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Delroy A. Chevers

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The Effect of e-Filing on Tax Compliance among Micro Enterprises in Jamaica

Genee Tracey  
The University of the West Indies  
geneetracey_10@yahoo.com

Steven Rob  
The University of the West Indies  
stevenrobb22@gmail.com

Lisandra Bartley  
The University of the West Indies  
brightsparks_lisa@hotmail.com

Delroy Chevers  
The University of the West Indies  
delroy.chevers@uwimona.edu.jm

Abstract
Over the past decades government revenue authorities, especially in developing countries have implemented a series of reforms towards strengthening their revenue collection capabilities. Electronic filing (e-Filing) of taxes was introduced in Jamaica to improve tax compliance. However, the adoption of this initiative remains low which results in loss of tax revenue. This condition ultimately limits the government’s ability to finance needed projects and address critical needs of citizens. This study seeks to investigate the effect of e-Filing on tax compliance among micro enterprises in Jamaica. Tax-compliant firms found the e-Filing system easy to use and cost effective, while the non-compliant firms did not adopt this initiative because it was felt that paying taxes was not a priority at this stage of the firm. It is hoped that the insights gained from this study can guide government policy makers regarding the introduction of information and communication technology (ICT) in tax administration.

Keywords: e-Filing, information and communication technology, tax compliance, micro enterprises
The Effect of e-Filing on Tax Compliance among Micro Enterprises in Jamaica

1. Introduction
For years government revenue authorities especially in developing countries have been implementing a series of reforms towards strengthening their revenue collection capabilities (Bruhn & McKenzie, 2014; Salami, 2011). These reforms include but not limited to the introduction of ICT with the principal objective to improve tax collection. In an effort to make it easier to pay company income tax (CIT), Electronic filing of taxes was introduced in Jamaica in 2016. It was believed that this initiative would improve tax compliance. However, the adoption of this initiative remains low. The low adoption results in loss of tax revenue, which ultimately limits the government’s ability to finance needed projects and address critical needs of citizens (Frazoni, 2000; Wenzel, 2005). One of the critical functions of any tax system is to collect resources to fund government’s recurrent expenses and expenditure to facilitate growth and development (Phillips, 2012). However, many enterprises willingly perform tax evasion (Abiola & Asiweh, 2012; Jacobs, Crawford, Murdoch, Hodges, & Lethbridge, 2013; Tax Administration of Jamaica, 2018). However, there are firms who are desirous of being compliant in paying tax but view the tax system and processes as cumbersome and thus become non-compliant.

This low adoption rate was regrettably mainly among micro enterprises (Powell, 2019). In this study, micro enterprises are defined as firms that employ five employees or less with annual sales of J$15 million. Micro enterprises have been important drivers of economic growth and sustained development in Jamaica (Aremu & Adeyemi, 2011). These enterprises create wealth and generate employment. It is estimated that 97.6% of all classified commercial taxpayers are micro enterprises (Ministry of Industry, 2017). Furthermore, over 413,000 Jamaicans are classified as self-employed. It is estimated that 80% of the jobs in Jamaica are from micro enterprises (Ministry of Industry, 2017).

It is interesting to note that micro enterprises in Jamaica are highly informal, hard to regulate, and contribute the lowest to tax revenue (Ministry of Industry, 2017). Table 1 shows the tax compliance statistics with respect to company income tax in Jamaica in financial year 2015/16. The compliance management philosophy by the Tax Administration Jamaica are:

- Simplify interactions, maximize automation and reduce compliance costs by providing and integrated online experience
- Improve online services to small and micro enterprises and reduce paper transactions

<table>
<thead>
<tr>
<th>Company Size</th>
<th>Payment Compliance in 2015/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large</td>
<td>95.3%</td>
</tr>
<tr>
<td>Medium</td>
<td>40.3%</td>
</tr>
<tr>
<td>Small</td>
<td>26.6%</td>
</tr>
<tr>
<td>Micro</td>
<td>17.4%</td>
</tr>
</tbody>
</table>

Table 1: Comparative Filing of Company Income Taxes in Jamaica
Source: (Powell, 2019)
It is believed that compliance by micro enterprises can be challenging due to cost and other operational factors. However, Nisar (2013) argued that recent trends in tax avoidance emphasizes the need to develop an easier system of tax payment/collection that involves the Internet. The deployed ICTs are expected to assist taxpayers in accessing accurate financial balances and provide a greater user friendly approach in filing returns. It is hoped that these benefits will enhance compliance.

Jamaica is regarded as one of those countries in which the payment of taxes is difficult and is perceived to be a major hindrance to doing business (Phillips, 2012). As a result, the Jamaican government introduced a series of reforms with the last reform in 2014. This gave autonomy to both the revenue administrators and taxpayers by increasing the ability to manage internal affairs regarding tax payment in a timely manner and improve taxpayers’ experience. Hence, the research question, “What is the effect of e-Filing on tax compliance among micro enterprises in Jamaica”? The contribution of this study is to provide useful insights which can guide government policy makers regarding the best approach to introduce information and communication technology (ICT) in the management of tax collection.

2. Literature Review

Micro enterprises have been considered globally as the driving force behind many economies (Aremu & Adeyemi, 2011). In 2015 approximately 83% of all classified taxpayers in Jamaica fall within the category of micro enterprises (Ministry of Industry, 2017). According to the International Council for Small Businesses, formal and informal micro, small and medium size enterprises make up over 90% of all firms globally. It is estimated that 80% of jobs in Jamaica are from micro enterprises (Ministry of Industry, 2017). This sector is characterized by a high degree of informality (Bruhn & McKenzie, 2014). It is stated that Jamaica has a very active informal economy which represents about 40% of total economic activity with small entrepreneurs representing the majority in the sector (Ministry of Industry, 2017). This sector is also characterized by low tax compliant rate (Ministry of Industry, 2017).

One of the main challenges when trying to measure and ensure compliance is the informality of a large share of economic activity in Jamaica - businesses which operate without being registered. In Jamaica, there is a high incidence of unregistered companies. These companies do not report their income to the relevant authorities and do not file or pay taxes. Previous estimates of the scale of informality in the Jamaica economy have put it between 40% - 80% of the official economy (Torero et al., 2006; Witter and Kirton, 1990). Significant levels of informality among enterprises have implications for revenue collection and enforcement costs by the government (Abiola & Asiwew, 2012). Importantly, businesses classified as wholesale and retail comprise the largest grouping among micro enterprises and the highest contributor of GDP at 16% but only contributed to only 9.8% of tax revenue (Ministry of Industry, 2017).

Another factor that prevents micro businesses from utilizing the Tax e-Filing application is the lack of the proper infrastructure (Dowe, 2008). It is felt that the basic prerequisites for implementing successful e-payment systems are: (1) a reliable and accessible Internet service; (2) cooperative and trustworthy financial institutions; (3) an IT oriented atmosphere; and (4) access to adequate financing to set up the appropriate infrastructure in tax offices. Ideally, the setting of an e-payment system should form part of a comprehensive IT design, development and
implementation strategy. The infrastructural requirements becomes challenging for some micro enterprises and entrepreneurs because of the lack of access to reliable Internet services, especially in some rural areas. In 2017, 56% of Jamaicans were using the Internet. However, this percentage was highly skewed towards prepaid cell phone Internet users.

These factors result in tax administrations attempting to control the situation through encouraging compliance. However, these compliance measures are generally ineffective given the minimal resources the tax administrators contribute to the compliance effort. Electronic-filing (e-filing) is the transmission of tax information directly to the tax administration using the Internet. E-filing may take place anywhere. Nisar (2013) argued that recent trends in public taxation stress the need of developing a system of tax assessment and collection that involves internet services. E-filing is enhanced with the ability to conduct electronic-payment (E-payment). E-payment is the transfer of money from a person’s bank account to the tax administration’s bank account using an electronic banking platform over Internet at any time (during and after banking hours), and from any place (Caribbean Regional Technical Assistance Centre, 2008, 6).

E-tax filing minimises the cost of preparation and submission of tax returns due to the fact that these transactions are executed in a paperless environment (Azmi and Kamarulzaman, 2010). Similar findings were discovered in Muturi and Kiarie (2015) study. According to Muturi and Kiarie (2015), e-Filing improves on convenience to the clients, as well, as it ensures accuracy and timely reconciliations of the captured data. Prior research also confirmed that e-Filing improves efficiency, reducing errors and avoiding mis-postings.

Tax compliance can be defined generally, as adhering to all the laws of the country as it pertains to the paying of taxes. More specifically, it involves “taxpayers’ willingness to comply with tax laws, declare correct income, claim the correct deductions, relief and rebates and pay all taxes on time” (Palil and Mustapha 2011, 558). Inherent in tax compliance, is the willingness on the part of the taxpayer to declare truthfully and file his/her taxes based on all income earned for the period.

A survey conducted in South Africa, Ukraine and Nepal revealed that the lack in infrastructure and the cost to procure and implement e-Filing systems is a major deterrent among micro operators. Another factor that affects micro enterprises is the lack of knowledge and awareness of the e-Filing option, and some who are aware of the facility, do not understand how to navigate through the software application. According to CAPRI (2016) only 31% of micro businesses filed their taxes online. Further, there is low business registration among this group, and lack of awareness as to Tax Administration Jamaica (TAJ) software. Tax evasion and avoidance in developing countries are difficult to address (Fuest and Riedel, 2010).

It is the taxpayers’ responsibility to make sure that they are aware of all their obligations. However, it is in the tax authority’s interest to ensure that taxpayers (owners of firms) are educated about all their tax responsibilities with the hope that they comply. It is posited that the Government of Jamaica must create a simple framework, as well as provide infrastructure and support services to support economic growth and sustainable development (Ministry of Industry, 2017).
A study found that perceived usefulness, perceived ease of use and perceived risk were shown to be an important construct to influence taxpayer’s perceptions on electronic tax filing given the fact that the adoption of the electronic tax filing system is voluntary in Malaysia (Azmi and Bee, 2010). The findings suggest that a system that is useful and easy to use are important for taxpayers to voluntarily e-file their tax returns. In addition, the adoption of e-Filing requires a huge initial investment by the business in capital assets and also in the time and effort required to climb the learning curve (Yilmaz and Coolidge, 2013). Also, the perceived risk construct defined by privacy and performance risk was found to have a negative influence on behavioural intentions, this means that if taxpayers perceive that the electronic tax filing system is risky their perceptions of usefulness of the system will decrease.

The results of another study in Malaysia revealed that three skills were necessary for a taxpayer to interact with technology-based tax system, these were knowledge of spreadsheets, Microsoft word and email (Ling and Nawawi, 2010). The Malaysian Internal Revenue Board encountered public readiness challenges in adopting systems. Although the benefits were communicated, the adoption rate was only 5%. There is also the access reliable Internet and the required technological skills required to adequately utilize the software application (Maisibal and Atambo, 2016). It was found that Internet experience and manual tax filing experience are significant determinants to the adoption of e-Filing systems (Mas’ud, 2019). It was also found that e-Filing adoption are low with older business owners (Pippin and Tosun, 2014).

3. Methodology
This is a quantitative study in which data was collected from the owners of micro enterprises. The owners were believed to be the best persons to represent the views of the companies. The survey instrument was pre-tested by eleven executives of micro enterprises in Kingston, Jamaica. The main focus of the pre-test was face validity and the relevant adjustments made.

The resulting survey instrument contained twenty close ended questions and seven open ended questions. The size of the micro enterprises in Kingston, Jamaica was estimated over 100,000. The target sample size was 384 based on Yamane (1967) sample size formula at 95% confidence and 5% margin of error. A self-administered approach was taken to collect the data. The targeted respondents were assured that the information given is confidential and their participation in the study was voluntary. In the final analysis, only 42 questionnaires were completed and analyzed.

4. Findings and Discussion
The profile of the forty two respondents were 55% male and 45% female (n = 42). In terms of age distribution, the age range 26-35 years old accounted for the majority of the respondents at 40.5%, while 36-50 years old accounted for 35.7%. 51-64, 19-25 and 65 years and older accounted for 16.7%, 4.8% and 2.4% respectively. With regards to the highest level of education attained, the majority of the respondents (33%) possessed an undergraduate degree. 29% had a trade/skill certification, 17% had CXC subjects and 14% had master’s degrees. The majority of the respondents were fully self-employed amounting to 61.9%, while the remainder 38.1% were employed to some other organization along with having their own enterprise.

With respect to respondents who were employed to other organizations, 26% were working full time with another company, 11.9% were working on a contractual basis while 7.1% stated that
they were employed on a part time basis. Respondents were asked to state how long they have been business. 38.1% of the respondents had been in business for 1-5 years, this is followed closely by respondents who were in business for 6-10 years which accounted for 33.3% of the respondents, while 19% of the businesses were in existence for 11 years and over, and the remaining 9.5% were in business for less than one year.

In an attempt to establish the level of formality among the surveyed micro enterprises, they were asked to state whether or not the business was registered with the Companies office of Jamaica. 74% of the businesses were registered with the Companies Office of Jamaica, and 26% were not registered. Table 2 provides a summary of the businesses that have Internet access and are registered e-Filing users.

The respondents were asked whether or not the business had access to Internet. The cross tabulation in Table 2 shows the majority of the businesses had access to the Internet at 83.3% (n=35) while only 16.7% stated that they have no access to internet. The results revealed that the majority of the business even though they had access to Internet, most of them are not registered to use the Tax Administration of Jamaica e-Filing system, only 34.3% were registered to the system. Pertaining to the micro enterprises use of the e-Filing system, the majority (69%) were not users of the system while 31% of the respondents stated that they were registered to use the system.

In terms of industry type, the majority (57.1%) of the micro enterprises were from the Wholesale and Retail sector. Food and hospitality accounted for 14.3%, Professional services accounted for 11.9%, with transport, manufacturing and motor vehicle and appliances accounting for 7.1%, 4.8% and 4.8% respectively.

<table>
<thead>
<tr>
<th>Is the business registered as an e-Filing User</th>
<th>Count</th>
<th>% within Is the business registered as an e-Filing User</th>
<th>% within Business have Internet Access</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
<td>92.3%</td>
<td>34.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7.7%</td>
<td>14.3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100.0%</td>
<td>31.0%</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td>79.3%</td>
<td>65.7%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20.7%</td>
<td>85.7%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100.0%</td>
<td>69.0%</td>
</tr>
</tbody>
</table>
The results of the study revealed that the majority (83%) of the micro enterprises maintained proper books and records, while 17% stated that they did not maintain proper books and records for the businesses. Cash book was the main record been kept. The types of books and records that were kept are as follows:

- Cash book = 29.3%
- Sales and Income = 26.8%
- Purchases journal = 13.4%
- Bank statement = 18.3%
- Bank reconciliation = 7.3%
- Other records = 4.9%

The majority of the respondents, 88.1% have a positive perception towards paying and filing taxes while 9.5% did not believe in filing taxes and only 2.4% stated that they wanted to file taxes but don’t know how to do so. Of the majority who believed in filing and paying taxes 75.7% of them were currently paying some form of taxes.

The results of the cross tabulation regarding the relationship between the enterprises that are aware of the e-Filing system and are registered as an e-Filing user, shows that 61.9% were aware of the e-Filing system. However, of those who were aware 50% are actually registered to use the system while the other 50% are not registered to use the system.

In addition, the results of the cross tabulation between size of enterprises and registration of the e-Filing system, shows that enterprises with more employees tend to be registered as e-Filing user, while those with fewer employees tend not to use the system. Another interesting finding is the discovery that micro enterprises with higher annual revenues are more incline to use the e-Filing system. The analysis also shows that micro enterprises are registered to pay payroll tax, income tax and general consumption tax (GCT) at 57.1%, 50% and 50% respectively.

Table 2. Cross tabulation showing summary of businesses that have internet access and are registered e-Filing user

<table>
<thead>
<tr>
<th>Total</th>
<th>Count</th>
<th>35</th>
<th>7</th>
<th>42</th>
</tr>
</thead>
<tbody>
<tr>
<td>% within Is the business registered as an e-Filing User</td>
<td>83.3%</td>
<td>16.7%</td>
<td>100.0%</td>
<td></td>
</tr>
<tr>
<td>% within Business have Internet Access</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td></td>
</tr>
</tbody>
</table>

Table 3: Correlation between e-Filing system and awareness of the system

<table>
<thead>
<tr>
<th>Number of Sample Points</th>
<th>Pearson Correlation</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>0.525**</td>
<td>0.000</td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed)

Table 3 shows the results of the Pearson correlation between awareness and registration of the e-Filing system. The test revealed a moderate positive relationship between awareness of the e-
The result implies that as the awareness of the system increases, so does the registration of the system, but at a moderate pace. This is statistically significant at p<0.01.

<table>
<thead>
<tr>
<th>Number of Sample Points</th>
<th>Pearson Correlation</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>42</td>
<td>-0.351*</td>
<td>0.023</td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.05 level (2-tailed)**

Table 4. Correlation between e-Filing and Annual revenues

The results of the Pearson correlation revealed a weak negative relationship between annual revenues and the registration of the e-Filing system. The result as shown in Table 4 indicates that as the revenues of the enterprises decreases, so does the registration of businesses for the system at a moderate rate. This is statistically significant as p<0.05.

<table>
<thead>
<tr>
<th>Reasons micro enterprises do not use the e-Filing system</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not a priority for the business</td>
<td>22</td>
<td>71.0%</td>
</tr>
<tr>
<td>Do not possess computer related skills for e-Filing</td>
<td>5</td>
<td>16.1%</td>
</tr>
<tr>
<td>e-Filing system will be too costly</td>
<td>3</td>
<td>9.7%</td>
</tr>
<tr>
<td>The firm’s information is not secure</td>
<td>1</td>
<td>3.2%</td>
</tr>
</tbody>
</table>

Table 5: Reasons why micro enterprises do not use the e-Filing system

The respondents were asked why they were not registered as an online user, and 71% stated that the e-Filing system was not a priority for the business. 16.1% indicated that they did not possess the computer related skills to currently use the system, while 9.7% felt that the e-Filing system was too costly to implement (as shown in Table 5).

Of the micro enterprises who use the e-Filing system, 53% of the respondents stated that they experienced challenges with the system while 47% of the respondents did not encounter any challenges with the system.
Respondents were asked how the Tax Administration of Jamaica (TAJ) can engage micro enterprises about tax compliance, the majority of respondents (30%) revealed that the TAJ should develop a MSME unit to deal with them specifically, they also were of the view that deploying TAJ staff to their enterprises would be an effective way of engaging them, and stronger social and traditional media infomercials would be an effective way to encourage micro enterprises to comply (as shown in Table 6).

Table 6: Bar graph showing ways micro enterprises can engage in tax compliance

<table>
<thead>
<tr>
<th>Way</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use professional bodies to engage members</td>
<td>0%</td>
</tr>
<tr>
<td>Develop stronger compliance measures</td>
<td>5%</td>
</tr>
<tr>
<td>Use Companies office and Municipal records to contact MEs</td>
<td>10%</td>
</tr>
<tr>
<td>Deploy staff to businesses places</td>
<td>15%</td>
</tr>
<tr>
<td>Develop a MSME Unit</td>
<td>20%</td>
</tr>
<tr>
<td>Stronger social and traditional infomercial</td>
<td>25%</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
</tr>
</tbody>
</table>

5. Discussion

The research confirmed the notion that most micro entrepreneurs are self-employed. The majority of the respondents (74%) reported that their business was registered with the Companies’ Office of Jamaica. This finding was contrary to Naidoo and Smulders (2013) study that discovered that many micro enterprises choose to remain in the informal sector. To some extent many of these enterprises have made the first step to become a formalized enterprise, but after a few years they become delinquent and renege on their tax obligations. The results of the study revealed that only a small percent (31%) of the micro enterprises file their taxes online. This finding is consistent with the study conducted by CAPRI (2016) which posits that 31% of the micro businesses in Jamaica file taxes online.

According to Coolidge and Yilmaz (2014) “The reliable availability of Internet access and electricity, capability in computer usage, awareness of or being informed about the process are essential to the process to ”; however, the study revealed that despite the majority (83%) of the enterprises reporting that they had access to the Internet, and were aware of the system the results showed that these factors did not have a positive impact of ME’s adoption of the system.
The e-Filing system was not short of its challenges as respondents were asked if they experienced any challenges with the system, and 53% stated that they experienced some form of challenges. Some of the challenges expressed were problems relating login difficulties and system delays caused by slow Internet. These problems are consistent with Kumar (2017) study which revealed that taxpayers experienced difficulties with network problems and problems associated with registration and passwords. As a result, the responsibility must reside with the Tax Administration to ensure that the online systems are always operating effectively.

In an examination of micro enterprises reluctance to use the e-Filing system, it was discovered that it was not a priority for these enterprises. This finding is consistent with CAPRI (2016, 25) study, which found that most enterprises that do not file tax online was due to inertia. This is compounded with the fact that a considerable amount of the micro enterprises were in businesses before the system was introduced.

In a survey conducted in Malaysia, the Malaysian Inland Revenue Board encountered challenges with public readiness because there was lack of dialogue between the private sector and the government in the development of the project, this later led to a decrease in the use of the system two years later (Ling and Nawawi, 2014). In an attempt to achieve high usage of the system, there must be buy-in by the recipient of the system (users) and the benefits must be clearly stated at the beginning of the project.

The micro enterprises that use the e-Filing system had good experiences with the system. The majority revealed that the e-Filing system made the process of tax compliance much easier, cheaper and time efficient. These findings are consistent with Suharyono (2018) study in which it was found that the benefits that taxpayers can realize in using any e-Filing system are a quicker, safer, convenient and cheaper way of filing taxes. Prior research also confirms this notion (Osebe, 2013).

6. Conclusion
The study found that persons who filed their tax electronically had a positive attitude towards tax compliance. This positive attitude could be attributed to the benefits being derived from using the system. The e-Filing system has resulted in improvements as it relates to submitting tax information but challenges has been associated with its utilization. The system has also reduced the related tax compliance costs, hence is a positive step towards tax compliance as it relates to the submission of tax information.

As a result, the system can be used to increase the rate at which micro enterprises comply in providing tax information and paying taxes. The study revealed that the major reasons for not using the Efiling system is that they felt that the system was “not a priority for the business”. Coolidge and Yilmaz (2014) purports that micro enterprises should not be forced to use the e-Filing systems until the majority of them have had the chance to become familiar with the system on a voluntary basis.

It was also felt that the TAJ should develop a unit that deals with specifically with micro enterprises. This view was shared by the World Bank (2014) who posited that just as how there
are tailored services provided to large taxpayers by the government there also needs to be such establishments for micro enterprises seeing that they are more skewed towards entrepreneurship.

The TAJ can engage micro enterprises by conceptualising stronger social and traditional infomercials. It appears that businesses prefer information from a push standpoint rather than having to go search for information from the website of TAJ or from workshops and seminars (CAPRI 2016, 29).

It is recommended that the TAJ offer incentives to micro enterprises, according to OECD (2008, 31) countries such as Australia have offered non-monetary incentives such as extended filing periods for businesses that file electronically. In Ireland the revenue authority provides an additional two weeks to file returns where this is done using the online systems. Further studies could expand the scope to other parishes in Jamaica in an attempt to make the findings more generalizable.

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