The Impact of Electronic Invoices Adoption and Tax Regulations' Compliance on Tax Revenues in Iraq Mediating Impact of Tax Collection Efficiency

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Abstract
The economic foundation of a country is mostly dependent on its tax revenues, which is why modern academic research must give them careful consideration. This present study thus explores how, in the context of Iraq, using electronic invoicing systems and following tax laws affects tax collections. This paper also investigates how tax collection efficiency mediates the link between the use of electronic invoicing systems, tax compliance, and tax revenues in Iraq. Data were collected by means of surveys sent to private sector workers working in the tax divisions of the individual companies. Using smart-PLS, variable interactions were investigated in this work. Tax revenues, tax compliance with regulations, and use of electronic invoicing systems are all favourably associated. Effectiveness of tax collecting also significantly influences the relationships between tax revenues, tax regulatory compliance, and the deployment of electronic invoicing systems in Iraq. Solutions for electronic invoicing might make strategic tax collection in Iraq easier. Regional and legal limitations, however, could make the findings of this study less applicable.

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Revenues, Tax Collection Efficiency.

Introduction

The paper contributes to Iraqi tax administration and revenue collection issues. Taxation is an important source of government income globally, financing essential public services and infrastructure. Tax collection techniques are vital in growing economies like Iraq's that emphasize fiscal stability and development. Electronic invoicing may improve tax administration, reduce evasion, and increase compliance (El-Manaseer et al., 2023). This article suggests that electronic systems automate billing to improve tax compliance monitoring by increasing visibility, auditability, and accuracy. The Iraqi focus complicates the analysis. It studies Iraq's tax administration and how socioeconomic and institutional factors affect revenue. Political unrest, economic changes, and institutional frameworks may hinder electronic invoicing and tax compliance. Therefore, one must research the environment to evaluate the revenue-generating advantages of electronic invoicing and tax compliance in Iraq. But several factors might make e-invoicing system adoption easier or more difficult. For the integration and operation of electronic invoicing systems, Setyowati et al. (2020) emphasize the need of a solid technological environment. Iraqi scientific development may be slowed down by the availability, cost, and calibre of its technological resources. Taxpayer and corporate compliance thus depend on well-defined guidelines, uniform procedures, and robust enforcement.

In order to achieve their objectives, tax administration organizations also need to be able to implement and manage electronic invoicing systems (Qi & Che Azmi, 2021). This includes enhancement of the infrastructure, development of human resources, and other system elements. Furthermore, shown by this study is the relationship between sales and regulatory compliance burden. The impact of taxes on compliance and behaviour of taxpayers must be routinely evaluated. Fighting tax fraud and raising compliance need technical regulations, stringent enforcement, and individual penalties (Araújo Marques et al., 2020). Taxpayer pressure and knowledge are hard to reconcile when compliance rates are still low despite efforts.

Garcia et al. (2020) Show how over-emphasis on the measure of policy at the stage of implementation might influence compliance, while under-emphasis might encourage tax evasion. For the harmonization of the tax regimes, one must understand the inter-relationship between the complex web of the taxpayers, the compliance mechanisms, and the legislation. By showing the effectiveness of the collection of taxes, the results report a relationship between tax compliance, tax yield, and electronic billing. Proper administration of tax enables collection by governments of money that is swift, cheap, and easy (Moore & Prichard, 2020). Automation and openness in electronic invoicing may increase tax collection efficiency, according to Qi et al. (2021). Electronic invoicing solutions increase tax collection efficiency depending on organizational competence,

regulatory compliance processes, technological configuration, and taxpayer preparedness.

Based on these factors, this study has various objectives. First and foremost, it creates a research model that aids in evaluating the proposition that e-billing and tax compliance affect tax collection in Iraq. In this regard, the study developed the following research questions based on the information collected from government data, questionnaires, and tax administration documents in determining how e-billing and tax compliance increase tax revenues. The possible factors that moderate and mediate the focus factors are also investigated. It will equally scrutinize aspects related to technological infrastructure, compliance regulations, institutional frameworks, awareness of taxation, and the economy.

This study also addresses major tax revenue-boosting deficiencies. The literature on Iraq, a country with economic and administrative issues, is few. E-invoicing and tax compliance studies have mostly focused on industrialized or stable economies, ignoring Iraq. This research examines how e-invoicing and regulatory compliance affect tax revenues to fill these gaps.

We will analyse the literature, describe the research technique, and conduct an empirical analysis to test the hypotheses in the next section.

Literature Review

Countries worldwide have shown that e-Invoicing boosts tax collections. E-invoicing replaces paper-based invoice management with technology (Gunaratne & Pappel, 2020). E-Invoicing reduces tax avoidance and fraud. Digitally connecting invoices enables real-time tracking of company transactions, assuring correct sales and tax reporting (Søgaard, 2021). This increased monitoring reduces financial figure manipulation by corporations, preventing expensive tax disparities.

According to Pucihar and Lenart (2024), e-invoicing facilitates compliance. Procedure simplification lowers data input mistakes, missing invoices, and account reconciliation time. These systems prevent companies from underpaying or overpaying taxes by verifying that invoices follow legal criteria. They also help the government collect unpaid taxes. Automation facilitates tax payment and filing, which raises tax revenue ((Gunaratne et al., 2020). E-invoicing has increased tax collections for participating governments. Heinemann and Stiller (2024) claim that Italy's 2019 B2G e-Invoicing improved assessments of VAT revenue. According to Rosario and Chavali (2020), e-invoicing has enhanced tax compliance and evasion control in Latin American countries like Mexico and Brazil. After deploying e-Invoicing, Mexico observed an increase in VAT collections and a decrease in the VAT gap.

E-Invoicing also promotes company fairness (Pucihar et al., 2024). This equalizes tax compliance among enterprises and eliminates any apparent competitive advantage for low-tax entities. Thus, genuine enterprises function more fairly, promoting competitiveness and economic growth.

E-Invoicing data also informs economic planning and policy (Dabla-Norris et al., 2022). Transaction data may help governments identify trends, assess economic activity flows, and estimate tax income (Pan & Zhou, 2020). Data helps resource managers make educated decisions, increasing economic stability. Increasing tax revenue through fraud monitoring, compliance burden reduction, and economic insights could encourage more countries to adopt e-Invoicing, strengthening tax systems worldwide (Heinemann et al., 2024). Therefore, we suggest,

H1: Adoption of electronic invoices have a positive impact on tax revenues**.**

Following tax laws is essential to increasing tax receipts, which are the foundation of economic growth and stability, claims Sebele-Mpofu (2020). This compliance is essential because it provides governments with a steady and reliable stream of revenue, which in turn funds public services and a range of development initiatives. It thus acts as a disincentive to tax fraud and evasion, two major obstacles to raising tax receipts. Taxpayers who abide by tax laws thereby guarantee a fair contribution to the national economy and promote a strong bond of confidence between the people and their government (Abdu & Adem, 2023).

Robust enforcement tools and streamlined tax systems also support adherence to tax laws ((Alm, 2019). The efficiency of tax collection procedures is increased, and the time and resources needed to pursue delinquent taxpayers are reduced when tax laws are simple and strictly enforced. Strong tax systems frequently result in greater tax remittance rates because of the increased likelihood of evasion being discovered and penalized (Sebele-Mpofu, 2020). Moreover, following tax rules may greatly improve the stability of tax revenues that are gathered in an economy (Liu et al., 2023). Businesses and people help to more dependable revenue estimates by providing correct income information and on-time tax payments ((Night & Bananuka, 2020). Governments may plan and manage existing finances more skilfully thanks to this continuity, which guarantees enough money for public services and the smooth execution of development initiatives without any financial obstacles. It also lessens the need of the government on unforeseen borrowing or tax hikes, which helps to maintain economic stability (Liu et al., 2023).

Among other tactics, voluntary compliance must be encouraged. Governments may encourage compliance, according to Abdullah et al. (2022), by streamlining processes, running educational programs, and rewarding taxpayers for paying their bills on time. The ease with which these steps reduce the difficulty and load of tax compliance raises the possibility of voluntary taxpayer involvement. If taxpayers think the tax

system is fair and efficient, they'll obey the laws and generate more revenue (Gangl & Torgler, 2020). Many nations, notably highly tax-compliant Scandinavian countries, show that effective tax systems generate money and finance social services. We present a hypothesis that states,

H2: Tax regulations' compliance have a positive impact on tax revenues.

Efficiency of tax collecting acts as a mediator between the increase of tax revenue and computerized invoicing. Yaqoob et al. (2022) observe that in paper-based systems, electronic invoicing lowers errors, fraud, and administrative complexity. Real-time transaction monitoring and verification made possible by this technology reduces tax evasion and increases compliance (Alm, 2021). A more effective and corrupt-resistant tax system is created by electronic invoicing, which also accelerates and enhances tax collection (Qi et al., 2021). More precisely and quickly than handwritten invoices, electronic invoicing increase tax collection. Documenting and taxing every taxable transaction reduces tax administration costs and maximizes tax receipts (Demirhan, 2019). Governments may so increase budgetary income without putting a strain on compliant taxpayers. As such, it has been stated.

H3: Tax collection efficiency mediates electronic invoice uptake and tax revenues.

Tax collection efficiency mediates the link between tax regulatory compliance and tax revenue growth. According to Dabla-Norris et al. (2022), taxpayers enhance financial information given to tax authorities by following tax legislation, supporting successful tax administration. Effective tax collecting systems use technology and organisational structures to handle tax returns and payments quickly and accurately (Qi et al., 2021). Compliance and collection efficiency improve administrative and operational efficiency, eliminate mistakes, and inhibit tax evasion, expediting revenue collection.

Tax collecting procedures are optimized by the higher accuracy and efficiency of electronic invoice issuing over manual techniques. As such, by guaranteeing the thorough recording and taxation of all taxable activities, this not only lowers the expenses and resources related to tax administration but also optimizes tax revenues (Demirhan, 2019). Governments may therefore get more money for their budgets without adding to the already heavy load on law-abiding citizens. Thus, we claim that H3: Tax collection efficiency acts as a middleman between the use of electronic invoicing and tax receipts. The effectiveness of tax collection becomes clear as a key mediator in the link between increased tax collections and adherence to tax laws. Taxpayers who follow tax laws help to raise the quality of financial information that is provided to tax authorities, as Dabla-Norris et al. (2022) emphasizes, which promotes efficient tax administration. Effective tax collecting systems take use of this compliance by using technology and organizational structures to guarantee timely and correct processing of tax returns and payments (Qi et al., 2021). Streamlining the revenue collection process, compliance combined with collection efficiency improves

administrative and operational performance, lowers possible mistakes, and discourages tax evasion.

Increased tax collection efficiency, as Schaffer and Turley (2019) point out, allows governments to carry out fiscal policies more successfully and converts compliance with regulations into real financial benefits. Good tax collections allow the use of available financial resources to satisfy society needs for social services and infrastructure development by reducing differences between expected and actual revenues (Berry, 2019). As so, this encourages the confidence and cooperation of taxpayers, creating a beneficial feedback cycle of higher taxes and higher income. We so propose a theory that,

H4: Tax collection efficiency works as a mediator between tax regulations' compliance and tax revenues.

Research Methods

The research investigates the mediating function of tax collecting efficiency and looks at how using electronic invoicing systems and following tax laws affects tax collections in Iraq (Tiwari et al., 2023). Using questionnaires, data were gathered from private sector personnel employed in the tax division of companies. Six elements monitored tax revenues (Night et al., 2020), five tested tax collection efficiency (Ogungbade et al., 2021), four rated tax regulation compliance (Alshirah et al., 2021), and six measured the use of electronic invoicing. The way of selecting respondents during company visits is done purposely where questionnaires were handed out upon personal visit to only a few employees. A 54.80% response rate was obtained, with 291 returned out of 531 distributed surveys. Smart-PLS, a well-liked statistical technique for evaluating primary data correlations, was also used in this work (Hair Jr et al., 2020). In the end, the research used two predictors (tax regulatory compliance, or TRC), electronic invoicing system adoption, or EISA, one mediating construct (tax collection efficiency, or TCE), and one predictive construct (tax revenues, or TR), as shown in Figure 1.
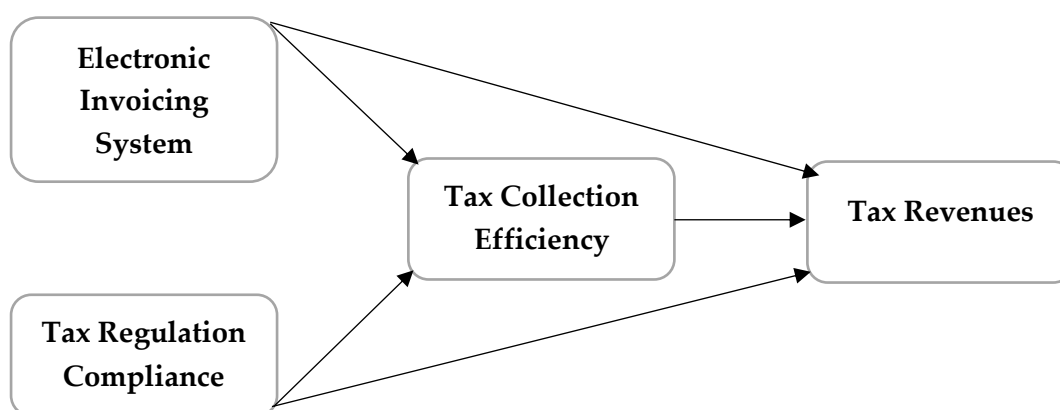

Figure 1: Research Model.

Research Findings

Alpha and composite reliability (CR) tests show item correlations over 0.70. In addition, factor loadings and average variance extracted (AVE) tests showed correlations larger than 0.50. These findings show a significant connection between items (Table 1).

Table 1: Convergent Validity.

Constructs	Items	Loadings	Alpha	CR	AVE
Electronic Invoicing System Adoption	EISA1	0.718	0.857	0.892	0.578
	EISA2	0.751			
	EISA3	0.747			
	EISA4	0.776			
	EISA5	0.778			
	EISA6	0.791			
Tax Collection Efficiency	TCE1	0.881	0.806	0.862	0.558
	TCE2	0.783			
	TCE3	0.702			
	TCE4	0.669			
	TCE5	0.677			
Tax Revenues	TR1	0.690	0.853	0.884	0.592
	TR2	0.622			
	TR3	0.619			
	TR4	0.682			
	TR5	0.792			
	TR6	0.762			
	TR7	0.802			
	TR8	0.608			
Tax Regulation Compliance	TRC1	0.930	0.935	0.953	0.835
	TRC2	0.900			
	TRC3	0.919			
	TRC4	0.905			

The study investigates the correlation between variables using the Fornell Larcker test, revealing that the first figure in each column is greater than the corresponding figures in the same column. These results suggest a low correlation between variables, as depicted in Table 2.

Table 2: Fornell Larcker.

	EISA	TCE	TR	TRC
EISA	0.761			
TCE	0.405	0.747		
TR	0.741	0.677	0.701	
TRC	0.321	0.373	0.430	0.914

The study further evaluates the correlation between variables using cross-loadings, revealing that the figures indicating the correlation with the variable itself are greater than those indicating the correlation with other variables. These results suggest a low correlation between variables, as illustrated in Table 3.

Table 3: Cross-Loadings.

	EISA	TCE	TR	TRC
EISA1	**0.718**	0.438	0.538	0.199
EISA2	**0.751**	0.414	0.562	0.230
EISA3	**0.747**	0.654	0.620	0.354
EISA4	**0.776**	0.489	0.570	0.194
EISA5	**0.778**	0.455	0.509	0.234
EISA6	**0.791**	0.404	0.585	0.235
TCE1	0.747	**0.881**	0.696	0.409
TCE2	0.599	**0.783**	0.634	0.461
TCE3	0.684	**0.702**	0.391	0.156
TCE4	0.409	**0.669**	0.307	0.075
TCE5	0.483	**0.677**	0.360	0.140
TR1	0.389	0.359	**0.690**	0.202
TR2	0.345	0.308	**0.622**	0.224
TR3	0.425	0.316	**0.619**	0.288
TR4	0.615	0.629	**0.682**	0.335
TR5	0.693	0.716	**0.792**	0.378
TR6	0.558	0.454	**0.762**	0.291
TR7	0.482	0.417	**0.802**	0.317
TR8	0.489	0.387	**0.608**	0.312
TRC1	0.239	0.283	0.365	**0.930**
TRC2	0.307	0.372	0.425	**0.900**
TRC3	0.363	0.412	0.434	**0.919**
TRC4	0.235	0.258	0.322	**0.905**

The study also investigates the correlation between variables utilizing the Heterotrait Monotrait (HTMT) ratio test, revealing that the values do not exceed 0.85. These findings suggest a low correlation between variables, as presented in Table 4.

Table 4: Heterotrait Monotrait Ratio.

	EISA	TCE	TR	TRC
EISA				
TCE	0.706			
TR	0.830	0.725		
TRC	0.344	0.370	0.460	
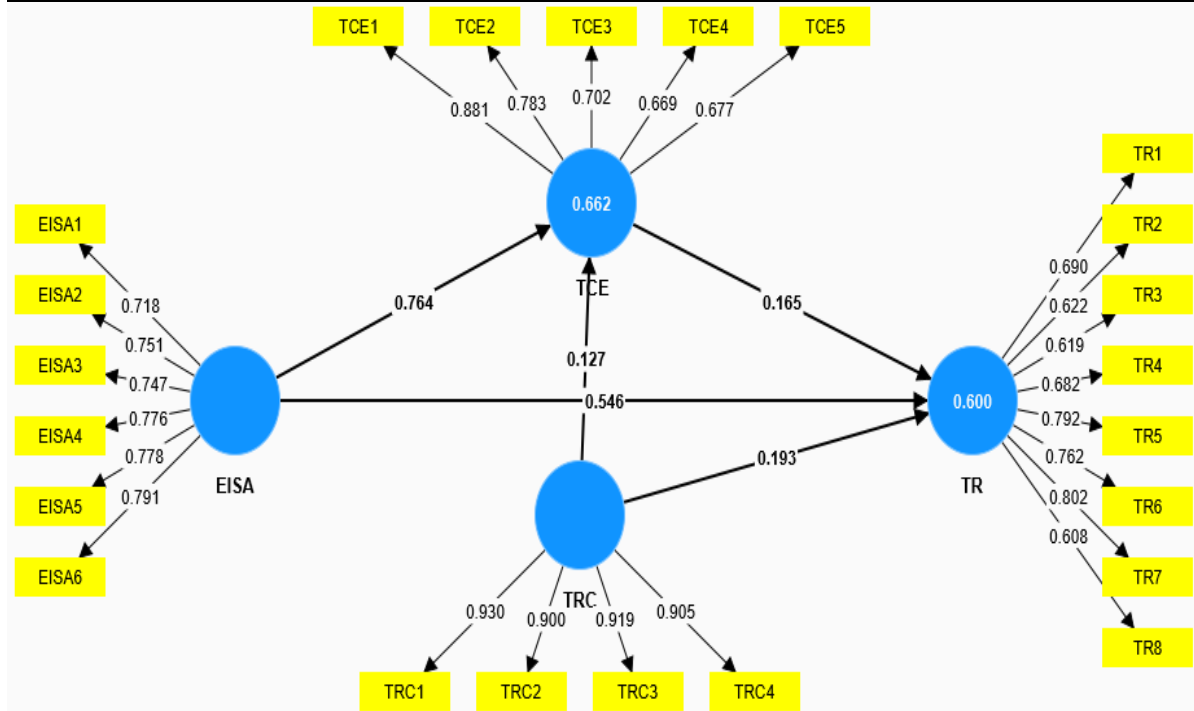
Figure 2: Measurement Assessment Model.

The findings reveal a positive association between the electronic invoicing system and tax regulation compliance with tax revenues, confirming the acceptance of H1 and H2. The research also shows that tax collecting efficiency influences electronic invoicing system adoption, tax regulatory compliance, and tax revenues in Iraq, supporting H3 and H4. Table 5 shows the outcomes.

Table 5: Path Analysis.

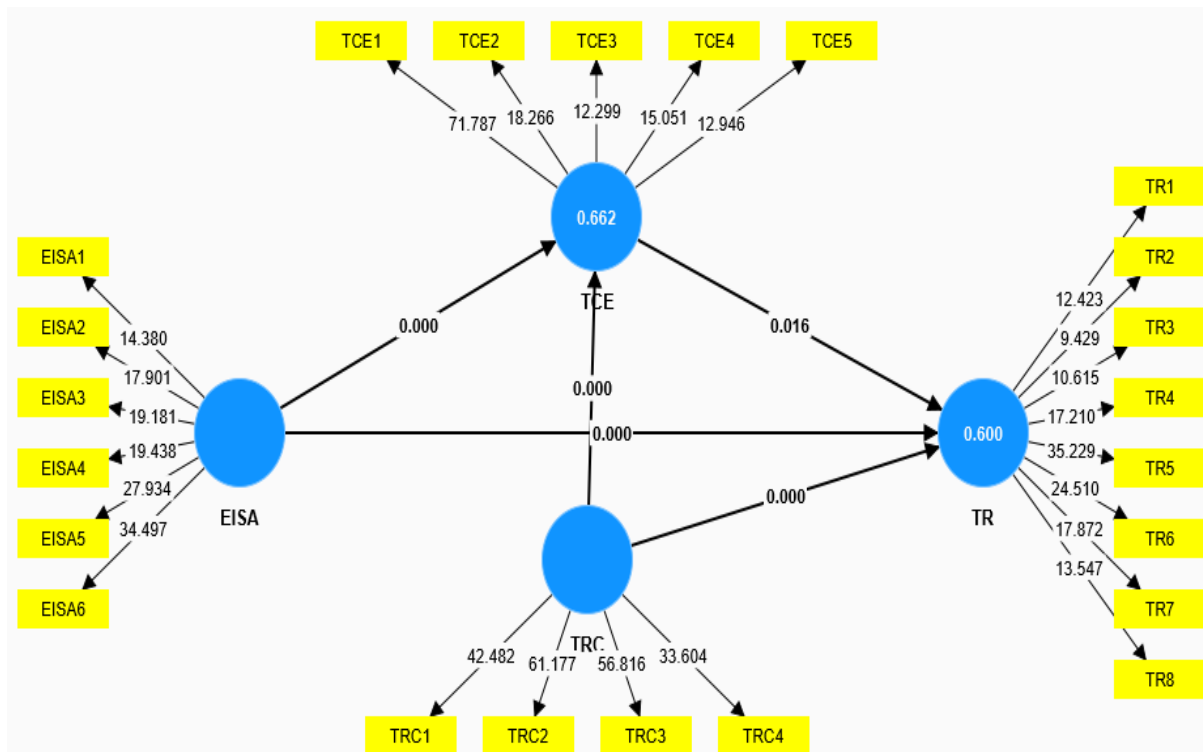| Relationships	Beta	Standard Deviation	T Statistics	P Values
EISA -> TCE	0.764	0.025	30.552	0.000
EISA -> TR	0.546	0.073	7.511	0.000
TCE -> TR	0.165	0.068	2.419	0.016
TRC -> TCE	0.127	0.036	3.541	0.000
TRC -> TR	0.193	0.045	4.290	0.000
EISA -> TCE -> TR	0.126	0.053	2.389	0.017
TRC -> TCE -> TR	0.021	0.010	2.100	0.048

Figure 3: Structural Assessment Model.

Discussions

Improving Iraq's ineffective, corrupt, and evasive tax administration requires e-invoicing and tax regulation compliance. The study thoroughly examines interactions, results, findings, and recommendations to raise tax receipts via these enhancements.

Heinemann et al. (2024) demonstrate first that e-invoicing may increase tax collection effectiveness. Improving Iraq's tax system will require switching from paper-based to computerized invoicing. To assist businesses comply with their tax obligations, e-invoicing streamlines, reduces errors, and improves clarity (Gunaratne et al., 2020). Reducing tax evasion, e-invoicing enables proper reporting to tax authorities and processing in real time (Zídková et al., 2024). E-invoicing systems in Mexico and Brazil raised tax collections, according to Rosario et al. (2020) findings. These countries demonstrate to Iraq how electronic invoices reduce tax evasion and enhance tax collection.

The necessity of tax compliance in increasing income is also emphasized by the study. Compliance calls for timely tax payments, tax law compliance, and income reporting (Musimenta et al., 2019). In Iraq, tax compliance is hampered by complicated tax laws, little taxpayer knowledge, and inadequate enforcement. D'Arcy and Lowry (2019) advise a multifaceted approach to compliance. Alm (2019) emphasizes taxpayer education, control measure efficiency, and simplicity of the tax system. Though awareness campaigns and taxpayer assistance are crucial, simple tax systems avoid misunderstandings and non-compliance (Gangl et al., 2020). Additionally required to

stop tax evasion and ensure equitable economic contributions are frequent audits and severe fines for noncompliance.

It's intriguing that the association between e-invoicing and tax compliance is moderated by tax collection efficacy. Together, the effects of each component exceed their total. Tax authority reporting compliance is increased, invoice administration is made easier, and full documentation is guaranteed with e-invoicing (Dabla-Norris et al., 2022). Greater openness in tax administration discourages tax evasion and encourages compliance. For electronic invoicing, strict compliance standards and enforcement are necessary. E-invoicing may thus not be advantageous to businesses that choose not to use it (Tiwari et al., 2023). For tax authorities, regulators, and company owners, compliance is essential to the benefits of e-invoicing. The degree to which e-invoicing and compliance increase tax receipts is greatly influenced by efficiency. Tax compliance and e-invoicing revenue maximization need for efficient tax solutions (Heinemann et al., 2024). Tax administration staff training, information technology infrastructure, and the use of proven techniques from other nations are all part of tax collecting efficiency. E-invoicing and compliance protocols may improve tax collecting systems to reduce errors and administrative expenses and maximize income (Martínez et al., 2022).

Implications

Policymakers and other stakeholders in Iraq will find this study to have several consequences. First, raising tax revenues might be considerably increased by increasing e-invoicing and tax compliance. Government tax revenues may be increased by bettering tax collecting processes and regulatory oversight via electronic invoicing. Technical foundation and institutional frameworks are essential to improve tax systems and fiscal effectiveness. The study also implies that the impact of electronic invoicing on revenue generating via tax compliance may be mediated by tax collection efficiency. This highlights the requirement of using more comprehensive tax compliance ideas. The assumptions of the research could assist Iraqi authorities in handling their budgets and tax receipts.

Limitations

There are limits to the study. Its use is limited, to start, by its focus on Iraq alone. Methodology and data collecting might be biased or disregard tax revenue factors. Some aspects may have been disregarded because of the intricacy of tax systems and the multitude of variables influencing tax collection performance. The research may have overlooked Iraq's social, economic, and political elements affecting electronic invoicing acceptance, tax regulatory compliance, and tax revenues. Thus, although the research advances field knowledge, these limitations must be considered when interpreting the results and drawing policy conclusions.

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