

Integrating SIAPIK and Coretax: Consent-Based Tax Reporting for Indonesian MSMEs

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Abstract

Indonesian micro, small, and medium enterprises (MSMEs) can prepare financial records using SIAPIK, yet translating accounting information into Coretax reporting remains a separate task. This study develops a consent-based conceptual design for an optional 'Export to Coretax' feature and explains its potential behavioral relevance to digital tax reporting. A qualitative, document-based approach combines a comparison of publicly available SIAPIK and Coretax guidance, a regulatory review, an interoperability gap matrix, and illustrative use cases. The analysis identifies three design requirements: reconciliation of accounting turnover with tax-reporting categories, compatibility with the relevant and version-specific Coretax import specification, and informed user control over data export. The proposed workflow aggregates and validates turnover, checks taxpayer eligibility and applicable tax rules, presents a reviewable preview, obtains explicit consent, and generates an import-ready file only where an official schema and upload route can be confirmed. Technology Acceptance Model constructs and trust-related considerations offer a framework for future evaluation of perceived usefulness, ease of use, and privacy risk. The contribution is a bounded, testable accounting information systems design rather than a functioning application or evidence of improved compliance. Prototyping, technical validation, and MSME-user testing are required before implementation.

Keywords:

SIAPIK; Coretax; accounting information systems; technology acceptance; consent-based integration; MSMEs.

1. Introduction

Digital accounting tools can lower the effort required to record transactions, but the value of digitalization is reduced when users must transfer the same information manually to a separate reporting platform. SIAPIK, a financial-recordkeeping application promoted by Bank Indonesia for MSMEs, and Coretax, Indonesia's integrated tax-administration system, address different parts of this process (Bank Indonesia, 2022; Directorate General of Taxes [DGT], 2026a). A conceptual bridge between them is relevant to accounting information systems (AIS): the underlying financial records must remain reliable while being transformed into tax-reporting information.

An integration proposal must distinguish the availability of an export button from the legal and technical ability to submit a valid tax return. Coretax publishes guidance and XML conversion resources for specified return types and schedules, but a format accepted for one schedule cannot be assumed to constitute a complete MSME annual return (DGT, 2026a, 2026b). SIAPIK accounting categories must also be reconciled with fiscal definitions. Accordingly, this paper treats XML generation as a conditional, schema-specific component of a proposed workflow, not as an already implemented or verified connection.

The regulatory setting further requires taxpayer-specific treatment. Government Regulation No. 55 of 2022, as amended by Government Regulation No. 20 of 2026, retains a 0.5% final income-tax rate for eligible categories of smaller businesses but distinguishes qualifying taxpayers and applicable periods. For eligible individual taxpayers, the first IDR 500 million of annual business turnover is not subject to this final tax; a system that simply multiplies every MSME's total turnover by 0.5% can therefore produce incorrect results (Republic of Indonesia, 2022, 2026). The proposed feature must use dated business rules and obtain user confirmation of taxpayer status and eligibility.

Existing studies address digital tax adoption, tax literacy, MSME business performance, and early Coretax user experience. Survey-based findings from specific MSME samples and analyses of tax-savvy online discussions illustrate different aspects of the problem; neither establishes how a proposed SIAPIK export interface would perform (Almi & Irawan, 2022; Kadir et al., 2025; Prayogi et al., 2025; Rante et al., 2025; Shelvi et al., 2025; Zebua & Putra, 2025). These studies motivate a design question that cannot be resolved by the availability of two separate applications: how can accounting data be prepared for tax reporting without creating another opaque or involuntary transfer of business information? The research gap addressed here is an explicit accounting-to-tax workflow combined with a user-controlled export decision. This is a design-oriented contribution; it is not a claim that no previous integration initiative exists.

This study asks three research questions: (1) Which accounting-data, reporting-format, and user-control gaps are identifiable from available SIAPIK and Coretax documentation? (2) What conceptual workflow could address the documented gaps without presuming access to an unverified interface? (3) How might perceived usefulness, ease of use, and privacy-related trust shape a future assessment of the design? The objectives are to develop a traceable gap-to-feature matrix, illustrate a version-aware consent-based workflow, and position its behavioral propositions within AIS research. Its practical contribution is an implementation and validation agenda for developers and tax administrators; its theoretical contribution is a conceptual connection between AIS interoperability, technology acceptance, and perceived user control.

2. Literature Review and Hypotheses Development

2.1. Accounting information systems and fiscal reconciliation

An AIS converts transactions into information used for managerial and external purposes. For MSMEs, SIAPIK is intended to reduce the bookkeeping burden and support more structured reporting, including the preparation of financial information consistent with simplified MSME accounting practices (Bank Indonesia, 2022). However, accounting statements and tax returns are not interchangeable documents. Revenue recognition, sales returns, fiscal exclusions, taxpayer identity, and the reporting period may require a separate mapping and reconciliation step before figures are transferred into a return. The conceptual design therefore preserves SIAPIK as the source of financial records while making tax-specific adjustments visible to the user rather than silently modifying bookkeeping entries.

Research on electronic filing, digital integration, and MSME tax compliance provides a basis for considering the experience of small taxpayers, rather than treating a successful file conversion as the only success criterion (Almi & Irawan, 2022; Kinanti et al., 2025; Prayogi et al., 2025; Zebua & Putra, 2025). The intended user is not assumed to have specialist knowledge of XML, accounting taxonomy, or tax-law changes. A reviewable data preview and a plain-language

eligibility check are therefore integral to the accounting control environment proposed in this paper.

2.2. Technology acceptance, trust, and voluntary compliance

The Technology Acceptance Model (TAM) links adoption intentions to perceived usefulness and perceived ease of use (Davis, 1989). In this application, usefulness refers to whether an export module could reduce repeated transcription and help users reconcile recorded turnover with a tax return. Ease of use refers to the clarity of the interface, number of required decisions, transparency of validation errors, and availability of comprehensible recovery steps. These are design propositions, not variables measured in the present study. Empirical accounts of Coretax adoption in small, context-specific MSME samples identify user competence, digital literacy, and organizational readiness as relevant concerns; they do not measure responses to this proposed feature (Almi & Irawan, 2022; Kadir et al., 2025; Rante et al., 2025; Zebua & Putra, 2025).

Privacy control adds a second behavioral mechanism. Kirchler et al.'s (2008) slippery-slope framework relates voluntary compliance to trust in authorities, while MSME-focused research indicates that trust and compliance motives may differ across contexts (Amalia, 2021). Neither establishes that a particular software interface increases compliance. For a proposed SIAPIK export feature, users may reasonably distinguish generating a file on their own device from permitting a continuous exchange of transaction-level data. Explaining exactly what information is exported, when it leaves the user's control, and who completes submission could support perceived transparency. Whether this actually affects trust, intention to use, or filing behavior remains an empirical question for future research.

2.3. Interoperability and consent-based integration

The European Interoperability Framework differentiates legal, organizational, semantic, and technical interoperability (European Commission, 2017). Syntactic conversion from a spreadsheet to XML addresses only the technical layer. A valid implementation also requires an accurate interpretation of turnover categories, permission to use current specifications, alignment of responsibilities between the two platforms, and secure handling of taxpayer information. XML is a serialization format, not proof that data have been classified correctly or that an endpoint will accept the file.

Consent-based integration is defined here as an explicit, comprehensible user decision to generate and, separately, submit tax-reporting data. The proposed workflow does not require an always-on interface between SIAPIK and DGT. Local generation is a target architecture subject to a future assessment of SIAPIK's actual deployment model. A local XML file is not automatically encrypted; confidentiality therefore depends on device security, safe temporary-file handling, and protections applied by the eventual implementation.

2.4. Analytical framework

The proposed framework connects three design mechanisms to three candidate behavioral outcomes. A transparent reconciliation preview may improve perceived usefulness by helping business owners understand the reported figures; a guided export workflow may improve perceived ease of use; and explicit consent with clear data boundaries may mitigate perceived privacy risk and support trust. Those expectations are theoretically motivated and deliberately

not stated as verified causal relationships. Future prototype research could measure these constructs alongside task accuracy, time on task, and completion of a legitimate filing process.

Table 1. Conceptual mechanisms and future evaluation constructs

Design mechanism	Behavioral construct	Observable test for future research
Reconciled turnover preview and exception flags	Perceived usefulness	Can users identify and correct mismatches between recorded and reportable turnover?
Guided, version-aware preparation and validation	Perceived ease of use	Can first-time users complete a defined preparation task and understand error messages?
Disclosure of fields plus separate export consent	Perceived privacy risk and trust	Do users correctly understand which data are generated, stored, or submitted?
Explicit taxpayer eligibility and fiscal-rule review	Perceived control and confidence	Can users recognize an ineligible tax treatment before proceeding?

Source: Authors' conceptual synthesis of TAM, interoperability, and taxpayer-trust literature; no constructs were empirically tested.

3. Research Methodology

3.1. Research design and document selection

The study uses qualitative, document-based conceptual analysis, consistent with the design-oriented research objective. It does not use survey respondents, interviews, implemented code, or production-system access. The review corpus includes materials on SIAPIK and digital tax adoption, supplemented by the officially published 2026 tax-regulation update and public DGT filing resources needed to examine technical and legal plausibility. Inclusion criteria were: direct relevance to SIAPIK bookkeeping, annual Coretax reporting, current tax eligibility, recognized interoperability concepts, or the behavioral acceptance framework. Press commentary was not treated as proof of a technical interface, and any unavailable schema or implementation detail was classified as an unresolved requirement rather than inferred.

Table 2. Documentary evidence and limits of inference

Document category	Role in analysis	What it does not establish
Bank Indonesia SIAPIK release and documentation (2022)	Define the recordkeeping use case and intended MSME population.	Current internal data schema, permission to modify SIAPIK, or a deployed export module.
DGT Coretax annual-filing and XML resources (2026)	Identify publicly documented return paths, import tools, and the need for schedule-specific validation.	Acceptance of the proposed SIAPIK data elements as a complete annual return.
PP 55/2022 as amended by PP 20/2026	Set illustrative eligibility and individual-taxpayer threshold checks.	Automatic eligibility for every enterprise or applicability to an earlier tax year.
European Interoperability Framework (2017)	Classify legal, organizational, semantic, and technical gaps.	An operational data-sharing agreement between institutions.

Document category	Role in analysis	What it does not establish
AIS, TAM, and taxpayer-trust scholarship	Derive candidate behavioral mechanisms for the proposed interface.	Actual adoption, task efficiency, or improved voluntary compliance.

Source: Authors' document-selection and evidence-boundary matrix.

3.2. Gap analysis and design synthesis

Documents were compared using a five-part matrix: (i) data captured and produced by SIAPIK; (ii) data categories and reporting periods relevant to the taxpayer's Coretax return; (iii) published import format and schema/version requirements; (iv) fiscal rules and taxpayer eligibility; and (v) user authorization, privacy boundaries, and error recovery. For each dimension, the analysis recorded the source-supported capability, the unverified assumption, and the corresponding design requirement. Requirements were then arranged into a workflow from bookkeeping reconciliation through file generation and independent submission by the taxpayer.

3.3. Illustrative cases and evaluation boundaries

Three constructed cases illustrate the proposed logic: an eligible individual business below the annual non-taxable turnover portion, an eligible individual business above that portion but within the relevant turnover ceiling, and a user who declines export after reviewing the preview. The turnover figures are hypothetical, not observations of MSMEs. Illustrations are used only to check conceptual consistency; no running software, timing benchmark, XML upload, or participant response was measured. Any prospective efficiency or compliance effect is discussed as a hypothesis for future testing.

4. Result

4.1. Interoperability gap mapping

The documentary comparison supports a narrower conclusion than a categorical claim that Coretax cannot accept SIAPIK data. SIAPIK and Coretax serve distinct business processes, and direct compatibility of an unmodified SIAPIK financial report with an annual return has not been demonstrated. DGT currently publishes XML resources for selected return types and schedules, including guidance for individual and corporate annual returns; however, a developer must verify the actual import point, field definitions, schema version, and taxpayer-specific filing path before describing an export as Coretax-ready (DGT, 2026a, 2026b).

Table 3. Gap-to-feature matrix for the proposed SIAPIK–Cortex module

Dimension	Identified gap or uncertainty	Proposed requirement
Accounting-to-tax semantics	Bookkeeping turnover may differ from the fiscal amount required for a particular return.	Editable monthly reconciliation, fiscal category mapping, and exception log.
Technical/syntactic	Public XML tools are schedule-specific; no verified end-to-end SIAPIK mapping was provided.	Use only the official current schema for the relevant return/schedule; otherwise supply a reconciliation worksheet.
Tax-rule applicability	Eligibility, thresholds, and effective dates vary by taxpayer and period.	Taxpayer-type and tax-year checks with version-controlled rules.

Dimension	Identified gap or uncertainty	Proposed requirement
User consent and confidentiality	An unrequested continuous data exchange could conflict with users' preferred control.	Show exact export fields; obtain explicit permission; do not transmit automatically.
Operational completion	Generating a file is different from validating and submitting an annual return.	Display outstanding steps: Coretax login, official import route, review, electronic authorization, and receipt.

Source: Authors' comparison of SIAPIK materials, public DGT filing resources, and the amended tax regulation.

4.2. Proposed feature architecture

The design retains SIAPIK as the accounting source and treats the 'Export to Coretax' command as a preparation assistant. Its first function would identify transactions attributable to eligible business turnover, aggregate values by month and tax year, and expose an audit trail back to source records. Sales returns, reversals, duplicate entries, and differences between commercial and fiscal classifications would appear as user-resolvable exceptions rather than automatic, undocumented corrections.

Its second function would request the taxpayer category, tax year, fiscal regime, and necessary eligibility confirmations before offering an illustrative final income-tax calculation. The rules engine must be versioned by effective date and must not assume that every MSME falls under the 0.5% scheme. Its third function would display all data intended for export, request affirmative consent, validate completeness and format against a verified official template, and create a local file only if the corresponding Coretax import path is documented. Users would then sign in to Coretax, import or manually enter data through the applicable official workflow, review the resulting return, and complete submission themselves.

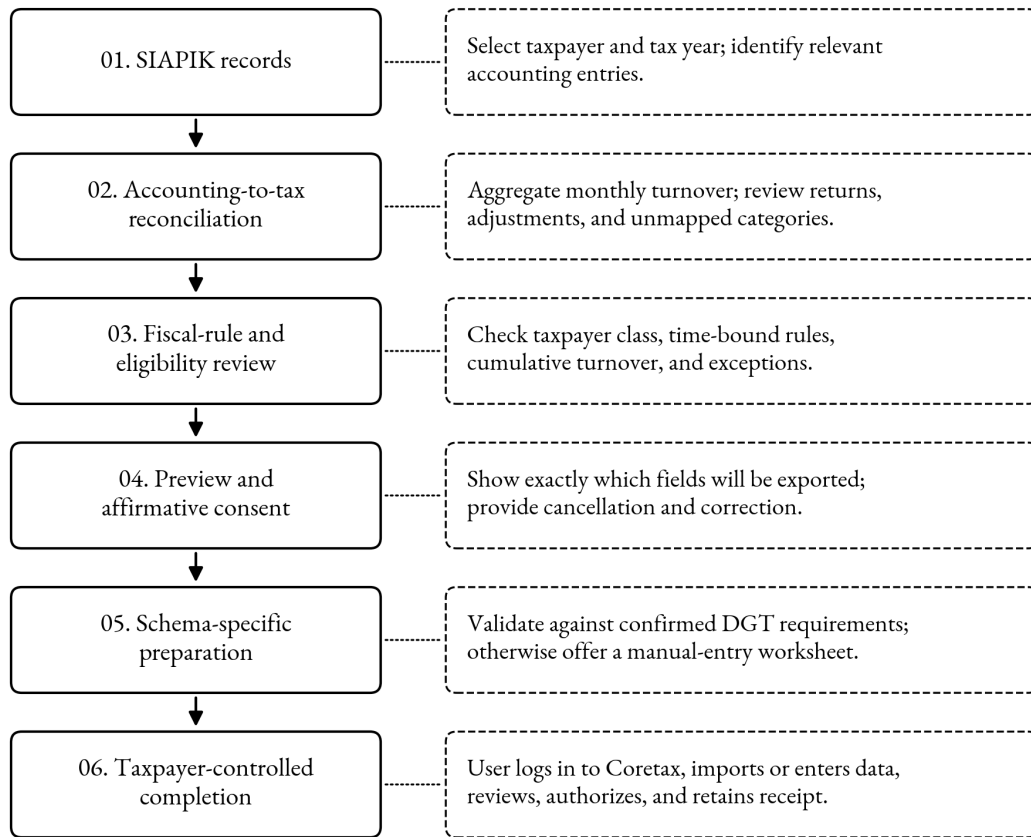


Figure 1. Conceptual workflow for consent-based preparation

Source: Authors' conceptual design. Numbered stages indicate a proposed sequence, not implemented software.

4.3. Required mapping and validation controls

An XML generator requires three separate layers. The extraction layer reads the permitted SIAPIK records and reconciles them with the tax-year period. The fiscal layer applies an explicitly selected, effective-date-specific rule set and builds a transparent monthly or annual schedule as required. The serialization layer maps verified fields to the officially published schema and checks data types, required fields, element hierarchy, encoding, and version. A valid XML document in a generic parser is not equivalent to an XML document accepted by Coretax. If the required schema is unavailable or the applicable filing route does not permit this file type, the module must not label the file upload-ready.

Table 4. Illustrative logical mapping; not an official Coretax XML schema

Logical data item	Source / operation	Control before any official export
Taxpayer identifier and type	User-confirmed identity and status.	Validate required identifiers and eligibility; never infer status from turnover alone.
Tax year and period	User-selected period plus record dates.	Use the rule set applicable to that tax year and transaction period.
Monthly eligible turnover	Reconciled SIAPIK sales less supported adjustments.	Trace totals to source entries; resolve exceptions before export.

Logical data item	Source / operation	Control before any official export
Annual cumulative turnover	Sum of monthly tax-eligible turnover.	Check annual cumulative threshold for qualifying individual taxpayers.
Illustrative final income tax	Eligible tax base multiplied by the legally applicable rate.	Display tax-year assumptions and distinguish calculation from final liability.
Return-specific XML elements	Mapping to a verified DGT schema, if applicable.	Check required official fields and perform prototype import tests.

Source: Authors' proposed mapping specification. Element names and import routes must be verified against DGT documentation before development.

4.4. Hypothetical taxpayer cases and corrected tax calculations

For an eligible Indonesian individual taxpayer under the amended framework, the first IDR 500 million of cumulative annual eligible business turnover is not subject to the 0.5% final income tax, provided statutory requirements are met (Republic of Indonesia, 2022, 2026). Consequently, Case A with annual turnover of IDR 182.5 million has an illustrative final tax of zero for an eligible individual taxpayer. The calculations below are conceptual examples, not determinations of a specific taxpayer's liability; actual treatment depends on the tax year, turnover aggregation, eligibility, and other applicable rules.

Table 5. Hypothetical illustrations for qualifying individual taxpayers

Case	Assumed annual eligible turnover	Illustrative taxable portion	0.5% illustrative tax
A: below threshold	IDR 182,500,000	IDR 0	IDR 0
B: above threshold	IDR 650,000,000	IDR 150,000,000	IDR 750,000

Source: Authors' hypothetical calculations using the qualifying-individual rule; not based on actual taxpayers.

Case C concerns a privacy-sensitive business owner who reviews the monthly summary but does not consent to generate an export file. Under the proposed design, choosing 'Cancel' would leave the records unchanged and prevent file generation or data transmission. This scenario checks consistency with user-control requirements. It does not demonstrate that the design reduces surveillance concerns in a real user population.

5. Discussions and Conclusions

5.1. Interpretation in relation to accounting and behavioral research

The proposed feature reframes the accounting-to-tax interface as a controlled transformation of source records rather than an automatic transfer between institutions. The reconciliation stage is an accounting-control mechanism: it makes the origin and transformation of turnover figures inspectable, highlights exceptions, and distinguishes business records from fiscal classifications. This is the design's main contribution to AIS practice. Its contribution to strategic behavioral accounting is the explicit role assigned to a taxpayer's understanding and authorization of that transformation.

Within TAM, a preview of reconciled figures could support perceived usefulness because the user can see what work is being automated; guided validation could support perceived ease of

use because the user need not interpret raw XML or manually resolve unexplained technical errors (Davis, 1989). The opt-in boundary could also address trust-related concerns described in the taxpayer-compliance literature (Kirchler et al., 2008). These are propositions for future evaluation. The present study neither measures trust nor establishes that consenting to export causes more timely or more accurate filing. This separation of mechanism from observed effect is important for a conceptual article.

The public availability of Coretax documentation and XML conversion materials suggests a possible implementation route, but it does not support the stronger claim that a single generic XML file can replace the taxpayer's entire annual-return process (DGT, 2026a, 2026b). Actual deployment would require a confirmed schema for the relevant return schedule, an implementation agreement where necessary, tests against official validation routines, clear responsibility for application maintenance, and safe handling of locally prepared data. These tasks make legal, organizational, and semantic interoperability as important as file formatting (European Commission, 2017).

5.2. Bounded novelty and practical implications

The proposed contribution lies in combining an AIS reconciliation view, a tax-year-aware calculation check, a conditional official-schema mapping, and an explicit consent step in one preparation workflow. Related research addresses digital tax acceptance, tax knowledge, compliance, tax-integration potential, and Coretax user experience from different perspectives (Almi & Irawan, 2022; Kadir et al., 2025; Kinanti et al., 2025; Prayogi et al., 2025; Rante et al., 2025; Shelvi et al., 2025; Zebua & Putra, 2025). The present manuscript adds a documented design synthesis but does not claim superiority over existing commercial products, universal novelty, or a working software prototype.

For Bank Indonesia or a future SIAPIK developer, the initial implementation priority would be a transparent and editable turnover reconciliation screen with user-facing eligibility warnings. For DGT, the key dependency is unambiguous, versioned documentation of permitted import fields and filing paths. For educators and MSME advisers, the workflow can function as a training aid to distinguish bookkeeping totals, the illustrative tax calculation, and the final responsibility to review and submit a return. A later feasibility study should compare a guided preparation workflow with manual transcription, including error rates, completion times, accessibility, and users' comprehension of consent.

5.3. Conclusion

This study identifies an accounting-to-tax transformation problem at the intersection of digital bookkeeping and digital reporting. It develops a consent-based conceptual SIAPIK–Coretax preparation workflow that combines fiscal reconciliation, version-aware eligibility checks, transparent data preview, user permission, and schema-specific validation. The analysis advances an AIS design agenda while proposing behavioral mechanisms related to usefulness, ease of use, privacy perception, and trust. Because no software or field evaluation has been completed, improvements in efficiency, adoption, and voluntary tax compliance remain potential outcomes to be tested, not findings of this study.

6. Limitations of Research

The analysis is limited to publicly available documents and conceptual illustrations. It did not obtain SIAPIK's internal data model or modify its source code, and it did not test a complete import against an authenticated Coretax environment. Official XML templates may differ by return, schedule, tax year, and version. The proposed workflow consequently cannot establish technical feasibility without developer access, documented import requirements, cybersecurity review, and actual validation tests. Likewise, the hypothetical examples do not measure taxpayer errors, filing time, privacy perceptions, trust, intention to use, or compliance outcomes.

A next-stage study should (i) confirm permitted data fields and relevant DGT schemas with the responsible institutions; (ii) build a limited prototype with clearly versioned regulatory rules and secure temporary-file handling; (iii) conduct task-based usability sessions with diverse MSME owners and advisers; and (iv) evaluate perceived usefulness, ease of use, trust, perceived privacy risk, data accuracy, completion time, and actual filing steps. Researchers should report unsuccessful imports and user misunderstandings alongside successful cases. Any institutional deployment would also require a data-protection assessment and appropriate authorization arrangements.

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