

ROLE OF INFORMATION TECHNOLOGY IN INCREASING VOLUNTARY COMPLIANCE BY TAXPAYERS

Associate Researcher Victoria IORDACHI, Ph.D.

National Institute for Economic Research of the Academy of Sciences of Moldova and Ministry of
Economy, Republic of Moldova

Scientific Secretary Angela TIMU , Ph.D.

National Institute for Economic Research of the Academy of Sciences of Moldova and Ministry of
Economy, Republic of Moldova

Abstract: *The primary objective of fiscal administration is to encourage, facilitate and maintain a high degree of voluntary compliance by taxpayers which will allow concentrating resources on identifying and dealing with those taxpayers who fail to fully comply with their tax obligations. At the same time, for fiscal authorities tax systems based on turnover imply a high risk of evasion because taxpayers can easily submit false data. Particularly, in case of cash transactions, the problem of detecting cases of under-declaring becomes a real challenge. In foreign practice, promotion of measures to combat tax evasion is part of a wider program to support the business environment through reduction of tax burden and encouragement of payment compliance, as well as to ensure a competitive business environment, which will be undistorted by unfair competition. To accomplish this purpose, in developed countries, tax administrations have for years been appealing for technological advances implemented in private sector. At the same time, in developing countries, the opportunities that technology offers are more elusive. This article relates some of practices used by fiscal authorities to encourage tax declaring, especially by small business and self-employed, as well as measures that are based on civic consciousness.*

Keywords: *fiscal administration, compliance, self-employed, tax evasion, fiscal receipts lotteries, cash register.*

JEL Classification: *E62, H210.*

1. Introduction

The primary objective of fiscal administration is to encourage, facilitate and maintain a high degree of voluntary compliance by taxpayers.

Many developed countries have developed a strong system to improve tax compliance through a well established control mechanism and active use of technological advances in the private sector (such as electronic commerce, interactive telephone systems, and data capture via the scanning or imaging of paper documents). Tax authorities always searched ways to facilitate the use of internet for transmission of information and access to tax forms by taxpayers and direct interfaces with the sources of information. They have been implementing electronic receipt, processing, and delivery methods.

Nevertheless, it is hard for tax authorities to evaluate and collect taxes from hard-to-tax sectors of the economy. For example, small businesses, farmers, and self-employed individuals often prove a high degree of non-compliance through underreporting, especially in case of cash transactions. Consequently, many small businesses activate in informal economy or are not taxed at all.

In addressing the compliance risk of under- or non-declaration of turnover, some fiscal authorities have developed measures based on civic consciousness or use of third-party information to check taxpayer-declared data and thus combat tax avoidance.

2. Increasing civic consciousness through fiscal receipts lotteries

Use of fiscal receipts lotteries by fiscal authorities is gaining a growing interest in foreign practice. For example, *Malta* implemented this scheme in 1997, *Slovakia* in 2013, *Portugal* in 2014.

Within these measure consumers can use their receipts to participate within tax receipts lottery and the receipt issued serves as a potential lottery ticket, giving a chance to consumers to win a prize if for a randomly drawn receipt.

Tax receipts lotteries have the scope to increase the issue of receipts in business-to-consumer-transactions and officialize transactions based on receipt of cash. One of the advantages implied in this practice results from all information that is introduced by population in informational system from their receipts to be able to participate within the lottery, which will be used by fiscal authorities in the process of controlling real revenues from cash operations. Once a receipt is issued, it becomes more difficult for trading entities to hide turnover outside the cash register system of the country.

The costs of paying prizes and administrating the lottery is covered by extra revenue of an increased tax base as a result of an increase of citizens' consciousness in the process of detecting shadow business. Another advantage is indirect education of fiscal responsibility and culture among citizens, because the indifference of population when not asking for a receipt facilitates tax evasion.

Romania uses this practice to motivate population to require a receipt while purchasing goods or benefiting from services. Also a possibility was introduced for a consumer to benefit a product purchased without paying for it, in case if he is refused to be issued a receipt. Thus, any tax receipt issued by an electronic cash register can participate within lottery drawing, except for restaurant bills. Also tax receipts paid by card, cash or vouchers, as well as those issued by exchange offices or non-VAT registered companies can be used.

According to Romanian legislation, a tax receipt will be considered if it meets the following conditions: is issued by a fiscal electronic cash register that meets the legal requirements of Romania and the information submitted on it is legible and issued to a natural person. Tax receipts that have a tax registration code of the buyer will not participate in lottery.

Greece adopted a more flexible approach in the Government's attempts to reduce tax evasion with citizens' implication. Thus, fiscal authorities implemented a *registration and award scheme using mobile phones*, where buyers were able to register their purchases within the lottery system via SMS, including all necessary data from the receipt: the fiscal code of the selling entity, date and time of transaction and amount of transaction. At the same time, some possibilities of using lottery schemes in private industry and in private-public partnerships were elaborated.

Portugal implemented a lot of citizen projects to increase compliance alongside with tax authorities and other actors. Firstly, an *e-invoice system was created*, according to which all traders were obliged to report all invoices to tax authorities. Alongside with e-invoice system, consumers had the possibility to receive some tax benefits in base of their invoices, more precisely 15% of the paid VAT from four sectors, which were more problematic in terms of compliance:

- Accommodation and food services;
- Beauty treatment;
- Car maintenance and repair;
- Motorcycle maintenance and repair.

Portuguese practice demonstrated that the introduction of e-invoice system generated an increase of transactions registered in official economy and the number of companies issuing receipts from these four sectors increased by nearly 40%.

The second step was implementation of tax invoice and receipts lottery on all VAT relevant transactions (*Lucky Invoice Lottery*). One of the interesting moment of the lottery process is that all winners within the lottery can decide wether they would like to donate their prize, or if they would like to collect the prize themselves.

Georgia implemented a *VAT receipts lottery* in 2012, which started with a *GPRS-based cash registeres*. These machines permitted the Georgian tax authorities to

immediately collect information regarding the current income of companies on their online servers. *The lottery served as a good tool to increase population awareness to request a formal receipt when purchasing goods and change the negative attitude for the tax authority.*

Initially, in Georgia the lottery was daily drawn and gave small prizes, afterwards – twice per month supplemented by higher prizes and finally every three months with prizes up till 20436 EUR, which presented significant amounts compared to average wage level (Fookan, Hemmelgarn and Herrmann, 2014).

Seven agencies were involved to administrate the whole lottery process:

- The Georgia Revenue Service – the initiator of the lottery;
- The Lottery Company - responsible for the technical part of the lottery;
- Mobile operators;
- Companies that possessed fast payment machines;
- Georgian banks - responsible for the administration of payments;
- Advertising companies - responsible for the promotion and mediatising of lottery;
- A call center - responsible for answering questions to population.

In order to participate in the lottery, costumers collected the receipts issued by a GPRS-based cash register. Afterwards, they checked the validity of the receipt via a mobile phone, online, or using a fast payment machine. All receipts could be checked from the moment of issuing till the expiry in one month. By checking the unique code of the receipt, the consumer automatically received the lottery result. If the receipt was winning, then the buyer could bring the receipt to any bank to be able to collect the prize.

Georgia finished practicing tax receipt lottery in one year due to lack of financial resources to run the lottery. Also, it was demonstrated that the lottery produced positive results only at the first stage of its implementation.

3. Obligation of taxpayers to use cash register with electronic journal and their connection to supervision system of fiscal authority

Another tool used by fiscal authorities in combating tax evasion, increasing the collection of revenues and better monitoring the activity of economic agents that perform retail delivery of goods and services directly to population is *obligation of economic operators to use cash register with electronic journal* (as substitute for cash register with journal roller). Besides this, a general trend is *to connect these cash devices to monitoring and supervision system of the country's fiscal authority.*

Introduction of electronic cash devices requires a huge effort on behalf of fiscal administration and incurs both costs for administration and for taxpayers. Once the electronic cash devise is available, it is important to put in place all necessary arrangements for its installation, support, maintenance. At the same time, effectiveness of their implementation will depend on the country's compliance improvement strategy that would identify risks for the different segments of economy and hard-to-tax companies.

The system of cash registers equipped with electronic journal is advantageous for fiscal authorities in the process of monitoring the control of legal entities, as data submitted on electronic support is easier to be processed and analyzed. At the same time, the system is also advantageous for retailers, as it is not necessary to purchase all the time and deal with paper ralls.

In *Romania*, according to recent fiscal provisions (Emergency Ordinance no. 91/23.12.2014 amending and completing the O.U.G. nr. 28/1999, regarding the obligation of the economic operators to use electronic cash registers) small taxpayers were forced to use new devices from November 1st, 2016 and from January 1st, 2017 it is forbidden to

trade with electronic cash register with journal roller. Such a measure was taken by the majority of European countries, including Croatia, Hungary, Greece, Bulgaria, Slovakia. At the same time, Romanian legal provisions create the necessary legal framework for designing a National register of evidence of electronic cash registers to surveil the functioning of these devices. Thus, all electronic cash registers will be connected to the national system of surveillance and monitoring of fiscal data of National Agency of Fiscal Administration in 6 months after the expiration of transitional periods for economic agents that fall under legal provisions.

New legal provisions also introduced changes in the form of a tax receipt. Thus, mandatory elements for the devices with electronic journal will be the unit of measure and code of registration for VAT purposes of the beneficiary, on its request. Also, a number of functional and technical conditions should be accomplished by these devices. The institute responsible for authorization of entities for commercialization of electronic cash registers is the Ministry of Public Finance of Romania.

As regarding the contravention measures, in Romania the fine varies between 8000 and 10000 Lei for taxpayers who refuse to use electronic cash register with suspension (from one to three months) of business activity, as well as for the refuse to reintroduce the data from raller cash devise into electronic cash devise.

Romanian authorities believe that this project will create the legal framework to establish a National Register of fiscal electronic devices' evidence from counties or districts of Bucharest and the subsequent implementation of the procedure of supervising and monitoring the operation of these devices as a measure to combat tax evasion.

In *Slovak Republic*, entities that are engaged in selling goods or providing some specified services are obliged to use electronic cash registers with a fiscal memory from January 1st, 2012. Maintenance and repair of these cash registers can only be performed by a service company that is registered in the Register of service organisations maintained for this purpose by the Financial Directorate of Slovakia ("FD SR"). Each electronic cash register should contain the tax code attributed by the tax office.

At the same time, Slovak legislation provides exceptions when there is not a obligation to use electronic cash registers within the following activities:

- sale of stamps, tickets for public transport, phone cards, newspapers and periodicals,
- sale of postal stamps for philatelic exchanges,
- sale of goods through vending machines,
- sale of coins made of precious metals,
- rental property,
- cleaning works,
- administrative activities,
- wrecking services for motor vehicles and others.

From April 1st, 2015 the Financial Directorate of Slovack Republick has launched a free business application – *virtual cash register* ("VCR"). VCR is based on the system of electronic communication via the Internet, meaning that seller has to use electronic devices such as computers, laptops, tablets or smartphones. These terminal devices must be connected to a printer in order to print invoices. The VCR is aimed for those entrepreneurs, whose number of issued documents is less than 1000 during one calendar month. Entrepreneurs who exceed this limit are obliged to use the electronic cash register. In the case of higher amount of issued invoices, the entrepreneur must use the ECR. If the entrepreneur does not use electronic cash registers, the tax authority may impose a fine of 330 EUR to 3300 EUR.

The introduction of electronic cash registers brings negative aspects as well. The Financial Administration of Slovakia discovered cases of VAT and income tax evasion using modified software of electronic cash registers. The fraud is, in particular, in fact that the documents for the customer are not recorded in the fiscal memory, and the emblem of the Ministry of Finance of Slovakia is typically missing on the invoice. The fraud was detected on the basis of the VAT control report and physical checks of the ECR

In *Austria*, companies that exceed a certain amount of sales (exceeding annual sales of 15 000 EUR and cash transactions of 7 500 EUR) are obliged to use a cash register from the beginning of May, 2016. There were controversy discussions on the necessity of introduction of cash registers within Austrian business community. Some small entrepreneurs even filed against the mandatory introduction of cash register at the Constitutional Court, justifying that the mandatory use of cash register is inconsistent with the constitutional right to the inviolability of property and that it also violates the constitutional right of free choice of employment, freedom of trade and other economic activities. They also argued that it would impose a disproportionate financial burden for individual entrepreneurs. The Constitutional Court did not accept this request, expressing that cash registers represent an appropriate tool for the reduction of manipulations with declarations on revenues and, thus, is a prevention measure against tax evasion.

4. Implication of banks in the process of combating tax evasion

Another measure used by fiscal authorities to better control declaration of revenues by taxpayers is *communication by banks, automatically, of turnovers and balances of accounts opened by individuals and legal entities*. Usually, banks are obliged, in some particular cases, to report balances on accounts of their clients upon solicitation of fiscal authorities. These requests are done within fiscal control inspections on income tax.

In *Romania* fiscal authorities are planning to promulgate modifications on Fiscal Procedure Code to make this exchange of information on an automatic basis on some periods that will be established by order of Minister of Finance, and not just upon request as it is currently regulated. It is believed that such a modification will represent a real possibility for fiscal authority to create a data base for all tax purposes so that tax authorities can fully identify non-declared revenues.

A big problem within this measure derives from the concept that the relationship between a banker and his customer obliges the bank to treat all the customer's affairs as confidential. Governments of all OECD Member countries recognise the importance of permitting governmental authorities access to bank information for certain law enforcement purposes (e.g., money laundering). They also provide their tax authorities, directly or indirectly, with the possibility of obtaining access to bank information for at least some tax administration purposes (OECD, 2000).

Access to bank information about the account of a specific taxpayer can take several forms. The majority of OECD Member countries can obtain this information by requesting the information from the bank directly or indirectly through the use of a judicial or administrative process. Tax administrations of some Member countries have the authority, under certain circumstances, to obtain directly the necessary information. *The tax administrations of other Member countries have direct access to bank information through centralised databases*. Other tax administrations have less direct access and may need formal process to obtain such information. Many tax authorities receive certain types of information from banks (for example, amount of interest payments) on an automatic basis, which facilitates tax management and potentially expands the types of information that may be exchanged with treaty partners on an automatic basis.

Another measure used for reduction of the risk of tax evasion, is *encouraging population to pay by credit cards*.

The use of cash has been recognized in some countries as a significant factor that increases the shadow economy. Some countries have established *a legal requirement to use the banking system to make payments for purchases or services exceeding a certain amount*. By such a measure, large transactions can be traced easily by fiscal authorities and the risk of not including transaction in declaration of turnover can be minimized. Although it is difficult to implement such a measure because it requires access of both sides within a transaction to banking services, this measure can be a useful tool in reducing opportunities for evasion.

In *Israel*, the Committee to Examine Reducing the Use of Cash in Israel's Economy (The Committee to Examine Reducing the Use of Cash in Israel's Economy, 2014) recommends some ways to decrease the use of cash through:

- Limiting the amount of a transaction between private parties to up to 15 000 NIS;
- Providing by law that a violation of the prohibition on conducting cash transactions above the defined threshold will be established as a criminal offense, in respect of which an administrative fine or sanction will be imposed. Also, transactions spread out over several payments will be considered as one transaction, in contrast to extended services which will be considered as separate transactions;
- Limiting the use of endorsed checks and implementing changes which reduce the existing risks in the use of checks.

Also, in *Israel* various electronic means of payment have been increasing recently and the Committee recommends limiting the use of cash and negotiable checks by promoting the use of advanced electronic means of payment, which are characterized by low fees in accordance with the type of means of payment. For example, from 2007 the *Zahav* system for real time gross settlements was created, which allows the transfer of large sums of money in real time with irrevocable payment. The cards are accepted in all large and medium-sized businesses, and in most small business segments. Also, in recent years there has been an increase in the number of active prepaid cards. Thus, by 2012 there were 6.3 million, representing an increase of 6% from the previous year. This growth was contributed by an increase in the variety of issued cards, which today includes nonbank payment cards, which are generally related to customer clubs), an expansion of the range of services provided by financing and credit companies, the expansion of e-commerce and an increase in the number of points of sale.

At the same time the Committee to Examine Reducing the Use of Cash in Israel's Economy proposed expansion of the use of debit cards and of identified prepaid cards, through setting a maximum period of 3 days for credit card companies to credit the merchant and agreement on legislation by the Director General of the Antitrust Authority to immediately set separate interchange fees for transactions conducted via a debit card.

Another measure to promote the use of advanced electronic means of payment is moving forward with the smart virtual wallet, which will promote digital checks.

In *Korea*, in 1999 the government decided to encourage people to use credit cards through *credit card and cash receipts income deduction scheme*. Under this scheme, if a taxpayer made a payment via credit card and/or via cash, that individual would be entitled to a deduction of a prescribed percentage (20%) of that amount from their taxable income base (Byung, 2013). Through a lottery system organized in 2000, the government distributed \$ 17 million credit cards to users, which caused a spectacular increase in sales and services paid by these payment means.

This scheme aims to encourage taxpayers to actively use, in the course of their economic activities, credit cards and cash receipts which allow the disclosure of their transaction history to a third party. The ultimate goal of this scheme was to enhance levels of transparency of the income of those businesses which provide a product or service directly to end users. Thus, by developing different incentive policies and regulation strategies, the Korean government started the campaign to motivate an active use of credit cards. For this purpose, fiscal authorities first concentrated on legislative basis by encouraging business owners to pay entertainment costs using a credit card (by rectifying the Enforcement Decree of the Income Tax Act and the Enforcement Decree of the Corporate Tax Law in October 1984). Additionally, they granted companies a tax deduction based on the amount equal to 0,5% of the amount paid by credit card (Byung, 2013).

5. IT development for fiscal purposes in Republic of Moldova

In Republic of Moldova the fiscal authority does not have an IT strategy, nevertheless, the key-elements on it are included within the *Strategy of State Fiscal Service Development* (Serviciul Fiscal de Stat al Republicii Moldova, 2016). Thus, to ensure a modern tax administration system, in 2015 the *Law on State Tax Service* was drafted, the main objective of which was to create the necessary legislative framework for the successful implementation of the strategy to increase the level of tax compliance of taxpayers and and improve the process of tax administration.

At present, fiscal authorities are more preoccupied with improvement of the process of monitoring taxpayers and revenues through several services launched from 2016, like: *Adjusted pre-filled statement; excise stamps online ordering, electronic file of taxpayer; Wealth tax; SMC RIV Individuals; Internal tax documents, etc.* According to the annual report of the World Bank jointly with PricewaterhouseCoopers - Paying Taxes, the State Tax Service reached the 31st place, climbing 24 steps from 2015, which shows that the national Informational Tax System is efficient and ensures all requirements for taxpayers in Moldova.

At the same time, there are adequate IT systems capable to accept messages of electronic data transfers as well as electronical data transfers in all domains of fiscal administration. Another positive moment is that all external fiscal data can be easily transferred to statistical centers according to the established program. For outdated platform applications, new substitution solutions are planned to be identified, as modernization of IT infrastructure of State Fiscal Service remains a major priority.

According to Fiscal Blueprints Indicators' analysis for the Republic of Moldova, the "Informational Technology" block accumulated 76 points, out of 100 points as a target limit.

Still, it remains hard for national fiscal authority to follow electronic commerce transactions, as adequate instruments to investigate electronic transactions lack. It is necessary to train fiscal inspectors in the field of e-audit and e-commerce, by use of advanced adequate IT software. Thus, one of the highest challenge for Moldova is to have qualified personnel able to monitor and tax e-commerce. Also, there is a special need in adequate electronic products, which could facilitate the activity of tax officials (Vragaleva, 2015).

As regarding the problem of voluntary tax compliance, in Republic of Moldova fiscal authorities have not yet implemented measures to imply civic consciousness. The Republic of Moldova faces an ICT skills gap and a low level of the digital literacy. These drawbacks lead to insufficient use of the benefits granted by Information Society and even the exclusion of many citizens from the ICT-based society and economy. Also, a large part

of population from Moldova does not possess digital knowledge and skills; this fact reduces the opportunities to participate in digital economy (Hot r re cu privire la Strategia na ional de dezvoltare a societ ii informa ionale “Moldova Digital 2020”, 2013). A positive moment results from continuous efforts on behalf of Fiscal State Service to increase the process of civic consciousness. For this some important documents were elaborated, like the *Strategy of taxpayer servicing*, *Guide of taxpayer servicing and Guide of beginning taxpayer – fiscal aspects*.

6. Conclusions

In developing countries, the opportunities that technology offers for tax administration purposes are more elusive. Tax administrations face many obstacles within the process of modernizing their services. Computer software, electronic and internet tax filing systems, electronic funds transfer and payment systems, data networks are still difficult to promote. Also in many countries governments have insufficient financial resources for their acquisition and maintenance. Nevertheless tax administrations in many developing countries are

In Republic of Moldova, the State Fiscal Service is engaging in the early stages of information technology modernization efforts. Still, the majority of fiscal administration employees are mostly tax oriented and don't possess sufficient technical IT knowledge, as well as Internet technology. It would be appropriate that government provides appropriate software to tax auditors within their activity.

At the same time, the support of civic society for the improvement and modernization of fiscal administration in Moldova remains a priority. It would be appropriate to develop a viable long-run IT strategy for fiscal purposes in Republic of Moldova, in conditions of a digital age. These technologies will expand opportunities for government to carry on with individuals and businesses electronically, to combat tax non-compliance and satisfy information requirements at the internal control levels for the effective fiscal management.

Summarizing the experience of some selected countries in implementing IT measures by fiscal authorities for increasing voluntary compliance, the following general principles for their development in Republic of Moldova can be emphasized:

➤ The fiscal success of the lottery will be significantly increased if it focuses on a specific problematic sector, where cash-in-hand practises are operated and which are highly affected by tax evasion. Thus, fiscal authorities should target hard taxing sectors before designing a tax receipt lottery scheme. The highest level of tax evasion is mostly attested in the retail trade sector and within services provided directly to population. Thus, citizens can refuse to pay for purchased goods or services rendered, if no receipt is issued. At the same time, technically, the tax receipt can be issued on the cash register only after payment was made. This can create opportunities for consumers to leave without paying, which infringe traders' rights. At the same time, traders will be motivated to always use cash registers and issue tax receipts for every transaction made available.

➤ To carry out the lottery, administratively high techniques should be used. Also a good IT framework should exist. High technology programs will also serve as data-collection tools from population, as well as processing of data for audits and evaluation of policies. Thus, fiscal authorities should consider the process of data collection while implementing and designing the tax receipt lottery scheme, as data generated in the process of such lotteries can help them in detecting tax evaders.

➤ The advantageous of using technology, such as electronic cash registers are obvious, still foreign practice proves that the problem is that these devices are not entirely disconnected from taxpayers. As long as taxpayers can manipulate it or conduct

transactions that the device does not capture, it cannot be a reliable third-party data source. The gradual replacement of electronic cash tax rolls equipped with paper journal with those equipped with electronic diary will allow a more efficient management and control due to the possibility of computer processing of data introduced within the system.

References

1. Byung, M.J., 2013. *Fight against underground economy: Credit card and cash receipt income deduction policy*. [pdf] Available at: [http://www.akes.or.kr/eng/papers\(2013\)/25.full.pdf](http://www.akes.or.kr/eng/papers(2013)/25.full.pdf) [Accessed 3 February 2017].
2. Fooker, J., Hemmelgarn, T. and Herrmann, B., 2014. Improving VAT compliance – random awards. *Taxation papers*, 51. [pdf] Available at: http://ec.europa.eu/taxation_customs/sites/taxation/files/resources/documents/taxation/gen_info/economic_analysis/tax_papers/taxation_paper_51.pdf [Accessed 3 February 2017].
3. *Hot r are cu privire la Strategia naional de dezvoltare a societ ii informa ionale “Moldova Digital 2020”, 2013*. [Nr. 857 din 31.10.2013, published in Monitorul Oficial Nr. 252-257, from 08.11.2013].
4. OECD, 2000. *Improving access to bank information for tax purposes*. [pdf] Available at: <https://www.oecd.org/ctp/exchange-of-tax-information/2497487.pdf> [Accessed 3 February 2017].
5. Serviciul Fiscal de Stat al Republicii Moldova, 2016. *Ghidul contribuabilului incep tor – aspecte fiscal. Func ionarul fiscal  n serviciul contribuabilului*. [online] Available at: <http://www.fisc.md> [Accessed 3 February 2017].
6. Serviciul Fiscal de Stat al Republicii Moldova, 2016. *Strategia de dezvoltare a Serviciului Fiscal de Stat pentru anii 2016-2020, Func ionarul fiscal  n serviciul contribuabilului*. [online] Available at: <http://www.fisc.md/PlanuriPrograme.aspx?file=8946> [Accessed 3 February 2017].
7. Slemrod, J., Collins, B. And Hoopes, J., 2014. *Does credit-card information reporting improve small-business tax compliance?* [pdf] Available at: <https://www.sv.uio.no/econ/english/research/news-and-events/events/guest-lectures-seminars/ofs-seminar/2014/joel-slemrod.pdf> [Accessed 3 February 2017].
8. The Committee to Examine Reducing the Use of Cash in Israel’s Economy, 2014. *Final Report, July 17th, 2014*. [pdf] Available at: <http://www.boi.org.il/en/PaymentSystem/Documents/The%20Committee%20to%20Examine%20Reducing%20the%20Use%20of%20Cash%20in%20Israel%E2%80%99s%20Economy.pdf> [Accessed 3 February 2017].
9. Vragaleva, V., 2015. Tackling electronic commerce – the tax administration perspective. *Conferin a Interna ional tiin ifico-Practic*, “*Cre terea Economic  n Condi iile Globaliz rii*”, Ed. a X-a, Vol. II, pp.135 – 139.