capability alone does not determine whether Coretax is perceived as trustworthy. Trust also depends on taxpayers' evaluations of the platform's technical performance, the credibility of the tax authority, and the protection of personal and financial information.

The results also support H8. Digital literacy has a positive and statistically significant indirect effect on tax compliance behaviour through trust in the tax platform ($\beta_{\text{indirect}} = 0.109$, $t = 4.022$, $p < 0.001$). This finding indicates that greater digital capability is associated with stronger tax compliance behaviour through increased trust in Coretax. However, because the direct relationship between digital literacy and tax compliance behaviour was not included in the structural model, the result should be interpreted as evidence of a significant indirect effect rather than full mediation or evidence that digital literacy affects compliance exclusively through platform trust.

The findings are broadly consistent with research on digital capability and the use of public digital services. Ng (2012) conceptualizes digital literacy as encompassing the technical, cognitive, and social-emotional capabilities needed to use digital technologies effectively. van Deursen and van Dijk (2014) further demonstrate that differences in digital skills influence how individuals engage with and benefit from online services. More recent evidence from Duan and Dong (2025) shows that digital literacy facilitates e-government usage both directly and indirectly by improving perceived usefulness and ease of use. In the taxation context, Audia et al. (2026) found that digital tax literacy and trust in digital tax systems were positively associated with taxpayer compliance. Although these studies do not test the same trust-based pathway examined in the present research, they support the broader argument that users' digital capabilities shape their evaluations and use of digital public services.

The relationship between digital literacy and trust in digital government services is nevertheless context-dependent. Lee-Geiller (2024) found that digital literacy strengthened the positive relationship between perceived e-government effectiveness and trust in government, although this relationship depended on citizens' evaluations of service effectiveness. This suggests that digitally literate taxpayers may not automatically trust Coretax; rather, their skills may enable them to assess the platform more critically. When system performance is perceived positively, stronger digital literacy can reinforce confidence. Conversely, digitally capable users may be more sensitive to technical failures, unclear information, or inadequate data protection. Thus, the positive association identified in the present study should be understood as the contribution of digital capability within a broader technological and institutional environment.

The present findings extend the Slippery Slope Framework rather than directly confirming one of its original propositions. Kirchler et al. (2008) identify trust in tax authorities as a foundation of voluntary tax compliance but do not explicitly incorporate taxpayers' digital capabilities. In a digital tax-administration environment, digital literacy can be understood as an individual resource that enables taxpayers to interact effectively with the platform and form informed judgements about its trustworthiness. The significant indirect effect found in this study therefore extends the trust-based route of the framework by demonstrating how an individual technological capability is associated with tax compliance behaviour through trust in the digital tax platform.

Perceived Information Security and Privacy, Trust in the Tax Platform, and Tax Compliance Behaviour

The results support H4, demonstrating that perceived information security and privacy have a positive and statistically significant effect on trust in the tax platform ($\beta = 0.293$, $t = 6.534$, $p < 0.001$). Among the four antecedents examined in this study, perceived information security and privacy produced the largest path coefficient, indicating its comparatively prominent role in building taxpayers' trust in the Coretax Administration System. Taxpayers are therefore more likely to regard the platform as trustworthy when they believe that it can protect their personal and financial information, prevent unauthorized access, and maintain the confidentiality of digital tax transactions.

The results also support H9, as the indirect effect of perceived information security and privacy on tax compliance behaviour through trust in the tax platform is positive and statistically significant ($\beta_{\text{indirect}} = 0.178$, $t = 6.429$, $p < 0.001$). This is the largest among

the four indirect paths examined in the model. The finding indicates that favourable perceptions of information security and privacy are associated with stronger tax compliance behaviour through the trust taxpayers place in the digital tax platform. However, because the model does not estimate a direct path from perceived information security and privacy to tax compliance behaviour, the result should be interpreted as evidence of a significant indirect effect rather than full mediation.

This finding extends the Slippery Slope Framework to the digital taxation context. Whereas the original framework emphasizes trust in tax authorities as a foundation of voluntary compliance, the present results show that trust may also be shaped by taxpayers' assessments of how responsibly a digital tax platform manages sensitive information. When taxpayers perceive that their data and transactions are adequately protected, the perceived vulnerability associated with using an online tax system is reduced, thereby strengthening trust in the platform and supporting cooperative compliance behaviour (Kirchler et al., 2008). This interpretation is consistent with prior e-government research showing that privacy and security safeguards are important determinants of trust in digital government services (Bélanger & Carter, 2008; Gupta et al., 2025). In particular, the meta-analytic results of Gupta et al. (2025), covering 68 previous studies, confirmed that perceived privacy and security significantly influence e-government trust, which subsequently affects citizens' intention to use digital government services. Nevertheless, previous evidence has not been entirely consistent across settings, suggesting that the magnitude of this relationship may vary according to the institutional and technological context in which digital public services are implemented (Gupta et al., 2025).

Trust in the Tax Platform and Tax Compliance Behaviour

The results support H5, demonstrating that trust in the tax platform has a positive and statistically significant effect on tax compliance behaviour ($\beta = 0.606$, $t = 19.450$, $p < 0.001$). This coefficient is the largest among the direct relationships examined in the structural model, indicating that trust in the Coretax Administration System is strongly associated with taxpayers' reported compliance behaviour. Taxpayers who perceive the platform as reliable, dependable, and capable of supporting tax-related transactions are more likely to report stronger adherence to their tax obligations through the digital system.

This finding extends the Slippery Slope Framework to the context of digital tax administration. The original framework proposes that trust in tax authorities promotes voluntary compliance by creating a cooperative relationship between taxpayers and the authorities, whereas compliance based primarily on audits, sanctions, and enforcement reflects the exercise of authoritative power (Kirchler et al., 2008). In the context of the present study, trust is directed specifically toward the digital tax platform rather than solely toward the tax authority. The result therefore suggests that the trust-based mechanism proposed by the framework may also operate through taxpayers' confidence in the technological platform through which the authority delivers its services and administers tax obligations.

The finding is also consistent with Gangl et al. (2015), who argue that trust-based interactions between tax authorities and taxpayers foster a service-oriented climate and voluntary cooperation. Evidence from e-government research further shows that citizens' trust in digital government services is an important determinant of their willingness to use those services (Carter & Bélanger, 2005; Gupta et al., 2025). Taken together, these studies support the interpretation that trust in a digital tax platform can connect taxpayers' evaluations of the system with their willingness to comply. Nevertheless, because the present study employed a cross-sectional design and measured self-reported tax compliance

behaviour, the relationship should be interpreted as a strong statistical association rather than definitive evidence of causality.

CONCLUSION

This study examined how perceived system quality, institutional trust, digital literacy, and perceived information security and privacy are associated with tax compliance behaviour through trust in the digital tax platform. The findings show that all four antecedents are positively associated with taxpayers' trust in the Coretax Administration System and that trust in the platform is positively associated with tax compliance behaviour. The analysis also identifies significant indirect effects of all four antecedents on tax compliance behaviour through trust in the tax platform. Because the corresponding direct effects were not tested, these results should be interpreted as evidence of significant indirect relationships rather than full or partial mediation.

Among the antecedents examined, perceived information security and privacy emerged as the most prominent factor associated with trust in the tax platform. This finding may reflect the sensitive nature of digital tax administration, which requires taxpayers to disclose personal, financial, and transactional information through an integrated online system. In the Coretax context, taxpayers' concerns about unauthorized access, confidentiality, data misuse, and the security of digital transactions may therefore play an especially important role in their evaluations of platform trustworthiness. Nevertheless, this explanation represents a contextually grounded interpretation of the findings rather than a separate mechanism directly examined in this study.

Theoretically, this study extends the application of the Slippery Slope Framework to digital tax administration. While the framework originally emphasizes trust in tax authorities as a foundation of voluntary compliance, the present findings indicate that trust in the technological platform through which tax authorities provide services and administer tax obligations is also relevant to taxpayers' compliance behaviour. The study therefore highlights how trust-based tax compliance may be formed through taxpayers' evaluations of technological, institutional, and individual conditions in a digitally mediated tax environment.

Empirically, this study provides evidence from Indonesia during the implementation of the Coretax Administration System, a setting that remains underexplored in digital tax compliance research. It also brings together technological, institutional, and individual antecedents of platform trust within an integrated mediation model. Rather than constituting a methodological contribution based merely on the use of PLS-SEM, the contribution lies in examining these antecedents and their indirect relationships with tax compliance behaviour within a single empirical framework.

From a practical perspective, tax authorities should place particular emphasis on strengthening information security and privacy protection, including safeguards against unauthorized access, transparent data-governance procedures, and clear communication regarding how taxpayer information is collected, processed, stored, and protected. These measures should be accompanied by improvements in system quality and reliability, greater institutional transparency and fairness, responsive taxpayer support, and digital literacy programmes. Combining technological safeguards, credible institutional practices, and taxpayer capacity-building may strengthen public confidence in digital tax administration and support voluntary tax compliance.

Several limitations should be acknowledged. The cross-sectional research design does not establish temporal order or causality, while the use of self-reported tax compliance behaviour may be affected by recall error and social desirability bias. In addition, although the reliability measures were acceptable, the Average Variance Extracted values remained below the conventional threshold, indicating that convergent validity was not fully

established and that the findings should be interpreted cautiously. The absence of direct paths from the four antecedents to tax compliance behaviour also means that the type of mediation could not be determined. Furthermore, the survey-based sampling approach may limit the generalisability of the findings to the broader Indonesian taxpayer population.

Future studies should employ longitudinal or experimental designs and, where possible, use objective indicators of tax compliance. Subsequent models should estimate both direct and indirect relationships to distinguish among complementary, competitive, and indirect-only mediation. Further refinement and validation of the measurement instruments are also required to improve convergent validity. Future research may incorporate service quality, perceived usefulness, taxpayer satisfaction, digital readiness, perceived risk, and prior experience with information-security incidents. Comparative studies across taxpayer categories, business sectors, demographic groups, Indonesian regions, and national tax systems would further clarify the robustness and generalisability of the proposed relationships.

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DECLARATION OF GENERATIVE AI AND AI-ASSISTED TECHNOLOGIES

During the preparation of this manuscript, the authors used ChatGPT (OpenAI) and Grammarly to support language refinement, grammar checking, proofreading, and readability improvement. The authors subsequently reviewed and edited the manuscript and take full responsibility for its content, accuracy, and integrity.

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