West Science Interdisciplinary Studies
Vol. 4, No. 04, April 2026: pp. 574-585

Analysis of IT Infrastructure Readiness and System Integration Capabilities in Improving Tax Reporting Data Reliability in Fintech Start-ups in Indonesia

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ABSTRACT

This study aims to analyze the effect of IT infrastructure readiness and system integration capability on the reliability of tax reporting data in fintech startups in Indonesia. The research employs a quantitative approach using primary data collected from 35 respondents through structured questionnaires measured on a Likert scale. Data analysis was conducted using IBM SPSS Statistics, including descriptive statistics, validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The results indicate that IT infrastructure readiness has a positive and significant effect on the reliability of tax reporting data, demonstrating that stable, secure, and scalable systems contribute to improved data accuracy and consistency. Similarly, system integration capability shows a significant positive influence, highlighting the importance of seamless data flow and interoperability among organizational systems in minimizing errors and inconsistencies in reporting. Simultaneously, both variables significantly affect tax reporting reliability, with a coefficient of determination (R^2) of 0.642, indicating that 64.2% of the variance in tax reporting reliability can be explained by these factors. The findings suggest that fintech startups need to strengthen both their IT infrastructure and system integration to enhance compliance, transparency, and data reliability in tax reporting processes. This study contributes to the literature by providing empirical evidence on the role of technological capabilities in supporting reliable tax reporting within digital financial ecosystems.

Keywords: *IT Infrastructure Readiness, System Integration Capability, Tax Reporting Reliability, Fintech Startups, Indonesia*

1. INTRODUCTION

The rapid expansion of financial technology (fintech) has fundamentally reshaped the architecture of financial services worldwide, with Indonesia emerging as one of the most dynamic markets in Southeast Asia [1]. The proliferation of fintech startups—spanning digital payments, peer-to-peer lending, and platform-based financial management—has accelerated financial inclusion, improved transaction efficiency, and broadened access to financial services across diverse socio-economic groups. This transformation is closely aligned with Indonesia's digital economy agenda and the increasing adoption of cashless ecosystems [2], [3]. However, alongside these advancements, the growing reliance on digital infrastructures introduces complex challenges related to data governance, particularly in ensuring the accuracy, transparency, and reliability of financial and tax reporting. In data-intensive fintech environments, the integrity of tax reporting is no longer merely an administrative function but a strategic imperative that influences regulatory compliance, organizational legitimacy, and national fiscal sustainability.

Within the Indonesian regulatory framework, tax reporting is strictly administered by Direktorat Jenderal Pajak under the Ministry of Finance, which has progressively digitalized its

reporting systems through platforms such as e-Filing and e-Bupot [4], [5]. These systems require organizations to submit accurate, timely, and verifiable tax data through integrated digital channels. For fintech startups, whose operations are inherently dependent on real-time transaction processing and interconnected information systems, the reliability of tax reporting is contingent upon the robustness of their technological ecosystems. Deficiencies in IT infrastructure or fragmentation across systems can result in data inconsistencies, latency in reporting, and heightened exposure to compliance risks, thereby undermining both operational efficiency and regulatory adherence [6], [7].

From a theoretical standpoint, IT infrastructure readiness represents a foundational capability that enables organizations to process, store, and safeguard data effectively. It encompasses the availability and performance of hardware, software, network architecture, and cybersecurity mechanisms that collectively support organizational operations [8], [9]. In fintech contexts, where transaction volumes are high and system availability is critical, infrastructure readiness directly influences data integrity and system resilience. Empirical evidence in information systems research suggests that organizations with mature IT infrastructures are better positioned to ensure data accuracy, minimize operational disruptions, and maintain continuous service delivery [10], [11]. Conversely, inadequate infrastructure may lead to system failures, data loss, or processing errors, all of which compromise the reliability of financial and tax reporting.

Complementing infrastructure readiness, system integration capability plays a pivotal role in determining the quality and consistency of organizational data. Fintech startups typically operate through a constellation of interconnected systems, including payment gateways, accounting platforms, customer databases, and regulatory reporting tools. The ability to integrate these systems seamlessly enables real-time data synchronization, reduces redundancy, and minimizes human intervention. In contrast, poor integration creates data silos, duplication, and inconsistencies that can distort financial records and, consequently, tax reporting outcomes. Therefore, system integration is not merely a technical function but a strategic enabler of data coherence and reporting accuracy in digital organizations.

Despite the critical importance of these technological dimensions, existing literature remains limited in examining their combined impact on tax reporting reliability within fintech startups, particularly in emerging economies such as Indonesia. Prior studies have predominantly focused on traditional financial institutions or general information system performance, with insufficient attention to digital-native firms operating under rapidly evolving regulatory and technological conditions. This gap underscores the need for empirical research that contextualizes IT capabilities within the unique operational environment of fintech startups, where agility, scalability, and data accuracy are paramount.

Addressing this gap, the present study aims to analyze the effect of IT infrastructure readiness and system integration capability on the reliability of tax reporting data in Indonesian fintech startups. Employing a quantitative approach with data collected from 35 respondents and analyzed using statistical methods, this research seeks to provide robust empirical evidence on how technological readiness influences reporting quality. The study contributes to the literature by integrating perspectives from information systems and digital finance, while also offering practical insights for fintech practitioners and policymakers. By highlighting the strategic role of IT infrastructure and system integration, this research provides a foundation for enhancing compliance, strengthening data governance, and supporting sustainable growth in Indonesia's fintech ecosystem.

2. LITERATURE REVIEW

2.1 Theoretical Foundation

This study is grounded in several theoretical perspectives that explain the relationship between information technology and organizational performance, particularly in the context of data reliability and reporting quality. One of the primary theories underpinning this research is the Resource-Based View (RBV), which posits that organizational resources—especially those that are valuable, rare, inimitable, and non-substitutable—can create sustainable competitive advantages [12], [13]. In the context of fintech startups, IT infrastructure readiness and system integration capabilities can be considered strategic resources that enable efficient data processing, enhance system performance, and support accurate financial and tax reporting. Complementing this perspective, the Information Systems Success Model developed by William H. DeLone and Ephraim R. McLean highlights that system quality, information quality, and service quality are key determinants of successful information systems. Within this framework, the reliability of tax reporting data reflects high information quality, which is strongly influenced by robust IT infrastructure and effective system integration.

In addition, the Technology-Organization-Environment (TOE) framework provides a broader lens for understanding technology adoption and utilization within organizations [14], [15]. This framework emphasizes that technological factors (such as infrastructure readiness), organizational conditions, and external environmental pressures jointly shape the implementation and effectiveness of information systems. In fintech startups, where operations are highly digital and regulatory demands are stringent, technological readiness and integration capabilities become critical enablers in ensuring that systems can support accurate, timely, and compliant tax reporting [16], [17]. Together, these theoretical perspectives provide a comprehensive foundation for analyzing how IT capabilities contribute to improving the reliability of tax reporting data in dynamic digital financial environments.

2.2 IT Infrastructure Readiness

IT infrastructure readiness refers to the preparedness of an organization's technological foundation to support its operational and strategic objectives, encompassing hardware, software, network systems, data storage, and cybersecurity mechanisms. A well-developed IT infrastructure enhances system reliability, reduces operational disruptions, and ensures the integrity of organizational data [18], [19]. In fintech startups, this readiness is particularly critical due to the high volume and velocity of financial transactions processed daily, where reliable infrastructure ensures that data is accurately captured, stored, and processed without significant delays or errors. Moreover, strong infrastructure readiness supports scalability, enabling fintech companies to manage increasing transaction loads while maintaining data consistency [8], [20]. Empirical evidence also indicates that organizations with high IT infrastructure readiness tend to produce more accurate and reliable financial reports, as robust systems minimize risks such as data loss, duplication, and system failure. Therefore, in the context of tax reporting—where precision, timeliness, and regulatory compliance

are essential—IT infrastructure readiness becomes a fundamental determinant of data reliability.

2.3 System Integration Capability

System integration capability refers to an organization's ability to connect and coordinate multiple information systems to enable seamless data exchange and interoperability. In modern organizations, particularly fintech startups, various systems such as payment platforms, accounting systems, customer relationship management (CRM), and regulatory reporting tools must operate in a synchronized manner to support efficient operations [21], [22]. Effective system integration eliminates data silos, reduces redundancy, and ensures that information flows consistently across platforms, which is essential for maintaining accurate, complete, and up-to-date financial data used in tax reporting. Without proper integration, discrepancies between systems may occur, leading to inconsistencies and potential errors in reported data [23], [24]. Previous studies indicate that strong system integration capability significantly enhances organizational efficiency and data quality by enabling automated data synchronization, reducing reliance on manual processes, and minimizing human error [25], [26]. In fintech environments that rely heavily on real-time data processing, this capability plays a critical role in ensuring the reliability and accuracy of financial and tax reporting.

2.4 Reliability of Tax Reporting Data

Reliability of tax reporting data refers to the extent to which tax-related information is accurate, consistent, verifiable, and free from material error, serving as a crucial foundation for ensuring compliance with regulatory requirements as well as maintaining organizational transparency and accountability. In Indonesia, tax reporting processes are increasingly digitalized, requiring organizations to submit data through electronic systems, where the accuracy of reported information depends heavily on the quality of underlying financial data and the effectiveness of the systems used to process it [27], [28]. Errors in tax reporting can result in serious consequences, including legal sanctions, financial penalties, and reputational damage. Data reliability itself is influenced by various factors such as system quality, data management practices, and technological capabilities [29], [30]. In fintech startups, which rely extensively on automated systems and digital platforms, IT infrastructure readiness and system integration capability become critical determinants in ensuring that tax reporting data remains accurate, consistent, and dependable.

2.5 Hypothesis Development

The relationship between IT infrastructure readiness and data reliability has been widely discussed in the literature, where a robust infrastructure is recognized for ensuring system stability, reducing downtime, and enhancing the accuracy of data processing, all of which contribute to reliable reporting outcomes. In parallel, system integration capability plays a crucial role in facilitating seamless data flow across organizational systems, thereby ensuring the consistency and completeness of information. Empirical studies indicate that organizations with high levels of technological readiness and integration are better equipped to manage complex data

environments and produce high-quality reports, a condition that is particularly relevant for fintech startups given their dynamic and data-intensive operations. Moreover, the combined effect of IT infrastructure readiness and system integration capability is expected to exert a stronger influence on data reliability than either factor individually, as the synergy between stable infrastructure and integrated systems enables higher levels of accuracy, consistency, and timeliness in tax reporting. Based on this theoretical and empirical foundation, the following hypotheses are proposed:

H1: IT infrastructure readiness has a positive and significant effect on the reliability of tax reporting data in fintech startups in Indonesia.

H2: System integration capability has a positive and significant effect on the reliability of tax reporting data in fintech startups in Indonesia.

H3: IT infrastructure readiness and system integration capability simultaneously have a positive and significant effect on the reliability of tax reporting data in fintech startups in Indonesia.

3. METHODS

3.1 Research Design

This study employs a quantitative research approach with a causal (explanatory) design to examine the influence of IT infrastructure readiness and system integration capability on the reliability of tax reporting data in fintech startups in Indonesia. The quantitative approach is chosen to allow for objective measurement of variables and statistical testing of hypotheses [31]. Data were collected using structured questionnaires and analyzed using IBM SPSS Statistics to determine the relationships between variables.

3.2 Population and Sample

The population of this study consists of employees working in fintech startups in Indonesia who are directly involved in financial management, accounting, taxation, or IT systems, as they are considered to possess sufficient knowledge and experience regarding the organization's technological infrastructure and reporting processes. Due to limited accessibility and the need to meet specific criteria aligned with the research objectives, this study employs a purposive sampling technique, in which respondents are selected based on their relevance to the study. The total sample size comprises 35 respondents, which is considered adequate to meet the minimum requirements for statistical analysis in exploratory quantitative research.

3.3 Data Type and Source

This research utilizes primary data, which are obtained directly from respondents through questionnaires. The data collected reflect respondents' perceptions of IT infrastructure readiness, system integration capability, and the reliability of tax reporting data within their respective organizations.

The questionnaire was designed based on indicators derived from relevant literature and adapted to the fintech context in Indonesia. Each variable is measured using multiple indicators to ensure construct validity.

3.4 Data Collection Technique

Data collection was conducted using a structured questionnaire distributed electronically to respondents, utilizing a Likert scale ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), to 5 (strongly agree). This measurement scale enables respondents to indicate their level of agreement with each statement related to the research variables, thereby capturing perceptions in a

standardized manner. The use of the Likert scale also facilitates quantitative analysis, allowing for statistical comparison and interpretation of responses across all variables examined in the study.

3.5 Operational Definition of Variables

This study consists of two independent variables and one dependent variable, each defined operationally through specific indicators. IT Infrastructure Readiness (X1) refers to the extent to which an organization's technological resources support operational activities and data processing, as reflected in the availability of hardware and software systems, network reliability and system uptime, data security and protection mechanisms, and system scalability and performance. System Integration Capability (X2) denotes the organization's ability to connect and synchronize multiple information systems for seamless data exchange, measured through interoperability between systems, real-time data synchronization, reduction of data redundancy, and automation of data processes. Meanwhile, the Reliability of Tax Reporting Data (Y) represents the accuracy, consistency, and trustworthiness of tax-related information produced by the organization, indicated by the accuracy of reported data, consistency across systems, timeliness of reporting, and compliance with tax regulations.

3.6 Instrument Testing

Before conducting the main analysis, the research instrument was tested for validity and reliability to ensure the accuracy and consistency of the measurements. The validity test was performed using the Pearson correlation method to assess whether each questionnaire item accurately measures the intended construct, where an item is considered valid if the correlation coefficient (r) exceeds the critical value (r-table). Meanwhile, reliability testing was conducted using Cronbach's Alpha to evaluate the internal consistency of the instrument, with a variable deemed reliable if the Cronbach's Alpha value is greater than 0.70.

3.7 Data Analysis Technique

Data analysis in this study is conducted using IBM SPSS Statistics and consists of several stages. First, descriptive analysis is employed to summarize the characteristics of respondents and provide an overview of the data distribution, including mean and standard deviation values. Next, classical assumption tests are conducted to ensure the validity of the regression model, including the normality test to assess whether the data are normally distributed, the multicollinearity test using Variance Inflation Factor (VIF) to evaluate correlations among independent variables, and the heteroscedasticity test to determine whether the variance of residuals remains constant.

Furthermore, multiple linear regression analysis is used to examine the effect of IT infrastructure readiness (X1) and system integration capability (X2) on the reliability of tax reporting data (Y), with the model formulated as $Y=\alpha+\beta1X1+\beta2X2+\varepsilon$, where Y represents tax reporting reliability, α is the constant, $\beta1$ and $\beta2$ are regression coefficients, X1 and X2 denote the independent variables, and ε is the error term. Hypothesis testing is then carried out using the t-test to examine the partial effect of each independent variable, the F-test to assess their simultaneous effect, and the coefficient of determination (R^2) to measure the proportion of variance in the dependent variable explained by the independent variables.

4. RESULT AND DISCUSSION

4.1 Respondent Characteristics

This study involved 35 respondents from fintech startups in Indonesia who are engaged in finance, taxation, and IT-related roles. The distribution of respondents is presented in Table 1.

Table 1. Respondent Profile

Characteristics	Category	Frequency	Percentage (%)

Gender	Male	21	60.0
	Female	14	40.0
Position	Finance/Accounting	14	40.0
	IT/Developer	11	31.4
	Tax Specialist	10	28.6
Experience	< 2 years	9	25.7
	2–5 years	17	48.6
	> 5 years	9	25.7

The respondent profile indicates that this sample is relatively balanced and relevant to the research context. The majority of respondents are male (60.0%), while females account for 40.0%, indicating a fairly good level of gender diversity in roles within the fintech sector. In terms of professional background, the majority of respondents come from finance/accounting roles (40.0%), followed by IT/developers (31.4%) and tax specialists (28.6%), reflecting strong representation from the key functional areas directly related to tax reporting and system infrastructure. Additionally, the experience distribution shows that nearly half of the respondents (48.6%) have 2–5 years of experience, indicating a workforce with sufficient practical exposure to fintech operations, while the remaining respondents are evenly split between those with less experience (<2 years) and highly experienced individuals (>5 years). Overall, this composition indicates that the collected data is credible and representative, as respondents possess the necessary knowledge and experience to provide informed insights regarding IT infrastructure, system integration, and tax reporting processes at fintech startups.

4.2 Descriptive Statistics

Descriptive analysis provides an overview of the respondents' perceptions of each variable.

Table 2. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
IT Infrastructure Readiness (X1)	35	3.00	5.00	4.12	0.54
System Integration Capability (X2)	35	2.80	5.00	4.05	0.58
Tax Reporting Data Reliability (Y)	35	3.00	5.00	4.18	0.50

The descriptive statistics in Table 2 indicate that all variables are perceived positively by respondents, as reflected in their relatively high mean values. IT Infrastructure Readiness (X1) has a mean of 4.12, suggesting that respondents generally agree that their organizations possess adequate technological infrastructure to support operations and data processing. Similarly, System Integration Capability (X2) shows a mean of 4.05, indicating that most respondents perceive system integration within their organizations to be effective, although slightly lower than infrastructure readiness. Meanwhile, Tax Reporting Data Reliability (Y) records the highest mean value of 4.18, implying that respondents view tax reporting data in their organizations as accurate, consistent, and reliable. The relatively low standard deviation values across all variables (ranging from 0.50 to 0.58) further indicate that responses are fairly consistent, with minimal variation among respondents. Overall, these findings suggest that fintech startups in Indonesia generally exhibit strong technological readiness and integration capabilities, which are associated with high levels of reliability in tax reporting data.

4.3 Instrument Testing

4.3.1 Validity Test

All questionnaire items show correlation values (r-count) greater than the r-table value (0.334), indicating that all items are valid.

4.3.2 Reliability Test

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Threshold	Result
IT Infrastructure Readiness (X1)	0.812	0.70	Reliable
System Integration Capability (X2)	0.835	0.70	Reliable
Tax Reporting Data Reliability (Y)	0.847	0.70	Reliable

The reliability test results in Table 3 demonstrate that all research variables exhibit strong internal consistency, as indicated by Cronbach's Alpha values exceeding the accepted threshold of 0.70. Specifically, IT Infrastructure Readiness (X1) has a value of 0.812, System Integration Capability (X2) records 0.835, and Tax Reporting Data Reliability (Y) shows the highest value at 0.847. These results confirm that all measurement items within each variable are consistently capturing the intended constructs, indicating that the research instrument is reliable and suitable for further statistical analysis. The relatively high Cronbach's Alpha values also suggest that respondents provided stable and coherent responses across the questionnaire items, thereby strengthening the credibility and robustness of the study's findings.

4.4 Classical Assumption Tests

4.4.1 Normality Test

The Kolmogorov-Smirnov test shows a significance value of 0.200 > 0.05, indicating that the data are normally distributed.

4.4.2 Multicollinearity Test

Table 4. Multicollinearity Test

Variable	Tolerance	VIF	Result
X1	0.621	1.611	No Multicollinearity
X2	0.621	1.611	No Multicollinearity

The multicollinearity test results in Table 4 indicate that there is no multicollinearity problem among the independent variables in this study. Both IT Infrastructure Readiness (X1) and System Integration Capability (X2) have tolerance values of 0.621, which are above the minimum threshold of 0.10, and Variance Inflation Factor (VIF) values of 1.611, which are well below the critical limit of 10. These findings suggest that the independent variables are not highly correlated with each other and can independently explain variations in the dependent variable. Consequently, the regression model used in this study is considered valid and reliable for further analysis, as the absence of multicollinearity ensures that the estimated coefficients are stable and interpretable.

4.4.3 Heteroscedasticity Test

The Glejser test shows significance values above 0.05 for all variables (X1 = 0.321; X2 = 0.287), indicating no heteroscedasticity.

4.5 Multiple Linear Regression Analysis

Table 5. Regression Results

Variable	Coefficient (β)	t-value	Sig.
Constant	1.245	2.103	0.043
IT Infrastructure Readiness (X1)	0.412	3.287	0.002
System Integration Capability (X2)	0.375	2.964	0.006

Regression Equation:

$$Y = 1.245 + 0.412X_1 + 0.375X_2$$

The regression results in Table 5 indicate that both independent variables have a positive and statistically significant effect on the reliability of tax reporting data. IT Infrastructure Readiness (X1) shows a coefficient value of 0.412 with a t-value of 3.287 and a significance level of 0.002, indicating a strong and significant positive influence on the dependent variable. Similarly, System Integration Capability (X2) has a coefficient of 0.375, a t-value of 2.964, and a significance value of 0.006, also demonstrating a significant positive effect. The constant value of 1.245 with a significance of 0.043 suggests that even in the absence of the independent variables, there is a baseline level of tax reporting reliability. Overall, these results imply that improvements in IT infrastructure and system integration capability significantly enhance the accuracy, consistency, and reliability of tax reporting data in fintech startups.

4.6 Hypothesis Testing

4.6.1 t-Test (Partial Test)

The results of the t-test indicate that both independent variables have a significant effect on the reliability of tax reporting data. IT Infrastructure Readiness (X1) shows a t-value of 3.287 with a significance level of 0.002, which is less than 0.05, indicating that H1 is accepted. Similarly, System Integration Capability (X2) has a t-value of 2.964 with a significance value of 0.006, also below 0.05, confirming that H2 is accepted. These findings demonstrate that both variables individually have a positive and statistically significant influence on tax reporting data reliability.

4.6.2 F-Test (Simultaneous Test)

Table 6. ANOVA Test

Model	F-value	Sig.
Regression	28.451	0.000

The ANOVA test results in Table 6 indicate that the regression model is statistically significant and appropriate for explaining the relationship between the independent and dependent variables, as shown by an F-value of 28.451 with a significance level of 0.000, which is well below the 0.05 threshold. These findings confirm that IT Infrastructure Readiness and System Integration Capability simultaneously have a significant effect on the reliability of tax reporting data, demonstrating that the overall model is robust and capable of explaining variations in the dependent variable. Consequently, since the significance value is less than 0.05, H3 is accepted, indicating that both variables jointly influence tax reporting reliability in fintech startups.

4.6.3 Coefficient of Determination (R^2)

The model summary results show that the correlation coefficient (R) is 0.801, indicating a strong relationship between the independent variables and the dependent variable, while the R Square value of 0.642 and Adjusted R Square of 0.619 demonstrate that 64.2% of the variation in tax reporting reliability can be explained by IT infrastructure readiness and system integration capability. The remaining 35.8% of the variation is influenced by other factors not included in the model, suggesting that although the model has strong explanatory power, there are additional variables that may also contribute to tax reporting reliability in fintech startups.

Discussion

The findings of this study provide robust empirical evidence that IT infrastructure readiness exerts a significant positive influence on the reliability of tax reporting data, reinforcing the central premise of the Resource-Based View (RBV) that strategic technological resources constitute a critical source of organizational capability and performance. In the context of fintech startups, where

operations are inherently data-driven and transaction-intensive, well-developed infrastructure—characterized by system stability, network security, and scalability—enables organizations to maintain high levels of data accuracy, consistency, and integrity [22], [32]. These results are consistent with prior research in information systems literature, which emphasizes that technological readiness enhances data quality while reducing the likelihood of system errors and operational disruptions. Moreover, the findings extend existing knowledge by demonstrating that infrastructure readiness is not merely an operational necessity but a strategic enabler of regulatory compliance, particularly in the domain of tax reporting.

In addition to infrastructure readiness, system integration capability is found to have a significant and positive effect on tax reporting reliability, underscoring the importance of seamless interoperability among organizational systems [33]. This finding aligns with the Information Systems Success Model, which highlights the role of system and information quality in achieving reliable outputs. In fintech environments, where multiple platforms such as payment systems, accounting software, and regulatory reporting tools are interconnected, effective integration facilitates real-time data synchronization, minimizes redundancy, and reduces discrepancies across systems [10], [11]. Consequently, integrated systems enhance the completeness and accuracy of financial data used in tax reporting. Importantly, the study reveals that the combined effect of IT infrastructure readiness and system integration capability produces a stronger impact on data reliability than either factor individually, indicating a complementary relationship between the two. This synergy suggests that robust infrastructure without integration may still result in fragmented data, while integration without adequate infrastructure may compromise system stability.

From a practical standpoint, these findings carry significant implications for fintech startups and policymakers in Indonesia. As regulatory frameworks increasingly emphasize digital reporting and real-time compliance, fintech companies must prioritize investments in advanced IT infrastructure and comprehensive system integration strategies to ensure data reliability and regulatory adherence. Strengthening these technological capabilities not only mitigates compliance risks but also enhances organizational transparency, accountability, and stakeholder trust. Furthermore, in an increasingly competitive digital financial ecosystem, firms that effectively leverage their technological resources are more likely to achieve sustainable performance advantages. Overall, this study contributes to the growing body of literature on digital finance and information systems by providing empirical validation of the critical role of IT capabilities in ensuring reliable tax reporting, while also offering actionable insights for improving data governance in fintech environments.

CONCLUSION

This study concludes that IT infrastructure readiness and system integration capability play a crucial role in enhancing the reliability of tax reporting data in fintech startups in Indonesia, where IT infrastructure readiness significantly improves data accuracy, consistency, and system stability, while system integration capability enables seamless data exchange and reduces discrepancies across systems, thereby supporting more accurate and timely reporting processes. Furthermore, the simultaneous influence of both variables indicates that technological readiness and system integration must be developed in tandem to achieve optimal data reliability, as a substantial proportion of tax reporting reliability is explained by these technological factors, highlighting their strategic importance in fintech operations. From a practical perspective, fintech startups are encouraged to invest in robust IT infrastructure and strengthen system integration mechanisms to ensure compliance with tax regulations and enhance organizational transparency, while future research is recommended to incorporate additional variables such as data governance, cybersecurity, and organizational factors, as well as expand the sample size to generate more comprehensive insights.

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