

DAFTAR PUSTAKA

- Azenzoul, A., Mahouat, N., Mokhlis, K., & Moussaid, A. (2025). *Digital Transformation and Corporate Tax Avoidance : Evidence from Moroccan Listed Firms*. 1–22. <https://doi.org/10.3390/jrfm18100575>
- Baltagi, B. H., & Wiley, J. (2021). *Econometric Analysis of Panel Data Second edition*. <https://doi.org/10.1007/978-3-030-53953-5>
- Baron, R. M., & Kenny, D. A. (1986). *The Moderator-Mediator Variable Distinction in Social Psychological Research : Conceptual , Strategic , and Statistical Considerations*. 51(6), 1173–1182. <https://psycnet.apa.org/doi/10.1037/0022-3514.51.6.1173>
- Bimo, I. D., & Prasetyo, C. Y. (2019). *The effect of internal control on tax avoidance : the case of Indonesia*. 21(2), 131–143. <https://doi.org/10.1108/JED-10-2019-0042>
- Bouheraoua, S., & Djafri, F. (2022). *Adoption of the COSO methodology for internal Shariah audit*. 14(2), 221–235. <https://doi.org/10.1108/IJIF-04-2020-0071>
- Brivot, M., Paquette, S., & Huxley, Z. (2025). Accounting , Organizations and Society Navigating the spectrum of aggressiveness : Social dynamics and anxieties in tax planning. *Accounting, Organizations and Society*, 114(April 2023), 101589. <https://doi.org/10.1016/j.aos.2025.101589>
- Carolina, V., & Purwantini, A. H. (2020). *Pengaruh Pengendalian Internal , Struktur Kepemilikan , Sales Growth , Ketidakpastian Lingkungan , dan Koneksi Politik terhadap Tax Avoidance (Studi Empiris Pada Perusahaan Manufaktur Yang Terdaftar di BEI Periode*.
- Chen, M., Zhao, K., & Jin, W. (2024). Corporate digital transformation and tax avoidance : evidence from China. *Pacific-Basin Finance Journal*, 85(November 2023), 102400. <https://doi.org/10.1016/j.pacfin.2024.102400>
- Chen, W., & Meng, F. (2023). Is corporate digital transformation a tax haven? *International Journal of Managerial Finance*, 20(2), 304–333. <https://doi.org/10.1108/IJMF-11-2022-0505>
- Claessens, S., & Laeven, L. (2004). *What Drives Bank Competition ? Some International Evidence Author (s) : Stijn Claessens and Luc Laeven Concentration and Competition : An Evolution in the Making A Conference Sponsored by the Federal Reserve Bank of Cleveland May 21-23 , 2003 (June , 20*. 36(3), 563–583. <https://www.jstor.org/stable/3838954>
- Cortina, J. M. (1993). *Interaction , Nonlinearity , and Multicollinearity : implications for Multiple Regression*. 19(4), 915–922. [https://doi.org/10.1016/0149-2063\(93\)90035-L](https://doi.org/10.1016/0149-2063(93)90035-L)

- COSO. (2013). *Internal Control—Integrated Framework Executive Summary*. May.
https://www.sechistorical.org/collection/papers/2010/2013_0501_COSOInternal.pdf
- Cuccia, A. D. (2025). *The Reputational Costs of Corporate Tax Avoidance: A Closer Look at Stakeholder Responses and Their Potential Impacts on the Firm*. XX(Xx), 1–27. <https://doi.org/10.2308/JATA-2023-034>
- Damayanti, F., Khomsiyah, Mulyani, S. D., & Aryati, T. (2025). The Impact of Digital Transformation and Market Power on Corporate Tax Avoidance: The Moderating Role of Internal Control in Indonesian Listed Firms. *Journal of Information System Engineering and Management*, 10(4), 2382–2396.
<https://jisem-journal.com/index.php/journal/article/view/12724/5907>
- Das, S., & Pati, A. P. (2024). Bank market power and its determinants: evidence from listed conventional commercial banks from Indonesia. *Journal of Economic and Administrative Sciences*, November.
<https://doi.org/10.1108/JEAS-04-2024-0106>
- Desaia, D. (2006). *high-powered incentives* \$. 79, 145–179.
<https://doi.org/10.1016/j.jfineco.2005.02.002>
- Duhoon, A., & Singh, M. (2023). *Corporate tax avoidance: a systematic literature review and future research directions*. 21(2), 197–217.
<https://doi.org/10.1108/LBSJMR-12-2022-0082>
- Dutra, T. M., Teixeira, J. C. A., & Dias, J. C. (2023). protection. *Quarterly Review of Economics and Finance*, 90, 124–148.
<https://doi.org/10.1016/j.qref.2023.06.002>
- Dyreng, S. D., Hanlon, M., Maydew, E. L., Dyreng, S. D., Hanlon, M., & Maydew, E. L. (2008). *Long-Run Corporate Tax Avoidance*. 83(1), 61–82.
<https://doi.org/10.2308/accr.2008.83.1.61>
- Gao, Y., Li, J., & Wu, Y. (2025). Competition and tax avoidance: Evidence from quasi natural experiment of the implementation of Anti-Trust Law. *International Review of Economics and Finance*, 98(March 2024), 103900.
<https://doi.org/10.1016/j.iref.2025.103900>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro.
- Guandalini, I. (2022). Sustainability through digital transformation: A systematic literature review for research guidance. *Journal of Business Research*, 148, 456–471. <https://doi.org/10.1016/j.jbusres.2022.05.003>
- Gujarati, D. N., & Porter, D. C. (2009). *The McGraw-Hill Series*.
- Hanefah, M. M., Iqmal, M., & Kamaruddin, H. (2020). *Internal control, risk and Sharī‘ah non-compliant income in Islamic financial institutions*. 12(3),

401–417. <https://doi.org/10.1108/IJIF-02-2019-0025>

Hanelt, A., Bohnsack, R., & Marz, D. (2021). *A Systematic Review of the Literature on Digital Transformation : Insights and Implications for Strategy and Organizational Change*. July. <https://doi.org/10.1111/joms.12639>

Hanlon, M., & Heitzman, S. (2010). A review of tax research \$. *Journal of Accounting and Economics*, 50(2–3), 127–178.
<https://doi.org/10.1016/j.jacceco.2010.09.002>

Hartmann, F. G. H., & Moers, F. (1999). *Testing contingency hypotheses in budgetary research : an evaluation of the use of moderated regression analysis* \$. 24, 291–315. [https://doi.org/10.1016/S0361-3682\(99\)00002-1](https://doi.org/10.1016/S0361-3682(99)00002-1)

Hausman. (1978). *Specification Tests in Econometrics*.
<https://doi.org/10.2307/1913827>

Hayes, A. F. (2017). *Introduction to Mediation, Moderation, and Conditional Process Analysis, Second Edition: A Regression-Based Approach*.
https://books.google.co.id/books/about/Introduction_to_Mediation_Moderation_and.html?id=8ZM6DwAAQBAJ&redir_esc=y

Hidayatulloh, T., Tanzil, N. D., & Priyono, A. P. (2024). *Digital Transformation , Media Attention , and Tax Avoidance : A Study of Indonesian Multinationals*. 6(1), 231–243. <https://doi.org/10.35912/jakman.v6i1.3735>

Indonesia, B. (2024). *Laporan kebijakan moneter*.

Jensen, M. (1976). *Theory Of The Firm : Managerial Behavior, Agency Costs and Ownership Structure I*. 3, 305–360. [https://doi.org/10.1016/0304-405X\(76\)90026-X](https://doi.org/10.1016/0304-405X(76)90026-X)

Jessica Amanda, Sri Maryati, P. P. (2025). The Influence Of Digital Transformation, Internal Control and Earning Management on Tax Avoidance. *Jurnal Akuntansi Dan Auditing*, 22(1), 1–17.
<https://doi.org/10.14710/jaa.22.1.1-17>

Juli, E., Dinata, S. C., & Candra, R. (2023). *Internal Control Terhadap Tax Avoidance Pada Perusahaan Manufaktur Yang Terdaftar di Bursa Efek Indonesia 2017-2021*. 9(2), 200–220.
<https://doi.org/10.35906/jurakun.v9i2.1583>

Kim, T., & Lee, P. (2023). International Review of Financial Analysis Product market threats and tax avoidance. *International Review of Financial Analysis*, 86(January), 102528. <https://doi.org/10.1016/j.irfa.2023.102528>

Kubick, T. R., Lynch, D. P., Mayberry, M. A., & Omer, T. C. (2015). *Product Market Power and Tax Avoidance: Market Leaders, Mimicking Strategies, and Stock Returns*. 90(2), 675–702. <https://doi.org/10.2308/accr-50883>

Lee, C., & Bose, S. (2021). Journal of Contemporary Do family firms engage in less tax avoidance than non-family firms ? The corporate opacity perspective.

- Journal of Contemporary Accounting & Economics*, 17(2), 100263.
<https://doi.org/10.1016/j.jcae.2021.100263>
- Leona S. Aiken, Stephen G. West, R. R. R. (1991). *Multiple Regression: Testing and Interpreting Interactions*.
https://books.google.co.id/books?id=LcWLUyXcmnC&hl=id&source=gbs_navlinks_s
- Lv, W., Meng, Q., Cao, Y., & Liu, J. (2025). International Review of Financial Analysis Impact and moderating mechanism of corporate tax avoidance on firm value from the perspective of corporate governance. *International Review of Financial Analysis*, 99(September 2024), 103926.
<https://doi.org/10.1016/j.irfa.2025.103926>
- Menicacci, L., & Simoni, L. (2024). *Negative media coverage of ESG issues and corporate tax avoidance*. 15(7), 1–33. <https://doi.org/10.1108/SAMPJ-01-2023-0024>
- Mogaji, E. (2023). *Redefining banks in the digital era : a typology of banks and their research , managerial and policy implications*. February.
<https://doi.org/10.1108/IJBM-06-2023-0333>
- Mulyana, R., Rusu, L., & Perjons, E. (2024). Key ambidextrous IT governance mechanisms for successful digital transformation : A case study of Bank Rakyat Indonesia (BRI). *Digital Business*, 4(2), 100083.
<https://doi.org/10.1016/j.digbus.2024.100083>
- Nanda Lestari, D. N., & Kholid, M. N. (2024). Digital Transformation and Tax Avoidance of the Indonesian Basic Materials and Energy Sector. *Akurasi : Jurnal Studi Akuntansi Dan Keuangan*, 7(1), 51–66.
<https://doi.org/10.29303/akurasi.v7i1.477>
- Pagan, T. S. B. and A. R. (1980). *The Lagrange Multiplier Test and its Applications to Model Specification in Econometrics*. 47(1), 239–253.
<https://doi.org/10.2307/2297111>
- Pratama, A., & Muhammad, K. (2025). *Optimizing Tax Compliance : Understanding the Link Between Company Tax Administration and Tax Avoidance (A Survey of Public Companies in Indonesia , Malaysia , Singapore , and Thailand for the 2022 – 2023 Period)*.
<https://doi.org/10.3390/economies13070194>
- Qi, H., & Li, M. (2023). The impact of media attention on corporate tax avoidance : A study based on Chinese A-share listed companies. *Finance Research Letters*, 58(PD), 104594. <https://doi.org/10.1016/j.frl.2023.104594>
- Sekaran, Uma & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach* (7th ed.). Wiley.
- Shaffer, S., Spierdijk, L., Macroeconomic, A., & Cama, A. (2020). Measuring multi-product banks ' market power using the Lerner index. *Journal of*

- Banking and Finance*, 117, 105859.
<https://doi.org/10.1016/j.jbankfin.2020.105859>
- Shin, Y., & Park, J. (2023). *The Effect of a Company 's Sustainable Competitive Advantage on Their Tax Avoidance Strategy — Focusing on Market Competition in Korea*.
- Stiglingh, M., Smit, A., & Smit, A. (2020). *The relationship between tax transparency and tax avoidance The relationship between tax transparency and tax avoidance*. 1954(May).
<https://doi.org/10.1080/10291954.2020.1738072>
- Tiantian, G., Hailin, C., Zhou, X., Ai, S., & Siyao, W. (2023). Does corporate digital transformation affect the level of corporate tax avoidance? Empirical evidence from Chinese listed tourism companies. *Finance Research Letters*, 57(July), 104271. <https://doi.org/10.1016/j.frl.2023.104271>
- Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Qi Dong, J., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122(September 2019), 889–901.
<https://doi.org/10.1016/j.jbusres.2019.09.022>
- Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *Journal of Strategic Information Systems*, 28(2), 118–144.
<https://doi.org/10.1016/j.jsis.2019.01.003>
- Wang, W., Wen, J., Liu, M., & Du, M. (2025). Can digital transformation reduce bank violations? Evidence from China. *International Review of Economics and Finance*, 104(June), 104707. <https://doi.org/10.1016/j.iref.2025.104707>
- Widarjono. (2018). *Ekonometrika EViews*.
- Witte, D., & Paper, I. E. S. W. (2023). *Effects of corporate transparency on tax avoidance : Evidence from Country-by-Country Reporting Transparency On Tax Avoidance : Evidence From Country-By-Country Reporting*. 4.
<https://doi.org/10.1007/s10797-025-09885-w>
- Wongsinhirun, N., Chatjuthamard, P., & Chintrakarn, P. (2024). Tax avoidance , managerial ownership , and agency conflicts. *Finance Research Letters*, 61(December 2023), 104937. <https://doi.org/10.1016/j.frl.2023.104937>
- Wooldridge, J. M. (2010). *Econometric Analysis of Cross Section and Panel Data*.
- Yu, Z., & Liu, J. (2025). The digital revolution in banking : Unpacking risk management in the age of transformation. *International Review of Economics and Finance*, 103(July), 104444. <https://doi.org/10.1016/j.iref.2025.104444>
- Zhang, Q., & She, J. (2024). Digital transformation and corporate tax avoidance: An analysis based on multiple perspectives and mechanisms. *PLoS ONE*,

19(9 September), 1–30. <https://doi.org/10.1371/journal.pone.0310241>

Zhao, T., Yan, N., & Ji, L. (2023). Digital transformation , life cycle and internal control effectiveness : Evidence from China. *Finance Research Letters*, 58(PA), 104223. <https://doi.org/10.1016/j.frl.2023.104223>