


# Financial Literacy and Financial Technology on Tax Compliance

Umi Sulistiyanti<sup>1</sup>, Fildzah Tsaltsa Zhafira<sup>2</sup>, Nur Isna Inayati<sup>3</sup>,  
Wikan Isthika<sup>4</sup>

<sup>1-2</sup>Universitas Islam Indonesia, Jl. Kaliurang km. 14,5 Sleman, Yogyakarta 55584, Indonesia

<sup>3</sup>Universitas Muhammadiyah Purwokerto, Jl. KH. Ahmad Dahlan, Dusun III, Dukuhwaluh, Kec. Kembaran, Kabupaten Banyumas, Jawa Tengah 53182, Indonesia

<sup>4</sup>Universitas Dian Nuswantoro, Jl. Imam Bonjol No.207, Pendrikan Kidul, Kec. Semarang Tengah, Kota Semarang, Jawa Tengah 50131, Indonesia

ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b> Tax Compliance, Financial Literacy, Financial Technology, Digitalisation of Taxation.</p> <p><b>Kata Kunci:</b> Kepatuhan Pajak, Literasi Keuangan, Financial Technology, Digitalisasi Perpajakan.</p>	<p>This study aims to analyze the effect of financial literacy and the use of financial technology on tax compliance moderated by tax digitalization in MSMEs in Yogyakarta. This research uses a quantitative approach. The study was conducted by distributing questionnaires to 120 MSMEs in Yogyakarta. The analysis techniques used in this research are the Multiple Linear Regression Analysis Test and the Moderated Regression Analysis (MRA) Test. The analysis results show that financial literacy and the use of financial technology have a significant positive effect on tax compliance. Meanwhile, tax digitalization is not able to moderate the influence of financial literacy and the use of financial technology on tax compliance.</p>
<p><b>Corresponding author:</b> Umi Sulistiyanti Email: umi_sulistiyanti@uii.ac.id</p>	<p><b>SARI PATI</b></p> <p>Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan pemanfaatan financial technology terhadap kepatuhan perpajakan yang dimoderasi dengan digitalisasi perpajakan pada UMKM di Yogyakarta. Penelitian ini menggunakan pendekatan kuantitatif. Penelitian dilakukan dengan menyebarkan kuesioner kepada 120 pelaku UMKM di Yogyakarta. Teknik analisis yang digunakan dalam penelitian ini adalah Uji Analisis Regresi Linear Berganda dan Uji Moderated Regression Analysis (MRA). Hasil analisis menunjukkan bahwa literasi keuangan dan pemanfaatan financial technology berpengaruh positif signifikan terhadap kepatuhan pajak. Sedangkan digitalisasi perpajakan tidak mampu memoderasi antara pengaruh literasi keuangan dan pemanfaatan financial technology terhadap kepatuhan pajak.</p>
<p>Copyright © 2025 by Authors, Published by SAKI. This is an open access article under the CC BY-SA License</p> 	

## INTRODUCTION

Taxes are the main source of state revenue (Putra, 2020). However, the lack of tax compliance is still an unresolved issue in Indonesia. This can be seen from the inadequate tax performance, such as the low tax-to-income ratio (tax ratio), the large tax gap, and the lack of achievement of tax revenue targets (Zulma, 2020). One of the tax revenue targets that has not been achieved is tax revenue from the Small, Micro, and Medium Enterprises (MSMEs) sector. MSMEs are still unable to provide tax revenue proportional to their role in the economy (Maghriby & Ramdani, 2020).

Based on data from the Badan Pusat Statistika (BPS) in 2021, the number of registered MSME players in Indonesia reached 65 million units or 99 percent of the total number of MSMEs (pajak.go.id). The role of MSMEs in Gross Domestic Product (GDP) reaches more than 60% or around IDR 8,573 trillion per year. Yogyakarta Province is one of the regions with a fairly rapid growth rate of MSMEs. According to data from the Dinas Koperasi dan Usaha Kecil dan Menengah (DINKOP UKM) Yogyakarta in 2023, the number of registered MSMEs reached more than 347 thousand. This number dominates more than 90 percent of economic growth in Yogyakarta, but the rapid growth of MSMEs in Yogyakarta is not proportional to the contribution of taxpayers in tax payments. Of the 347 thousand MSMEs, only around 15 thousand have a Taxpayer Identification Number (NPWP). This shows a fairly high level of non-compliance among MSME players.

Several factors influence the level of tax compliance of MSMEs, including the financial literacy factor that MSMEs have in understanding taxation issues (Bornman & Ramutumbu, 2019). Understanding and knowledge of financial literacy is very important for MSME actors. This is because financial literacy will have an impact on financial management that will affect the performance and sustainability of MSMEs, as well as their understanding of taxation. Thus, the calculation of taxes payable will become easier it will increase

MSME tax compliance. However, some MSME players still think that having financial management is complicated and unnecessary (Raharjo et al., 2022).

The utilization of financial technology comes as a technology that leads to financial innovation with a modern concept. Financial technology commonly referred to as FinTech is a technology that can accelerate access to financial services and facilitate transactions, including helping businesses in filing tax payments. The legal basis for the application of financial technology to the payment system in Indonesia is regulated in Bank Indonesia Regulation No. 19/12/PBI/2017 on the Implementation of Financial Technology, which came into effect on 30 November 2017. The existence of financial technology also provides benefits and opportunities for MSMEs in the tax payment process, namely it can be easier to calculate the tax they have to pay, reduce physical constraints by not having to visit the tax office, and reduce errors in the tax payment process.

Digitalization of taxation which is a digital tax service program that can facilitate taxpayers in calculating and reporting their taxes is expected to increase taxpayer compliance (Tambun & Ananda, 2022). Digitalization of taxation includes online or internet-based tax services that are easy to use by taxpayers such as tax reporting and payment (Tambun et al., 2020). The Directorate General of Taxes has updated the taxation system in Indonesia by moving from a manual process to an e-system-based or online digital system, known as digitalization, such as e-registration, e-billing, and e-filing which are examples of electronic services used by taxpayers (Sulistiyorini et al., 2020).

Previous research has examined the relationship between financial literacy and tax compliance. The results showed that financial literacy has no significant effect on tax compliance (Risti & Putra, 2022). Research on the effect of financial technology utilization on tax compliance shows that it has a positive and significant effect on tax compliance (Risti & Putra, 2022), However,

different results show that there is no influence of financial technology on tax compliance (Atifa, 2023). Digitalization of taxation is used as a moderating variable to strengthen the influence of several factors on tax compliance. In the study (Risti & Putra, 2022) Tax digitalization is not able to moderate the effect of financial literacy on tax compliance, while tax digitalization can moderate it by strengthening the effect of the use of financial technology on tax compliance. However, there are different results, namely the digitalization of taxation is not able to moderate the use of financial technology on tax compliance (Atifa, 2023).

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Attribution theory is the factors that influence human behavior, both internal and external (Yunia et al., 2021). Internal attribution refers to behavior that Yogyakarta believes is under the individual's control, such as personality traits, compliance, and ability. External attribution is behavior that is influenced from outside, meaning that individuals will be forced to behave due to circumstances or the environment, such as social influence from others. Attribution theory is relevant to use in this study because it can explain how factors can influence tax compliance. Taxpayers' assessment of the importance of fulfilling tax obligations can be influenced by internal and external attributions.

Financial literacy is knowledge that is needed in everyday life, with a high level of literacy allowing individuals to find solutions to overcome financial problems that may arise in financial management (Nichita et al., 2019). The higher one's financial literacy, the better one's ability to manage financial aspects in daily activities, especially in business.

In terms of taxation, a high level of financial literacy can result in more accurate financial calculations, which can increase the level of tax compliance in fulfilling its tax obligations. (Resmi et al., 2019). This statement is in line with

research conducted by (Pirri et al., 2023) which states that a person's high level of financial literacy can affect an individual's ability to consider and understand tax regulations better, which in turn encourages individuals to comply with their tax obligations properly. Therefore, the first hypothesis of this study is formulated as follows:

### **H1: Financial literacy has a positive effect on MSME tax compliance**

One form of information technology development in the financial sector is often called financial technology or fintech (Mu et al., 2022). The use of financial technology includes the utilization of technology in the financial system to create products, services, and technology, which can affect the stability of the financial system, efficiency, smoothness, security, and reliability of the payment system (Risti & Putra, 2022). The existence of financial technology as a system that allows faster access to finance and easier financial transactions and can provide support to business people in fulfilling their tax obligations. Taxpayers use financial technology as a means to assist tax activities and tend to be more compliant in paying taxes. In addition, the existence of adequate financial technology is considered to increase tax compliance due to access to information and ease of financial-related payments through this technology.

Based on research (Aliyudin, 2020) and (Risti & Putra, 2022) utilizing financial technology has a positive effect on tax compliance. This statement is in line with research conducted by (Pirri et al., 2023) which states that adequate utilization of financial technology can increase tax compliance because this technology provides access to the necessary information and facilitates the payment process. Therefore, the second hypothesis in this study is formulated as follows:

### **H2: Utilization of financial technology has a positive effect on MSME tax compliance**

Digitalization of taxation on tax compliance can achieve tax revenue targets for the state, the government, and the Directorate General of Taxes (DGT) making breakthroughs and innovations in

the current digital era. One of them is by providing online-based services that are easier and more efficient for taxpayers. (Tambun & Ananda, 2022).

The relationship between financial literacy and tax digitalization in MSME tax compliance is that financial literacy can strengthen MSMEs' understanding and ability to utilize digital taxation services. Financial literacy can help MSMEs to better understand various financial aspects, including taxation. Meanwhile, tax digitalization can provide an easier-to-use platform to fulfill tax obligations. With high financial literacy, MSME taxpayers can be more effective in using this tax digitalization service. Based on research conducted by (Atifa et al., 2023) shows that tax digitalization is able to moderate the effect of financial literacy on tax compliance.

The relationship between financial technology and tax digitalization in MSME tax compliance lies in the ability of financial technology to assist the government in managing and processing tax revenues more accurately and efficiently, MSME tax data collected digitally can be processed quickly and easily so that it can assist the government in monitoring tax compliance. Thus, financial technology and tax digitalization support each other in improving tax compliance by providing access, reducing errors, and increasing efficiency in the tax payment and reporting process. Tax digitalization is used as a moderating variable to strengthen the influence of various factors on tax compliance. This statement is in line with research conducted by (Risti & Putra, 2022) that tax digitalization can moderate by strengthening the effect of the use of financial technology on tax compliance. Based on the description above, the

hypothesis proposed in this study is as follows:

**H3: Tax digitalization can moderate by strengthening the effect of financial literacy on MSME tax compliance**

**H4: Tax digitalization can moderate by strengthening the effect of the use of financial technology on MSME tax compliance**

**METHODS**

The population in this study are taxpayers of micro, small, and medium enterprises (MSMEs) registered at the Office of Cooperatives, Small and Medium Enterprises in the Yogyakarta area. The sampling method used in this study is purposive sampling method, namely sampling with those who meet certain criteria. The criteria for respondents in this study are small and medium enterprises in the Yogyakarta area and those with NPWP. The determination of the number of samples in this study is based on the Slovin formula, so that the number of samples used in this study is at least 100 MSME respondents.

The data source in this study uses primary data in the form of questionnaires distributed to MSMEs in the Yogyakarta area. The measurement of the questionnaire in this study used a Likert scale with four points (Strongly disagree; Disagree; Agree; and Strongly agree).

**Variable Definition and Measurement**

This study uses the dependent variable, namely tax compliance, the independent variables, namely financial literacy and the use of financial technology, and the moderating variable, namely tax digitalization (Table 1).

**Table 1. Variable Definitions and Indicators**

Variable	Definition	Indicator	Reference
Tax Compliance (Y)	MSME tax compliance is the compliance of taxpayers in carrying out their tax obligations properly and on time. Taxpayers can be said to be obedient when taxpayers are obedient and obedient in paying their taxes and	<ol style="list-style-type: none"> <li>1. Compliance to register as a taxpayer</li> <li>2. Compliance in calculating taxes correctly</li> <li>3. Compliance in paying taxes on time</li> </ol>	(Tambun & Ananda, 2022)  (N. E. Putri & Nurhasanah, 2019)

	reporting their tax obligations according to the provisions without delay.	<ol style="list-style-type: none"> <li>4. Compliance in reporting tax returns on time</li> <li>5. Compliance with not having arrears for all types of taxes</li> </ol>	
Financial Literacy (X <sub>1</sub> )	Financial literacy is an understanding of financial management to achieve future prosperity.	<ol style="list-style-type: none"> <li>1. Knowledge of financial concepts</li> <li>2. Ability to prepare and file tax returns</li> <li>3. Financial budgeting skills</li> <li>4. The concept of saving (saving, insurance, and investment)</li> </ol>	(Afiah et al., 2021)
Financial Technology (X <sub>2</sub> )	Financial technology is the use of technology in finance that creates new products, services, technologies, or business models that have the potential to affect the efficiency, smoothness, security, and reliability of the system in payments.	<ol style="list-style-type: none"> <li>1. Level of financial technology utilization</li> <li>2. Level of understanding of financial technology</li> <li>3. Managing finances with financial technology</li> <li>4. Level of ease of use</li> <li>5. Barriers to the utilization of financial technology</li> </ol>	(Aliyudin, 2020)
Digitalisasi Perpajakan (Z)	Tax digitalization is an innovation provided by the government in the form of an online-based tax service application. Single login allows taxpayers to access various digital services with just one access.	<ol style="list-style-type: none"> <li>1. Digital-based tax service application</li> <li>2. Ease of accessing tax information</li> <li>3. User Experience and User Friendly</li> <li>4. Digital service innovation</li> </ol>	(Tambun & Ananda, 2022)  (Tambun et al., 2020)

**Data Analysis Technique**

The data analysis methods used in this study include descriptive analysis, data quality test, classical assumption test, and hypothesis testing. The analysis in this study will be carried out using SPSS version 23 software. This study uses multiple linear regression analysis to explain the effect of independent variables consisting of financial literacy and the use of financial technology on the dependent variable, namely MSME tax compliance with tax digitalization as a moderating variable. The multiple linear regression model is shown by the equation formulated:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

The Moderated Regression Analysis (MRA) test or interaction test is a special application of linear multiple regression where the regression equation involves an element of interaction (multiplication of two or more independent variables) and is shown by the equation formulated:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + \beta_4 X_1 Z + \beta_5 X_2 Z + e$$

Description:

Y = Tax Compliance

α = Constant

β<sub>1</sub>, β<sub>2</sub> = Regression Coefficient

X<sub>1</sub> = Financial Literacy

X<sub>2</sub> = Utilisation of Financial Technology

Z = Digitalization of taxation

e = Error.

**RESULTS AND DISCUSSION**

The research data collection was carried out using primary data by distributing questionnaires to research respondents, namely MSMEs in D.I Yogyakarta who have a Taxpayer Identification Number (NPWP). As a result, 120 MSME questionnaires were collected and filled in completely so that they could be further analyzed. All respondents involved in this study already have an NPWP. The most dominating respondents in this study were MSMEs with a food business type of

65.8%, MSMEs with a business age of >5 years to 10 years, and MSMEs with a turnover of Rp 0 - Rp 2,000,000,000, each as much as 55%.

**Descriptive Statistical Analysis**

Descriptive statistical analysis is used to provide an overview of the data. In this study using the mean, maximum value, minimum value, and standard deviation to describe the statistical description of each variable. Table 2 is a table regarding the results of descriptive analysis in this study:

**Table 2. Descriptive Statistical Analysis Results**

Variable	n	Min	Max	Mean	Std.
Financial Literacy (X <sub>1</sub> )	120	10	16	13,04	1,547
Financial Technology (X <sub>2</sub> )	120	12	20	16,29	1,916
Tax Compliance (Y)	120	11	20	16,47	1,805
Digitalisation of Taxation (Z)	120	8	16	13,38	1,588

**Data Analysis Test**

Based on the validity test results, it show that each statement instrument item from each variable is declared valid. This is because the Sig. (2-tailed) value of each statement <0.05 and the calculated r-value of all statement items is greater than the r-table value (0.178). Therefore, it can be concluded that all variable items used in this study are declared valid and can be used as further research instruments. Likewise, the reliability test results show that all variable items have a Cronbach's Alpha value greater than 0.60 so the respondents' answers to the research variables are reliable and can be used for further research.

Based on the results of the normality test, it can be seen that the significance value is 0.349. This shows the sig value > 0.05 which means that the data in this study are normally distributed. The multicollinearity test results show that the

Tolerance value of each independent variable is greater than 0.10 and the VIF value is less than 10. Therefore, it can be concluded that the regression model in this study does not show symptoms of multicollinearity. Likewise, the results of the heteroscedasticity test show that all variables have a significance value of more than 0.05, so it can be concluded that the regression model does not have heteroscedasticity symptoms.

**Multiple Linear Regression Analysis**

Multiple linear regression analysis is used to analyze the magnitude of the relationship and the influence of the independent variable on the dependent variable. The results of the multiple regression analysis test of the financial literacy and financial technology variables on MSME tax compliance are presented in Table 3.

**Table 3. Multiple Linear Regression Analysis Results**

Variable	Regression Coefficient	T Hitung	Sig.
(Constant)	6,960	4,441	0,000

Financial Literacy (X <sub>1</sub> )	0,358	3,693	0,000
Financial Technology (X <sub>2</sub> )	0,297	3,792	0,000

Based on the table 3, the multiple linear equations generated in this study can be formulated:

$$Y = 6,960 + 0,358X_1 + 0,297X_2 + e$$

**Moderated Regression Analysis (MRA)**

*Moderated Regression Analysis* (MRA) aims to test the relationship between the independent and dependent variables in which some factors strengthen or weaken (moderating variables). In this study, the moderating variable consists of the digitalization of taxation (Z). The results of the moderated regression analysis (MRA) test are presented in Table 4.

**Table 4. Moderated Regression Analysis (MRA) Results**

Variable	Regression Coefficient	T Hitung	Sig.
(Constant)	23,557	1,936	0,055
Financial Literacy (X <sub>1</sub> )	0,277	0,345	0,731
Financial Technology (X <sub>2</sub> )	-0,850	-1,395	0,166
Digitalisation of Taxation (Z)	-1,050	-1,214	0,227
X <sub>1</sub> *Z interaction	-0,003	-0,053	0,958
X <sub>2</sub> *Z interaction	0,081	1,817	0,072

Based on the Table 4, the regression equation formulated is:

$$Y = 23,557 + 0,277X_1 - 0,850X_2 - 1,050Z - 0,003X_1*Z + 0,081X_2*Z + e$$

**T-test**

In this study, the hypotheses were tested using multiple linear regression analysis and *Moderated Regression Analysis* (MRA). The results of the t-test are presented in Table 5:

**Table 5. Partial Test Results (T-test)**

Variable	Regression Coefficient	T Hitung	Sig.	Description
X <sub>1</sub> → Y	0,358	3,693	0,000	H1 is supported
X <sub>2</sub> → Y	0,297	3,792	0,000	H2 supported
X <sub>1</sub> *Z → Y	-0,003	-0,053	0,958	H3 not supported
X <sub>2</sub> *Z → Y	0,081	1,817	0,072	H4 not supported

Based on the t-test results, it can be explained in the next paragraph.

**The Effect of Financial Literacy on MSME Tax Compliance**

The multiple Linear Analysis test results show that the resulting significance value of 0.000 is smaller than 0.05 with the regression coefficient

value having a positive value of 0.358. Thus, it can be concluded that financial literacy (X<sub>1</sub>) has a positive effect on MSME tax compliance. So it can be said that the first hypothesis (H1) in this study is supported.

The higher the financial literacy of MSME actors, the easier it will be for taxpayers to calculate the amount of tax to be paid. Thus, the level of compliance of MSME taxpayers will tend to increase in the process of calculating, paying, and reporting taxes. This is expected to increase tax revenue from the MSME sector. These results are in line with research conducted by (Nichita et al., 2019) which states that a high level of financial literacy can fulfil a person's orientation and understanding of taxation which will ultimately increase tax compliance.

### ***The Effect of Financial Technology on MSME Tax Compliance***

The multiple Linear Analysis test results show that the resulting significance value is 0.000 which is smaller than 0.05 with the regression coefficient value having a positive value of 0.297. Thus, it can be concluded that financial technology (X<sub>2</sub>) has a positive effect on MSME tax compliance. Therefore, it can be said that the second hypothesis (H<sub>2</sub>) in this study is supported.

The utilization of financial technology can provide benefits and opportunities for Micro, Small, and Medium Enterprises (MSMEs) players in increasing their business turnover. financial technology is a combination of financial services and technology that allows MSME players to make transactions quickly and efficiently even in a matter of seconds with a long-distance (Aliyudin, 2020). The results of this study are supported by (Risti & Putra, 2022) and (Pirri et al., 2023) which states that the use of financial technology has a positive influence on taxpayer compliance. This is because financial technology is considered a system that can accelerate access to finance and make it easier for MSME players to carry out financial transactions including fulfilling their tax obligations.

### ***The Effect of Financial Literacy on MSME Tax Compliance Moderated by Tax Digitalisation***

The results of the Moderated Regression

Analysis (MRA) test show that the significance value generated at the interaction between financial literacy and tax digitalization (X<sub>1</sub>\*Z) is 0.958 greater than 0.05 with the regression coefficient value having a negative value of -0.003. Therefore, it can be concluded that tax digitalization is not able to moderate the effect of financial literacy on MSME tax compliance. So the third hypothesis (H<sub>3</sub>) in this study is not supported.

Tax digitalization is expected to simplify the administrative process to be more efficient, but MSME players tend not to fully understand the changes. MSME players face difficulties in using the features contained in digital taxation applications such as e-Registration, e-Filing, e-SPT, e-Billing, and e-Invoicing. Some MSME players feel that the digitalization of taxation is still very confusing and difficult to use, especially since some of the MSME players have not used smartphones. As a result, many prefer to come to the nearest Tax Office rather than using digital taxation applications. This result is in line with research conducted by (Risti & Putra, 2022) which states that the implementation of tax digitalization is not always in line with the preparation of taxpayers to understand changes related to digital-based tax administration. Digitalization of taxation has not been able to increase the level of tax compliance.

### ***The Effect of Financial Technology on MSME Tax Compliance Moderated by Digitalisation of Taxation***

The results of the Moderated Regression Analysis (MRA) test show that the significance value generated at the interaction between financial technology and tax digitalization (X<sub>2</sub>\*Z) is 0.072 greater than 0.05 with the regression coefficient value having a positive value of 0.081. Therefore, it can be concluded that tax digitalization is not able to moderate the effect of financial technology on MSME tax compliance. Therefore, the fourth hypothesis (H<sub>4</sub>) in this study is also not supported.

Tax revenue management through e-billing applications and tax services with QRIS (Quick

Response Indonesia Standard) have been introduced, but MSME taxpayers cannot instantly understand or accept these changes. Some MSME taxpayers do not want to bother to learn new things or incur additional costs, so many MSME taxpayers prefer to come to the Tax Office rather than use e-billing. The results of this study are in line with research conducted by (Atifa et al., 2023) which states that financial technology cannot fully improve efficiency in tax digitalization services.

### CONCLUSIONS AND LIMITATIONS

Based on the research results described above, it can be concluded that financial literacy and financial technology have a significant positive effect on MSME tax compliance. Meanwhile, tax

digitalization is not able to moderate the effect of financial literacy and the use of financial technology on MSME tax compliance.

This study has several limitations, namely the scope of this study only uses a limited number of samples and only covers the territory of one province, namely Yogyakarta so that further research can be carried out with a large number of samples with a wider area coverage, namely all provinces in Indonesia. This research analyses all types of MSME businesses, so further research can be analyzed on each MSME business group. Further research is also expected to add other independent variables so that the results of further research will be more comprehensive.

---

### REFERENCE

---

- Afiah, N., Penelitian, L. B., & Mikro, U. (2021). Analisis Tingkat Literasi Keuangan Dan Perpajakan Pengelola UMKM Di Kota Makassar. *Jurnal Universitas Negeri Makasar*, Vol.1, hal.1669-1680.
- Aini, N. Q., Nurhayati, N., Akuntansi, P., Ekonomi, F., & Islam, U. (2022). Pengaruh Kebijakan Insentif Pajak Penghasilan bagi UMKM Dan Digitalisasi Pajak Terhadap Kepatuhan Wajib Pajak Direktorat. Vol. 1(1), hal. 341-346.
- Akbar, H., & Apollo. (2020). Pengaruh Pemanfaatan Teknologi Informasi Dan Pelayanan Fiskus Terhadap Tingkat Kepatuhan Wajib Pajak. *Sistem Informasi*, Vol. 1(3), hal. 60-69. <https://doi.org/10.31933/JEMSI>
- Aliyudin, R. S. (2020). Peran Financial Technology Dalam Meningkatkan Penerimaan Pajak Di Indonesia. *J-Aksi: Jurnal Akuntansi Dan Sistem Informasi*, Vol. 1(1), hal. 56-67. <https://doi.org/10.31949/j-aksi.v1i1.175>
- Arianti, B. F. (2021). Literasi Keuangan (Teori Dan Implementasinya). *Thesis Common*, Vol. 01, hal. 251. <https://doi.org/10.31237/osf.io/t9szm>
- Atifa, N. (2023). Pengaruh Literasi Pajak, Sosialisasi Perpajakan, dan Pemanfaatan Financial Technology Terhadap Kepatuhan Wajib Pajak Dimana Digitalisasi Perpajakan Sebagai Variabel Moderasi. Vol.12(2), hal. 31- 41.
- Atifa, N., Affifudin, & Anwar, S. A. (2023). Pengaruh Literasi Pajak, Sosialisasi Perpajakan, Dan Pemanfaatan Financial Technology Terhadap Kepatuhan Wajib Pajak Dimana Digitalisasi Perpajakan Sebagai Variabel Moderasi. *Ilmiah Riset Akuntansi*, Vol. 12, hal. 691-700. <https://doi.org/10.1007/s00373-023-02715-y>
- Bornman, M., & Ramutumbu, P. (2019). A Conceptual Framework Of Tax Knowledge. *Meditari Accountancy Research*, Vol. 27(6), hal. 823-839. <https://doi.org/10.1108/MEDAR-09-2018-0379>
- Ghozali, Imam (2013). "Aplikasi Analisis Multivariate Dengan Program IBM SPSS 21". Semarang : Universitas Diponegoro.
- Hanafi, Q. H. N., Firman, M. A., & Maulidha, E. (2022). Analisis Kepatuhan Pajak pada Pelaku UMKM Ditinjau Dari Sistem Dan Pelayanan Pajak. *Jurnal Akuntansi Dan Keuangan Islam*, Vol. 10(2), hal. 163-182. <https://doi.org/10.35836/jakis.v10i2.356>

- Irham, A., Pramukty, R., & Eprianto, I. (2023). Literature Review Pengaruh Pemahaman Peraturan Perpajakan UMKM Dan Penurunan Tarif Pajak Terhadap Kepatuhan Wajib Pajak UMKM. Vol. 2(1), hal. 31- 41.
- Maghriby, B., & Ramdani, D. (2020). Pengaruh Dari Kesadaran Diri Wajib Pajak dan Pengetahuan Perpajakannya Terhadap Kepatuhan Wajib Pajak Pada Entitas Usaha Kecil (UMKM). *Jurnal Riset Akuntansi Dan Perbankan*, Vol. 2(1), hal. 288-300.
- Mu, R., Fentaw, N. M., & Zhang, L. (2022). The Impacts of Value-Added Tax Audit on Tax Revenue Performance: The Mediating Role of Electronics Tax System, Evidence from the Amhara Region, Ethiopia. *Sustainability (Switzerland)*, Vol. 14(10), hal. 3-22 <https://doi.org/10.3390/su14106105>
- Nichita, A., Batrancea, L., Marcel Pop, C., Batrancea, I., Morar, I. D., Masca, E., Roux-Cesar, A. M., Forte, D., Formigoni, H., & da Silva, A. A. (2019). We Learn Not for School but for Life: Empirical Evidence of the Impact of Tax Literacy on Tax Compliance. *Eastern European Economics*, Vol. 57(5), hal. 397-429. <https://doi.org/10.1080/00128775.2019.1621183>
- Otoritas Jasa Keuangan. (2021). Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025. *Ojk.Go.Id*, hal. 1-130. <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025.aspx>
- Otoritas Jasa Keuangan. (2022). Hasil snlik per kategori 62,42%. *Otoritas Jasa Keuangan*, hal. 2013.
- Pirri, E. L., Pasanda, E., & Halik, M. Y. (2023). Pengaruh Literasi Keuangan Dan Pemanfaatan *Financial Technology* Terhadap Kepatuhan Wajib Pajak Pebisnis Online.Vol. 1(1), hal. 104 -111.
- Putra, A. F. (2020). Kepatuhan Wajib Pajak UMKM: Pengetahuan Pajak, Sanksi Pajak, Dan Modernisasi Sistem. *Jurnal Riset Akuntansi & Perpajakan (JRAP)*, Vol.7(01), hal. 1-12. <https://doi.org/10.35838/jrap.v7i01.1212>
- Putri, A., & Wibowo, D. (2021). Faktor-Faktor Yang Mempengaruhi Kepatuhan Wajib. *Jurnal Ilmu Dan Riset Akuntansi*, Vol. 10(2), hal. 1-23.
- Putri, N. E., & Nurhasanah. (2019). Sosialisasi Pajak, Tingkat Pendidikan Dan Sanksi Pajak Terkait Dengan Kepatuhan Wajib Pajak UKM (Studi Kasus: Pengusaha UKM Kecamatan Manggar Belitung Timur). Vol. 28(02), hal. 213. <https://www.ejournal.stei.ac.id/index.php/JEMI/article/view/252>
- Raharjo, K., Dalimunte, N. D., Purnomo, N. A., Zen, M., Rachmi, T. N., Sunardi, N., & Zulfitra. (2022). Pemanfaatan *Financial Technology* Dalam Pengelolaan Keuangan Pada UMKM Di Wilayah Depok. *Jurnal Pengabdian Masyarakat Madani*, Vol. 2(1), hal. 67-77. <https://doi.org/10.51805/jpmm.v2i1.70>
- Resmi, S., Pahlevi, R. W., & Sayekti, F. (2019). *Is There a Pattern of Relationships between Financial Literacy, Tax Literacy, Business Growth, and Competitive Advantage on Creative MSMEs in Yogyakarta*. *Journal of Advanced Management Science*, Vol. 7(4), hal. 136-141. <https://doi.org/10.18178/joams.7.4.136-141>
- Risti, C. A. M., & Putra, R. J. (2022). Pengaruh Literasi Keuangan Dan Pemanfaatan *Financial Technology* Terhadap Kepatuhan Pajak Pebisnis Online Yang Dimoderasi Digitalisasi Perpajakan. *Owner*, Vol. 6(3), hal. 1574-1583. <https://doi.org/10.33395/owner.v6i3.951>
- Rofiyanti, E., Lestari, I. M., Davronov, I. O., & Natision, A. (2022). *Ilomata International Journal of Tax & Accounting*. Vol. 3(1), hal. 355-365.
- Septiani, R. N., & Wuryani, E. (2020). Pengaruh Literasi Keuangan Dan Inklusi Keuangan Terhadap Kinerja Umkm Di Sidoarjo. *E-Jurnal Manajemen Universitas Udayana*, Vol. 9(8), hal. 3214. <https://doi.org/10.24843/ejmunud.2020.v09.i08.p16>
- Sulistiyorini, M., Nurlaela, S., & Chomsatu, Y. (2020). Pengaruh Penggunaan Sistem Administrasi *E-Registration, E-Billing, E-SPT, Dan E-Filling* Terhadap Kepatuhan Wajib Pajak. *Jurnal.Unimus.Ac.Id*, hal. 1-9. <https://jurnal.unimus.ac.id/index.php/psn12012010/article/view/2318>
- Tambun, S., & Ananda, N. A. (2022). Pengaruh Kewajiban Moral Dan Digitalisasi Layanan Pajak Terhadap

- Kepatuhan Wajib Pajak Dengan Nasionalisme Sebagai Pemoderasi. *Owner*, Vol. 6(3), hal. 3158-3168. <https://doi.org/10.33395/owner.v6i3.999>
- Tambun, S., Sitorus, R. R., & Atmojo, S. (2020). Pengaruh Digitalisasi Layanan Pajak Dan *Cooperative Compliance* Terhadap Upaya Pencegahan *Tax Avoidance* Dimoderasi Kebijakan Fiskal Di Masa Pandemi Covid 19. *Journal UTA 45* Jakarta, Vol. 4(2), hal. 2527-2953. <http://journal.uta45jakarta.ac.id/index.php/MAP>
- Tambunan, M. R. U. D., Rosdiana, H., & Irianto, E. S. (2020). Taxing Digital Economy Through Online Marketplace in Indonesia. *International Journal of Economics and Financial Issues*, Vol. 10(2), hal. 187-92. <https://doi.org/10.32479/ijefi.9071>
- Yunia, N. N. S., Kusuma, I. N., & Sudiartana, I. M. (2021). Pengaruh Pemahaman Peraturan Pajak, Kualitas Pelayanan Fiskus, Sanksi Pajak, Kesadaran Wajib Pajak dan Penurunana Tarif Pajak UMKM PP No. 23 Tahun 2018 Terhadap Kepatuhan Wajib Pajak Dengan Preferensi Risiko Sebagai Variabel Moderasi. *Jurnal Kharisma*, Vol. 3(1), hal. 106-116.
- Zuhdi, M. I., Suryadi, D., & Yuniati. (2019). Pengaruh Modernisasi Sistem Administrasi Dan Sanksi Perpajakan Terhadap Wajib Pajak Orang Pribadi Pada KPP Pratama Bandung. *Correspondencias & Análisis, 15018*. Vol. 3(1), hal. 1-23. <https://doi.org/10.31955/mea.vol3.iss1.pp116-135>
- Zulma, G. W. M. (2020). Pengaruh Pengetahuan Wajib Pajak, Administrasi Pajak, Tarif Pajak dan Sanksi Perpajakan terhadap Kepatuhan Pajak Pada Pelaku Usaha UMKM di Indonesia. *Ekonomis: Journal of Economics and Business*, Vol. 4 (2), hal. 288. <https://doi.org/10.33087/ekonomis.v4i2.170>