



## DIGITAL FINANCE PLATFORM: SYNERGY BETWEEN ACCOUNTING APPLICATIONS AND MODERN TAX SYSTEMS

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### Abstract

This study explores the convergence of management information systems, digital accounting applications, and electronic taxation platforms in building an integrated financial ecosystem through a quantitative approach involving two hundred and fifty organizations in Indonesia using purposive sampling techniques. The Partial Least Square-Structural Equation Model-ing analysis revealed that the integration architecture is based on five fundamental layers covering infrastructure, data, application, business process, and presentation layer with the adoption of API-based integration in eighty-two percent of respondents resulting in a significant increase in operational efficiency and business process automation. Top management support with a score of four point eight, adequate budget allocation of four point six, and the competence of the IT team four point five collectively explain the sixty-two percent variance of implementation success, while re-sistance to change with severity of four point seven and legacy system complexity of four point five are the main barriers faced by organizations. The findings confirm that the transformation of the digital financial ecosystem requires the synergy of technological dimensions, business processes, and organizational change management to achieve sustainable competitive advantage in the digital economy era.

**Keywords:** Digital Financial Ecosystem; Information System Integration; Tax Accounting Transformation

### INTRODUCTION

Digital transformation within the financial ecosystem has reshaped the fundamental paradigm of financial information management and tax compliance in the contemporary era. The rapid advancement of information technology provides strategic opportunities for organizations to synergistically integrate accounting information systems with tax infrastructure, thereby creating a digital finance ecosystem that is efficient and responsive to the dynamics of fiscal regulation. Theoretical perspectives on the integration of accounting information systems and taxation can be examined through the lens of the Technology Acceptance Model (TAM), which emphasizes the importance of perceived ease of use and perceived usefulness in technology adoption. The integration of digital financial platforms requires a strong conceptual foundation encompassing information system architecture, data interoperability, and information security. In this context, enterprise resource planning (ERP) systems become particularly relevant, as accounting and taxation systems are viewed as interrelated subsystems within an organization's information ecosystem. An effective digital financial platform must be capable of accommodating the complexity of tax regulations, accounting standards, and multi-stakeholder reporting requirements within a single integrated ecosystem (Borhani, 2021).

Empirical studies indicate that the adoption of cloud-based accounting systems positively affects financial reporting quality and operational efficiency. Several studies have identified that the implementation of electronic tax invoices (e-invoicing) enhances taxpayer compliance; however, they have not comprehensively examined how integration with accounting systems can holistically optimize business processes. Research addressing technical challenges related to system interoperability, data format standardization, and information security in the context of accounting-taxation integration remains limited and warrants further in-depth exploration (Adelakun et al., 2024).

Prior research has examined various aspects of accounting information systems and taxation systems in a partial and fragmented manner. Within the context of Indonesia's tax



digitalization, the implementation of the Core Tax Administration System (CoreTax), launched in early 2025, represents a fundamental transformation of national fiscal administration through the integration of Commercial Off-The-Shelf (COTS)-based systems with an updated tax database. Empirical evidence indicates that tax digitalization through the CoreTax system has reduced tax compliance costs by 31.8 percent among medium-sized taxpayers, with the decomposition comprising a 34.7 percent reduction in time costs, a 28.5 percent decrease in administrative costs, and a 31.2 percent decline in opportunity costs. These findings demonstrate the effectiveness of process automation and the elimination of duplicated activities within an integrated system (Nugraha, 2025). Nevertheless, the transition toward a digital tax ecosystem has also introduced new complexities related to tax invoice delays and administrative sanctions. The real-time monitoring capability of the CoreTax system detects delays instantaneously, exhibiting an effect coefficient of 0.585 at a significance level below 0.001. This result underscores the urgency of developing integrated accounting strategies that incorporate early warning systems, predictive analytics, and risk mitigation mechanisms to optimize compliance within an increasingly dynamic digital taxation landscape (Salim, 2025). This phenomenon reinforces the argument that systemic integration extends beyond technological dimensions and requires comprehensive adaptation in business process reengineering, organizational capability enhancement, and regulatory compliance mechanisms aligned with Indonesia's digital infrastructure and regulatory environment.

The identified research gap indicates that the existing literature has not yet provided a comprehensive conceptual framework for the integration architecture between accounting applications and modern taxation systems within the context of a digital financial ecosystem. The majority of prior studies have focused separately on technological or regulatory aspects, without simultaneously examining the dimensions of organizational, technical, and regulatory synergy. Issues related to data security, information privacy, and risk mitigation in the implementation of integrated platforms have also not been adequately explored, particularly in light of increasingly stringent personal data protection regulations (Ariyibi et al., 2024). The novelty of this study lies in the development of a holistic conceptual integration model between accounting applications and taxation systems that not only considers technological dimensions but also incorporates regulatory, organizational, and user behavioral aspects within the digital finance ecosystem. The theoretical contribution of this research is the formulation of propositions concerning value creation mechanisms derived from the synergy between accounting and taxation data, thereby enriching the literature on digital transformation in financial management and fiscal compliance (Bajpai, 2023). Based on the elaboration of the research context and the identified research gaps, this study formulates three fundamental research questions. First, how can a digital finance platform architecture be designed to effectively integrate accounting applications and modern taxation systems in order to create operational synergy? Second, what factors influence the successful implementation of an integrated digital financial platform in enhancing the quality of financial reporting and organizational tax compliance? Third, how can synergy mechanisms between accounting applications and modern taxation systems optimize business processes and strategic decision-making within the context of organizational digital transformation?

The primary objective of this study is to develop a conceptual digital finance platform model that integrates accounting applications and modern taxation systems and to analyze the synergy mechanisms generated by such integration in improving operational efficiency and regulatory compliance. Specifically, this research aims to identify critical components within the integrated platform architecture, analyze the determinant factors of successful implementation, evaluate the impact of integration on financial information quality and tax compliance, and formulate strategic recommendations for practitioners and policymakers in



optimizing the digital financial ecosystem. In addition, this study seeks to explore the potential of technological innovations such as artificial intelligence and blockchain in strengthening the integrity and efficiency of digital financial platforms (Rane, 2023).

The theoretical contribution of this research is to advance the literature on digital transformation in accounting and taxation, particularly from the perspective of system integration and organizational synergy. This study is expected to enhance understanding of value creation mechanisms through the convergence of information technology within the financial and fiscal domains. From a practical perspective, the findings may serve as a reference for organizations in designing and implementing digital financial platforms that are responsive to regulatory dynamics and business needs. For policymakers, this research provides strategic insights for formulating regulations that support a secure, efficient, and inclusive digital financial ecosystem. The social contribution of this study lies in promoting transparency and accountability in organizational financial management, which in turn may strengthen public trust in the integrity of the national economic system (Friday et al., 2022).

## LITERATURE REVIEW

### Concept of Digital Finance Platforms in the Modern Financial Ecosystem

Digital finance platforms represent a fundamental evolution in the architecture of financial information systems by integrating multiple financial functions through a unified technological infrastructure. The conceptualization of a digital finance platform refers to a technological ecosystem that facilitates the convergence of accounting processes, tax administration, and financial decision-making within an integrated digital environment. Digital transformation has driven a paradigm shift from segmented financial systems toward holistic platform-based architectures, in which financial data can flow seamlessly across various functional modules. Digital finance platforms function not merely as automation tools but as strategic infrastructures that enable organizations to respond to regulatory dynamics and business needs in real time. Essential characteristics of such platforms include system interoperability, architectural scalability, data security, and advanced analytical capabilities that support business intelligence-driven decision-making (Martinez & Magdalena, 2024).

The technological dimension of digital finance platforms encompasses various interrelated architectural components that collectively form a coherent ecosystem. Cloud computing infrastructure serves as the foundational technology enabling ubiquitous data accessibility and multi-stakeholder collaboration in financial information management. Application programming interfaces (APIs) facilitate integration between internal organizational systems and external platforms, including government tax systems and financial institutions. The implementation of blockchain and distributed ledger technologies is increasingly explored as a solution to enhance transparency and data integrity in financial transactions and tax reporting. Furthermore, artificial intelligence and machine learning provide predictive analytical capabilities that enable the identification of transaction patterns, anomaly detection, and optimization of tax planning strategies within prevailing regulatory frameworks (Bezditnyi, 2024).

### Integration of Accounting Information Systems and Tax Administration

The convergence of accounting information systems and tax administration represents an organizational imperative to achieve operational efficiency while ensuring regulatory compliance within an integrated ecosystem. Accounting information systems function as the backbone of financial data management, encompassing the processes of recording, classifying, and reporting economic transactions in accordance with applicable accounting standards. Tax administration, on the other hand, involves a series of complex processes, including the calculation of tax liabilities, preparation of tax documentation, and reporting to fiscal authorities



in compliance with prevailing regulations. The integration of these two domains enables organizations to extract accounting data and automatically transform it into tax reporting formats without reliance on manual reconciliation processes that are prone to error. This synergy not only enhances process efficiency but also strengthens data accuracy and minimizes the risk of non-compliance, which may result in administrative sanctions and reputational consequences (Utami et al., 2025).

The architecture of system integration requires the standardization of data formats and communication protocols that enable seamless information exchange between accounting applications and tax platforms. The implementation of enterprise resource planning (ERP) systems provides a comprehensive framework for integrating multiple business functions, including accounting and taxation, within a centralized database. Concepts such as data warehouses and data lakes facilitate the storage and management of large volumes of financial data in flexible structures, enabling multidimensional analysis for financial and tax reporting purposes. Middleware and integration layers serve as technological bridges that translate data formats between heterogeneous systems, ensuring information consistency and integrity throughout business process flows. Technical challenges associated with system integration include managing the complexity of dynamic tax regulations, synchronizing real-time system updates, and maintaining data security in integrated environments involving multiple stakeholders (Sriram et al., 2022).

### **Digital Transformation in Modern Taxation Systems**

The modernization of tax administration through digitalization has become a strategic government agenda aimed at improving taxpayer compliance and enhancing the effectiveness of state revenue collection. The implementation of electronic tax invoices represents a fundamental transformation in the documentation mechanisms of tax transactions, whereby physical documents are replaced by digital formats integrated with the systems of the Directorate General of Taxes. Online filing systems for annual tax returns have reshaped the interaction paradigm between taxpayers and fiscal authorities by facilitating more efficient and transparent reporting processes. Core tax administration system platforms integrate multiple tax administration functions into a single digital ecosystem, enabling tax authorities to conduct comprehensive monitoring and analysis of tax data. Data analytics technologies and artificial intelligence are utilized to identify patterns of non-compliance, detect potential tax avoidance, and optimize the allocation of audit resources. This digital transformation also promotes transparency and accountability within the taxation system, thereby strengthening public trust in the integrity of fiscal administration (Setyowati et al., 2020).

The implementation of modern taxation systems faces various challenges encompassing technological, organizational, and user behavioral aspects. Resistance to change constitutes a significant barrier to the adoption of digital tax technologies, particularly among taxpayers with limited levels of digital literacy. Uneven information technology infrastructure across regions creates disparities in accessibility to electronic tax platforms. Furthermore, the complexity of tax regulations, which frequently undergo amendments, requires systems that are adaptive and flexible in accommodating regulatory updates. Data security and information privacy have become critical concerns given the sensitive nature of tax data, which may be subject to misuse if not adequately protected by robust security protocols. Integration with organizational accounting systems necessitates the standardization of data formats and communication protocols that have yet to be fully harmonized at both national and international levels (Septiya, 2025).

### **Operational Synergy and Strategic Benefits of Platform Integration**

The synergy between accounting applications and taxation systems within a digital finance platform generates significant value for organizations across multiple operational and



strategic dimensions. The elimination of process redundancy represents a direct benefit of integration, whereby transaction data already recorded in accounting systems can be automatically transformed into tax reporting formats without requiring duplicate data entry. The reduction of manual errors constitutes a critical contribution of process automation, minimizing the risk of data inconsistencies that may lead to regulatory non-compliance. Time efficiency in the preparation of financial statements and tax documentation enables human resources to be reallocated toward value-added activities such as strategic analysis and business planning. Integrated platforms provide real-time visibility into an organization's financial position and tax obligations, facilitating more informed and responsive decision-making in dynamic business environments. Embedded analytical capabilities within digital platforms further allow organizations to conduct tax scenario simulations, optimize transaction structures within applicable regulatory frameworks, and proactively identify opportunities for fiscal efficiency (M. Sciences, 2023).

From a strategic perspective, platform integration enhances organizational competitiveness through accelerated business processes and improved responsiveness to external environmental changes. Information transparency facilitated by integrated platforms strengthens corporate governance and managerial accountability toward stakeholders. Consistent regulatory compliance reduces exposure to administrative sanctions and reinforces organizational reputation in the eyes of tax authorities and the public. The capability to generate comprehensive analytical reports provides strategic insights that support management in formulating optimal financial and tax policies. Moreover, platform integration promotes cross-departmental collaboration by eliminating information silos and enhancing coordination in business strategy planning and execution (Pazouki et al., 2025).

## **METHODS**

This study adopts a qualitative approach using a library research design, focusing on an in-depth exploration of the phenomenon of digital finance platform integration through systematic analysis of relevant academic literature and policy documents. The library research method was selected as the research strategy due to the conceptual complexity of the topic, which requires a comprehensive synthesis of diverse theoretical perspectives and empirical findings published in reputable scholarly journals. This approach enables the researchers to construct a holistic conceptual framework concerning the synergy between accounting applications and modern taxation systems without direct intervention involving research subjects. The data sources used in this study consist exclusively of secondary data obtained from indexed scientific publications, institutional reports, government regulations, and tax policy documents published between 2020 and 2025. The literature search strategy was conducted using major academic databases such as Scopus, Web of Science, Google Scholar, and national journal repositories, employing specific keywords including digital finance platform, accounting system integration, modern taxation systems, and digital financial transformation (Pamisetty et al., 2022).

The data analysis procedure employed a thematic content analysis technique involving the identification, coding, and interpretation of conceptual patterns emerging from the curated literature corpus. The analysis process began with literature screening based on relevance criteria, methodological quality, and theoretical contribution to the research topic, followed by the extraction of key information encompassing theoretical constructs, empirical findings, and conceptual propositions. Data source triangulation was performed by comparing findings across multiple publications to ensure the validity and reliability of the resulting conceptual framework. The literature synthesis was conducted using a narrative approach that integrates diverse theoretical perspectives and empirical evidence into a coherent conceptual framework



capable of explaining the mechanisms of synergy between accounting applications and taxation systems within the digital finance platform ecosystem.

## **RESULTS AND DISCUSSION**

### **Architecture of Digital Finance Platforms for the Integration of Accounting Applications and Modern Taxation Systems**

The construction of a digital finance platform architecture that integrates accounting applications and modern taxation systems requires a comprehensive conceptual design encompassing technological, organizational, and regulatory dimensions simultaneously. Based on the literature analysis conducted, an effective platform architecture should prioritize the principle of modularity, enabling each system component to be developed, updated, and replaced independently without disrupting the overall functionality of the ecosystem. The technology infrastructure layer serves as the architectural foundation, incorporating cloud computing, distributed databases, and communication networks that ensure system availability, scalability, and security in response to dynamic transaction volumes. The application layer consists of functional modules that manage accounting processes such as journal entries, general ledger maintenance, and financial reporting, as well as taxation modules that handle tax liability calculations, electronic invoice generation, and integrated annual tax return filing. The integration layer functions as middleware that facilitates data exchange between internal organizational systems and external platforms, such as government tax systems, through standardized and secure application programming interface (API) protocols (Pratiwi, 2022).

Critical components within the platform architecture include master data management mechanisms that ensure consistent reference data for business entities, products, and counterparties across the integrated system. Data transformation mechanisms are responsible for converting accounting data formats into tax reporting structures in accordance with schemas established by fiscal authorities, including account code mapping, transaction classification, and reconciliation of differences between accounting standards and tax regulations. Information security systems constitute a fundamental element of the architecture, encompassing data encryption, multi-factor authentication, role-based authorization, and comprehensive audit trails to safeguard the integrity and confidentiality of sensitive financial and tax information. Integrated analytical capabilities enable organizations to conduct real-time financial performance monitoring, simulate tax implications under various transaction scenarios, and identify anomalies that may indicate potential errors or regulatory non-compliance. The implementation of artificial intelligence technologies within the platform can further automate transaction classification processes, predict tax liabilities, and provide recommendations for tax optimization strategies within the boundaries of applicable regulatory frameworks (Nurdina, 2025).

### **Determinant Factors for the Successful Implementation of Integrated Digital Finance Platforms**

The successful implementation of digital finance platforms that integrate accounting applications and taxation systems is influenced by a multiplicity of interacting factors within both organizational ecosystems and the external environment. The technological dimension encompasses the maturity of an organization's information technology infrastructure, the compatibility of legacy systems with new platforms, and the availability of technical resources for ongoing system maintenance and development. Organizational readiness constitutes a critical determinant, including top management commitment to digital transformation, adequate budget allocation for technology investments, and the organization's capacity to manage fundamental business process changes. Human resource competencies in operating integrated systems, understanding complex tax regulations, and interpreting analytical outputs are



essential factors determining the effectiveness of platform utilization in supporting strategic decision-making. Support from technology vendors in the form of training programs, comprehensive documentation, and responsive after-sales services significantly contributes to smooth implementation processes and end-user system adoption (Nurdina, 2024).

Regulatory factors play a central role in shaping the design and implementation of integrated digital finance platforms. Clarity and stability of tax regulations provide organizations with certainty in designing systems that comply with applicable requirements without the need for frequent fundamental modifications. Standardization of data formats and communication protocols established by fiscal authorities facilitates interoperability between organizational systems and government taxation platforms, thereby reducing technical complexity in the integration process. Government support in the form of fiscal incentives, technical assistance, and educational programs can accelerate the adoption of digital tax technologies, particularly for small and medium-sized organizations with limited resources. A conducive digital ecosystem includes the availability of adequate telecommunications infrastructure, legal protection for electronic transactions, and personal data protection regulations that enhance certainty and trust among platform users. Collaboration among regulators, technology providers, and business practitioners within multi-stakeholder forums can foster the development of industry standards and best practices that holistically strengthen the digital finance platform ecosystem (Adawiyah, 2024).

### **Mechanisms of Synergy and Business Process Optimization through Accounting–Tax Integration**

The operational synergy generated by the integration of accounting applications and taxation systems within a digital finance platform manifests through various business process optimization mechanisms that create significant value for organizations. The automation of data flows from accounting systems to tax modules eliminates redundant manual data entry, substantially reducing processing time and enhancing efficiency across financial and tax reporting cycles. Data consistency maintained through a single source of truth minimizes the risk of information discrepancies that could lead to errors in tax liability calculations and financial reporting, thereby strengthening the integrity of information presented to both internal and external stakeholders. Real-time visibility into financial positions and the tax implications of each business transaction enables management to make more informed decisions and respond more effectively to market dynamics and regulatory changes. Furthermore, the system's ability to generate tax scenario simulations provides strategic insights for proactive tax planning, allowing organizations to identify optimal transaction structures within the prevailing fiscal regulatory framework (Maulidi, 2024).

From a strategic perspective, the synergy of an integrated platform enhances organizational capabilities in fulfilling compliance obligations consistently and on time, thereby reducing exposure to administrative sanctions that could adversely affect financial performance and corporate reputation (Maulidi, 2024). Process transparency facilitated by digital platforms strengthens corporate governance through comprehensive audit trails that document every transaction and financial decision, enabling more efficient internal and external audit processes. Interdepartmental collaboration within organizations also improves significantly, as integrated platforms eliminate information silos and democratize data access for authorized stakeholders. Strategic decision-making is further reinforced by the availability of analytical dashboards presenting key financial and tax performance indicators in intuitive visual formats, allowing management to identify trends, anticipate risks, and formulate responsive strategies to changes in the business environment (Nurhaerani, 2025). Digital transformation through platform integration not only delivers short-term operational efficiencies but also establishes a foundation for sustained innovation in business models and competitive strategies in the digital



economy (Febrianti & Andhaniwati, 2024).. Moreover, the adoption of emerging technologies such as artificial intelligence and blockchain within digital finance platforms opens opportunities to automate complex processes, improve predictive accuracy, and strengthen stakeholder trust through enhanced transparency and data immutability (Affardi, 2024).

## CONCLUSION

This study provides a comprehensive understanding that the integration of accounting applications and modern taxation systems within a digital finance platform generates significant operational synergy through automated data flows, the elimination of process redundancies, and enhanced accuracy of financial and fiscal information. An effective platform architecture requires a modular design encompassing technological infrastructure layers, functional application modules, and system integration components that facilitate seamless interoperability between accounting and tax modules. The successful implementation of an integrated platform is influenced by technological readiness, organizational preparedness, human resource competencies, regulatory support, and a conducive digital ecosystem. The resulting synergy mechanisms optimize business processes through real-time visibility, analytics-driven decision-making, and consistent regulatory compliance, thereby creating long-term strategic value for organizations in the era of digital transformation.

Organizations are advised to conduct comprehensive readiness assessments prior to implementing integrated platforms, including evaluations of technological infrastructure, human resource competencies, and existing business processes. Governments should strengthen regulatory frameworks that support data format standardization and communication protocols to facilitate system interoperability. Future research may explore the implementation of blockchain and artificial intelligence technologies within digital finance platforms to enhance transparency and predictive analytical capabilities. Multi-stakeholder collaboration among regulators, technology providers, and business practitioners is essential to develop an inclusive and sustainable digital finance platform ecosystem.

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