

The Contribution of Electronic Tax Transactions to Increasing the Productivity of Greek Tax Administration and Serving Services for Citizens and Businesses

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The Greek tax system is characterised by high tax rates which do not result in the anticipated revenue. At the same time, while total annual tax revenues remain fairly stable the tax parameters are constantly changing, leading to a number of peculiarities, as for example (PwC, 2017): seven changes in the corporate tax rate since 2005; tax-free income, 2 x the poverty threshold; low minimum tax-free income and low income threshold for the maximum tax rate; VAT deficit estimated at 34% due to tax evasion, tax avoidance, and ineffectiveness in the tax collection mechanism; indirect and property taxes well above most European countries. A modern tax system must fulfill certain principles if it is to raise adequate revenue and fulfill certain social objectives. Some of the most important principles or characteristics of a modern tax system are as follows: (1) Productivity or Fiscal Adequacy; (2) Elasticity of Taxation; (3) Diversity; (4) Taxation as in Instrument of Economic Growth; (5) Taxation as an Instrument for improving Income Distribution; (6) Taxation for Ensuring Economic Stability. In general, any tax system, even the most perfect in legal level, is not effective without reliable tax mechanism and reliable provided tax services to the citizens and the enterprises. The application of new innovative technologies could solve the problem of serving citizens and businesses in the time they deal with the tax administration services. A problem that is further compounded by polynomial and bureaucracy, which have a profound impact on the development of entrepreneurship in our country and a lack of confidence in the tax system by citizens. Therefore, the tax system should be easy and relatively inexpensive in its administrative use, be easily adapted to changes in economic circumstances, and be fair in accordance with their tax capacity. Finally, the tax system must be designed in such a way that individuals can ascertain what they are paying and that there is transparency in the fair distribution of taxes. The Tax Administration must invest in technology by fully computerizing its services, while also training its employees in new technologies. The adoption of modern technologies for the handling of tax cases is now a necessity and not an option, since they can be interfered with in critical processes to restore the proper functioning of the system. The purpose of this paper is to describe the contribution of new technologies in the conformation of tax policy of Greece and the themes that appear by applying electronic tax administration procedures in daily transactions of citizens and enterprises. The present work is supported by the results from nationwide research that was carried out in the Tax Services of our country.

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Introduction

The tax system of our country since the creation of the Greek State until today has been mainly influenced by the tax systems of the European countries of England, France, and Germany (Ginoglou, 2017). As the researcher Bird (2004) points out the actual tax system that individuals and businesses face reflects not only tax law, but also how the law is applied in practice. How a tax system is run affects the revenue it generates, its effectiveness, and how tax burdens are distributed. The tax administration is extremely important to ignore by policymakers.

The Greek tax system is a complex of tax laws, rules, regulations, and circulars that expresses the tax policy of the Greek Government and defines the tax framework in which citizens must comply. Tax policy is constantly evolving, reforming the way and the means it uses to ensure a fair and efficient system.

The most important task is to collect all taxes accurately, transparently and at less cost. The most important way forward in this direction is the modern technology and the range of possibilities it can provide for the modernization of the tax system. However, significant factors inhibit the modernization process, such as the complexity of tax legislation.

In an effort to rationalize public finances and return the Greek economy to growth, a key role—among others—is the strengthening of tax revenues through the reduction of tax evasion and the black economy. As web and internet facilities are becoming more and more widespread and useful, the use of electronic tax transactions has increased the productivity of Greek Tax Administration (Liargovas, Anastasiou, Komninos, Dermatis, & Kalamara, 2018). Greece is making concerted attempts to discourage cash transactions to the extent possible. Improving tax administration has long been a matter of concern to those concerned with developing countries (Bird, 2015). Tax administration and generally Greek tax policy are an important component in order to increase the level of cash transactions.

Studying the tax system in Greece one can easily conclude that in recent years there has been an effort by the public authorities to simplify, modernize, and increase its efficiency.

Significant steps have been taken to move the tax audit and tax collection mechanism to the digital age through the introduction of electronic applications, which are a major improvement for taxpayers and with a series of legislative cuts, laid the foundations for a national tax system with a view.

Finally, it is imperative to simultaneously improve the functioning of the tax administration and its services to citizens in order to solve problems immediately and to instill in society the feeling that the sacrifices to which they are subject have a purpose, a result, and an expiration date.

Theoretical Background

Defining the Concept of Tax Administration

According to Fotopoulos (2010), the concept of tax administration is new in international science and is not attributed to accurate translation in Greek. For this, its performance has been proposed either with the term “tax collection mechanism” or with “tax administration”.

According to article 20, paragraph 2 of Law 2753/1999, tax administration means all the departments of the Ministry of Finance engaged in the application of tax legislation, the collection of public revenue, the

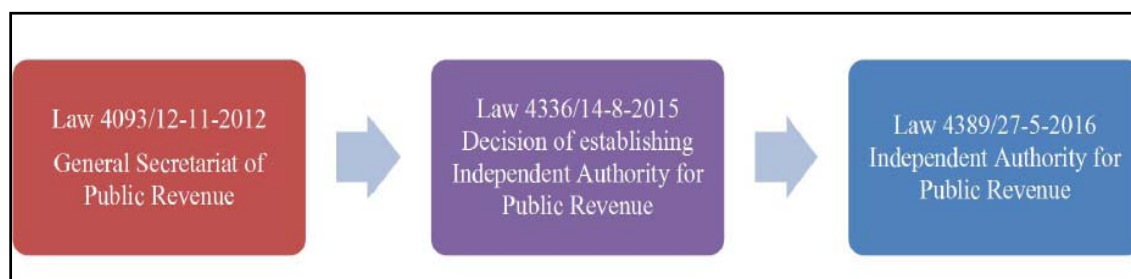
control of compliance of taxpayers, and the support of the operation of the above services. In essence, we are talking about “an administrative mechanism that can not only diagnose and plan appropriate changes to the tax system, but also to implement them” (Tatsos, 2012. p. 489). A tax administration could for a long time be characterised as an administrative agency, being responsible for applying the tax law, based on the facts as reported by taxpayers via their tax return and assessing the amount of tax due (Kool, 2017, p. 45). Therefore, tax administration refers to intervention (Stephanos, Agathocleous, Athanasiou, Katsanos, Tsileppi, Laiveras, & Papageorgiou, 2013, p. 60):

- In selecting staff;
- In its rational distribution;
- In continuing education and specialization;
- The complete computerization of both the data given in this and the crossover with data from other services (land offices, companies, banks etc.);
- To set up an independent inspection service to supervise the way tax administrations apply regional tax services;
- The creation of a staffing service, which will deal with the monitoring and study of fiscal problems and the drafting of tax bills and interpretative circulars.

The ability to collect public revenue has been affected by a long history of complicated legislation, maladministration, political intervention practices and generous amnesty, with chronic misapplication (Anastasiou, 2017). To see how complex the tax administration is today, let's see how many circulars the Ministry of Finance publishes each year (Rapanos&Kaplanoglou, 2014, p. 626) “in 2009 it issues 54 circulars, in 2010 it issues 277, in 2011 it publishes 457, in 2012 issues 513 circulars and in 2013 until 31/10/2013 it issues 695 circulars”. It is noted that over the past 18 months, 94 laws have been passed in the entire Public Administration and over 400 interpretative circulars have been issued (Papandropoulos, 2015, p. 28). As a result, both taxpayers and tax administration officials are prevented from following changes and overall developments in a tax issue and thus find difficulty in interpreting and properly implementing them. If this phenomenon adds to the known delays in justice performance, then the problem altogether prevents the size of the current Greek crisis from being unlikely. Many times, either ignorance or conscious choice, there are violations and misconduct of laws. So, so far, there is no single code for any taxation, and so opacity is also found to be the prerequisites for corruption (Papageorgiou, Kalamara, Komninos, Dermatis, Anastasiou, & Liargovas, 2018), where Greece in Bakouris (2015, p. 24) is considered a country with a high level of corruption. Taxation should be dealt with by James and Alley (1999, pp. 3-14) as the means of fulfilling the State's obligations to its citizens and not as a purpose of its existence. Taxation is essential for sustainable economic development, and tax administration is a basic function of a successful state. Taxation also helps make a government accountable to its citizens.

Karavitis (2013, p. 6) also reinforces this position by saying that “the Greek tax system has a reduced ability to secure a satisfactory collection of revenue in relation to the other EU member states”. Improving the functioning of the tax administration is therefore a decisive factor in enabling the Greek authorities to increase public revenues and to ensure a fairer distribution of the tax burden. In order to put an end to this practice, the government firmly committed itself to taking strong measures by establishing the independence of the Greek Tax Administration to improve tax collection, strengthen tax compliance, and combat tax evasion and

smuggling. Pursuant to Law 4389/27-5-2016, the GGD¹ transition from 1/1/2017 takes place in Independent Authority for Public Revenue.



The Greek Tax Administration is a department of the Public Administration with important activities and actions directly related to the proper functioning of the State, having been entrusted with the role of executing the State Budget as regards the collection of public revenue. Three key ingredients seem essential for effective tax administration in any country: the political will implement the tax system effectively; a clear strategy as to how to achieve this goal; and adequate resources for the task at hand (Casanegra de Jantscher & Bird, 1992).

Tax administration is linked to the specific circumstances of each country, to the general system of public administration and the political context in which it operates. It is obvious that the tax administration is shaped according to each country's tax system. According to Gill (2000), how well a tax administration works depends to a considerable extent on the environment within which it works.

Tax administration is the link between tax legislation and taxpayers. With this content it is obvious that it determines the realization of the revenues provided in the respective State Budget and ultimately the actual tax burden. Experience has so far shown that more tax-intensive tax legislation drastically loses its value and does not produce the expected results and the results it seeks if there are no appropriate tax services that will implement it (Stephanos et al., 2013, p. 60).

Tax administration operates within a certain environment and various factors, external and internal, affect its effectiveness. These include tax legislation, public opinion and, in particular, taxpayers' perception of the level of tax evasion and justice in the tax system, economic, social, and political conditions, the organizational situation of the tax administration, its human resources (number of employees and their level of education), its financial resources, as well as access to information sources (Savvaidou, 2015).

Electronic Tax Administration in Greece

The use of new technologies at the service of tax administration has always been sought in the context of optimizing the results of its operation. New technologies are the main means of informing and communicating with tax administration as a means of organizing, evaluating, and cross-checking for the collection of public revenues. Through the web-based tax pages, "citizens find information about their tax and tax obligations" (Terzis & Economides, 2006). It is therefore a necessary and useful development of public administration as it helps to increase the quality of service delivery and reduce management costs (Laskaridis, Markellos, Markellou, Panayiotaki, & Tsakalidis, 2008).

¹Also, according to article 3 par. E of Law 4174/2013, tax administration means the General Secretariat of Public Revenue (GGT), which employs taxpayers' control powers. The GGD, which is a multi-purpose Secretariat General, was set up in accordance with Article 14 E2. of Law 4093/2012 and replaced the General Secretariat for Taxation and Customs Affairs and the process of its establishment was completed with the appointment of the Secretary General in January 2013. It consists of the Central Services consisting of 4 Directorates-General and 24 Directorates.

The electronic taxation system focuses on the three main projects such as TAXIS for taxation, TAXISnet for tax service for citizens and business via the Internet and finally ICIS for customs and payroll and pension systems.

These projects contribute to the efficient management of the revenues of the state apparatus and to the improving communication with the citizen. The implementation of information systems in the Ministry of Finance was designed to strengthen transparency and battle corruption, hence increase accountability (Prassopoulou, 2011).

TAXIS (Taxation Information System) is the code name of the IT system that currently covers all the tax procedures that govern the Greek tax system. It is the largest Information System of the Public Administration, which contributes significantly to the ever-increasing needs for serving the citizens, providing high quality services. This project contributes to the efficient management of the revenues of the state mechanism and to the improvement of the communication with the citizen. This is a major undertaking by the Ministry of Finance to modernize the entire tax system with more than 10 million taxpayers.

The objective of TAXIS is to automate and computerize all the operations of the Tax Offices, to modernize the operation of the tax system at local level in the tax offices, as well as at the level of the central administration with the aim of increasing the collectability of taxes and its efficiency in general, to save resources by exempting the Ministry of Finance from time-consuming transactions and dealing with transactions, provide documents and provide information over the Internet.

The main benefits of the TAXIS system can be described as shown in the following table.

Table 1

Benefits of the TAXIS system

Benefits of the TAXIS system	Description
Increase efficiency and productivity	Increase in tax revenue, reduction of tax evasion, better planning and control of required work, optimal use of human resources. Specifically, all the employees of the Tax offices, after training, became TAXIS users, managing to assimilate the technology and use a computer to carry out their work.
Adaptation to individual requirements	Introduction of new taxes, adjustment of existing taxes to the developments in tax legislation.
Providing optimal and efficient services	TAXIS provides effective and tax-efficient strategies for optimal tax management.
Improving the operational efficiency of the Ministry of Finance	The Ministry of Finance is set to work with all ministries to improve their operational efficiency in terms of project implementation.
Contributing to the promotion of the digital economy	The digital economy refers to a broad range of economic activities that include using digitized information and knowledge as the key factor of production.

The biggest innovation of the General Secretariat for Information Systems (GGIS) for electronic tax transactions was the construction of Taxisnet (TAXation Information System Network) portal for the provision of electronic services to citizens, businesses, and the public administration. It is a successful information system that reduces the management costs for the Greek Government to several million euros each year (Stamoulis, Gouscos, Georgiadis, & Martakos, 2001). The goal of the portal is to extend the existing Taxis in such a way that a subset of its services are offered entirely on the Internet without the intermediary of the Tax Offices. This particular project contributes to the efficient management of the revenues of the state mechanism and to the improvement of the communication with the citizen, introducing for the first time the wide use of the Internet in the transactions with the State.

The main goals of Taxisnet are presented in the following table.

Table 2

Main Goals of Taxisnet

The qualitative, immediate, and effective service of the taxable person
The simplification of bureaucratic procedures
24-hour uninterrupted operation
Upgrading the qualitative information of the taxable person
The modernization of the methods of submitting the above Forms using modern technology ²

The main advantages of using Taxisnet are presented in the following table.

Table 3

Main Advantages of Using Taxisnet

Main factors	Description of the main advantages
Registration fee	There is no user registration fee.
Informed taxpayers	Taxpayers are informed of their debts to the State and have the possibility to pay them by debiting either their credit card or their bank account.
Availability of Taxisnet	The system is available 24 hours a day, 7 days a week, so we can make use of its services at any time regardless of whether it is a working or non-working day (Sabati & Theotokis, 2009).
Facilities	It facilitates taxpayers to cope with their tax obligations as quickly and easily as possible.
Forms	Taxpayers have the possibility to request forms and data that are necessary for the various transactions they make on a daily basis. It also provides easy access to tax forms. The user is informed immediately to receive the relevant form.
Tax statement	The electronic submission of the statement is also done through the Citizen Service Centers. Late and modifiable statements for the majority of statements are available.
Relationship between taxpayers and accountants	It enables the settlement and demarcation of the relationship between taxpayers and accountants if citizens choose to trust a professional accountant to settle their obligations.
Reduction of ques in tax offices	It reduces travel and thus avoiding congestion in the tax offices (reduction of queues in tax offices), resulting in improved citizen service.
Informed taxpayers	Communication directly and the taxpayer is informed via e-mail.
Time saving	There is time saving while reducing travel costs.
Improvement of services	The service of the citizen is improved, as the number of citizens to be served by the competent services (tax office or post office) decreases.
Access to statement	An unauthorized person cannot access the content of our statement.
Protection	Protection of all personal and financial data of the taxpayer, trafficked through the Internet, using the most up-to-date encryption methods.
Extensive error checking	Extensive error checking occurs when submitting the statement resulting in zeroing the probability of not being cleared.
Printing	There is a possibility to print the tax statements and the Tax Clearance Memorandum for the financial years 2002 to date, irrespective of the way of submitting.
Interconnection between public bodies	Interconnection between public bodies (organizations, banks, etc.) and domestic tax authorities for the first to automatically request and receive tax information on behalf of the taxable citizen.
Final date	There is a final date for all tax registry numbers.

It is therefore perceived that the tax administration has the ability to collect in a much shorter time the amounts of taxes resulting from the taxation of citizens' incomes. In addition, a very large part of the ODA human resources is liberated from all this bureaucratic process and can work on more efficient, more substantial and more productive work.

²The technology must be carefully integrated into the tax administration if it is to increase output and not just costs.

Finally, according to OECD data (OECD, 2011), the electronic tax services provided to taxpayers and their representatives (accountants) are presented in the following table.

Table 4

The OECD Member Countries

Χώρα	Country taxes have online access to their personal tax information	Authorized accountants have access to their customer tax records	Tax administration communicates electronically with taxpayers	Tax administrators have online access to taxpayer data	Pays have online access to tax information	Taxpayers have access to a legitimate database
Australia	√	X	√	√	√	√
Austria	√	√	√	√	√	√
Belgium	√	√	√	√	√	√
Canada	√	√	√	√	√	√
Chile	√	√	√	√	√	√
Czech Republic	X	X	√	√	√	√
Denmark	√	√	√	√	√	√
Estonia	√	√	√	X	√	√
Finland	√	X	X	X	√	√
France	√	√	√	X	√	√
Germany	√	√	√	√	√	√
Greece	√	X	√	√	√	√
Hungary	√	√	√	√	√	√
Iceland	√	√	√	√	√	√
Ireland	√	√	√	√	√	√
Israel	X	√	X	√	√	√
Italy	√	√	√	√	√	√
Japan	√	X	√	X	√	√
Korea	√	√	√	√	√	√
Luxemburg	X	X	X	√	√	√
Mexico	√	X	√	√	√	√
Holland	√	X	√	X	√	√
New Zealand	√	√	√	√	√	√
Norway	√	√	√	√	√	√
Poland	X	X	X	X	√	√
Portugal	√	√	√	√	√	√
Slovakia	X	X	√	X	√	√
Slovenia	√	√	√	X	√	√
Spain	√	√	√	√	√	√
Sweden	√	√	X	X	√	√
Switzerland	X	X	√	√	√	√
Turkey	√	√	√	√	√	X
United Kingdom	√	√	√	X	√	X
USA	X	√	X	√	√	√

Methodological Framework

Structure of the Questionnaire

The questionnaire consists of three areas: Section A on Demographics of Employees in Research, Section B on Taxis/TaxisNet Assessment, and Section C evaluates the e-Tax Administration.

Results and Discussion

Section A: Sample of the Survey

Of the 7,560 employees serving in the 122 departments of the Greek Tax Administration, 750 employees completed the questionnaire. So the study sample of this research consisted of 750 (10% of the total population) employees at local Tax Offices of the Independent Authority for Public Revenue (39.1 male and 60.9% female). The majority of the employees (50.4%) are University graduates while a significant percentage (26.1%) holders of postgraduate and doctoral degrees. Lastly, the majority of employees (73.9%) have significant work experience over 11 years. The purpose of the questionnaire was to capture the views of Public Finance Officers on the efficiency and effectiveness of e-Tax Administration in serving citizens and businesses. The reliability index of the questions in the Cronbach questionnaire was 0.88887. Therefore, the measurement scale used in the research is considered reliable since it shows good consistency and reliable variables.

Section B: Evaluation of the Taxis/TaxisNet Services Provided

When asked whether the Tax Administration's satisfaction with the taxpayer can provide useful conclusions to help improve its services, the majority of respondents (50.1%) consider its contribution to be significant. A similar percentage (53%) consider that the measurement of the satisfaction of the accountant/tax consultant contributes significantly to the improvement of the services provided.

In the question of the efficiency of using the new IT technologies in Tax Administration, research participants believe that:

- Contributes positively to tackling tax evasion and tax evasion (67.9%) to very much.
- Effectively contributes to reducing bureaucracy during the transaction and in general the audit process (74%).
- Effectively contributes to the day-to-day employment of employees (transaction, audit work) (76.8%).
- Improves the quality of the taxpayer's service (74.8%).

When asked whether they think that encouraging taxpayers to participate in the design and delivery of e-tax services would positively contribute to shaping a new, more dynamic relationship between citizen and tax administration, research has shown:

I do not agree at all	6%
I agree a little	9.7%
Neither agree nor disagree	35,6%
Agree enough to	48,7%

Finally, on the question of whether TAX ADMINISTRATION has put particular emphasis on improving service delivery through the proliferation of Internet use, the majority of participants agree that particular attention has been paid to this area.

Section C: Evaluation of Online Tax Administration

The majority of survey respondents (86.9%) have completed a complete online digital services transaction, and the degree of satisfaction is high enough (51.5%).

It is worth noting that 74% of the participants believe that the possibility of electronic payment of tax liabilities directly through Taxisnet would facilitate the transaction to a very high degree, without the need to move to the Tax Office, or banking system or use of e-banking.

Regarding the taxpayers' use of the Treasury Card in their daily transactions, only 9.9% use it while 67.9% do not use it. It is worth noting that 22.3% of taxpayers are unaware of the existence of this card.

Also, the majority of participants (69%) agree that the provision of electronic services across the tax spectrum, intensification of controls, targeting, upgrading of Elenxis and the operation of the new Taxis, create an important operational advantage in the operation of Taxation Management.

Finally, the majority of respondents believe that e-tax services have been incorporated (46.7%) to very much (15.6%) effectively in the daily lives of taxpayers. Moreover, they believe that they create an important operational advantage in the operation of the Tax Administration.

Conclusions

Today we could conclude how Greek financial officials have greatly improved Taxisnet information system by constantly updating it and offering taxpayers new opportunities for submission and information every day. Along with the rapid and continuous improvement of the system, it is not only the citizens but also the administrators themselves who serve it, as they can perform more reliable checks in a shorter time. The benefits of electronic transactions extend to other electronic processes in the tax authority. Electronic transactions allow for better, safer data storage that can be used to implement a risk management system for auditing and enforcement. Automation helps, according to Bird and Zolt (2008), establish a good system for tracking case files, which is essential for effective auditing and increases the speed and quality of data provided to auditors.

The main benefits of the TAXIS system are: increasing efficiency and productivity, increasing tax revenues, reducing tax evasion, better planning and controlling the work required, optimizing the use of human resources. Specifically, all employees of the local Tax Offices, after being trained, became users of TAXIS, succeeding in assimilating technology and using a computer to perform their tasks.

The rapid development of information and communication technologies, as well as the possibilities offered by the use of the Internet today, has created new challenges for the pursuit of a proper and efficient functioning of the Tax Administration, and for the citizens to contact the tax services. The introduction of these new technology applications into the day-to-day operation of the Tax Administration is based on the understanding that access to its entities must and can be facilitated in any way and at any cost. In this way, the functional modernization of the state focuses on the citizen, his rights, needs, and problems.

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