

## Article

# The Impact of E-Commerce on Taxes and Its Impact on the Preparation of the State's General Budget

## (A Case Study of the General Tax Authority and the Central Bank of Iraq for the Period 2015-2022)

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**Abstract:** Direct and indirect taxes represent a very important financial tool for the state's general budget revenues, expanding the scope of public revenues and providing them with financial resources. However, the legislative authorities enacted the tariff law and implemented it late. Therefore, financial corruption was one of the most important reasons that made this resource weak in financing general budget revenues, especially in the Republic of Iraq. The problem with the study lies in the fact that the financing role of taxes is very weak, even after the implementation of the 2010 law. Taxes did not contribute as required to financing the state budget. The importance of the study lies in highlighting the definition of taxes as an important financing tool and demonstrating the extent of the impact of tax evasion on financing the state's general budget. One of the most prominent conclusions reached by the study is that the percentage of revenue contribution to general revenues remains very small, due to the impact of e-commerce on the collection of tax resources. Furthermore, the tax evasion index has increased for some selected years since the law was implemented. We find that the percentages remain high, indicating the weakness of the state's electronic oversight apparatus to curb these practices. The most prominent recommendations are that the economic authority must activate its oversight tools to limit these practices. Tax evasion and other practices are used to avoid wasting tax revenues and to expand their contribution to the state's general budget.

**Keywords:** : e-commerce, taxes, state budget

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### 1. Introduction

In our time, information and communications technology has become one of the most important pillars and foundations of a nation's progress and development [1]. Experience has proven that this technology can provide people with many previously unimaginable services. Therefore, most countries have turned to employing this technology and developing strategic plans to develop and invest in it in all fields, including establishing the concept of e-commerce. The shift from a materially limited traditional trade environment to a knowledge-based e-commerce environment, and the globalization of its economic aspects, challenge traditional tax systems, where goods (material, production, distribution, and consumption) were easily traceable and therefore easily taxable. Global e-commerce, on the other hand, made the border movement of goods, capital, and labor

less transparent and traceable, leading to the adoption of various tax systems to avoid tax evasion in the tax system from any location in the world. It has become part of the modern concept of public finance and a mirror reflecting the state's trends in financial, economic, and social policy during a specific period of time, usually a year [2], [3]. Therefore, the impact of e-commerce lies in preparing the state budget, as it displays the government's priorities and means to achieve its goals and objectives and its progress before other countries, as the general budget is indispensable in any country in the world, regardless of its political system. According to the above, the problem of the study lies in the weakness of tax collection through e-commerce systems, which are part of the general budget revenues of the State of Iraq, for several reasons divided into two parts: the first at the level of the system and structure The institution, where weaknesses in the infrastructure of the General Tax Authority's branches were evident, resulted in weak information and modern internet networks within the Authority and its branches, as well as weak implementation of the regulations and laws imposed on those entitled to them. Consequently, tax collection and levying continue in coordination with Iraqi banks [4], [5]. This is due to the Authority's employees not being granted the authority to receive amounts exceeding 5,000,000 Iraqi dinars. The second reason is the delay in approving the state's general budget for the period from 2019 to 2022, due to political and economic reasons, including health-related issues related to COVID-19, in addition to the internal wars that the Republic of Iraq has experienced. Chapter One

## 2. Materials and Methods

### Research Methodology and Procedures

This research aims to demonstrate the impact and role of e-commerce on taxes and its impact on the preparation of the state's general budget through several procedures adopted by the General Tax Authority [6], [7]. In accordance with this, we will present a description of the research problem, its importance, objectives, study methodology, sources of study data collection, and study limitations, as follows:

#### First: Research Problem

The widespread use of the Internet has revealed several productive and service areas and activities that generate additional income to the revenues of any country in the world, including Iraq. Iraq was able to engage with this technology very late due to its isolation from the world for a considerable period. This created a deep gap between the knowledge it possesses and the knowledge that others were able to access. Therefore, the state faces extensive challenges in this area, leading to a widening digital divide in the Iraqi economy, including e-commerce [8]. Here, the research problem revolves around the topic of e-commerce, which is influenced by transaction methods and payment methods in the digital sphere. It impacts one of the state's most important revenues, namely taxes, which are considered part of the general budget revenues of any country, whether in Iraq or other countries [9]. Consequently, this may have a negative impact. On the state's general budget revenues, there are many countries that adopt e-commerce systems, which positively impact general budget revenues in general, including the UAE, Jordan, and Saudi Arabia. In Iraq, when looking at tax revenues, which are considered a financing tool, we note the relative decline in the importance of taxes in financing the general budget in Iraq for the period (2014-2022). This is due to several reasons centered around e-commerce and its impact on taxes, including: "The General Tax Authority lacks a modern and advanced information network available to its institutions, in addition to the failure of Tax Authority employees to monitor fees imposed on trade during the COVID-19 pandemic [10]. The question here is: Does changing tax collection methods in Iraq lead to a decrease or increase in tax collection? From here, the following set of questions can be identified:

1. What is the reality of taxes in Iraq after 2003?
2. Do tax rates contribute to financing the Iraqi general budget for the period (2015-2023)?

3. Does the impact of e-commerce on taxes positively impact the state's general budget, as shown by the annual disclosures of the percentage of contribution to general budget revenues for the period 2015-2023?
4. How does total tax revenue negatively impact the state's general budget revenues under the laws of the General Tax Authority in Iraq?

### **Second: The Importance of the Research**

The importance of the research stems from the importance of the topic of the impact of e-commerce on taxes and its impact on the preparation of the state's general budget for the period 2015-2023. E-commerce plays a role in enabling the General Tax Authority to complete financial transfers in a manner that reduces red tape, simplifies procedures, and achieves greater efficiency, significant profits, lower costs, and greater interaction and communication with customers and other organizations [11], [12]. Furthermore, a sound and accurate knowledge of the nature of e-commerce and its potential in light of globalization has become essential to motivate institutions to implement this system in commercial shopping transactions. For every nation in the world, e-commerce has become an important source of income and a vital area for enhancing domestic and foreign trade. It is also a crucial factor in shaping integration into the global economy. For this to be achieved on a clear and sound basis, all countries, including Iraq, must work to prepare their economic environment and institutions for the transition to a digital economy, meet the requirements of e-commerce, and work to overcome the obstacles and challenges that hinder its progress [13].

### **Third: Research Objectives**

The research seeks to achieve a set of objectives, namely:

1. To understand the concept and importance of e-commerce.
2. To identify the characteristics of e-commerce.
3. To identify payment methods in e-commerce.
4. To understand the concept and objectives of taxes.
5. To identify the characteristics and types of taxes.
6. To identify the most important principles of the state's general budget and the stages of its preparation.
7. To provide a detailed explanation of the reality of taxes in Iraq after 2003.
8. The research seeks to interpret and discuss indicators of the impact of taxes on financing the state's general budget.

### **Fourth: Research Methodology**

Two approaches were followed in this research: the first is the descriptive and analytical approach, and the second is the philosophical approach, based on the facts established within it. The descriptive approach relies on the research design, as is customary in humanities research, for the purpose of describing the characteristics and variables related to the research problem. The analytical approach, on the other hand, deconstructs the problem and carefully examines its details through analysis and criticism. The philosophical approach is considered one of the most important types of approaches, and, unlike the experimental approach, aims to arrive at the content, implications, and purposes related to some thorny concepts. This begins with astonishment at something and doubt, then formulating hypotheses or scientific questions, and arriving at conclusions, which are formulated in logical justifications.

### **Fifth: Research Sources**

The research relied on data collection tools and necessary information from multiple sources. To achieve both theoretical and practical objectives, two primary sources were adopted:

1. Primary Sources: These include data extracted from questionnaires distributed to the research community. This included the developed questionnaire as the primary research tool, which included a number of statements reflecting the research objectives and questions for respondents to answer.

2. **Secondary Sources:** These included addressing the current theoretical frameworks of the research for secondary data sources, which included books, relevant Arabic and English references, periodicals, articles, reports, previous research and studies (such as theses and master's dissertations) that addressed the research topic, and searching various websites. The goal of using secondary sources was to identify the variables within the research community (the General Tax Authority and the Central Bank of Iraq).

#### **Sixth: Research Limits**

The research adopted a set of limits, namely:

1. **Temporal Limits:** This is the period from which the theoretical aspect of the research was prepared and the practical aspect was conducted on the researched samples, beginning on February 30, 2025, and ending on May 30, 2025, including submission procedures.
2. **Spatial Limits:** Middle and lower management within the General Tax Authority were selected for reasons related to achieving the objectives of the research variables.
3. **Objective Limits:** This consists of three variables: the independent (e-commerce), the dependent (taxes), and the mediator (preparation of the general budget).

#### **Seventh: Research Hypotheses**

The research is based on a main hypothesis, which is "In light of the impact of e-commerce on taxes and its impact on the preparation of the state's general budget - applied to the General Tax Authority." Therefore, a set of hypotheses were formulated to answer the research problem's questions, as follows:

**Hypothesis 1:** The impact of e-commerce on taxes is reflected positively on the state's general budget, as reflected in the annual statements of the percentage of contribution to general budget revenues for the period 2015-2023.

**Hypothesis 2:** Tax revenue, through the percentage of contribution to total revenues, negatively impacts the state's general budget under the laws of the General Tax Authority in Iraq.

### **3. Results and Discussion**

#### **Theoretical Framework of the Research**

##### **Introduction**

E-commerce presents a qualitatively different challenge to tax systems. First, it leads to the gradual elimination of intermediaries, such as local wholesalers or retailers, which in the past were crucial in determining taxpayers, especially private sector consumers [14]. Second, there is a potential contradiction, as foreign suppliers may be exempt from taxes, while local suppliers will be required to impose value-added tax (VAT) or sales taxes. Therefore, in this chapter, we will address the theoretical background of the concepts under study (the impact of e-commerce on taxes and its reflection on the preparation of the state's general budget). Accordingly, three paragraphs will be presented for each of the research variables, as follows:

##### **First: The Concept of E-Commerce**

The world is now experiencing a major transformation in the world of economics and trade. The impact of technological progress and the replacement of technology in all areas of human activity has become clear, along with the growing conviction that it is a model for conducting business and a basis for development. All of this will make e-commerce a major topic for development and progress [15], [16]. Despite the presence of some Arab countries that have recently warned of the need to enter the world of The new economy has begun to develop new policies and identify potential opportunities to achieve technological and knowledge-based objectives. The new global order is gradually transforming into an electronic world, whether we like it or not. Thus, e-commerce has become one of the most successful methods for achieving economic development and progress [17]. Therefore, the definition of e-commerce can be stated as follows:

### **Definition of e-commerce**

E-commerce has been defined in many ways. It consists of two words: "commerce" and "electronic." "Commerce" refers to a commercial activity through the exchange of goods and services according to agreed-upon principles and rules. "Electronic" refers to the performance of economic (commercial) activity using modern communications technology such as the Internet [18], [19]. Therefore, e-commerce is defined as: "The process of advertising and introducing goods and services, then executing transactions and concluding contracts, then buying and selling those goods and services, and paying the purchase price via various communications networks, whether the Internet or other networks that connect the buyer and seller." Simply put, it is the use of the Internet and the World Wide Web to exchange transactions of various forms between different businesses. E-commerce is also defined as: "A system that enables buying and selling transactions via the Internet." And services and information)), it is a form of commercial dealings that involves the interaction of the parties to the exchange electronically instead of physical exchange or direct physical contact, and electronic commerce is also defined as: ((A commercial method whose success depends on the company's ability to market its products, whether they are goods, services, or ideas, through persuasive mechanisms and well-thought-out marketing plans that primarily aim to achieve customer satisfaction)), where this satisfaction is embodied in the company's success in satisfying the customer's real needs and desires [20]. Therefore, e-commerce is considered one of the modern expressions that has entered our daily lives, to the point that it has become used in many activities that are related to the revolution of information and communications technology, as it has begun to affect various economic activities due to what it represents in terms of investment in the mental energies and intellectual capabilities of the human element. E-commerce can be defined as: ((A means of conducting commercial transactions between commercial partners using information technology for the purpose of raising the efficiency and effectiveness of performance)), as performing any type of commercial transactions by electronic means, shortens time and effort and achieves large financial revenues [21].

### **The Importance of E-Commerce**

The importance of e-commerce lies in its modern methods compared to those used in traditional commerce, as well as its economic and social impacts, which have contributed to changes in many aspects, including the business environment and nature, and the role of governments in supporting e-commerce facilitation [22]. The importance of e-commerce can be determined through the following:

1. **Abundance of information:** It is a tool through which the mechanism for exchanging information is improved and many obstacles related to collecting and disseminating information in a timely manner are overcome. It also increases the benefits resulting from improved cooperation and interconnection among various units within the organization, ultimately serving the decision-making process [23].
2. **Low cost:** Marketing a product was previously very expensive, as advertising was done through traditional means such as television and newspapers. Now, however, it can be marketed over the internet at a very low cost, with no administrative costs, no shipping costs, and no advertising costs for design and manufacturing information.
3. **Understanding customer needs:** E-commerce helps understand customer needs and provides a wide range of shopping options.
4. **Price comparison:** Several companies offer it simultaneously, leaving the choice and comparison between them to importers or consumers without any pressure or negative influence.

5. Freedom from restrictions: Previously, a company required a specific license, adherence to numerous laws, and the cost of establishing a new branch or appointing a third party in a foreign country to sell its products.

#### **Characteristics of E-Commerce**

E-commerce, which is implemented over the internet, is characterized by several characteristics, as follows:

1. There is no use of paper documents exchanged in conducting or executing commercial transactions. Interactions and exchanges between parties are conducted electronically, without the use of any paper. Electronic messages are recognized as legal documents by both parties.
2. There is a lack of coordination among countries to issue a specific law for each country, taking into account the laws of other countries.
3. E-commerce constitutes an incentive for companies dealing with it to continuously develop their commercial services. Competition here takes its highest form, as the number of competitors increases as the company's available markets increase. This compels the company to confront competition in the markets, which helps develop competitive capabilities .
4. There is no direct relationship between the two parties to the commercial transaction, as they meet through the communications network (i.e., dealing between customers remotely).

#### **The Possibility of Implementing E-Commerce in Iraq**

Based on the aforementioned economic importance of e-commerce and in light of the accounting thought of systems in this field, we find that many countries are rapidly advancing toward the horizons of profitable knowledge and benefiting from the advantages of information technology and the tremendous revolution it has brought about in information and communications. Truth be told, no country in this world can live in a closed economy, isolated from the changes taking place around it that will impact its economic, social, and even political direction, sooner or later [24], [25]. Finally, what does Iraq have to say about this? The answer is as follows:

#### **Is the economic reality and societal awareness a factor encouraging the implementation of e-commerce? It is possible.**

After the wars it has waged, the economic blockade imposed under international resolutions, and its poor economy, Iraq is today an economically marginalized country. Its resources have been clearly depleted, and its sectors have been paralyzed by war and the sabotage that has affected most state institutions and private sector projects. More than (158) companies or institutions were sabotaged and destroyed out of (192) government-owned companies, and the rest have ceased operations and production due to energy shortages and poor security conditions [26].

While Iraq is seeking to join the World Trade Organization, it has, through the Ministry of Finance, increased customs duties (the Iraq Reconstruction Fee) from 5% to 10%, thereby violating the WTO agreement, which unified customs duties to 5%.

The economic reality has directly impacted society, with unemployment increasing to more than 40% of the workforce. Poverty has become a defining characteristic of the country, with the United Nations confirming in its latest report in February 2007 that one-third of Iraq's population is below the poverty line. In terms of community awareness, it still falls short of addressing its concerns related to information technology and even communications, from its importance to its uses and how to benefit from it [27]. While it is true that society has entered the era of communications (cell phones and the internet), the services provided have not met the desired level. Many Iraqi cities and neighborhoods still suffer from a lack of communications service (landline telephones), which connects computers to the internet.

### **Are there challenges facing e-commerce in Iraq?**

Yes, there are challenges facing e-commerce in Iraq, and they are mostly within the framework of the challenges facing e-commerce at the Arab level, as follows:

1. Incomplete information technology infrastructure.
2. The lack of a legal framework that describes this trade and establishes legal controls that facilitate its flow, prevent acts or crimes of piracy, and regulate its activities.
3. The existence of opportunities for tax evasion, which deprives Iraq of a portion of its public revenue.
4. Weak control over information security and integrity, as well as the payment process, to facilitate exchanges or commercial transactions. Administrative and financial corruption squanders Iraq's resources and discourages private companies and businesses from investing in the country, a fact that has placed Iraq among the most corrupt countries in the world.
5. The weak competitiveness of local products compared to foreign products.
6. The lack of political, economic, and security stability.

### **Second: The Concept of Taxes**

Economists in most developed countries have increasingly focused on the tax system in their financial studies, particularly after the disruption of economic activity in the country and its transition from a guardian state to an intervening state. The state's interest in the tax system has not been limited to its role as a revenue source for financing its public expenditures, but also as a tool of economic and social policy. Therefore, it is possible to define the concept of taxation, its objectives, and its characteristics

#### **Definition of Taxes**

Tax accounting is a branch of accounting. It is distinguished from other branches by the fact that its applications differ from one country to another in light of each country's tax laws. As a result, after the Great Global Economic Crisis of 1929, and as countries were confronting this crisis, they increasingly pursued a policy of intervention in economic activity. This was due to the proven inability of the capitalist economy to achieve an automatic equilibrium that would achieve full employment. Consequently, their budget burdens increased. Therefore, the tax burden can be defined as: "The tax rate indicator (the percentage of tax revenues to the gross domestic product) and the most widely used indicator to measure the tax burden in countries." The tax system in Iraq includes a large set of different laws and regulations that address various taxes not regulated by a single code. Tax is also defined as: "A mandatory contribution without direct compensation, imposed on individuals, property, and commercial institutions for the purpose of supporting public expenditures." The types of taxes are numerous, as are their functions, including income redistribution, achieving economic stability, stimulating savings, and instigating economic development. Tax is defined as: "A mandatory duty imposed by the public authority in a mandatory and coercive manner, i.e. without seeking the consent of individuals. Issuing or amending a tax is done by law, which explains the overlap between political and financial art in imposing a tax." Therefore, financial professionals faced many difficulties in defining taxation due to disagreement over its concept from time to time. Until the beginning of the twentieth century, the concept of taxation reflected the nature and dimensions of the state's role in economic life. Its role was financial under the traditional state. The basis of any tax system is justice, the absence of double standards in dealing with all citizens, consideration of the tax burden relative to income, the absence of double taxation, and the primary goal of imposing it is to improve the services provided by the state to citizens. It is not permissible in any way for it to be directed to cover the budget deficit. The current trend of successive governments is to use two economic policies represented by raising taxes and reducing expenditures on the one hand, and raising interest on the other hand, thus contradicting their goals represented by stimulating the economy.

## Tax Objectives

The tax system, like any other system, is a set of elements and components that complement each other, interconnect, and interact, leading to the achievement of the objectives assigned to the tax system. These objectives can be classified as follows:

- A. **Financial Objectives:** These objectives include providing the necessary funds to cover public expenditures, collecting taxes, and exempting taxpayers from burdens in assessing, assessing, and collecting taxes, and resolving any objections that may arise when imposing the tax.
1. **Economic Objectives:** The economic objectives of taxes emerged with the beginning of state intervention in economic activity, influencing consumption, savings, production, and investment. States use taxes to guide their economic policy through:
  2. **Combating inflationary pressures and preserving the value of the national currency:** When inflationary pressures increase due to increased supply and rising prices, the state increases the overall tax burden, thus reducing individual incomes. This forces individuals to reduce consumption and reduces the incidence of inflation. Taxes are also an important means of encouraging economic activity to address periods of recession and contraction. This is achieved by reducing income tax, thereby increasing liquidity in society and increasing spending.
  3. **Using taxes to prevent concentration in economic projects:** This is achieved by imposing special taxes on the merger of companies that tend to concentrate, in addition to imposing taxes on each stage of production in companies that tend to consolidate, which increases the cost of goods and limits the phenomenon of conglomeration.
  4. **Protecting national industry and addressing the balance of payments deficit:** This is achieved by imposing high customs duties on imports from abroad and exempting exports from taxes.
  5. **Social Objectives:** Taxes are used to redistribute income and wealth within society. They are also used to limit the consumption of certain socially undesirable goods, such as alcohol and tobacco, and to address certain social and economic conditions that arise in societies, achieving social balance and stability, such as high unemployment rates, inflation, and unequal distribution of wealth. Taxes are also used to encourage offspring in countries suffering from labor shortages by reducing tax rates and limiting birth rates in countries with a high population density by raising income tax rates.
  6. **Political Objectives:** Taxes are used to achieve the state's political objectives. States grant preferential tax benefits to countries with which they wish to establish special political relations, reducing taxes on trade transactions between them. They may also impose taxes on other countries' products as punishment for deteriorating political relations and conflicting political interests. A state may also impose certain taxes during times of war or as a result of internal political situations that require increased expenditures to serve the existing political system.

## B. Reasons for Tax Evasion

The reason for tax evasion is illegal enrichment. It is an economic crime that requires understanding the actual motives behind customs evasion and developing adequate and deterrent solutions to limit customs smuggling. These motives vary depending on financial legislation and the political, economic, and social realities. In general, the reasons or motives are:

1. **Financial reasons:** One of the main reasons that compels taxpayers to evade paying taxes is the high price. That is, if the tax price is high, its burden on the taxpayer increases, leading to an increased rate of tax evasion. Conversely, the primary

motive for evasion is for the taxpayer to retain their funds rather than pay them to the state.

2. Economic reasons: Individual income plays an important role in the stages of the economic cycle, through the increase or decrease of income. During periods of prosperity and prosperity, taxpayers refrain from paying taxes due to high income rates. However, during periods of recession and depression, tax evasion rates increase due to low income rates. This means that if the economy recovers in any country, it will lead to a reduction in customs evasion.
3. Administrative corruption: The phenomenon of administrative corruption is one of the biggest problems facing countries in controlling and controlling their tax revenues. The prevalence of this phenomenon means that a significant portion of tax revenues will not be included in the general budget, thus undermining the state's efforts to achieve a number of financial and economic goals. The weakness of tax administration and its inability to uncover means of evasion are important reasons that motivate taxpayers to evade taxes. Before evading, taxpayers will carefully consider the possibility of their evasion being discovered, and once they are convinced that their actions will be discovered, they will certainly not commit them. Corruption is one of the outlets used by evaders, through the failure to register their names with the tax administration. Among the reasons that lead to corruption are the low salaries of employees in the General Tax Authority, as well as the lack of disclosure and advertising, which can be done without resorting to intermediaries, such as negligence in the income tax section.

### **Third: The Concept of the General Budget**

The general budget is the most important tool for the state's general policy, as it presents the government's priorities and means for achieving its goals and objectives. Therefore, it is considered indispensable in any country in the world, regardless of its political system or economic orientation. Hence, this study addresses one of the most important topics in accounting and financial sciences, namely the general budget, by presenting the concept, importance, characteristics, preparation stages, etc., as follows:

#### **Definition of the General Budget**

The general budget represents the basic document for studying the public finances of any country, as it includes items of public expenditure and the distribution of state resources across the various services it provides to its citizens. In addition, it demonstrates how the state obtains the various public revenues with which to finance this expenditure. There is a difference between the legislative definitions of the general budget of the state and the vision of the financial legislator in each country, which has a specific concept. According to Article (7) of the Jordanian State Budget Regulation Law of 1962, it is "the detailed curriculum of the government of the Hashemite Kingdom of Jordan." In the Hashemite Kingdom, from a financial perspective, it means the estimated revenues and expenditures for a specific fiscal year. In Iraq, the Accounting Principles Law No. (28) of 1940, as amended, defined it as "the tables containing the estimated revenues and expenditures for one fiscal year specified in the budget law. The budget is "an agreed-upon work program, showing an estimate of the state's spending and resources during a future period of time, to which the state is committed and responsible for implementing it". In French law, it was defined as "the legislative formula by which the state's burdens and revenues are estimated and authorized, and decided by Parliament in the budget law that expresses the economic and financial government of the decree issued in June 1956." In Belgian law, it was defined as "a statement of public revenues and expenditures during the fiscal cycle," while the Algerian legislator defined it in Article 3 of Law 90-21 dated 10/15/1990 related to accounting. The general is defined as "the document that estimates and authorizes for the calendar year the total revenues and expenditures related to management and investment, including equipment expenses and capital expenditures, and authorizes them".

### **The Importance of the General Budget**

The general budget has gained increasing importance with the development of the state's role in economic activity. It is no longer merely a statement of public expenditures and public revenues. Rather, it is also closely related to the national economy and the primary tool through which the state's political, economic, and social goals can be achieved. It has significant political, economic, and social significance, as the state's various objectives can be revealed by analyzing the figures for public expenditures and public revenues, which are collected in a single document: the general budget. Its importance can be explained in terms of the following:

1. **The Accounting Importance of the Budget:** The budget goes through several stages, the most important of which are the preparation and implementation stages, relying on accounting systems and methods. The importance of the budget from an accounting perspective is evident in determining the types of revenue and expenditure accounts that government agencies must maintain to regulate their financial transactions. A separate account is maintained for each type of revenue and expenditure, according to the method and period for approving the budget. The accounting system also enables the final account of the general budget to be extracted, which includes the actual revenues and expenditures incurred or disbursed during the fiscal year. Thus, the importance of accounting for the general budget in its various stages becomes apparent, particularly as it helps demonstrate and study the results of budget implementation. As previously stated, for the budget to fulfill its mission and, consequently, achieve its desired objectives, the level of skill must be raised while improving administrative and accounting systems.
2. **Economic Importance:** The economic importance is evident through the role the government plays in influencing economic life. In developed countries, the general budget has become a means of achieving full employment, activating idle economic forces, and contributing to increasing national income and raising living standards. Therefore, one of the primary objectives of the budget is to strive for economic stability, even if this requires departing from the principle of balance. In times of prosperity and when inflationary forces are increasing, the budget is used to withdraw a portion of purchasing power in order to limit the growing actual demand, thus limiting waves of inflation. In times of recession, deficit financing is used to increase economic activity through purchasing power. This demonstrates the importance of the general budget to the state, as it is through budget items and their influence that various economic goals can be achieved.
3. **Political importance:** The general budget is of great political importance, as it is the tool through which the legislative authority can continuously monitor the work of the government. Based on the results of this oversight, Parliament can amend the appropriations it requests or reject the draft general budget in its entirety. From here, the general budget is a means of pressure used by Parliament to influence the work of the government, whether in terms of amending or rejecting it, so that the government is forced to follow a specific political approach, in order to achieve certain political and social goals.

### **The Impact of Taxes on the General Budget in Iraq after 2003**

The tax collection system in Iraq is extremely weak, as can be demonstrated by the graphical tax structure from 2007 to 2016, see Figure 1. Most countries around the world generally divide taxes into direct and indirect. Similarly, the types of taxes in Iraq are divided into:

1. **Income and capital taxes (direct taxes):** These taxes include income tax, real estate tax, inheritance tax, and land tax, all of which fall under direct taxes. Income tax is the broadest type of tax and is imposed on the largest segment of taxpayers

who engage in various economic activities that generate annual revenue. It is considered progressive in its entirety, except in certain cases where these taxes are proportional. Real estate tax is the tax imposed on the taxpayer's total annual income from real estate, excluding residential property. Inheritance tax is the tax imposed on all movable and immovable property left by the deceased to the heirs. Land tax is the tax imposed on lands located within the boundaries of the capital, or the boundaries of municipalities of governorate centers, districts, and sub-districts, if they are not being exploited economically.

2. Indirect taxes: These include customs taxes, which were abolished and replaced by the "reconstruction" tax. And taxes on production, from the economic perspective when the state passes a certain stage in the path of industrialization and its economic structure develops, the situation gradually changes, and consequently the expansion of the subsistence sector, which is not easy to subject to taxes, decreases, the percentage of workers in the agricultural sector decreases and the percentage of workers in industry increases, and its contribution to the formation of the national product increases, productive activity diversifies and the scope of ownership of movable property increases. All of this leads to the expansion of the possibility of imposing taxes, and if the productive activity in the various sectors (agricultural, industrial and commercial) is carried out by a number of small-sized production units in Iraq in general, then they cannot be subjected to income taxes, so the impact of these types of taxes on the budget lies in the following graphic forms:

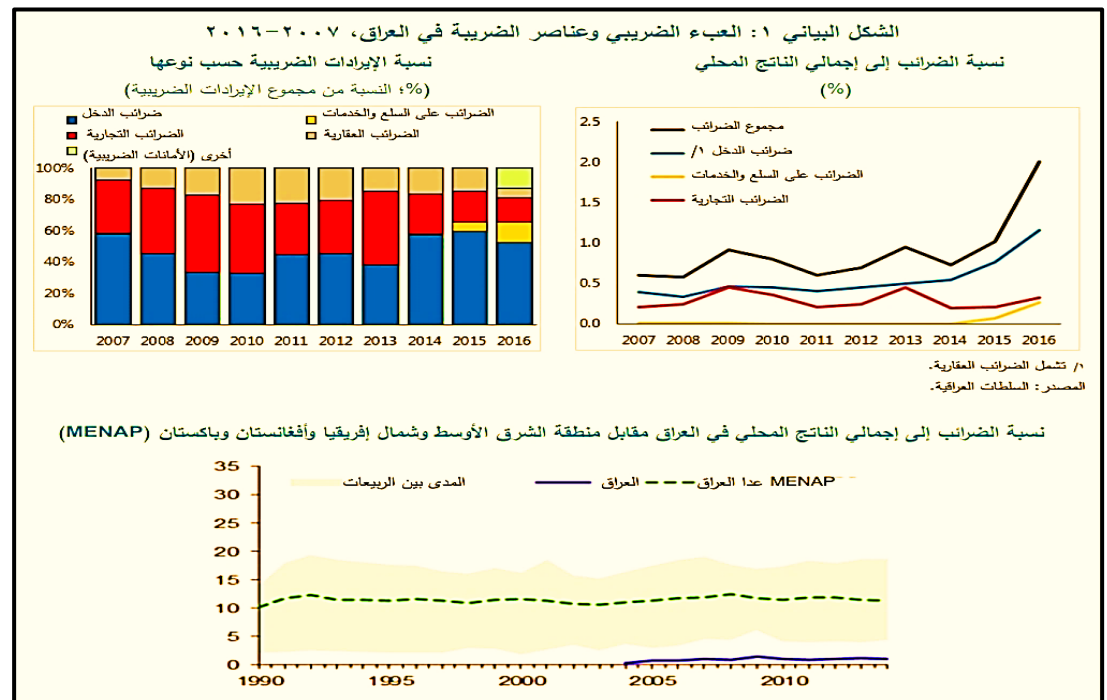


Figure 1. Tax rates in Iraq from the period (2007-2016)

Sources: IMF World Revenue Longitudinal Database and IMF staff calculations, (<http://www.imf.org>) Email: ([publications@imf.org](mailto:publications@imf.org)).

We note that the total tax revenues, especially non-oil tax revenues in Iraq, are very low compared to the countries compared to it. The ratio of total taxes to GDP in Iraq has not exceeded (1%) throughout history, which is a low ratio in the economy compared to the average ratio of the same ratio in the Middle East, North Africa, Afghanistan and Pakistan, where it exceeds 10 times) in the figure above. Even when comparing Iraq to a smaller group of countries that share the same economic

characteristics, the level of tax revenue performance in Iraq is significantly lower. When looking at the division of taxes according to their type, it becomes clear that the average personal income tax in the countries compared to it ranges between (3.5-4.5%) of GDP compared to a rate of less than (0.5%) in Iraq. As for corporate income taxes in the countries compared to it, they range between (4-6%) of GDP (2009-2016) on average, compared to negligible rates in Iraq. Similarly, taxes on goods and services amounted to about (7%) of GDP compared to their ratio in Iraq, which ranged between (0.2-0.3%) of GDP. Non-tax revenues constitute Oil is less than (1%) of Iraq's GDP or less than (1.5%) of the non-oil economy.

The reason for the decline in tax collection is due to the excessive focus on direct taxes and the neglect of indirect taxes. Taxes deducted at the source are still burdensome and are characterized by many difficulties in practical reality, as they are easier to collect and manage. This is the case of the tax system in Iraq. Almost half of the tax revenue in recent years came from taxes on employment income and profits, Indirect taxes are characterized by weakness as a result of their collection in an ad hoc manner, limited to a few items, only when the need arises (during crises). Also, the customs law is complex and includes many exemptions in addition to other complications facing the customs administration.

### **Section Three**

#### **Tax Policy in Iraq: Between Reality and Challenges**

We will provide a detailed explanation of the organizational structure of the General Tax Authority and identify its branches in the Iraqi governorates. We will then explain the history of the tax policy system, identify the tax structure in Iraq, and finally, explain the percentage of direct and indirect taxes contributing to the state's general revenues and their impact on the state's general budget, as follows:

#### **First: The Organizational Structure of the General Tax Authority in Iraq**

Every institution must have an organizational structure. The organizational structure has been defined as "a system composed of networks of tasks or functions that organize the relationships and communications that link the work of individuals and groups together. A good organizational structure must include two important elements that constitute a source of strength for the institution: the division of labor according to specialization and coordination to accomplish tasks effectively and better achieve the organization's goals." The Departments of the General Tax Authority: The administrative organizational structure of the General Tax Authority consists of fourteen departments and one division, administratively linked to the Director General. The duties of these departments and the types of divisions associated with them are as follows:

1. Department of Business and Professions: This department is responsible for organization and supervision. The principles of tax accounting for business income, industries, professions, and crafts stipulated in Clauses (1, 2, and 3) of Article Two of Income Tax Law No. 13 of 1982 and its amendments, and granting the authority to estimate within the department's jurisdiction, in addition to developing tax accounting methods and providing consultations to the Authority's branches on the application or interpretation of the provisions of the above law, and supervising the work of the central and sub-survey committees. This department consists of the following divisions: (Registration and Documentation Division, Survey and Estimation Division, Verification and Collection Division, and Estates Division).
2. Companies Division: The work of this division focuses on completing tax accounting on the income of joint-stock and limited companies of various types and nationalities, in accordance with the rates stipulated in Income Tax Law No. 113 of 1982, as amended, collecting taxes, and providing taxpayers with a certificate of good conduct. The department includes three divisions: (Estimate Units, Audit Division, and Collection Division).

3. Real Estate Profits and Transfer of Ownership Department: This department is responsible for completing land transactions that fall outside the branches' jurisdiction, supervising and following up on the work of members of joint inspection committees with the Real Estate Registration Directorate, submitting periodic reports on the activity of these committees, objecting to inaccurate estimates, monitoring and developing land divisions in the Authority's branches, providing consultations on collecting real estate transfer profits tax, and related decisions and instructions, developing training plans to increase the skills of employees in joint inspection committees, and developing a number of controls to achieve accurate inspection
4. This department consists of the following divisions: (Revenue Division, Inspection, Assessment and Objection Division, Follow-up and Consulting Division).
5. Real Estate and Plots Section: This section is responsible for supervising the implementation of the provisions of the following laws: (Real Estate Tax Law No. 162 of 1959, Plots Tax Law No. 26 of 1962, Real Estate Rent Tax Law No. 87 of 1979), conducting studies to develop the accounting method for this tax base, supervising the assessment of real estate rental assessment committees, and supervising and following up on real estate and plots divisions in the branches. The section consists of the following divisions: (Collection Division, Follow-up and Audit Division, Systems Development Division, Real Estate Rent Division).
6. Financial Section: This section is responsible for all financial transactions of the Authority, including disbursements, deposits, and reconciliation of the fund diaries at the Authority's headquarters and some branches, reconciliation of the expenditure bank, preparation of the general budget, deposits, and settlement and reconciliation of deposits with the bank statement, among other financial transactions. This section consists of the following divisions: (Expenses Division, Deposits Division, Records Division, Cash Division, Revenue Division, Salaries Division, Budget Preparation Division).
7. Branches of the General Tax Authority: In Baghdad, the Authority has 20 branches: Al-Rusafa, Al-Nahda, Al-A'dhamiya, Al-Kadhimiya, Al-Hurriya, Al-Karkh Center, Al-Rabi', Al-Karkh Atharaf, Al-Bayaa, Al-Dura, Al-Karrada Al-Sharqiya, Al-Rashid Al-Shaab, Sadr City, New Baghdad, Al-Mashtal, Al-Mahmoudiya, Al-Mada'in Observatory, Abu Ghraib District, and Al-Tarmia.

### **Second: A Historical Review of the Tax Policy System in Iraq**

Tax legislation in Iraq is one of the oldest in the world. Iraq has known tax legislation for a long time, as ancient Iraqi antiquities contain references to taxes and levies, particularly in Islamic legislation pertaining to funds and related rights. These include Ottoman tax legislation during the Ottoman period of control over the region, and tax legislation in modern Iraq after the establishment of the Iraqi state in the 1920s. Iraq is considered one of the first countries in the region to issue tax legislation in its modern form. The first income tax law in Iraq was issued in 1927 AD (No. 25), which was amended several times by Laws 73 of 1931 AD, 60 of 1933 AD, 19 of 1934 AD, and 58 of 1936 AD. These laws were intended to keep pace with economic and social developments in Iraq during that period and to address any shortcomings in the law that the legislator may have encountered. These laws were repealed. This law was put into effect and replaced by a new law No. 36 of 1939, which was in turn amended by Amendment No. 67 of 1943, Amendment No. 9 of 1951, Amendment No. 10 of 1952, Amendment No. 11 of 1952 and Amendment No. 63 of 1952. This law was cancelled and replaced by Income Tax Law No. 85 of 1956, which was cancelled after the establishment of the Republic to be replaced by a new law No. 95 of 1959, which was in turn amended about 38 times.

### Third: This law was cancelled and issued. Interpreting Indicators of the Impact of Taxes on the Iraqi General Budget from 2015-2024

This section reviews direct and indirect tax revenues and public revenues, determines their balance, measures their correlation coefficient, and their direct impact on the Iraqi budget. It also highlights their statistical contribution to the public revenues that finance the budget through the following:

#### A. Measuring the Contribution of Direct and Indirect Taxes to Public Revenues

Through data and information from the Central Bank of Iraq in the Republic of Iraq, a set of indicators was obtained that are closely related to direct and indirect tax revenues, contributing to the financing of the state's public revenues, which are considered part of the financing of the general budget. Table 1, Table 2, and Table 3 show the following:

**Table 1.** Percentage Contribution of Tax Revenues to Public Revenues in Iraq for the Period 2015-2024

Ratio between them	Public revenue	Tax revenue	Year
1.26	103892060	1311156	2015
1.39	119171990	1665904	2016
1.72	113171990	1957014	2017
1.87	105400000	1979896	2018
1.89	94048000	1778225	2019
3.90	54409987	2126299	2020
2.73	77335955	2114748	2021
2.31	297451100	3914002	2022
3.7	10756695	4014531	2023
3.9	10580254	41540445	2024
2.46	986218031	6048862	المتوسط

Source: Prepared by the researcher based on the Central Bank of Iraq.

Table 2 shows that the average contribution of tax revenues to total revenues in Iraq is very low, reaching (2.46%) for the period from 2015-2024. This indicates the government's lack of interest in developing this internal resource by financing the state's general budget, despite the possibility of increasing it. This means that the government relies heavily on oil revenues to finance the state's general budget, which exposes Iraq to great risks that make it unable to implement budget plans and finance operational or investment expenses necessary to provide services and develop the national economy if oil prices decline in the future. The percentage of direct and indirect tax revenues can be shown in the following Table 2:

**Table 2.** Direct and indirect tax revenues in Iraq for the period 2015-2024

Total taxes	as a percentage of total tax	Indirect taxes	as a percentage of total tax	Direct taxes	Year
1311156	33.3	437616	66.6	873539	2015
1665904	31.1	518964	68.8	1146941	2016
1957014	30.6	599181	69.3	1357832	2017
1979896	26.05	515899	73.9	1463997	2018
1778225	29.07	516980	75.4	1342529	2019
2126299	25.05	532703	74.9	1593596	2020
2114748	25.8	547032	74.1	1567716	2021
3914002	24.9	974587	75.09	2939415	2022
4014531	27.1	1089308	72.8	2925223	2023

41540445	28.9	12032001	72.5	30130620	2024
6048862	28.187	17764271	72.339	45341408	الوسط

Source prepared by the researcher based on the Central Bank of Iraq.

Table 2 shows that the average contribution of direct taxes to total taxes in Iraq for the period 2015-2024 reached (72%), which is a relatively above-average percentage, while we find its trend towards increasing throughout the years of the research period. This increase is attributed to the fact that developing countries rely on direct taxes for ease of collection and the abundance of their financial resources, and that they do not require complex technical procedures such as those required by indirect taxes. As for the average percentage of indirect taxes to total tax revenues, it reached (28%), which is a low percentage due to the complex systems, tax inventory procedures, and monitoring of electronic commerce required by these taxes, and this is what needs to be developed in the Iraqi systems. The contribution of direct and indirect tax revenues to financing public revenues 2015-2024 can be shown through the following Table 3:

**Table 3.** Contribution of direct and indirect tax revenues to the general budget for the period 2015-2024

Public Revenue	Ratio of Indirect Taxes to Total Public Revenue	Indirect Taxes	Ratio to Total Public Revenue	Direct Taxes Tax	Year
103892060.1	0.4	437616	0.8	873539	2015
119171990.7	0.4	518964	0.9	1146941	2016
113171990.7	0.5	599181	1.1	1357832	2017
105400000	0.4	515899	1.3	1463997	2018
94048000	0.5	516980	1.4	1342529	2019
54409987	0.9	532703	2.9	1593596	2020
77335955	0.7	547032	2.02	1567716	2021
297451100	0.3	974587	0.98	2939415	2022
10756695	0.1	1089308	0.27	2925223	2023
10580254	1.1	12032001	2.8	30130620	2024
986218031	0.53	17764271	1.44	45341408	الوسط

Source prepared by the researcher based on data from the Central Bank of Iraq.

It is clear from the table above that the percentage of direct taxes in Iraq to public revenues is very small, despite its gradual increase over the years of the period. However, its average contribution in the period from 2015 to 2024 is (1.4%), while the percentage of indirect taxes in Iraq to public revenues was (0.53%), which is a very small percentage. The percentage of financing public revenues from direct and indirect taxes in Iraq is very small, and Iraq relies on direct taxes to a greater extent than indirect taxes.

#### **B. Measuring the Relationship between Direct and Indirect Taxes on Public Revenue**

The table below demonstrates the relationship between direct and indirect taxes in the State of Iraq, considering public revenue as the dependent variable, symbolized by (Y), and the independent variable, direct taxes, symbolized by (X1), and indirect taxes, symbolized by (X2). Using the statistical analysis program (SPSS.V.25), we obtain the results of this relationship as follows:

**Table 4. Correlation between Direct and Indirect Taxes and State Revenue in Iraq**

		Y	X1	X2
Pearson correlation	Y	1.000	.218	.232
	X1	.218	1.000	.999
	X2	.232	.999	1.000
Sig (1-tailed)	Y	.	.201	.185
	X1	.201	.	.000
	X2	.185	.000	.
N		17	17	17

Source: Prepared by the researcher, based on statistical analysis data (spss.v.25).

The table 4 above shows that the correlation coefficient between direct taxes (X1) and public revenues in financing the budget is (21%), while indirect taxes (X2) and public revenues is (23%). The significance level reached (0.21), indicating a weak, insignificant, direct relationship between the two types of taxes and public revenues in financing the general budget of the State of Iraq. This indicates that Iraq's reliance on direct and indirect taxes in preparing the general budget is very weak, and that its greatest reliance on oil revenues in financing the general budget is Table 5.

**Table 5. Regression significance analysis of the fixed and independent variables of the Iraq model.**

Model Summary <sup>b</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df 1	df 2	Sig. F Change
1	.465 <sup>a</sup>	.216	.104	61639670.268	.216	1.932	2	14	.182
a. Predictors: (Constant), X2,X1									
b. Dependent Variable: Y									

Source: Prepared by the researcher, based on statistical analysis data (spss.v.25).

From the previous table, the coefficient of determination (R<sup>2</sup>) reached (21%). The coefficient of determination is a measure of the quality of the predictive model, as the model was used as a predictive tool for the values of public revenues through direct and indirect taxes. The value of (F) resulting from the use of the linear regression model's significance scale reached (1.932) at a significance level of (0.182). This indicates that there are variables that affect and reflect on general budget revenues much more than direct and indirect taxes. The model is also insignificant due to the significance level of (0.182) and (X2) reaching (21%). This indicates the absence of variables that explain the relationship between direct and indirect taxes on general budget revenues in the State of Iraq. This effect is very weak due to the heavy reliance on oil resources to finance revenues compared to tax revenues. The extent of the impact values can be demonstrated in the following Table 6:

Table 6. Regression Model Parameters

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	89661434.854	16324107.048		5.493	.000
	X1, X2	102.709 -263.209	60.321 151.528	11.165 -11.390	1.703 -1.737	.111 .104

a. Dependent Variable: Y

Source: Prepared by the researcher, based on statistical analysis data (spss.v.25).

#### 4. Conclusion

We will address a set of conclusions reached by this research, providing a detailed explanation of the scientific and theoretical concepts of the topic. Accordingly, a set of recommendations will be presented that will benefit students and researchers on the current topic as follows:

##### First: Conclusions

1. E-commerce is characterized by a clear separation between geographical location and commercial activity conducted in an open electronic market, free of political or geographical boundaries.
2. It has been shown that e-commerce is not digital (physical), but rather is traded via electronic means of communication. Its transportation and delivery processes are subject to methods similar to those of conventionally traded goods.
3. E-commerce represents a method of commercial exchange in the modern business environment that has a direct impact on the activity and economic strength of the economic unit, and consequently on the amount of revenue generated.
4. It represents a means used by enterprises to promote their various activities with the aim of increasing the enterprise's profits and expanding the scope of its economic activity by attracting investors, given that modern methods are used in a competitive environment.
5. E-commerce is an economic activity involving the sale of goods and the provision of services electronically.
6. The lack of tax awareness in Iraq is one of the factors affecting the direction of tax revenues, and possibly their decline.

##### Second: Recommendations

1. Economic units must leverage their financial and human capabilities to enter the new trading environment represented by e-commerce, as its role is not limited to conducting business but also includes the exchange of business, services, and information between economic units.
2. The need to disclose the amount of revenue generated by an establishment's economic activities through e-commerce, as this enhances financial statements and serves the beneficiaries in the decision-making process.
3. It is necessary to show any differences resulting from changing the monetary unit of measurement for e-commerce units in attached statements for disclosure purposes.
4. The need to develop tax collection methods used by the General Tax Authority and its branches to ensure the inventory and registration of all those engaged in economic activities subject to income tax.
5. The need to work to achieve tax justice by activating tax assessment methods that ensure the inclusion and registration of all economic activity practitioners in the tax registers.

6. The need to encourage and consolidate the principles of voluntary compliance by taxpayers, as this plays a role in reducing tax assessment costs and optimally utilizing time and effort.
7. The need to conduct awareness campaigns on tax laws and benefits for various segments of society.
8. The need to activate the information collection system and the penalties system to deter tax evaders.

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