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MODELLING THE FINANCIAL SYSTEM EFFICIENCY UNDER DIGITAL TRANSFORMATION OF TAX POLICY: ECONOMIC PERSPECTIVE

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ABSTRACT

The aim of the research is to study the impact of using electronic channels for reporting and paying taxes on increasing the financial system efficiency using multiple regression models. The research employed correlation and regression analysis, as well as a doctrinal approach. The study confirmed that the e-filing rate for Value Added Tax (VAT) and Corporate Income Tax (CIT) has a significant impact on the timeliness of tax payments, expenditures, and net revenue. At the same time, the level of electronic declaration for Personal Income Tax (PIT) did not demonstrate an impact on the studied indicators. In summary, it was noted that the digital transformation of tax policy has a noticeable impact on the efficiency of the financial system and sustainable development, particularly through the development of electronic declarations. However, the desired result depends on the effectiveness of the digital transformation process itself. The regulation of digital transformation in different jurisdictions plays an important role in this. In view of the experience of the European Union (EU), the regulation of digital transformation should take into account standardisation and harmonisation, cooperation, exchange of information, and modernisation in order to increase efficiency. The use of this experience in other countries can contribute to simplifying the interaction between the participants in the process, increasing transparency, combating tax evasion and corruption, increasing the efficiency of the tax collection process, and ensuring fairness for taxpayers.

Keywords: financial system, tax policy, electronic declaration, timeliness of tax payment, expenditures, net income, sustainable development goals, regulation of digital transformation

JEL Classification: G18, G20, G28, G35

INTRODUCTION

Digital transformation is the main reason for changes in the modern financial system, in particular in the field of tax policy (Barroso & Laborda, 2022; Zhylin et al., 2023). Digital transformation involves the introduction of new technologies into the tax administration process at all levels (Bassey et al., 2022). The relevance of the study is determined by the need to identify the actual effectiveness of the implementation of certain technological solutions in the tax field, which ultimately affect the financial system efficiency as a whole.

The introduction of electronic declaration is one of the most important changes that the tax sphere has undergone during the digital transformation (Szymczak, 2022; Lamidi et al., 2023). This was a significant step for the development of the tax sphere in view of reducing time and material expenditures for processing paper documentation, increasing convenience for taxpayers and transparency (Durmuş & Erdem, 2020; Karasiuk, 2022). At the same time, the field of electronic declaration continues to develop, and in addition to performing the most necessary functions, new forms and tools are acquired. OECD (2023a) cited examples of successful countries' experience in the field of electronic declaration. The organisation noted the example of Hungary, where a platform for submitting electronic declarations that interact with taxpayers through questions and

answers has been developed. In Japan, the function of automatic input and calculation of taxes through the smartphone camera was introduced. Separately, the organisation's report emphasised the importance of digital inclusion. These examples testify to the success of electronic declaration; however, it is important to identify the actual impact of the system on the effectiveness of the tax policy. Important indicators of tax policy effectiveness, which contribute to the financial system efficiency as a whole, are the timeliness of tax payments, related expenditures, and net income from various types of taxes.

In addition to the above-mentioned performance indicators, it is also important to note the potential impact of the digital transformation of tax policy on sustainable development (Esses et al., 2021; Zhao et al., 2023). The Sustainable Development Goals (SDGs) are the key directions of countries' development in terms of three dimensions — economic, social, and environmental. The SDGs were adopted at the UN Sustainable Development Summit and agreed to by 193 countries (Leite, 2022; Maryanti et al., 2022).

The success of the digital transformation process itself is determined by a number of factors. One of the most significant is the regulation of digital transformation by each individual jurisdiction. The regulation of digital transformation involves the development of rules and norms for the implementation of digital transformation in various industries (Dzeveluk et al., 2023). Thus, the assessment of the impact of digital transformation on tax policy efficiency is not reduced to the calculation of such an impact and its analytical interpretation. A comprehensive assessment should take into account the impact of digital transformation on sustainable development, as well as determine the role of regulation of digital transformation.

LITERATURE REVIEW

The researchers studied the impact of digital transformation on the efficiency of the financial and tax spheres from different perspectives. In particular, various indicators and vectors of this impact were applied, and the results differ depending on the studied region. Do et al. (2022) explored the relationship between attitudes toward e-taxation, its implementation, and tax compliance using the case of Vietnam.

Okunogbe and Pouliquen (2022) determined the impact of e-filing of declarations on the time spent by companies, as well as on the amount of taxes paid in Tajikistan. Okunogbe and Santoro (2023) examined the potential of digital transformation to improve tax administration in Africa. Yayman (2021) investigated the use of technology such as blockchain in taxation using the example of Turkey.

Zhou et al. (2022) tested the relationship between digital transformation and tax rigour by accounting for the mediating effect of tax evasion in China. Datta et al. (2020) studied the impact of digital transformation on public administration in Italy. The work considers examples of the implementation of the ANPR (National Register of the Resident Population) and PagoPA (digital payment platform) projects, which have an indirect impact on tax administration.

Kozachenko and Mashchenko (2023) investigated the advantages of using electronic accounts in Ukraine. This service allows legal entities and individuals to make calculations, receive consultations, references, and report online without leaving home. Plotnikova and Zhytelna (2019) also used the example of Ukraine to study e-governance in the field of tax and fee administration and identified the main directions of this process. These include: service, introduction of electronic checks, information exchange.

However, the works lack a comprehensive approach to identifying the impact of digital transformation on the main indicators of tax policy effectiveness as an important component of the financial system. Such indicators include the timeliness of tax payments, the level of related expenditures, and the level of net income. In turn, the impact of digital transformation can be characterised through the number of tax declarations for various types of taxes filed electronically. According to the OECD (2023a), electronic declaration itself is one of the most important vectors in the context of the digital transformation of tax policy.

It is also worth noting that the digital transformation of the tax sphere can affect the efficiency of the financial sphere by contributing to the achievement of the SDGs. A number of works revealing the aspects of digital transformation in the tax sphere emphasise the connection of this process with sustainable development. Hassan (2023) notes that the digitalisation of taxation is consistent with SDG 9 – Industry, Innovation and Infrastructure. Grace et al. (2023) linked voluntary compliance with tax legislation to states' obtaining the level of revenues necessary to achieve the SDGs. In turn, compliance with tax legislation correlates with the development of electronic taxation. However, the studies lack specifics and a deeper study of the connection with other SDGs. Therefore, there is a need to identify the ways in which the digital transformation of the tax sphere can affect sustainable development.

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AIMS AND OBJECTIVES

The aim of the research is to study the impact of using electronic channels for reporting and paying taxes on increasing the efficiency of the financial system using multiple regression models. The aim was achieved through the fulfilment of the following research objectives:

- conduct a correlation analysis between indicators of the e-filing rate and tax policy effectiveness;
- conduct a regression analysis between indicators of the e-filing rate and tax policy effectiveness;
- reveal the role of the Central Bank in the context of ensuring the tax policy effectiveness;
- reveal the role of regulation of digital transformation in the context of ensuring its effectiveness.

METHODS

Research design

The research procedure includes several consecutive stages, which are presented in Figure 1.

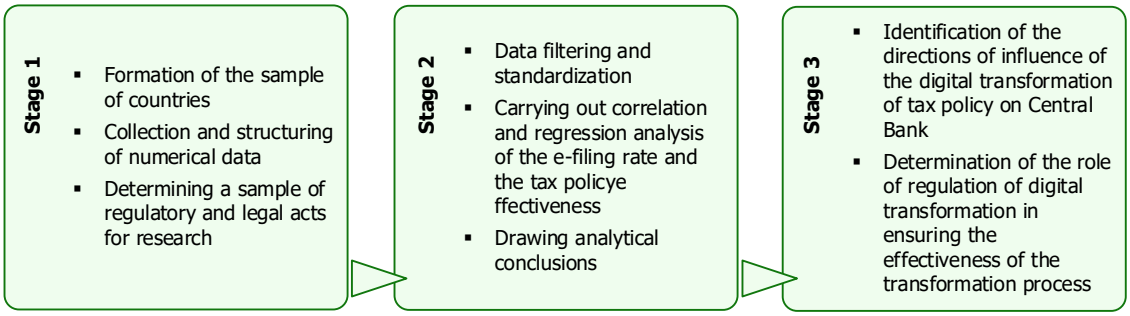

Figure 1. Research design.

Sample

The EU countries are the sample for the study because the experience of such advanced countries can be useful for stimulating the progress of digital transformation in other countries. However, the composition of EU countries may differ slightly at each stage of the analysis. This depended on whether the relevant jurisdictions provided data on e-filing rates and performance indicators. The data was taken from the Organisation for Economic Cooperation and Development (OECD, 2023b). The analysis of the e-filing rate and filing timeliness, Austria, Belgium, Bulgaria, Estonia, Finland, Greece, Ireland, Malta, Netherlands, Poland, Romania, Slovenia, and Spain. Data from Austria, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Portugal, and Slovak Republic were used in the analysis of indicators of the e-filing rate and related expenditures, Slovenia, Spain, and Sweden. The analysis of the e-filing rate and net income was based on information from Austria, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Portugal, Slovak Republic, Slovenia, Spain, and Sweden (OECD, 2023a).

So, Austria, Belgium, Bulgaria, Estonia, Finland, Greece, Ireland, Malta, Netherlands, Poland, Romania, Slovenia, and Spain were involved in the e-filing rates and filing timeliness. Data from Austria, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Portugal, Slovak Republic, Slovenia, Spain, and Sweden were used in the analysis of e-filing rate and related expenditures. For the analysis of e-filing rate and net income, information was taken from Austria, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Portugal, Slovak Republic, Slovenia, Spain, and Sweden (OECD, 2023a).

Data on Corporate Income Tax (CIT), Personal Income Tax (PIT) and Value Added Tax (VAT) were included in the study because of the importance of these taxes in terms of budget revenues. Their analysis can provide important information in the context of research on the tax system efficiency. The sample of indicators for the study consists of Percent CIT returns e-filed, Percent PIT returns e-filed, and Percent VAT returns e-filed as the main indicators influencing the tax policy effectiveness.

In turn, performance indicators were divided into three groups:

- timeliness of tax payment: Timely Payments Ratio, CIT; Timely Payments Ratio, PIT; Timely Payments Ratio, VAT;
- expenditures: Operating expenditure; Salary expenditure; Information and communications technology expenditure; Capital expenditures;
- net revenue: Net revenue collected by the tax administration, PIT; Net income collected by the tax administration, CIT; Net revenue collected by the tax administration, VAT.
- The study also analysed a number of publications, regulatory acts, plans and initiatives of the EU. These documents were selected and grouped according to the authors' key dimensions of digital transformation. They emphasise the importance of defining general norms and standards for this process. This sample consists of:
- United Nations (2024) publications on sustainable development;
- regulatory acts, proposals for standardisation and harmonisation of legislation (including in the digital sphere) (European Union, 2014; European Union, 2023);
- regulatory acts on cooperation and information exchange (including in the digital sphere) (European Union, 2011);
- action plans for modernisation in order to increase efficiency (European Union, 2012; European Union, 2016).

Methods

The research employed the method of correlation analysis, which contributed to the identification and description of the relationships between the studied e-filling indicators, on the one hand, and tax policy effectiveness, on the other. Regression analysis helped to expand the results of correlation analysis, as it allowed us to assess not only the relationship but also the influence of the independent variable on the dependent one (all e-filing indicators, in this case, were independent variables). The doctrinal approach made it possible to analyse the regulatory acts and other documents identified for the study and to group them according to the key dimensions of digital transformation.

RESULTS

In accordance with the goal set in the study, it is proposed to investigate how the use of electronic channels for reporting and paying taxes affects a number of financial system performance indicators. The transition to electronic reporting and payment of taxes is an important global trend in the tax field, covering an increasing number of taxpayers. The e-filing rates between 2014 and 2021 are presented in Figure 2.

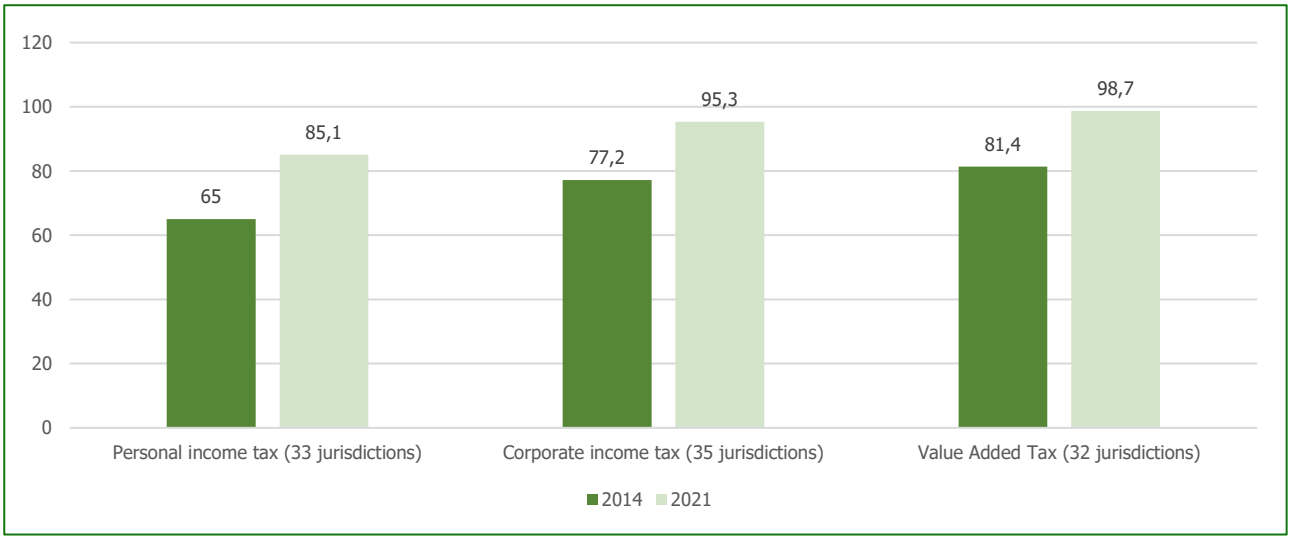

Figure 2. E-filing rates in 2014 and 2021, %. *(Source: graphed by the authors based on the data from (OECD, 2023a))*

Figure 2 shows that e-filing rates increased significantly between 2014 and 2021. The PIT e-filing rate remains the lowest among them. In view of the revealed trend, it is important to investigate whether the e-filing rate affects important characteristics of the tax system efficiency, which, in turn, is a critical component of the financial system. These characteristics include timely tax payments, related expenditures, and net revenue. Next, the results of the correlation analysis characterising the relationship between the e-filing rate and the timeliness of payments are presented (Table 1).

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Table 1. Results of the correlation analysis between the e-filing rate and the timeliness of payments by types of taxes. Note: *statistically significant correlations.

	Timely Payments Ratio, CIT	Timely Payments Ratio, PIT	Timely Payments Ratio, VAT
Per cent CIT returns e-filed	-0.073067	0.400485	-0.083110
Per cent PIT returns e-filed	0.175365	-0.188757	0.169724
Per cent VAT returns e-filed	0.274062	-0.154827	0.749527*

The results presented in Table 1 reveal a positive statistically significant correlation between the Per cent VAT returns e-filed and the Timely Payments Ratio for this tax. Accordingly, the possibility of e-filing has a positive effect on the timeliness of payments, one of the reasons for which may be the convenience of filing for payers. Regression analysis makes it possible to extend the results of correlation analysis for VAT. In this analysis, Percent VAT returns e-filed is the independent variable. The resulting model has the form (1).

Timely Payments Ratio, VAT = – 19,0533 + 1,1113 * Percent VAT returns e-filed (1)

The coefficient of determination in the constructed model is equal to 0.56179039. This gives grounds to testify that the variation of Percent VAT returns e-filed explains about 56.18% of the changes in the Timely Payments Ratio, VAT. The results of the correlation analysis between the e-filing rate and related expenditures are presented in Table 2. The following expenditure indicators are taken into account in the analysis: Operating expenditure, Salary expenditure, Information and communications technology expenditure, and Capital expenditure.

Table 2. Results of the correlation analysis between the e-filing rate and expenditures. Note: *statistically significant correlations.

	Operating expenditure	Salary expenditure	Information and communications technology expenditure	Capital expenditure
Per cent CIT returns e-filed	-0.423838	-0.500497*	-0.345038	-0.023146
Per cent PIT returns e-filed	-0.121161	-0.152414	0.012080	0.032148
Per cent VAT returns e-filed	-0.472040*	-0.555691*	-0.372308	-0.037628

Correlation analysis revealed a statistically significant inverse relationship between the Percent CIT returns e-filed and Salary expenditure, as well as the indicator Percent VAT returns e-filed and the indicators Operating expenditure and Salary expenditure. Therefore, the increase in the level of reporting in electronic form is accompanied by a reduction in salary expenditures. This may be explained by the reduction of the need to process large amounts of documents manually. In addition, as the e-filing rate increases, operational costs are reduced, which can be due to automation.

During the regression analysis, models (2) and (3) were built for the relevant indicators. In this case, the independent variable was Percent CIT returns e-filed.

Salary expenditure = 16384298 – 152544 * Percent CIT returns e-filed (2)

Operating expenditure = 43168299 – 412501 * Percent VAT returns e-filed (3)

The coefficient of determination is 0.25049760 for model (2) and 0.22282155 for model (3). Accordingly, model (2) explains about 25.05% of the variation in the dependent variable, model (3) — about 22.28%.

Next, the results of the correlation analysis between the e-filing rate and the Net revenue indicators are presented (Table 3). Net revenue is presented by types of taxes.

Table 3. Results of correlation analysis between the e-filing rate and Net Revenue indicators by types of taxes. Note: *statistically significant correlations.

	Net revenue collected by the tax administration, PIT	Net revenue collected by the tax administration, CIT	Net revenue collected by the tax administration, VAT
Per cent CIT returns e-filed	-0.723078*	-0.699166*	-0.661689*
Per cent PIT returns e-filed	0.103497	-0.130358	-0.152490
Per cent VAT returns e-filed	-0.788576*	-0.741607*	-0.612620*

According to the results of the analysis, all indicators of 'Net revenue collected by the tax administration' have a close inverse relationship with the indicators of 'Percent CIT returns e-filed' and 'Percent VAT returns e-filed'. At the same time, there is no statistically significant relationship with the 'Percent PIT returns e-file'. One of the possible reasons for this may be the increase in transparency and control of the filing process. For example, e-filing can help to identify fictitious transactions or inflated income for the purpose of obtaining a loan or investment, etc.

Regression models (4)-(9) were built for indicators that demonstrated high correlations. The independent variable in models (4)-(6) was 'Percent CIT returns e-filed', and in (7)-(9) – 'Percent VAT returns e-filed'.

Net revenue collected by the tax administration, PIT=$1.788972*10^9$–$1.736102*10^7$*Percent CIT returns e-filed (4)

Net revenue collected by the tax administration, CIT=582068157–5611240*Percent CIT returns e-filed (5)

Net revenue collected by the tax administration, VAT=$1.161731*10^9$–$1.112196*10^7$*Percent CIT returns e-filed (6)

Net revenue collected by the tax administration, PIT=$3.607808*10^9$–$3.552054*10^7$*Percent VAT returns e-filed (7)

Net revenue collected by the tax administration, PIT=$1.139068*10^9$–$1.116602*10^7$*Percent VAT returns e-filed (8)

Net revenue collected by the tax administration, VAT=$1.989640*10^9$–$1.931809*10^7$*Percent VAT returns e-filed (9)

The built models are statistically significant and have a high explanatory power for the dependent variable, ranging from about 37.5% to 62.19%. Summarising the conducted analyses, it can be noted that the e-filing rate for VAT and CIT taxes significantly affects the indicators of timely tax payment, expenditures, and net revenue. At the same time, the e-filing rate for PIT did not show an impact on the studied indicators.

Preliminary calculations confirmed that the digital transformation of tax policy significantly affects the efficiency of the financial system. At the same time, in the current conditions, this direction cannot be fully disclosed without taking into account the impact on the sustainable development of countries. In the context of increasing the efficiency of the financial system, it is possible to identify the goals that the digital transformation of tax policy helps to achieve out of the 17 SDGs. Figure 3 shows the goals most relevant to the identified direction, as well as the ways in which the digital transformation of tax policy affects the achievement of these goals.

At the same time, the degree of influence of the digital transformation of tax policy on the efficiency of the financial system, including the achievement of the SDGs, depends on the effectiveness of the digital transformation process itself. This degree of influence varies by country and depends on a number of factors, one of the most important of which is the regulation of digital transformation in each jurisdiction. In the EU, there are a number of important regulatory documents, action plans and initiatives related to the digital transformation of tax policy. These documents emphasise the importance of the following dimensions of transformation:

- standardisation and harmonisation (European Union, 2014; European Union, 2023);
- cooperation and information exchange (European Union, 2011);
- modernisation to improve efficiency (European Union, 2012; European Union, 2016).

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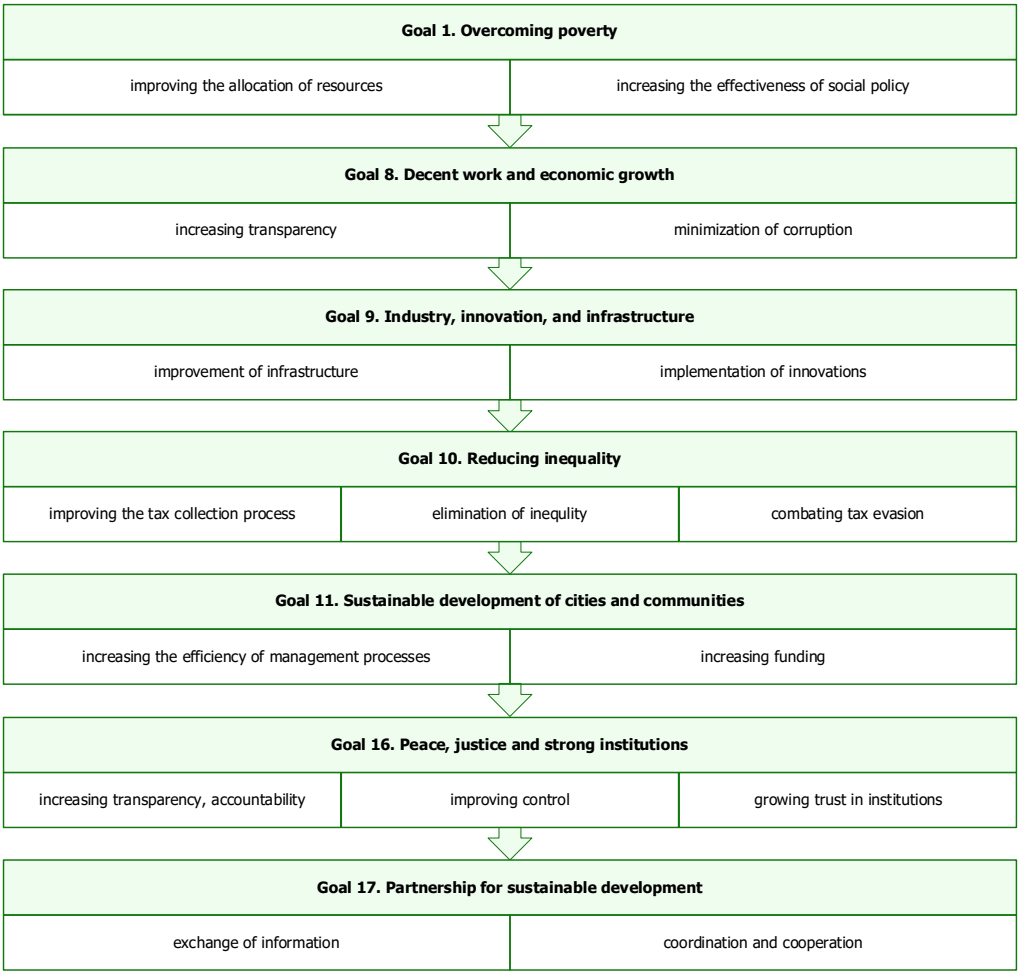

Figure 3. Tools of the influence of the digital transformation of tax policy on the achievement of certain SDGs. *(Source: created based on the use of the data (United Nations, 2024))*

Therefore, as the experience of the EU shows, the important dimensions of the digital transformation of tax policy are standardisation and harmonisation, cooperation and information exchange, and modernisation to improve efficiency. The integration of these directions will contribute to the unification of processes to simplify interaction. In addition, it will help increase transparency, fight against tax evasion and corruption, increase the efficiency of the tax collection process and ensure fair conditions for taxpayers.

DISCUSSION

The results of the study give grounds to note that the digital transformation of tax policy has a significant impact on the efficiency of the financial system and sustainable development, in particular, through the development of electronic declaration. At the same time, the desired result depends on the effectiveness of the digital transformation process itself. The regulation of digital transformation in various jurisdictions has a significant impact on this process.

A number of studies have a common vector with the research by the authors. In particular, Okunogbe and Santoro (2023) found that digital transformation in the tax sphere contributes to the definition of the tax base, control over compliance and implementation of tax legislation. Do et al. (2022), like the authors of this study, studied the relationship between the implementation of the electronic taxation system and compliance with tax legislation. In addition, this work includes an additional variable — attitude towards the electronic taxation system. According to the results of this study, a significant influence of the attitude towards the electronic taxation system and its implementation on compliance with the tax legislation was revealed. This corresponds to the authors' conclusions in terms of identifying the impact of the e-filing rate on the timeliness of tax payments.

Okunogbe and Pouliquen (2022) found a significant impact of the electronic declaration on the effectiveness of tax policy in Tajikistan. First, electronic declaration reduces the time companies spend on taxes by 40%. Second, e-filing helps to

double the amount of taxes paid among companies prone to tax evasion. At the same time, electronic filing slightly reduces the amount of taxes paid by companies that are not prone to evasion. In the work of the authors, the emphasis was placed on the timely payment of taxes, as well as on the net income received by the tax administration. In the opinion of the authors, these indicators more accurately characterise the effectiveness of the tax policy, describing, among other things, the volume of real revenues to the budget.

According to the results of the study, Zhou et al. (2022) reached a number of important conclusions. First, digital transformation significantly reduces tax rigidity. Second, the researchers established that this is due to increased tax evasion. Third, these interdependencies were found to be more pronounced in regions with weak tax control (or in companies with weak internal control). These findings are contrary to the findings of the authors, where it was noted that digital transformation increases transparency and prevents evasion. At the same time, the revealed inverse relationship between the indicators of net revenue and the e-filing rate may indicate certain possibilities of evasion. However, additional research is needed to confirm this fact.

Some works have studied the influence of certain technologies on the taxation system. For example, Yayman (2021) noted the potential of blockchain to improve tax administration due to the high transparency of the technology. This indicates wide opportunities for further scientific research in the field of digital transformation of the tax sphere, which is not limited to the study of the impact of e-filing.

Plotnikova and Zhytelna (2019) emphasised certain problems that arise in the digital transformation of the tax sphere. One of the problems specific to Ukraine is technical problems in the course of electronic VAT administration, in particular, the blocking of tax invoices. This supports the results of the authors' research in the part where the importance of ensuring the effectiveness of the digital transformation process in the tax field is noted. The study of Datta et al. (2020) notes another vector of influence on the effectiveness of digital transformation. These are socio-political and socio-technical customs in the country that may require significant changes in the process of transformation. In the work of Kozachenko and Mashchenko (2023), the level of digital skills of the population and civil servants was noted as among the significant factors influencing the digital transformation of the tax sphere. In contrast to these studies, the work of the authors emphasised regulatory aspects as the main factor in the effectiveness of the digital transformation of the tax sphere. The studies noted above expand the range of factors of effectiveness of the digital transformation of the tax sphere, adding technological, socio-political and socio-technical aspects to it.

As in the work of the authors, Hassan (2023) found a connection between the development of electronic taxation and the SDGs. However, the researcher’s work focused only on SDG 9, while the work of the authors suggested that electronic taxation can affect other SDGs as well. These conclusions can be supported by referring to the study of Grace et al. (2023), who noted that e-taxation allows obtaining the appropriate level of revenues to achieve the SDGs.

CONCLUSIONS

The importance of the conducted research is determined by the need to identify the actual effectiveness of the implementation of electronic declaration, which ultimately affects the financial system efficiency as a whole. As a result of the analysis, it was confirmed that the level of e-filing in EU countries for VAT and CIT significantly affects the indicators of timely tax payment, expenditures, and net revenue for each of the taxes. However, the e-filing rate for PIT did not show a statistically significant effect on the studied indicators.

In addition to the influence of indicators of the e-filing rate on the tax policy effectiveness, the digital transformation of the tax sphere can affect the sustainable development of countries. Thus, the paper highlighted the potential ways in which the digital transformation of the tax sphere can affect a number of sustainable development goals. These include SDG 1, SDG 8, SDG 9, SDG 10, SDG 11, SDG 16 and SDG 17.

The study emphasised the need to ensure the effectiveness of the digital transformation process itself. One of the most essential factors of efficiency is the regulation of digital transformation in each jurisdiction. The analysis of the EU experience conducted in the research gave grounds to note that the regulation of digital transformation should take into account such dimensions as standardisation and harmonisation, cooperation and information exchange, modernisation in order to increase efficiency. Further areas of research can be aimed at determining the impact of digital inclusion on the effectiveness of tax policy.

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ADDITIONAL INFORMATION

AUTHOR CONTRIBUTIONS

All authors have contributed equally.

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CONFLICT OF INTEREST

The Authors declare that there is no conflict of interest.

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МОДЕЛЮВАННЯ ЕФЕКТИВНОСТІ ФІНАНСОВОЇ СИСТЕМИ В УМОВАХ ЦИФРОВОЇ ТРАНСФОРМАЦІЇ ПОДАТКОВОЇ ПОЛІТИКИ (ЕКОНОМІЧНИЙ НАПРЯМ)

Метою дослідження є вивчення впливу використання електронних каналів для подання звітності та сплати податків на підвищення ефективності фінансової системи із застосуванням моделей множинної регресії. У роботі було використано кореляційний, регресійний і формально-юридичний методи. У результаті проведеного дослідження підтверджено, що рівень електронного подання за податками Value Added Tax і Corporate Income Tax значно впливає на показники своєчасності сплати податків, витрати й чистий прибуток. При цьому рівень електронного декларування за Personal Income Tax не продемонстрував впливу на досліджувані показники. Зрештою було відзначено, що цифрова трансформація податкової політики чинить помітний вплив на ефективність фінансової системи й сталий розвиток, зокрема через розвиток електронного декларування. Однак бажаний результат залежить від ефективності самого процесу цифрової трансформації. Важливу роль у цьому відіграє регламентація цифрової трансформації в різних юрисдикціях. Відповідно до досвіду ЄС, регламентація цифрової трансформації має враховувати такі виміри, як стандартизація та гармонізація, співпраця й обмін інформацією, модернізація задля підвищення ефективності. Використання цього досвіду в інших країнах може сприяти спрощенню взаємодії між учасниками процесу, підвищенню прозорості, протидії ухиляння від податків і корупції, підвищенню ефективності процесу стягнення податків і забезпеченню справедливості для платників.

Ключові слова: фінансова система, податкова політика, електронне декларування, своєчасність сплати податків, витрати, чистий дохід, цілі сталого розвитку, регламентація цифрової трансформації

JEL Класифікація: G18, G20, G28, G35

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