

TECHNOLOGICAL INNOVATION IN FINTECH SECTOR TAXATION: STRATEGY, IMPLEMENTATION, AND CHALLENGES

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Abstract

The rapid development of the financial technology (fintech) sector demands technological innovation in the taxation system to improve the effectiveness of tax administration and compliance. This study aims to examine the strategies and implementation of technological innovation in fintech sector taxation and identify the challenges faced in its application in Indonesia. The method used is a literature review with descriptive-qualitative analysis of literature, regulations, and official publications related to taxation and fintech. The results show that the main innovation strategies include electronic data integration, the use of big data analytics, blockchain, and artificial intelligence to improve transparency and automation in taxation. The implementation of tax technology needs to be supported by adaptive regulations, adequate digital infrastructure, cross-agency collaboration, and strengthening human resource capacity. Despite its great potential, there are significant challenges in the form of regulatory barriers, infrastructure limitations, data security risks, and socio-economic resistance, especially from small and medium-sized businesses. This study recommends an integrated approach in the form of strengthening digital and tax literacy, incentives for innovative fintech players, and international cooperation to support effective and inclusive digital tax management. Thus, technological innovation in fintech taxation can drive an increase in state revenue while creating a sustainable digital financial ecosystem in Indonesia.

Keywords: Technological innovation, fintech taxation, big data analytics, blockchain, artificial intelligence, tax regulation, technology implementation, taxation challenges, Indonesia, digital taxation.

Introduction

The development of digital technology in the last two decades has brought major changes to almost all sectors of life, including finance. This phenomenon has given rise to financial technology, or fintech, which is the use of digital technology to support and facilitate financial services such as electronic payments, digital loans, and platform-based investments (Skandalis, 2025) . The rapid growth of fintech in various countries, including Indonesia, has changed people's transaction patterns from conventional to digital. The impact is not only felt in increased financial inclusion, but also presents new challenges for the taxation system, which must be able to keep up with the dynamics of the digital economy (Alshannag & et al., 2025) .

In Indonesia, fintech has experienced significant growth in the last five years, as reflected in the increasing number of digital payment service providers, peer-to-peer

lending, and online investment platforms. This condition has the potential to boost the national economy, but at the same time, it also creates complexity in terms of regulation and taxation (Susilowati & . The unique nature of fintech transactions, which are cross-border, real-time, and digitally-based, requires tax authorities such as the Directorate General of Taxes (DGT) to adapt to a more modern and efficient monitoring system. Without innovation in tax administration, the potential for state revenue leakage from the fintech sector will be even greater (Ani, 2024) .

Technological innovations in taxation, such as the integration of big data, blockchain, and artificial intelligence, have become one of the strategies being implemented in various countries to address the challenges of the digital economy. Through big data analysis, for example, tax officials can identify suspicious transaction patterns or detect tax evasion that was previously difficult to detect (Franceschetto, 2022) . Blockchain can create transparency and accountability in the tax payment process, while artificial intelligence can be used for automated reporting and digital notifications for taxpayers. The use of this technology is expected to strengthen supervision and increase taxpayer compliance in the fintech sector (OECD, 2025) .

However, behind these opportunities, there are various implementation challenges that must be addressed. Tax regulations in Indonesia still tend to be reactive and have not fully anticipated digital disruption, particularly in the fintech sector. Differences in regulatory interpretation, limited digital infrastructure in some regions, and resistance from small businesses that are reluctant to adapt are obstacles to the implementation of taxation technology (Adedapo, 2025) . This shows that the strategies and innovations developed are not only about the application of modern technology, but also about how this technology can be fully integrated into the fiscal ecosystem in Indonesia.

This situation is further complicated by cross-border fintech transactions, where international platforms are also used by Indonesians. This poses new challenges for tax authorities in detecting and administering taxes on transactions conducted through global digital systems. Thus, fintech sector taxation can no longer be viewed solely from a national perspective, but must look at international best practices that have been implemented by other countries in addressing the same issue (Talahaturusun & Kohardinata, 2023) . Therefore, technological innovation in fintech sector taxation must be directed towards addressing local issues while opening up space for harmonisation with global tax standards.

In a global context, several countries, such as Singapore, India, and European countries, have utilised digital technology more extensively to optimise tax collection on fintech transactions. For example, India implements a real-time digital monitoring system for financial transactions through the high-tech *Goods and Services Tax Network* (GSTN) infrastructure (Dhingra, 2025) . European countries have also begun to integrate blockchain into their taxation systems to ensure transparency of digital transaction

data. These case studies are important in providing Indonesia with an overview of how tax technology innovations can be implemented effectively and in line with the needs of the rapidly growing fintech sector (Huang, 2025) .

Along with the increasing use of technology, there are also other crucial issues that cannot be avoided, namely data security and privacy protection. The fintech sector is one that is highly dependent on user data, much of which is sensitive, such as identity data, transaction records, and personal financial information. In the context of taxation, the use of fintech data requires high security standards to prevent misuse by both internal and external parties. If not anticipated, the transition to a digital taxation system could actually create new risks such as data theft, transaction manipulation, or cyber attacks that could harm the public and the government (Adeoye et al., 2024) .

In addition to data security, there is the factor of technological literacy that needs to be considered. Not all businesses, especially MSMEs that use fintech services, have sufficient knowledge to understand the digital taxation system. This condition can lead to low compliance, not because of an intention to avoid tax obligations, but because of limited technical understanding (Tang, 2025) . Therefore, taxation innovation strategies in the fintech sector must be accompanied by massive assistance, socialisation, and education programmes so that all parties are truly able to adapt to the transformation of the technology-based fiscal system.

Within the framework of national fiscal policy, the fintech sector has a very potential role in increasing tax revenue. Given the increasing number of people switching to non-cash transactions, digital payments, or application-based investments, each of these activities creates opportunities to contribute to the country's economy (Mangoting, 2024) . On the other hand, the government, through the Directorate General of Taxes, is required not only to be able to properly design fintech tax regulations, but also to ensure that the implementation of technology in taxation runs effectively. Thus, technological innovation is not merely complementary, but rather a main pillar in optimising state revenue in the digital era (Sutarman et al., 2025) .

Based on this background, this study proposes an in-depth analysis of technological innovation in the fintech sector taxation.

Research Method

The research method used in this study is a literature review, which involves collecting, analysing, and interpreting various relevant literature sources, including books, scientific journals, tax regulations, government reports, and official publications from relevant institutions such as the Directorate General of Taxes, the Financial Services Authority, and Bank Indonesia. This study aims to gain a comprehensive understanding of the strategies, implementation, and challenges of technological innovation in fintech sector taxation (Eliyah & Aslan, 2025) . The analysis was conducted descriptively and qualitatively by identifying key themes, comparing the findings of

various previous studies at both the national and international levels, and interpreting their implications for the Indonesian context. With this approach, the study sought to produce a critical and in-depth synthesis of knowledge as a basis for formulating conclusions and recommendations (Torraco, 2020).

Results and Discussion

Strategies and Implementation of Technological Innovation in Fintech Sector

Taxation

The strategy for implementing technological innovation in fintech sector taxation stems from the awareness that the fintech business model differs from that of the conventional financial sector. Fintech transactions, which are digital, fast, cross-border, and involve many actors, mean that tax supervision can no longer rely on manual methods or traditional administrative systems. Therefore, the main strategy implemented by the government through the tax authorities is to build a digital-based taxation system that is in line with the fintech ecosystem itself, so that transaction data can be monitored automatically and in real-time (Rishyendar, 2024).

One fundamental strategy that can be implemented is data integration between fintech service providers and the Directorate General of Taxes (DGT) system. With an Application Programming Interface (API)-based data exchange mechanism, the DGT can obtain actual information about transaction values, service types, and user identities. This integration will minimise tax avoidance practices because the data obtained is not based solely on voluntary reporting, but is directly recorded through digital technology channels that are difficult to manipulate (Ayu, 2022). In addition to data integration, another strategy is to strengthen the use of big data analytics in taxation. With the massive number of fintech transactions, a manual approach to monitoring is no longer efficient. Big data can quickly process large volumes of transactions to detect trends, patterns, or anomalies that indicate tax evasion or low compliance. This analytics is also useful in segmenting fintech taxpayers based on their risk profiles, making it easier for the DGT to implement more targeted fiscal policies (Nketekete & Vasenska, n.d.).

Blockchain technology is also one of the most promising innovations in fintech sector taxation strategies. Blockchain offers transparency, security, and permanent recording, which are very useful for monitoring digital financial transactions. By adopting a blockchain-based system, every fintech transaction will have a digital trail that is difficult to alter or falsify. Another advantage of blockchain is its ability to strengthen public trust in the taxation process because the entire transaction recording process can be verified openly (Widjiastuti, 2024).

Along with the use of big data and blockchain, artificial intelligence (AI) also plays an important role in fintech taxation innovation strategies. AI can be used in the form of *tax chatbots* to help taxpayers understand their obligations automatically, automate

tax reporting, and provide early warnings if there are discrepancies between transactions and taxation rules. AI can also be used to build predictive systems capable of estimating potential tax revenue from the fintech sector within a certain period, enabling the government to formulate more responsive fiscal policies (Saruju & Hamid, 2024).

The implementation of these strategies certainly requires an adaptive regulatory framework. The government cannot be too rigid with reactive regulations, but must move towards preventive and proactive regulations that are ready to anticipate technological changes. For example, the formulation of rules regarding the tax treatment of peer-to-peer lending transactions, digital investments, and crypto assets must be strengthened and complemented with technological instruments. With clear and modern regulations, the application of technological innovations in taxation will have a solid legal basis (Aulia, 2020).

On the implementation side, the DGT can begin implementing technology by developing a fully digital tax administration system, from fintech taxpayer registration and reporting to payment. This system must be designed to be user-friendly so as not to burden fintech companies or consumers. Through an integrated digital platform, the process of fulfilling tax obligations can be carried out more quickly, transparently, and accountably. Thus, technology not only functions as a monitoring instrument but also as a driver of voluntary compliance (Sulfan, 2020).

The implementation of the strategy must also involve collaboration between tax regulators, financial sector authorities, and fintech industry players. This is important because without cooperation, technological innovation will not run optimally. For example, data integration requires technical agreements and trust from fintech providers towards the DGT. Therefore, the implementation strategy must include the establishment of a regular communication and coordination forum that brings together the DGT, OJK, Bank Indonesia, and the Indonesian fintech association to discuss taxation regulations and technology (Burhan, 2023).

Strengthening human resource capacity is also part of the implementation strategy. Tax officials must not only understand fiscal rules, but also have information technology skills to be able to operate modern digital systems. Therefore, technology-based training for DGT employees is an important catalyst in optimising the application of taxation innovation in the digital era. If the tax authority's human resources are not ready, then no matter how sophisticated the technology adopted is, it will be difficult to achieve optimal results (T).

As part of the implementation, the government can also encourage *regtech* (regulatory technology), which helps fintech companies comply with their tax obligations automatically. By utilising *regtech*, fintech companies can directly integrate the taxation system into their platforms, so that taxes owed can be calculated and deducted automatically from each transaction. This will not only make it easier for

fintech companies, but also ensure greater compliance because the system runs automatically without manual intervention (Prihatwono, 2020) .

The next strategy is to provide incentives for fintech companies committed to implementing tax technology. For example, administrative fee discounts or fiscal incentives for companies that integrate their transaction data with the DGT system. Such incentives are needed to attract the interest of the fintech industry, which is still hesitant or reluctant to adapt to the digital taxation system. With a combination of obligations and incentives, the government can accelerate the adoption of tax technology in this sector (Rimsky, 2005) .

Implementation cannot be separated from the aspect of data security. Because the fintech sector is highly dependent on user data, technology-based taxation systems must be supported by high-level cybersecurity. Strategies here include the development of national cybersecurity, cooperation with global security technology companies, and the application of international standards such as ISO 27001. Without adequate data protection, the application of tax technology will actually pose a risk of information leaks that could harm the entire fintech ecosystem (Persaulian, 2021) .

Equally important, the implementation of technology in fintech taxation must also pay attention to equal access. The government needs to ensure that taxation innovations can be used by all levels of business actors, including MSMEs that use fintech to support their business activities (Baginda Persaulian, 2021) . Therefore, the basic strategy is to ensure that the digital taxation system is inclusive, inexpensive, easily accessible, and does not only benefit large players. Equal access will encourage comprehensive compliance so that state revenue from the fintech sector can be maximised (Marieta & Mauren, 2017) .

From all these strategies and implementations, it can be understood that technological innovation is not merely a technical solution, but a structural transformation in the taxation system. To optimise this, the Indonesian government must have a clear long-term policy direction, a concrete digital taxation roadmap, and strong political will to promote fiscal digitalisation. If the strategy and implementation of technological innovation in fintech sector taxation can be carried out consistently, Indonesia will not only be able to increase state revenue but also position itself as one of the advanced countries in digital taxation practices in the Asian region.

Challenges in Implementing Tax Technology in the Fintech Sector

The application of tax technology in the fintech sector presents a variety of complex challenges involving regulatory, technical, and socio-economic aspects. One of the main challenges is the regulatory framework, which still requires many adjustments. Traditional tax regulations tend to be difficult to accommodate the unique characteristics of fintech transactions, which are real-time, digital, and cross-regional. This requires updates to regulations that can regulate the process of collecting and

reporting taxes automatically without hindering fintech business innovation (Suryadarma & Faqih, 2024).

Another regulatory challenge is the lack of harmonisation between tax regulations and financial sector regulations, as well as digital technology regulations as a whole. In practice, the regulations issued by the DGT, OJK, and Bank Indonesia are not yet fully integrated, causing confusion and legal uncertainty for fintech players. Regulatory conflicts can have a negative impact on the implementation of tax technology because the fintech industry tends to avoid unclear legal risks (Dhea Khoirunisa, 2024).

From a technical perspective, national technology infrastructure is one of the main obstacles. To implement an advanced digital taxation system, a reliable and secure network and data centre are required. However, in some regions of Indonesia, especially underdeveloped areas, the availability and quality of technology infrastructure is still minimal. This condition limits the access of fintech players in these regions to technology-based taxation systems. This inequality could widen the tax compliance gap between developed and less developed regions (Kusuma, 2020).

Data security challenges are also crucial in the implementation of fintech tax technology. Fintech transaction and user identity data are highly sensitive information that must be protected with the latest cyber security technology. Potential cyber attacks such as data hacking, transaction manipulation, or identity theft are real threats. If the digital taxation system experiences a data leak, public trust in the government and the tax system will decline drastically (Rizky S. Aliyudin, 2020).

Another obstacle is resistance from fintech businesses, especially small and medium-sized enterprises, which are still reluctant or find it difficult to adapt to the digital taxation system. Many SMEs lack technological understanding and still rely on manual methods. In fact, they often feel that the implementation of a technological tax system adds to their administrative burden and operational costs. This resistance is a social challenge that must be overcome through intensive education and assistance.

Low digital literacy and tax literacy are also important limiting factors. Not all fintech players and users of digital services fully understand their tax rights and obligations or how to use the digital tax system. This lack of knowledge has the potential to lead to unintentional non-compliance, requiring effective and accessible awareness programmes. This lack of literacy must be considered a shared responsibility between the government, fintech associations, and educational institutions (Fahmi, 2022).

The differences in the technology systems used by various fintech players also make it difficult to integrate data into the government's taxation platform. Because fintech is innovative and highly dynamic, each company uses different technologies, so there is no uniform technology standard that facilitates tax reporting synchronisation. This interoperability challenge requires technical solutions that can bridge the gap

between various systems so that they can connect to the national tax system (Nugroho & Amalia, 2023). The cost of implementing tax technology is also a separate obstacle. The development and maintenance of a sophisticated digital taxation system requires significant investment from both the government as the regulator and fintech companies as taxpayers. For some businesses, especially fintech startups that are still developing, these additional costs can be a significant burden, so they tend to delay or avoid implementing tax technology (Pratiwi & Widyawati, 2021).

The issue of data privacy is an equally important challenge. In this digital age, the public is increasingly wary of the non-transparent use of personal data and its potential for misuse. Therefore, the development of a digital fintech tax system must take into account strict data protection standards so that users' privacy rights remain protected. Non-compliance in this regard has the potential to cause public protests and reduced participation in the fintech ecosystem (Zuliyanti, 2025). Coordination issues between government agencies are also a factor hindering the effective implementation of fintech tax technology. Often, institutions such as the DGT, OJK, and Bank Indonesia run their digitalisation programmes independently without comprehensive integration. The absence of a unified system and coordination slows down the tax digitalisation process and can even cause data overlap or confusion for fintech businesses (Yarsi University Repository, 2020).

Another socio-economic challenge that influences the implementation of fintech tax technology is the digital divide between regions and social groups. In large cities, fast internet access and modern technological devices are very common, making the adoption of digital tax technology relatively easy. However, in remote or rural areas, limited access to technology means that the implementation of this system has not been widely accepted. This poses the risk of uneven tax revenue and potential regional fiscal disparities (Muliana, 2019).

Changes in the culture and habits of taxpayers are also a significant challenge. Many businesses have become comfortable with the manual system and are reluctant to switch to a digital system due to psychological and cultural reasons. This paradigm shift requires time and a persuasive approach that builds trust in the benefits of tax technology, rather than simply viewing it as a new burden. Continuous tax literacy education and encouraging active participation are key to overcoming this challenge (Siregar & Sembiring, 2019).

Beyond domestic factors, global challenges cannot be ignored. Cross-border fintech transactions create complexity in determining taxation jurisdiction, calculating tax rates, and collecting data from international platforms. The absence of a solid global taxation framework means that developing countries such as Indonesia still face difficulties in managing taxes on international digital transactions (Gloria Justitia Author, 2023). Therefore, diplomatic efforts and international cooperation are needed to overcome this problem.

The overall challenges in applying tax technology to the fintech sector illustrate that digital transformation in taxation is a complex and multidimensional process. Governments and all stakeholders must adopt an integrated approach that includes strengthening regulations, improving technological infrastructure, public education, and cross-sector and cross-border cooperation. If these challenges can be overcome, technological innovation in fintech taxation will have a significant positive impact on national economic development.

Conclusion

Technological innovation in fintech taxation is a necessity in today's digital era in order to improve the effectiveness of tax administration and encourage taxpayer compliance. Key strategies that can be implemented include the integration of electronic data between fintech providers and tax authorities, the use of big data analytics, the use of blockchain for transaction transparency, and the use of artificial intelligence for automated reporting and tax revenue prediction. This technological approach is expected to strengthen the national taxation system, which is responsive to the unique characteristics of the fintech sector.

The implementation of these technological innovations cannot proceed without the support of adaptive regulations, strengthened digital infrastructure, and cross-institutional collaboration. In addition, human resource capacity building and regtech development are important components to ensure that taxation technology can function optimally. However, there are various complex challenges, ranging from inconsistent regulations, uneven infrastructure, data security risks, to socio-economic resistance from business actors, especially MSMEs that are not yet ready to implement digital systems.

Therefore, addressing these challenges requires an integrated approach involving the government, industry players, and the wider community. Strengthening digital and tax literacy, providing incentives for fintech players who innovate in taxation, and international cooperation in digital tax management are strategic steps. With these measures, technological innovation in the fintech tax sector will not only strengthen state revenue but also support the creation of an inclusive and sustainable digital financial ecosystem in Indonesia.

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