

Digital Integration In Tax Systems: Literature Review On Enhancing Efficiency And Ensuring Compliance

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ABSTRACT

Through a review of the literature, this study seeks to investigate how the digital transition affects tax compliance and efficiency. The application of technology like data analytics, e-filing, and e-payment is part of the digital transformation in tax administration. Based on a thorough analysis of multiple literature sources, it was discovered that these technologies greatly expedite administrative procedures, minimise human error, and improve data management and tax procedures' transparency. Because of the enhanced transparency, taxpayers are better able to comprehend their responsibilities, which encourages improved compliance. In summary, this study emphasises how crucial it is to implement digital technology in order to build a more effective, accountable, and transparent tax system, which will eventually increase tax compliance and collection.

Keywords: Compliance, Digital Transformation, Efficiency, Literature Review and Tax.



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INTRODUCTION

Taxes are a crucial element that contributes significantly to regional development. Local taxes are mandatory contributions imposed by local governments on residents or businesses within their jurisdiction. These contributions are non-reciprocal, meaning taxpayers do not receive direct benefits or rewards equivalent to the amount reported and paid. Revenue from local taxes is used to fund various public services and regional development projects, such as education scholarships, funeral and childbirth costs, infrastructure development like roads and bridges, maintenance of public facilities, payment of employee salaries, and other regional financial needs. Therefore, local taxes serve as the driving force behind economic and infrastructure development in a region (Kinanti et al., 2024).

According to Law Number 1 of 2022 concerning Financial Relations between the Central and Regional Governments (HKPD), which replaced Law No. 28 of 1998, there are currently 16 types of local taxes divided into two categories of collectors and managers: provincial taxes and district taxes. Provincial taxes, which used to consist of five types, have now increased to seven, including

Motor Vehicle Tax (PKB), Motor Vehicle Title Transfer Fee (BBNKB), Heavy Equipment Tax (PAB), Motor Vehicle Fuel Tax (PBBKB), Surface Water Tax (PAP), Cigarette Tax, and Mineral Non-Metal and Rock Tax (MLB). As for district taxes, which initially comprised 11 types, they have been reduced to nine, with some taxes consolidated into a single type. The district government now collects the following taxes: Rural and Urban Land and Building Tax (PBB-P2), Land and Building Rights Acquisition Fee (BPHTB), Specific Goods and Services Tax (PBJT)—which used to be divided into restaurant tax, hotel tax, entertainment tax, and parking tax, now merged into one tax—Advertisement Tax, Underground Water Tax (ABT), Mineral Non-Metal and Rock Tax (MLB), Swiftlet Nest Tax, Motor Vehicle Tax (PKB) Surcharge, and Motor Vehicle Title Transfer Fee (BBNKB) Surcharge.

One of the most prominent taxes due to its ease in meeting targets is the Land and Building Rights Acquisition Fee (BPHTB), as this tax is inevitably reported whenever an individual acquires rights over land or buildings, whether through transfer or the granting of new rights. According to Article 44, paragraph (1) of Law No. 1/2022 on HKPD, the object of BPHTB is the acquisition of rights over land or buildings. The acquisition of these rights includes transactions such as sale and purchase, exchange, gifts, bequests, inheritance, contribution to a corporation or legal entity, separation of rights resulting in a transfer, designation of buyers at auctions, execution of final court decisions, business mergers, consolidations, business expansions, or prizes, as well as the granting of new rights as a continuation or outside of a rights release. BPHTB has become a significant source of local revenue through the tax sector, prompting the government to continuously improve policies and services to optimize its collection. One of the government's efforts, particularly in terms of service efficiency and effectiveness, is through the use of technology for submission, reporting, and payment processes. Other local taxes, such as E-PBB, E-Parking, and E-SPTPD, have also transitioned from manual procedures to electronic ones. The evolution of technology has profoundly influenced how governments provide services, including tax collection. With online reporting and payment systems, technology helps reduce waiting times, allows taxpayers to file from any location at any time, and ensures faster and more efficient service, ultimately boosting tax revenue. Prior to tax reform and the use of electronic technology, all tax processes were conducted manually, from form completion to reporting and payment, which had to be done in person at the tax office. The manual tax system often failed to meet public expectations due to its slow, cumbersome nature, requiring taxpayers to visit the

The effective implementation of electronic tax systems reflects the quality of office multiple times for corrections or missing documents. Problems such as high service costs and corrupt practices, where illegal fees were charged to speed up processing, were also common (Permana & Manar, 2022). However, advancements in electronic tax administration now allow taxpayers to make payments via mobile banking and complete registrations and tax forms online (Rysaka, 2014) administrative services and tax policy execution, as well as increased tax revenue. It also encourages taxpayer compliance with reporting obligations. Efficient tax administration reporting is crucial for service quality; poor service can harm the government's image due to taxpayer dissatisfaction (Nurbaiti et al., 2016). Thus, bureaucratic reform is needed to enhance public service performance with a focus on effectiveness, efficiency, and accountability (Husnia et al., 2016). The use of electronic tax reporting will also offer advantages in document archiving and paperless storage, simplifying future legal reviews of tax submissions (Syahnaz, 2021).

The introduction of electronic tax reporting is seen as a significant step towards enhancing transparency in the taxation process and reducing the risks of corruption, gratuities, and illegal charges by tax officials. This system eliminates direct interactions between tax officials and taxpayers, as payments are processed electronically, thus minimizing opportunities for misuse of power (Ardianti, 2020).

Based on the Decree of the Minister of Administrative and Bureaucratic Reform No. 13 of 2024 on the Evaluation of the Electronic-Based Government System (SPBE) for Central and Regional Government Agencies in 2023, which assessed 621 agencies, 24 central and regional governments were rated as satisfactory. The rest received good or adequate ratings. The 2023 SPBE index stands at 2.79 with a "good" rating [8]. This drives both central and regional governments to work harder to improve the quality of SPBE in their areas, as the goal of SPBE implementation is to strengthen governance and electronic public services to achieve the highest levels of public satisfaction.

The adoption of online or electronic tax systems for local tax collection is a groundbreaking development aimed at advancing E-Government. While some regions have successfully implemented these systems with positive results, others, particularly those new to the technology, encounter difficulties (Vashya, 2021). For example, in Lumajang Regency, where BPHTB reporting was transitioned from manual to electronic, issues have arisen. Rural residents with limited tech skills often struggle with the online system, and poor internet connectivity adds to the problem. Tax officials also face challenges due to an influx of submissions that exceed the system's capacity. This study further aims to explore the advantages and challenges that arise when local tax service systems are implemented digitally, serving as a reference for local governments in formulating policies to transition from manual to digital tax services. Based on the issues and objectives outlined above, the researcher is interested in conducting a study titled "Digital Integration in Tax Systems: Literature Review on Enhancing Efficiency and Ensuring Compliance."

METHODS

Conducting a comprehensive and in-depth evaluation of previous research in a specific domain requires a systematic approach to analyzing publications in academic journals (Maidah et al., 2024). This study adopts a systematic methodology to examine the existing literature on taxpayer satisfaction and compliance in electronic tax reporting. The objective is to pinpoint deficiencies in existing research and offer recommendations for future studies.

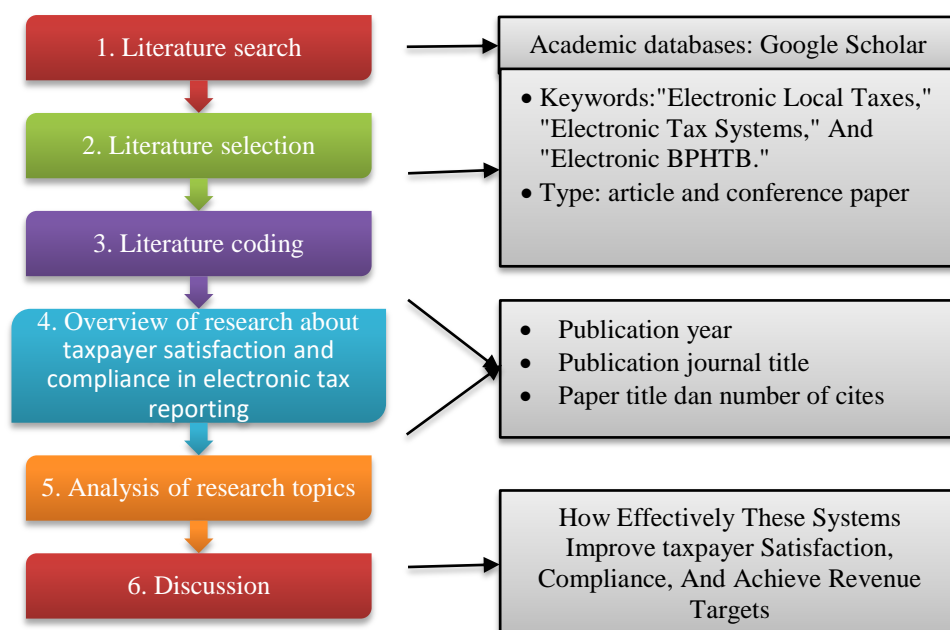


Figure 1. Flow of overall research framework

The research method applied in this study involves a literature review facilitated by the Publish or Perish tool to access articles from Google Scholar published from 2015 to 2024. The selection of the research period is supported by several reasons, including:

1. Relevance of Policy Reforms
 During this period, the use of digital technology, particularly in the local tax sector, has grown significantly, aligning with ongoing policy reforms.
2. Availability of Well-Documented Data
 Data and articles from this period are well-documented, ensuring reliable sources for analysis.
3. Trends in Property Growth
 In certain regions, there has been an increase in the taxable value of property, which has significantly impacted tax revenue, particularly local taxes.

The search will focus on terms like "electronic local taxes," "electronic tax systems," and "electronic BPHTB." This approach is intended to evaluate the current research on the implementation of electronic tax systems. By reviewing the filtered articles, the study will assess how effectively these systems improve taxpayer satisfaction, compliance, and achieve revenue targets. The results of this review will provide a comprehensive understanding of the effectiveness of electronic tax systems and the factors that influence their success or present challenges.

RESULTS AND DISCUSSION

It is crucial to emphasize that this article is focused on delivering a comprehensive review of research on electronic tax systems, particularly in the realm of local taxes and BPHTB (Land and Building Rights Acquisition Fee). The process of identifying relevant papers on this subject was carried out in two distinct steps. First, the search was conducted by scanning the titles and abstracts of articles using relevant keywords within the Google Scholar database. The search was then refined to include papers published between 2015 and 2024.

The initial search, employing three specific keywords, generated a total of 200 results, including a variety of publication types such as journal articles, conference papers, reviews, books, and book chapters. In order to narrow the selection, only articles and conference papers that had been cited were considered, resulting in 38 papers containing pertinent information on electronic tax systems, local electronic taxes, and E-BPHTB. These papers were selected for further analysis.

Table 1. Number of Research on Electronic Tax, Electronic Local Tax and E-BPHTB from 2015-2024 Based on Number of Cites

Number	Authors	Title	Year	Number of Cites
1.	K Bhagaskara et al	The Effect of Income Level, Taxpayer Awareness and the Implementation of the E-Samsat System on the Compliance of Two-Wheeled Motor Vehicle Taxpayers (Case Study at the Bekasi City Samsat Office)	2023	18
2.	NM Noviyanti et al	Implementation of E-Government in the Reporting Process of Regional Tax Returns in Badung Regency	2021	14

3.	N Handayani	Website Effectiveness in Depok City Government Electronic Services	2018	14
4.	IGNBM Iswara et al	Legal Certainty of Imposition of Income Tax on Land and Building Purchase and Sale Transactions	2019	14
5.	YB Chrissanni et al	The Role of PPAT in the Collection of Land and Building Rights Acquisition Duty (BPHTB) Online on Land and Building Sale and Purchase Transactions in Magelang City	2017	13
6.	L Leliya et al	The Effectiveness of the Online Regional Tax Payment System in Increasing Regional Revenue in Cirebon City	2016	11
7.	A Tyasminingsih	The effect of the implementation of the electronic tax invoice application (e-invoice) on the level of taxpayer compliance at KPP Pratama Surabaya Wonocolo	2016	8
8.	W Darmawan et al	The Effect of the Use of E-Filing on Taxpayer Compliance and Its Impact on Tax Revenue (Survey on Individual Taxpayers at the Bandung Cibeunying Pratama Tax Service Office	2018	8
9.	SN Fidiyanti	Application of UN Electronic Payments with Host To Host ISO 8583 in Local Governments	2015	4
10.	K Sari et al	Analysis of the e-SPT System at the Tax Service Office of KPP Pratama Tuban	2017	4
11.	SD Febrianti et al	Regional Tax Service Innovation through the Application of NIK-Based Integrated Regional Tax Information and Service System (SIPANDAUNIK) in Ponorogo Regency	2022	4

12.	WA Triani et al	The Effectiveness of Electronic Services According to the Minister of Agrarian Affairs No. 1 of 2021 in the Maintenance of Land Registration Data at the Gowa Regency Land Office	2023	4
13.	OT Ardianti et al	Analysis of Regional Tax Service Innovation through the EPPSON Application (Electronic Regional Tax Payment Solo Destination Application) in Surakarta City	2020	3
14.	WM Sihab et al	"Lek Paijo" Service Innovation at Bapenda Semarang City	2022	3
15.	H Devita	Analysis of the e-SPT System at the Tax Service Office of the Tax Office	2018	3
16.	TIP Permana et al	Local Government Public Service Innovation: Lek Paijo (Regional Tax Electronic Service Online Network System) to Create Good Governance in Semarang City	2022	2
17.	P Ritonga et al	The Effect of the Implementation of E-PBB and E-BPHTB on PAD Revenue during the Covid-19 Period at the Regional Revenue Agency of Langkat Regency	2021	2
18.	SN Aprilia et al	Implementation of E-Government in the Sidoarjo Regional Tax Service Application: (Case Study at the Sidoarjo Regency Regional Tax Service Agency)	2022	2
19.	R Firmansyah et al	Evaluation of the implementation of online regional taxes using the e-PAD application on Banyuwangi Regency regional tax revenues in 2020	2021	2
20.	M Gandasari et al	The effect of parking tax payment through e-parking in increasing the turnover of local revenue in the city of Surabaya	2020	2

21.	N Novitasari et al	Analysis of Taxpayer Behavior Towards the Implementation of the UN Online Payment System (Sipp Pakde)	2022	2
22.	W Herdiyana et al	Review of Online Regional Tax Payment and Reporting Procedures through the E-Sptpd System at the Bogor City Regional Revenue Office	2019	2
23.	M Nauffaldy et al	Smart City Program on Electronic Land and Building Rights Acquisition Duty (E-Bphtb) at the Regional Revenue Agency of Kuantan Singingi Regency, Province	2022	1
24.	RLZ Maftukha et al	Mechanism for Managing Land and Building Rights Acquisition Duty in Semarang City in Relation to the Electronic Payment System	2021	1
25.	S Suryani et al	The Use of Electronic-Based Taxation Applications in the Regional Revenue Agency of Blitar Regency Towards the Digital Era	2020	1
26.	K Utami et al	Perception of Taxpayers Using Electronic Filling and Manual Tax Reporting on Tax Compliance (Case Study of KPP Pratama Batam Utara)	2017	1
27.	AE Lestari	Web-based Regional Tax and BPHTB Tax Recording Application at the BPKPAD Office (Regional Revenue and Asset Financial Management Agency)	2022	1
28.	H Listiawan et al	The Implementation of Tax Monitoring System in Local Tax Collection in Sidoarjo District	2024	1
29.	TW Wadhiah et al	E-BPHTB: Strategies to Increase BPHTB Revenue During the Covid-19 Pandemic	2023	1
30.	FA Kusumawati	Efficiency, Effectiveness, and Transparency of Regional Tax Collection with the Use of the Online BPHTB Management Information System (Simbphbt) in Madiun Regency	2019	1

31.	N Huda	The Role of Notary/Land Deed Making Officials in the Process of Collecting Land and or Building Rights Acquisition Duty (BPHTB) Online in Padang City	2022	1
32.	AA Putri et al	The Effect of Electronic Tax Invoice Preparation and Reporting Procedures Policy on Taxable Entrepreneurs with a Level of Understanding as a Moderating Variable (Empirical Study on KPP Pratama Pondok Aren)	2016	1
33.	B Saga et al	Effectiveness of the Utilization of Electronic Tax Reports in the Tax Service Office (KPP) Pratama Jakarta Pluit-North Jakarta Area	2021	1
34.	RY Dewantara	Online Information System based on Mobile Application (SAMPADE) for Regional Tax Services of Malang City	2019	1
35.	S Zawitri et al	Taxpayer Compliance (PKP) Based on the Realization of VAT Revenue Before and After the Enactment of E-Faktur	2018	1
36.	R Meytania	Procedures for Reporting Annual Tax Returns (SPT) for Individual Taxpayers Using E-Filing at The Best Tax Consultant Office	2022	1
37.	A Wahyuni	Correlation between the implementation of e-nofa (Electronic Invoice Number) and the increase in corporate taxpayer reporting at the KPP Taxpayer Besar Dua: a case study of the observation of the KPP Taxpayer Besar Dua Central Jakarta	2015	1
38.	R Ramayanti	The Effect of the Implementation of the E-Filing System on the Level of Taxpayer Compliance (Case Study at the Bandung-Tegallega Pratama Tax Service Office)	2015	1

Source: author's calculations (2024)

The table above outlines that 38 articles were chosen after filtering by title, abstract, and citation numbers. The most cited article, from 2023, authored by Bhagaskara et al., has 18 citations. This is followed by three articles from 2018, 2019, and 2021, each with 14 citations. Chrissanni et al.'s article from 2017 was cited 13 times, while Leliya et al.'s article from 2016 received 11 citations. Two articles from 2018 and 2016 were cited 8 times each, while four articles from 2015, 2017,

2022, and 2023 were each cited 4 times. In 2018, 2020, and 2022, three articles received 3 citations each. Between 2019 and 2022, seven articles were cited twice, and finally, 16 articles from 2015 to 2024 received one citation each. A diagram can be created to show the number of articles published each year, based on this data:

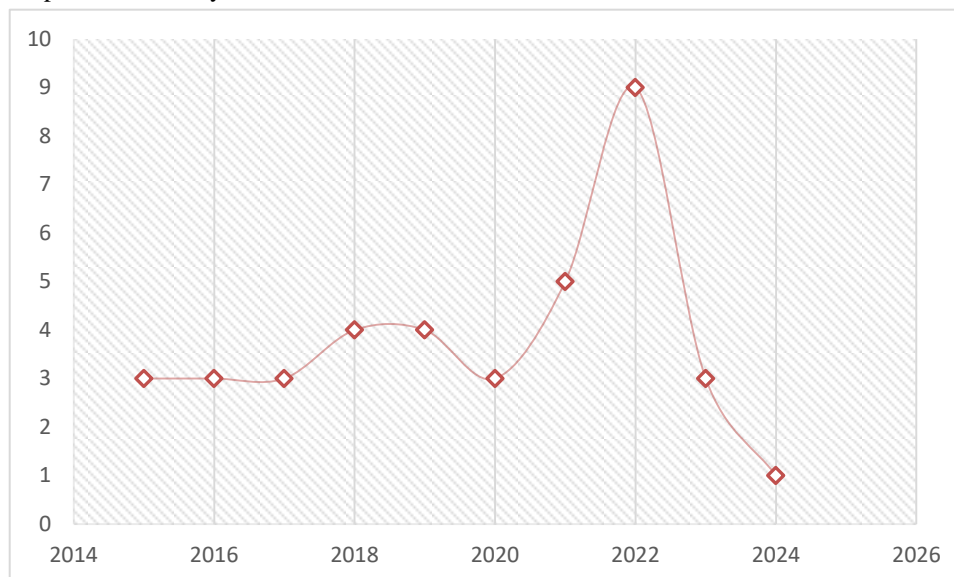


Figure 2. Yearly Article Count Diagram
Source: author's calculations (2024)

Here is a table summarizing the results from 38 studies that have been conducted using the keywords “electronic tax,” “electronic regional tax,” and “E-BPHTB”:

Table 2. Research Outcomes Table

Number	Authors	Title	Findings
1.	K Bhagaskara et al	The Effect of Income Level, Taxpayer Awareness and the Implementation of the E-Samsat System on the Compliance of Two-Wheeled Motor Vehicle Taxpayers (Case Study at the Bekasi City Samsat Office)	The research reveals that income levels, taxpayer awareness, and the use of the E-Samsat system have a “ significant effect ” on the compliance of two-wheeled vehicle taxpayers. At the Samsat Office in Bekasi City, increases in income and taxpayer awareness were found to be positively associated with higher compliance rates. Furthermore, the implementation of the E-Samsat system facilitated the tax payment process, which also played a role in improving compliance. These results underscore the importance of technology in boosting the efficiency and effectiveness of tax administration and enhancing taxpayer awareness to ensure adherence to tax obligations.
2.	NM Noviyanti et al	Implementation of E-Government in the	The findings of this study reveal that implementing e-government systems

- | | | |
|----|--|--|
| | Reporting Process of Regional Tax Returns in Badung Regency | in the Regional Tax Notification reporting process in Badung Regency “has significantly impacted the efficiency and accuracy of tax reporting” . The research highlights that digital systems have streamlined the submission of tax notifications, which has led to improved efficiency and accuracy in tax administration. This advancement underscores the value of integrating technology into government processes to optimize operations and enhance transparency. |
| 3. | N Handayani
Website Effectiveness in Depok City Government Electronic Services | The research assesses how effective the website is in delivering electronic government services in Depok City. The study shows that “the website has significantly improved the accessibility and efficiency of public services” . It has made it easier for residents to access information and services online and has expedited administrative procedures. The findings highlight the crucial role of technology in enhancing public service delivery and convenience for the citizens. |
| 4. | IGNBM Iswara et al
Legal Certainty of Imposition of Income Tax on Land and Building Purchase and Sale Transactions | The research explores the legal certainty associated with income tax imposition on land and/or building sale transactions. “The results indicate that there are significant challenges “

in the enforcement and interpretation of tax laws governing income tax for these transactions. The study highlights the uncertainties that taxpayers and authorities often face and suggests that regulatory enhancements and improved communication are necessary to ensure clear and effective application of income tax on property sales. |
| 5. | YB Chrissanni et al
The Role of PPAT in the Collection of Land and Building Rights Acquisition Duty (BPHTB) Online on Land and Building Sale and Purchase Transactions in Magelang City | The results of the study show “that the role of the Land Deed Official (PPAT) is essential” for ensuring the smooth and compliant payment of the Land and Building Acquisition Duty (BPHTB). The online BPHTB system has made administrative processes easier and accelerated tax collection. Nonetheless, it faces challenges, including “the need for PPAT |

6. L Leliya et al The Effectiveness of the Online Regional Tax Payment System in Increasing Regional Revenue in Cirebon City
7. A Tyasminingsih The effect of the implementation of the electronic tax invoice application (e-invoice) on the level of taxpayer compliance at KPP Pratama Surabaya Wonocolo
8. W Darmawan et al The Effect of the Use of E-Filing on Taxpayer Compliance and Its Impact on Tax Revenue (Survey on Individual Taxpayers at the Bandung Cibeunying Pratama Tax Service Office
- training and public education”**. The research emphasizes the importance of the PPAT's role in overseeing and facilitating property transactions and stresses the necessity of an effective system to improve efficiency and compliance in BPHTB collection.
- The research findings indicate that **“the implementation of the online tax payment system has had a positive impact on increasing regional revenue”**. This system has simplified the tax payment process for taxpayers and expedited the flow of revenue to the local treasury. Additionally, the online system has enhanced transparency and reduced the potential for revenue leakage. However, **“the study notes several challenges, including the need for further public outreach and improvements in technological infrastructure”**.
- “The study finds that the introduction of e-Faktur has had a positive impact on taxpayer compliance”**. The system facilitates easier creation and reporting of tax invoices, leading to enhanced compliance with tax reporting and payments. Additionally, e-Faktur improves the accuracy and efficiency of tax reporting and reduces the likelihood of human errors. Nonetheless, **“challenges such as the need for additional taxpayer training and a better grasp of the application must be addressed to maximize the system’s benefits”**.
- The research findings indicate **“that the use of e-Filing has a positive impact on taxpayer compliance”**. The e-Filing system simplifies the tax reporting process for individual taxpayers, contributing to improved compliance in both reporting and paying taxes. Additionally, the use of e-Filing positively affects tax revenue by enhancing the efficiency and effectiveness of tax administration. The study **“also notes challenges in implementing e-Filing, such as the need for improved understanding**

9. SN Fidiyanti Application of UN Electronic Payments with Host To Host ISO 8583 in Local Governments **and training for taxpayers”.** The research findings indicate that **“the implementation of this electronic payment system has enhanced the efficiency and accuracy”** of the PBB payment process. The study also **“identifies several challenges”**, including the need for adequate technical support and training for local government staff to optimize the use of this electronic payment system.
10. K Sari et al Analysis of the e-SPT System at the Tax Service Office of KPP Pratama Tuban The study shows that the **“e-SPT system has significantly improved the efficiency and accuracy of reporting tax returns”**. It facilitates easier reporting for taxpayers and accelerates administrative processes within the tax office. Nevertheless, **“the research highlights some challenges”**, such as the need for further training for both taxpayers and tax office staff, and the requirement for enhanced technological infrastructure to better support the e-SPT system.
11. SD Febrianti et al Regional Tax Service Innovation through the Application of NIK-Based Integrated Regional Tax Information and Service System (SIPANDAUNIK) in Ponorogo Regency The findings of the study show that **“the SIPANDAUNIK application has significantly improved”** the quality of local tax services by using the National Identity Number (NIK) as a foundation for data integration. This application facilitates tax administration, improves data accuracy, and speeds up taxpayer service. Moreover, SIPANDAUNIK enhances transparency and minimizes the risk of errors in tax administration. Nonetheless, **“the research identifies challenges”** such as the need for user training and upgrades to technological infrastructure to ensure more effective implementation.
12. WA Triani et al The Effectiveness of Electronic Services According to the Minister of Agrarian Affairs No. 1 of 2021 in the Maintenance of Land Registration Data at the Gowa Regency Land Office The study reveals that the implementation of electronic services **“has improved the efficiency and accuracy”** of land registration data management. The system simplifies the data maintenance process, reduces the time required for data updates, and enhances the accessibility of land information for the public. Additionally, electronic services increase transparency and minimize

- the potential for administrative errors. However, **“the study also identifies several challenges”**, including the need for training for staff and improvements in technological infrastructure to support more effective implementation of electronic services.
13. OT Ardianti et al Analysis of Regional Tax Service Innovation through the EPPSON Application (Electronic Regional Tax Payment Solo Destination Application) in Surakarta City The findings reveal that the use of the EPPSON application **“has significantly improved local tax services”**. The application simplifies the tax payment process, enhances administrative efficiency, and speeds up data flow. Additionally, EPPSON increases transparency in payment processes and reduces the potential for human errors. However, **“the study also identifies several challenges”**, including the need for better understanding and training for application users, as well as further development of technological infrastructure to support the sustained success of the application.
14. WM Sihab et al "Lek Paijo" Service Innovation at Bapenda Semarang City The results show that the "Lek Paijo" initiative **“has successfully enhanced the quality of tax services”**. This innovation provides a more efficient and user-friendly approach, making it easier for taxpayers to perform transactions and access tax information. Furthermore, "Lek Paijo" improves taxpayer satisfaction and accelerates administrative processes. Nevertheless, **“the study highlights some challenges”**, including the need for greater public awareness and improved training for officials to effectively implement this innovation.
15. H Devita Analysis of the e-SPT System at the Tax Service Office of the Tax Office The findings indicate that the e-SPT system **“has enhanced both the efficiency and accuracy of tax return reporting”**. The system facilitates the reporting process for taxpayers and accelerates administrative tasks at the tax office. Additionally, e-SPT improves transparency in reporting and reduces the likelihood of errors. However, **“the study also identifies several challenges”**, such as the need for further training for taxpayers and tax staff, as well as the

16. TIP Permana et al Local Government Public Service Innovation: Lek Paijo (Regional Tax Electronic Service Online Network System) to Create Good Governance in Semarang City
- requirement for improvements in technological infrastructure to support more effective system implementation. The findings indicate that Lek Paijo “**has significantly**” contributed to creating good governance by enhancing transparency and accountability in local tax management. The program facilitates easier access and payment processes for taxpayers, accelerates tax administration, and improves public service satisfaction. Additionally, Lek Paijo supports good governance principles by reducing the potential for corruption and administrative errors. However, “**the study also identifies several challenges**”, including the need for improved technological infrastructure and further training for users to ensure optimal implementation of the system.
17. P Ritonga et al The Effect of the Implementation of E-PBB and E-BPHTB on PAD Revenue during the Covid-19 Period at the Regional Revenue Agency of Langkat Regency
- The findings indicate that the adoption of these electronic systems “**has positively affected**” the increase in PAD. The E-PBB and E-BPHTB systems simplify the payment process for taxes and duties, improving accuracy and efficiency in tax administration. Additionally, these systems have helped mitigate the negative impact of the pandemic on regional revenue by speeding up cash flow and enhancing taxpayer compliance. However, “**the study also identifies some challenges**”, such as technical issues and the need for further public outreach to maximize the benefits of these electronic systems.

18. SN Aprilia et al Implementation of E-Government in the Sidoarjo Regional Tax Service Application: (Case Study at the Sidoarjo Regency Regional Tax Service Agency) The findings indicate that the adoption of the PDS-Pajak Daerah application **“has improved the efficiency and effectiveness of local tax administration”**. The application facilitates tax submission and payment processes, enhances accessibility, and increases transparency of tax information for taxpayers. Additionally, it accelerates administrative processes and reduces the potential for human error. However, **“the study also identifies several challenges”**, including the need for additional training for application users and improvements in technological infrastructure to support optimal implementation of the e-Government system.
19. R Firmansyah et al Evaluation of the implementation of online regional taxes using the e-PAD application on Banyuwangi Regency regional tax revenues in 2020 The findings indicate that the use of the e-PAD application **“has positively affected”** local tax revenue. The application facilitates the reporting and payment processes for taxpayers and enhances the efficiency of tax administration. Additionally, e-PAD contributes to increased transparency and accuracy of tax data. However, **“the study also identifies several challenges”**, such as the need for improved understanding and training for application users and the development of technological infrastructure to support more effective implementation.
20. M Gandasari et al The Effect of Parking Tax Payment Through E-Parking in Increasing PAD Turnover in Surabaya City The findings indicate that the implementation of the e-Parking system **“has had a positive effect”** on boosting PAD revenue. The system simplifies the parking tax payment process, enhances the efficiency of tax collection, and accelerates the flow of revenue into the local treasury. Additionally, e-Parking increases transparency and reduces the potential for revenue leakage. However, **“the study also identifies some challenges”**, such as the need for further public outreach and improvements in technological infrastructure to support the effectiveness of the e-Parking system.

21. N Novitasari et al Analysis of Taxpayer Behavior Towards the Implementation of the UN Online Payment System (SIPP PAKDE) The findings indicate that the introduction of this online payment system **“has influenced”** taxpayer behavior in terms of compliance and ease of payment. The SIPP Pakde system has facilitated the PBB payment process, increased taxpayer compliance, and expedited administrative processes. Additionally, the study notes that most taxpayers are more satisfied with the convenience provided by the system. However, **“several challenges are identified”**, including the need for further outreach regarding the system's use and potential technical issues that need to be addressed to enhance user experience.
22. W Herdiyana et al Review of Online Regional Tax Payment and Reporting Procedures Through the E-SPTPD System at the Regional Revenue Office of Bogor Regency The findings indicate that the E-SPTPD system **“has enhanced efficiency”** and transparency in the process of paying and reporting local taxes. The system simplifies the tax reporting and payment process for taxpayers and accelerates administrative processes at the regional revenue office. Additionally, E-SPTPD contributes to reducing potential errors and improving the accuracy of tax data. However, **“the study also identifies several challenges”**, such as the need for further training for system users and the development of technological infrastructure to support more effective implementation.
23. M Nauffaldy et al Smart City Program on Electronic Land and Building Rights Acquisition Duty (E-Bphtb) at the Regional Revenue Agency of Kuantan Singingi Regency The findings indicate that the adoption of the E-BPHTB system within the Smart City framework **“has enhanced”** efficiency and transparency in managing BPHTB. The system simplifies the administration and payment processes for BPHTB, improves data accuracy, and increases taxpayer compliance. Additionally, the integration with the Smart City concept supports better technological infrastructure development and improved public services. However, **“the study also identifies several challenges”**, including the need for training for system users and the development of

- more supportive technological infrastructure.
24. RLZ Maftukha et al Mechanism for Managing Land and Building Rights Acquisition Duty in Semarang City in Relation to the Electronic Payment System
- The study finds that the introduction of electronic payment systems “**has had a substantial effect**” on the BPHTB administration process. This system streamlines both the administrative and payment aspects of BPHTB, enhances operational efficiency, and speeds up the process from submission to payment. Moreover, the electronic payment system improves transparency and accuracy of data. Nonetheless, “**the research highlights challenges**” such as the need for additional training on system usage and upgrades in technological infrastructure to ensure the effective implementation of electronic payments.
25. S Suryani et al The Use of Electronic-Based Taxation Applications in the Regional Revenue Agency of Blitar Regency Towards the Digital Era
- The study finds that the adoption of these electronic applications “**has enhanced**” the efficiency and effectiveness of tax administration. The application streamlines tax reporting and payment processes, improves taxpayer accessibility, and speeds up the flow of data and information. Moreover, electronic applications promote transparency and reduce administrative errors. Nonetheless, “**the research highlights challenges**” such as the need for additional user education and upgrades in technological infrastructure to ensure a seamless transition to the digital era.

26. K Utami et al Perception of Taxpayers Using Electronic Filing and Manual Tax Reporting on Tax Compliance (Case Study of KPP Pratama Batam Utara)
- The findings “**reveal significant differences**” in taxpayer perceptions between those using electronic systems and those filing manually. Electronic filing is perceived to simplify the reporting process and improve tax compliance due to its efficiency and reduced likelihood of errors. In contrast, manual reporting is often seen as more cumbersome and time-consuming. The study also finds higher satisfaction with the electronic filing system compared to manual methods, which contributes to increased tax compliance. However, “**challenges**” such as the need for further education on electronic systems and improvements in technological infrastructure are also noted.
27. AE Lestari Web-based Regional Tax and BPHTB Tax Recording Application at the BPKPAD Office (Regional Revenue and Asset Financial Management Agency)
- The study finds that the web-based application “**has significantly**” enhanced efficiency in tax recording and management. The system streamlines administrative tasks, improves data accuracy, and speeds up the exchange of information between taxpayers and the tax office. Furthermore, the application increases transparency and minimizes administrative errors. Nevertheless, “**the study highlights challenges**” such as the need for further training for users and improvements in technological infrastructure to ensure optimal functionality of the application.
28. H Listiawan et al The Implementation of Tax Monitoring System in Local Tax Collection in Sidoarjo District
- The findings indicate that the introduction of this system “**has improved**” the efficiency and effectiveness of tax collection. The tax monitoring system has streamlined administrative processes, enhanced data accuracy, and facilitated better oversight of tax revenue. Additionally, the system has contributed to increased transparency and reduced instances of tax evasion. However, “**the research also identifies challenges**” such as the need for ongoing training for tax officials and upgrades to technological infrastructure to fully leverage the system’s capabilities.

29. TW Wadhiah et al E-BPHTB: Strategies to Increase BPHTB Revenue During the Covid-19 Pandemic
- The results indicate that the E-BPHTB system **“has significantly contributed”** to revenue generation by simplifying the payment process and increasing taxpayer accessibility during the pandemic. This system has enabled efficient remote transactions, crucial during restrictions on physical interactions. Additionally, it has minimized administrative delays and errors. Despite these benefits, **“the study identifies some challenges”**, including the need for improvements in system infrastructure and increased efforts in public education to ensure effective utilization of the E-BPHTB system during the pandemic.
30. FA Kusumawati Efficiency, Effectiveness, and Transparency of Regional Tax Collection with the Use of the Online BPHTB Management Information System (Simbphtb) in Madiun Regency
- The study reveals that the use of SIMBPHTB **“has markedly improved”** the efficiency of tax collection operations by automating and streamlining processes. The system has also enhanced effectiveness by ensuring more accurate and timely tax administration. Moreover, it has increased transparency by providing better visibility into tax transactions and reducing the potential for errors and misconduct. Nonetheless, **“the study highlights ongoing challenges”**, including the necessity for system maintenance and user training to maximize the system's potential.
31. N Huda The Role of Notary/Land Deed Making Officials in the Process of Collecting Land and or Building Rights Acquisition Duty (BPHTB) Online in Padang City
- The results indicate that these professionals are integral to the online BPHTB process, providing essential services such as document verification and electronic filing. The implementation of the online system **“has led to increased”** efficiency and reduced delays in BPHTB administration. Additionally, the system has enhanced transparency and accuracy in tax collection. Despite these benefits, **“the study notes challenges”** including the need for further training for notaries and officials and improvements in the online system to address technical issues and ensure effective operation.

32. AA Putri et al The Effect of Electronic Tax Invoice Preparation and Reporting Procedures Policy on Taxable Entrepreneurs with a Level of Understanding as a Moderating Variable (Empirical Study on KPP Pratama Pondok Aren)
- The findings reveal that the implementation of electronic tax invoice policies **“has a significant impact”** on taxable entrepreneurs by streamlining the invoicing process and improving accuracy in tax reporting. The level of understanding of these policies moderates this impact, with higher levels of understanding leading to more effective use of the electronic system. **“The study highlights the importance of providing adequate training and support”** to ensure that entrepreneurs fully comprehend and effectively utilize the electronic invoicing system, thereby enhancing overall tax compliance.
33. B Saga et al Effectiveness of the Utilization of Electronic Tax Reports in the Tax Service Office (KPP) Pratama Jakarta Pluit-North Jakarta Area
- The results indicate that electronic reporting **“has significantly enhanced”** the efficiency and accuracy of tax operations. The system has streamlined the submission and processing of tax reports, improved administrative efficiency, and ensured more precise data management. Moreover, it has accelerated the review process and strengthened compliance monitoring. Despite these advantages, **“the study notes that challenges”** remain, including the need for improved technical support and training for users to fully leverage the benefits of electronic tax reporting.
34. RY Dewantara Online Information System based on Mobile Application (SAMPADE) for Regional Tax Services of Malang City
- The results show that SAMPADE **“has effectively improved”** the management and delivery of tax services by allowing taxpayers to perform transactions and access information via their mobile phones. The system has simplified tax payment and reporting, leading to increased convenience and efficiency. Additionally, it has contributed to greater transparency and better service delivery. Nonetheless, **“the study highlights some challenges”**, including the need for ongoing updates to the application and enhanced training for users to maximize the system's benefits and address any technical difficulties.

35. S Zawitri et al Taxpayer Compliance (PKP) Based on the Realization of VAT Revenue Before and After the Enactment of E-Faktur The results indicate that the introduction of E-Faktur “**has significantly improved**” compliance among taxpayers. The system has facilitated more accurate VAT reporting and has led to an increase in revenue collection. The enhanced oversight provided by E-Faktur has encouraged better adherence to tax obligations. Despite these improvements, “**the research highlights ongoing challenges**”, including the necessity for additional taxpayer training and support to optimize the use of the E-Faktur system and address any remaining issues.
36. R Meytania Procedures for Reporting Annual Tax Returns (SPT) for Individual Taxpayers Using E-Filing at The Best Tax Consultant Office The results show that the E-Filing system “**has significantly improved**” the efficiency of the tax reporting process by simplifying submission and reducing errors. The use of E-Filing has enabled more accurate and prompt tax returns, enhancing compliance among individual taxpayers. Additionally, the system has eased the workload for tax consultants, contributing to better service delivery. Nonetheless, “**the study notes that challenges remain**”, such as the need for ongoing training and support to ensure effective use of the E-Filing system.
37. A Wahyuni Correlation between the implementation of e-nofa (Electronic Invoice Number) and the increase in corporate taxpayer reporting at the KPP Taxpayer Besar Dua: a case study of the observation of the KPP Taxpayer Besar Dua Central Jakarta The results show that the E-Nofa system “**has significantly enhanced**” the reporting process by facilitating more accurate and efficient invoice management. The study reveals a positive correlation between the use of E-Nofa and increased reporting accuracy among corporate taxpayers. Despite these improvements, “**the study also identifies challenges**” such as the need for continuous training and system optimization to ensure effective use of E-Nofa.

38. R Ramayanti The Effect of the Implementation of the E-Filing System on the Level of Taxpayer Compliance (Case Study at the Bandung-Tegallega Pratama Tax Service Office)
- The results show that E-Filing “**has significantly enhanced**” taxpayer compliance by streamlining the tax reporting process and improving the ease of submission. The system has led to increased accuracy in tax reporting and has facilitated timely compliance with tax regulations. The study underscores the benefits of E-Filing in promoting efficient tax administration. Nonetheless, “**it also identifies some challenges**”, including the need for further training and support to help taxpayers adapt to the new system effectively.

Source: author's calculations (2024)

Analysis of 38 Articles from 2015-2024 indicates that both central and regional electronic tax systems, including E-BPHTB, offer significant benefits. These advantages include time and distance efficiency, as the processes can be conducted anytime and anywhere, enhanced transparency and accuracy in reporting, increased regional revenue from the tax sector, and improved taxpayer awareness and compliance. However, despite these benefits, the articles reveal persistent obstacles and challenges that hinder the optimal implementation of electronic tax systems. These challenges include insufficient socialization about the electronic systems for taxpayers, officials, and other relevant parties, a lack of technological understanding, and inadequate technological infrastructure. Additionally, the implementation of E-BPHTB in various regions requires more intensive training, especially for notaries and sub-district heads, as they are directly involved in the BPHTB reporting system.

DISCUSSION

Influence Financial Inclusion on the Financial Performance of MSMEs

Analysis of the financial inclusion variable (X1) shows that financial inclusion plays a significant and positive role in improving the financial performance of MSMEs in Pamekasan. These findings support the acceptance of the first hypothesis (H1), which states that financial inclusion encourages an increase in MSME financial results. Financial inclusion involves initiatives designed to expand access to financial services and funding, especially for MSMEs in Pamekasan Regency. This is in line with research by Martono & Febriyanti (2023) which highlights that increasing MSMEs' access to financial services can improve their financial performance, which is supported by the Resource-Based View (RBV) theory. According to this theory, leveraging information and access to financial services as strategic assets is key to improving business financial results. With accurate data on financial inclusion, MSMEs will gain access to essential services, improve decision-making and enable entrepreneurs to make financial choices that align with their needs and maximize profits.

Financial inclusion is very important for MSMEs in Pamekasan Regency because it provides access to important financial resources such as capital, insurance, savings and other services. As financial inclusion becomes more widespread, this will benefit MSMEs by enabling them to adapt, expand and increase their competitiveness in a difficult market. As financial inclusion grows, this opens up new opportunities for MSME owners, resulting in better financial results for their businesses (Ramadhan & Indrayeni, 2024).

A survey conducted on 100 participants found that the majority of MSMEs in Pamekasan Regency have access to formal financial services and a strong understanding of financial

inclusion, thus having a positive impact on their business performance. However, some MSME owners still struggle to improve their financial results due to a lack of trust and fear of financial services, which they perceive as complicated. As a result, many owners choose to rely on their limited capital, limiting their ability to obtain broader and more profitable financing options for business growth and better financial results. This research highlights that effective financial inclusion can have a large and positive influence on the financial performance of MSMEs in Pamekasan Regency.

This is consistent with research showing that financial inclusion significantly and favorably affects MSMEs' financial performance Hertadiani & Diyan (2021), Farhani & Taufiqurahman (2022), Mali (2023), Yuniarti et al. (2023), Daud et al. (2023). The findings indicate that while MSMEs' financial performance tends to increase when financial inclusion rises, their financial outcomes tend to decline when financial inclusion falls. For MSMEs to expand and be able to make a greater contribution to the local economy, financial inclusion must be strengthened.

Influence Financial Literacy Against KMSME Financial performance

The financial performance of MSMEs in Pamekasan is positively and significantly impacted by financial literacy, according to the results on the financial literacy variable (X2). Consequently, the second hypothesis (H2) was confirmed, emphasizing how financial literacy may enhance MSMEs' financial performance.

A strong understanding of financial literacy empowers MSMEs to make the right choices and devise creative strategies for business management (Monica & Ruzikna, 2024). When MSMEs' financial literacy increases, their financial results also increase (Nugraha Sugita & Seri Ekayani, 2022). This is in line with the RBV theory which states that financial knowledge and skills are important resources for business success.

A study involving 100 respondents in Pamekasan Regency revealed that many MSMEs lack the skills needed to manage their business finances. There is no difference between business income and personal funds, making it difficult for MSME owners to evaluate and understand the financial status of their business. This situation can hinder business growth and long-term sustainability. Therefore, it is important to implement training and mentoring programs aimed at improving the financial management skills of MSME owners. Financial literacy plays an important role in driving business success and performance, resulting in better financial results.

According to research by Leatemia (2023), Barus et al. (2024), Hamidah (2024), Nurul Nuraeni et al. (2024), Widadi & Yuttama (2024), financial literacy has a significant favorable impact on MSMEs' financial performance. Successful financial literacy implementation can help entrepreneurs handle their money more skillfully, particularly when it comes to planning, budgeting, cash flow management, and investment selection. To be competitive in a business environment that is becoming more and more demanding, MSMEs in Pamekasan must thus keep enhancing their financial literacy.

Influence Digitalization On the Financial Performance of MSMEs

Digitalization has a strong and positive influence on the financial performance of MSMEs in Pamekasan so that the third hypothesis (H3) is supported. By utilizing digital financial platforms and services, MSME owners in Pamekasan Regency can improve their business operations, expand market reach, and interact more effectively with consumers. This shows that the greater the technological advances adopted by business owners, the greater the possibility of improving their business performance (Amaliani & Mulyani, 2024).

This is supported by the view that technology adoption is an important strategy to strengthen the growth of financial performance and sustainability of MSMEs in the current digital era,

strengthened by *theory RBV* which assumes that unique, hard-to-imitate resources such as technology can provide a sustainable competitive advantage.

With digitalization, it can provide significant benefits and increase the understanding of each individual, thereby ultimately boosting the financial performance of MSMEs in Pamekasan. Based on research conducted on 100 respondents, the majority of MSMEs in Pamekasan Regency have adopted technology in their business operations. This can be seen from the many MSME owners who have implemented QRIS for digital payments and utilized social media platforms such as Facebook, Instagram and WhatsApp for marketing and sales. The application of this technology increases business efficiency and expands market reach, thereby having a positive impact on the financial performance of MSMEs. This finding is in line with research by Asisa et al. (2022), Jayanti & Karnowati (2023), Wulandari & Paramita (2023), Adriani & Yuniar (2023), Rani & Desiyanti (2024), who highlight the positive and significant impact of digitalization, including digital payments and e-commerce, on MSME financial performance.

Influence Financial Inclusion, Financial Literacy, and Digitalization of KFinancial performance MSMEs

The calculation results show that financial inclusion, literacy and digitalization together have a positive and meaningful influence on the financial performance of MSMEs in Pamekasan. This conclusion is in line with research by Ramadhan & Indrayeni (2024) which states that these factors are very important in supporting the growth of MSME financial performance. The results show a simultaneous impact, consistent with RBV theory, which underlines the importance of internal resources as a key force for achieving competitive and sustainable advantage.

Research conducted by Lestari & Hwihanus (2023) revealed that financial inclusion, financial literacy and technology collectively and positively influence the financial performance of MSMEs. This shows that a strong understanding of financial literacy empowers MSME owners to make the right choices in managing their finances. Additionally, financial inclusion facilitates easy access to essential financial services, while digitalization serves as a key tool to improve business operations, enabling wider market reach and more efficient financial management. Therefore, it is important for MSME owners, especially in Pamekasan, to continue to increase their knowledge regarding financial inclusion, financial literacy and digitalization to ensure their business performance remains competitive and optimal.

CONCLUSION

The comprehensive review of research studies from 2015 to 2024 indicates several key conclusions regarding the implementation and impact of electronic tax systems, including E-BPHTB:

- 1) **Significant Benefits:** Electronic tax systems, whether central or regional, including E-BPHTB, offer substantial advantages. These benefits include enhanced efficiency in terms of time and distance, as transactions can be conducted from any location at any time. The systems also contribute to improved transparency and accuracy in tax reporting, which in turn boosts regional tax revenues. Additionally, these systems enhance taxpayer awareness and compliance.
- 2) **Challenges in Implementation:** Despite the evident benefits, the studies highlight several challenges that hinder the optimal performance of electronic tax systems. These challenges include insufficient socialization and training for taxpayers, officials, and other relevant stakeholders. Many users lack the necessary technological understanding and infrastructure to effectively utilize these systems, which can reduce their effectiveness.

- 3) Need for Improved Training and Infrastructure: The successful implementation of electronic tax systems, particularly E-BPHTB, requires more intensive training and support. Notaries and sub-district heads, who are directly involved in the BPHTB reporting system, need more focused training. Additionally, upgrading technological infrastructure and providing better support can help address some of the challenges faced.
- 4) Recommendations for Future Improvement: To maximize the benefits of electronic tax systems, it is essential to improve the socialization and education about these systems for all stakeholders. Enhancing technological infrastructure and providing ongoing support and training will also be crucial in overcoming the identified challenges and ensuring more effective implementation.

Overall, while electronic tax systems offer promising benefits, addressing the highlighted challenges through improved training, support, and infrastructure will be key to fully realizing their potential and achieving better tax administration outcomes.

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