

The role of financial inclusion in expanding the tax base

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Abstract: The research aims to demonstrate the impact of implementing financial inclusion of the tax base, by imposing a tax on users of digital activities represented by social media platforms (content owners) through an applied study to know the mechanism of operation of these platforms, the extent of their influence, the profit mechanism achieved from them, and analyzing the data using the Excel program. The applied results have concluded that the scope of tax registration for these activities contributes to increasing the state's tax base, as more taxes are collected from various sources and the coverage of taxable activities increases. This affects supplementing the state's general budget through its reliance on sources other than oil to support it. Budget, and this is what the government is heading towards at this stage.

Keywords: *Financial inclusion, Tax base.*

1. Introduction

The topic of financial inclusion has attracted the attention of more countries in recent years, all over the world, and has grown to become a strategic goal for many of them, and is a critical element of the United Nations 2030 strategy. This rule is based on increasing individuals' access to financial services as well as improving and increasing the use of accounts and services. It is one of the most important initiatives and proposals put forward by many organizations and banks to raise levels of financial inclusion. It is the expansion of electronic financial services such as mobile phones and online banking. The research problem was expressed in several questions, including: Does the social media tax (content owners) have a role in expanding the tax base? Which enables an increase in tax revenues. The study by Engy Raouf (2022) was entitled The impact of financial inclusion on tax revenue in EMEA countries. The impact of financial inclusion on tax revenues in European, Middle Eastern and African countries. - Research published in Bursa Istanbul magazine, the problem of the study indicates that adjustments in tax revenues are linked to changes in financial inclusion? The most important objectives of the study were that improvements in the financial sector have the ability to enhance tax collection by increasing economic activity and reducing the shadow economy. The experimental approach was adopted, and among the most prominent The results show that there are non-linear relationships between financial inclusion and tax revenues. It indicates that financial inclusion at low levels has a negative impact on tax revenues, while financial inclusion at a high level has a positive and significant impact on tax revenues. One of the most important recommendations is to help decision-makers find appropriate financial inclusion, especially in countries where it is a priority, and policies can be developed that target the appropriate degree of inclusion to obtain optimal tax revenues, As for the study (Mohamed Saad Baqir, 2021) entitled Tax Marketing and its Role in Expanding the Tax Base, an applied research submitted to the Council of the Higher Institute for Accounting and Financial Studies to obtain a higher diploma equivalent to a Master's in Taxation, the problem of the study was the fluctuation in the categories (income, institutions, individuals and commercial professions, Real estate (rent replacement)? The most

important objectives of the study is to expand some tax bases as a tax base (income, real estate "rent allowance"). - The study approach is descriptive, historical and quantitative analysis of tax data and information. Among the most prominent results is that the more spending on tax marketing tools and mechanisms expands, the more the culture of current and new individuals increases. As for the most important recommendations, it is appropriate to direct the tax administration towards increasing the financial allocation for publishing expenses as well as expenses for communication services by doubling the allocation to 500% (as an initial scenario) or to what is proportional to the volume of revenues generated to raise the level of tax marketing (media, advertising, guidance and guidance, "electronic marketing"). Which will contribute to increasing and expanding tax bases and building and developing an electronic system to increase the Authority's revenues , As for the study (Abu Al-Wafa, Amin Sadiq Ahmed and others, 2023), entitled "The impact of applying financial inclusion on improving tax revenues within the framework of improving sustainable development," the problem was, can applying inclusion include the informal economy, which affects revenues, for the purpose of achieving sustainable development? ? The aim of the study was to clarify the relationship and improve the tax revenue, and it used the inductive and deductive approaches and reached the final conclusion, which is the existence of an inverse relationship between the application of financial inclusion and the informal economy and working to integrate it into the formal economy, which leads to advancing development.

2. Research Methodology

2.1. Research Problem

2.1.1. The Problem Can Be Formulated with The Following Questions

1. Is the current tax reality in Iraq ready to include (content owners) in increasing the tax base?
2. Does the social media tax (content owners) and digital technology have a role in expanding the tax base?

2.2. The Importance of Research

1- The inclusion of digital platforms (social media platforms) leads to improving knowledge and understanding of interactions in the digital reality, developing technology, supporting political and societal decision-making, and developing research and economic policy-making.

2- Explaining the importance of implementing financial inclusion for income-generating users, to achieve justice by imposing taxes on all taxpayers included in these activities.

2.3. Research Objectives the Search Leads To:-

1- Knowing the impact of financial inclusion of content creators on social media platforms on the growth and expansion of the base.

2- Introducing financial inclusion, social media platforms (content owners) who generate income, and the tax base.

3- Explaining the role of financial inclusion for users of digital platforms (content owners) in enhancing the financial stability of the state, and understanding the financial repercussions of integrating unregulated industries..

2.4. Research Hypothesis

1 Increasing participation in social media platforms and digital presence leads to an increase in earned income, which in turn leads to an increase in the percentage of taxpayers who are registered through the competent department of the General Authority for Taxes to raise the level of revenue collection.

2-Digital technology can help record uncontrolled transactions and expand the tax base.

2.6. Limits of Research

2.6.1. The Limits of the Research are as Follows

1- Time limits: The period of application of the research extended from (3/1 / 2024) until (3/31 / 2024).

2- Objective limits: It is knowing the financial integration of users of social media platforms (content owners) and the tax base.

2.7. Population and Research Sample

It represents all natural taxpayers included in the tax accounting, and a sample of influencers and celebrities (content owners) on social media platforms who receive income, in cash or in kind, from any social media site or platform such as Facebook, YouTube, Tik Tok, Instagram, etc., was identified.

2.8. Research Methodology

In the theoretical aspect, the inductive approach was based on the literature and some previous studies, including foreign studies of social media and websites for applications and links, and the descriptive analytical method was used to analyze the research sample in the applied aspect at the individuals level under the Excel program.

2.9. Sources of Collecting Data and Information

2.9.1. The Current Research Relied on Two Main Aspects

First: The theoretical aspect:

1. Arab and foreign scientific books that dealt with research variables.
2. Theses, theses, research, magazines and articles related to the subject of the study.
3. Laws represented by tax laws, regulations and instructions.
4. Personal interviews with individuals related to the subject of the research, with the aim of studying and discussing the data to include social media influencers with tax and subject the income generated from renting farms.
5. International Information Network (Internet).

Secondly, the practical aspect:

Studying the current reality and applying a proposed mechanism to social media platforms (content owners) Facebook, YouTube, TikTok, Instagram, and income earners.

2.10. Hypothetical Outline of the Research

Based on the opinions of many researchers in previous studies that addressed the four dimensions of financial inclusion: (financial access, quality, use, and impact), and its impact on the tax base. As shown in Figure 1.

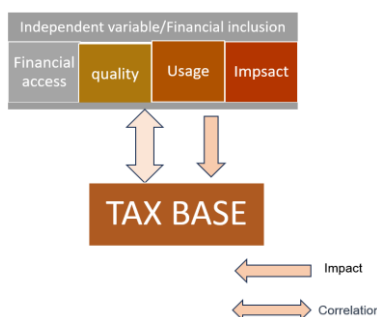


Figure 1.
Hypothetical diagram of the research.

3. The Theoretical Aspect

3.1. Financial Inclusion

During the past twenty years, when European banks began to provide financial services and moved away from traditional lending and investment models, financial inclusion was one of the banking trends that began in Europe and then spread to other parts of the world. Some countries tried to develop financial inclusion plans for the year 2003. Among the countries were the United Kingdom and Malaysia, which adopted new and innovative methods to promote global financial inclusion and serve the largest number of societal groups, as developing financial inclusion is a goal shared by many countries in the third millennium, and it is one of the basic concepts for business organizations of different natures and tasks. (Ali Jaber Tayh Albderi, et al., 2023: p.3), as its importance became clear after the end of the global financial crisis in 2008. However, there was a rise in interest in financial inclusion on a global scale, and the global trend towards achieving it through policies and procedures increased. Taken by monetary organizations with the aim of enhancing and facilitating access to services to all segments of society and enabling them to use and provide them at low costs. (Yalaman, 2019:1). Financial inclusion refers to the provision of affordable services to low-income people, in contrast to financial exclusion, which occurs when these services are not available or unable to afford them (Raouf, 2022: 1160). Through the means of social and economic empowerment, the study (LAI, 2021) discovered that there is a direct and significant impact of inclusion on the economic development of excluded populations.

3.1.2. Characteristics of Financial Inclusion

A group of characteristics stand out as being of great importance, including: (Al-Bakl and Al-Haddad, 2022: 160)

- 1- A group of different financial services (lending, financing, insurance, savings, current accounts)
- 2- Electronic payment methods: They consist of using credit cards, debit cards, bank debit cards, prepaid cards, and payroll cards online. Technology in the work of organizations provides them with future visions, capabilities, and creativity (Al-Azzawi, et al. 2021: p1). Workers and individuals are able to provide their responsibilities for support and alignment (Hassnain Raghieb Talab, et al., 2023: p2). By communicating directly with those assigned via the Internet, especially in the authority's branches (Al-Shaibani, Al-Muaini, 2020: 39), in addition to being able to identify the extent of the need for Change, and how it is made in the tax authority. (Al-Azzawi, 2017: 50).
- 3- The details of the services provided are transparent and fair, come at a reasonable price, are delivered on time, are characterized by high quality, and are not used by a large number of consumers.
- 4- Implementation and oversight: These services are provided through the official financial system channels, so they are monitored by the authorities.

3.1.3. The Importance of Financial Inclusion

Financial inclusion is of great importance and lies as follows: AL-Own&Bani-Khalid,2021:27-28).

a. Improving the level of economic growth: Economic growth leads to an increase in the number of economy activities subject to tax, which leads to an expansion o direct tax income.

B. Improving the stability of the financial system: Progress and stability of the financial system directly increases revenues by facilitating tax control and collection.

T. Improving individuals' ability to integrate and contribute to the development of their communities.

Th. The scope of risks will grow as financial inclusion advances and more low-income families enter the formal financial sector, but these changing risks will be offset by benefits that lead to increased well-being, efficiency, economic growth, and a reduced chance of financial marginalization (CGAP, White Paper, October 2011).

3.1.4. Objectives of Financial Inclusion

Financial inclusion and higher incomes can lead to increased tax revenues, with global interest in expanding its scope and forming alliances between global organizations. Its basic objectives include the following:

- 1- Improving the availability of services and products for all groups and segments of society, in addition to educating customers about the value of these offers, how to access them, their benefits and disadvantages, and how to improve their own, as well as social and economic, conditions. The economic reality of their surroundings. (YAS, 2022/42)
- 2- Increasing financial inclusion brings many advantages along with huge amounts of income to the global economy, creating various opportunities and challenges for countries. One opportunity is for policymakers to be able to use financial inclusion as a political tool to increase their tax revenues. (Oz- Yalaman, 2019: 108).
- 3- Supporting financial development and financing small, medium, and micro enterprises. (Hussein and Al- Haidari. 2021:109)
- 4- Encouraging self-employment initiatives and economic growth. The state must be aware and accurately define each individual's financial transactions, in order to enhance collections, prevent tax evasion, cancel government checks, and encourage citizens to pay electronically to obtain transparency and clarity (Mahmoud, 2021: 377). It has a major role in performing digital calculations of large sizes and at high speed (Muttalib, 2017: 31)
- 5- The electronic collection method helps the state collect revenues more quickly while saving money on printing expenses. By reducing the need to circulate paper money in the market and extending its lifespan. (Awad, 2021:377)
- 6- Reducing the cultural difference or knowledge between various societal groups in the context of cooperation of all parties involved with the strategy. This can be done in the context of strengthening various awareness initiatives to address low cultural levels or to enhance educational curricula with materials or topics related to financial awareness. Culture programs must also ensure generations of children and youth are included in financial literacy and education efforts (Al-Shammari, 2017: 29).
- 7- By combining the efforts of all parties, we can improve access to and benefit from financial services for all segments of society. It is also possible to spread awareness of the value of services and how to use them to improve economic conditions and achieve social and financial stability (Hamdan and Abu Dayyah, 2018: 180) (Al-Obaidi, 2018: 49).

3.1.5. International Organizations and Bodies for Financial Inclusion

The Global Partnership for Financial Inclusion (GPMI) serves as a basic platform for implementing the G20 Action Plan on Financial Inclusion. There are a number of global bodies with partners from the private sector, civil society and other parties from the G20 countries and other countries, and the three G20 Troika countries Mexico, France and Korea - chair the Global Partnership for Global Finance. The Global Alliance for Financial Inclusion (AFI) are the two executive partners that support the relationship, and a number of global entities are increasingly involved in achieving financial inclusion, with the support and encouragement of member states, the G20 Financial Inclusion Expert Group, the Global Partnership for Financial Inclusion that it established, and the World Bank Group. All over the world, these organizations and bodies are: (RGAAL, 2021)

- Basel Committee on Banking Supervision (BCBS)
- Payments and Settlements Regulatory Committee (CPSS)
- Financial Action Task Force (FATF)
- International Association of Deposit Insurers (IADI).
- International Association of Insurance Supervisors (IAIS).

It is considered one of the global organizations responsible for achieving and expanding the scope of financial inclusion and plays an important role in the stability and safety of the financial system.

3.1.6. Principles of Financial Inclusion issued by the Group of Twenty (G20) (ALSUN, no year: 17 -18).

Group of Twenty (G20) leaders endorsed nine principles for financial inclusion based on creativity and innovation at the Toronto Summit in June 2010. Both countries and official organizations concerned with setting standards use these concepts in their national plans for financial inclusion. "Improving the population's access to financial services is in the context of spreading security and peace." With the aim of improving access prospects for about (2.7) billion people around the world, it agreed The G20 proposes full access to achievements in this context, and the principles seek to implement systems that allow the development of a regulatory framework that helps provide all segments excluded from these services with comprehensive access to advanced achievements, which are:

- Administration: There is a broad government commitment to supporting universal access to help alleviate poverty.
- Diversity: Enacting laws that promote competition and granting rewards for providing services. Due to the abundance and diversity of service providers, a wide range of services, including deposit, credit, payment, transfer and insurance services, are available at fair costs.
- Development: Noting infrastructure deficiencies while using the latest technologies and institutional tools necessary to master the financial system.
- Protection: Having a comprehensive understanding of consumer protection within the parameters of regulations widely recognized by the state, service providers and customers.
- Empowerment: Trying to make everyone financially aware so they can access the services provided.
- Cooperation: Creating an institutional environment that enables the dissemination of financial services within a clear framework of accountability to encourage partnership and consultation between the government and the financial sectors.
- Knowledge: Learning from rules such as evaluating and using evidence-based policies, and knowledge is a strategy adopted by the service provider.
- Proportionality: It is the goal of regulatory policies, and the process of creating a policy framework specific to regulatory aspects and proportional to risks, benefits, and innovative services.
- Framework: When establishing a flexible regulatory framework based on addressing the risks associated with money laundering, the local and international conditions required to maintain a competitive environment must be taken into account.

3.1.7. Dimensions of Financial Inclusion

The primary purpose is to include "unbanked" individuals in the formal financial system so that they can use the banking system to save money, make payments, and transfer money. It refers to the provision of affordable financial services to low-income people, as opposed to financial exclusion, which occurs when These services are not available and cannot be afforded, and it turns out that financial inclusion has essential dimensions for achieving success. Four dimensions can be used to evaluate financial inclusion, which are as follows: (Engy Raouf (2022: 1160)

The first dimension: Financial access to Financial Services: The ability to use financial services and products through official institutions is referred to as access. The number of accounts opened through financial institutions and the statistics of the population who have an account serve as a simple proxy for financial access.

The second dimension: Quality of Financial Services: which refers to the suitability of the financial service or product based on the requirements of the customer's lifestyle. The consumer's perception of the goods or services they can now access, as expressed in their attitudes and opinions. As a result, the quality measure can be used to evaluate the type and depth of the relationship between members of the financial authority and the client, as well as the options provided and the extent of the client's awareness of those options and their consequences.

The third dimension: Usage of Financial Services: Usage relates to the robustness and depth of the financial services and products used, in addition to the basic acceptance of banking services. As a result, assessing use requires additional information regarding consistency, frequency, and duration of use over time.

Fourth Dimension: Impact of Financial Services refers to measuring the changes in customers' lives that may be related to the use of a financial instrument or service.

To obtain this data either from the demand side, that is, at the level of the individual, family, or company, or from the supply side, at the level of a financial institution, or a combination of both.

3.2. Tax Base

3.1.2. The Concept and Definition of the Tax Base

Taxes are one of the most important sources of public revenue for the state. It contributes significantly to the state's role in achieving the goals. (Al-share et al. 2020: p. 532) The tax is the ratio of the amount of money that the state receives compared to the taxable base (Fattah, Al-Abd, 2024: 328). The importance of the tax has increased in the modern era due to the state's reliance on its capabilities to perform its economic role. (Manea,&Rabie, 2023: 234) as the lack of technical technology, represented by the process of optimal use of computer technology and administrative devices to ensure the provision Information services to taxpayers (Al-Jubouri, 2012: 50). Tax laws are flexible to adapt to the economic conditions of the state. The formulation of the tax law plays a major role in the success or failure of any type of tax (Abbas, 2018: 171). The main reason for the diversity of taxes is the diversity The containers, and the container is considered a crucial element in the tax technical organization. The financial authority may not impose any taxes without a basis for collecting them. (Abdul Rahman& Al-Yasiri, 2019: 43) The expansion of the base of taxpayers varies from one country to another according to the tax law (Sheikhan& Hussein, 2023: 23). Accordingly, the economic entity that is subject to tax is referred to as the tax base" (Basbas and Ranan, 2013). :7). It is the basis or basis for imposing the tax on capital and income, income and capital together, or on individuals regardless of their income or wealth, which is the material, money, or person who is subject to the tax, with the requirement of a temporal element for this basis (Mashkoor, 2014):. 296). Says, bedford " bedford" Profit incentive j pays human to engage in the activity of economic(AL-Shaikhli et al ., 2021)

3.1.3. Financial Inclusion and Expanding the Taxpayer Base

In developing countries that do not have an integrated system for inventorying all sources of income and subjecting them to taxation, expanding the scope of taxation and bringing new sources of income under its scope would increase the percentage of tax revenue. This is because the census of taxpayers is one of the basic procedures needed to determine sources of income. They are all subject to tax, and their accuracy demonstrates the effectiveness of implementing the tax law while reducing evasion (Al-Awaidi, 2015: 103). Depending on the policies of each country, the total number of taxpayers subject to taxes varies. Some governments may impose taxes on agricultural revenues, while other countries may not do so (Al- Askari, 2014: 57). Developed countries are witnessing an increase in tax revenues accompanied by a growth in the size of the private sector in various services, health and education sectors (Al-Hasnawi 2015: 64-65).

3.1.4. Methods of Estimating the Tax Base

The first step in inventorying the materials falls on the authority to estimate the base through direct procedures or by the taxpayer submitting his activities on behalf of himself or others. The following are a number of ways to estimate the base: -

First: Indirect methods: This means that it estimates the taxable material roughly according to certain evidence or evidence. It includes two methods:

1- The method of estimating income based on external appearances: Through it, the taxpayer's income can be inferred based on external appearances in terms of the number of employees, as well as the number of doors and windows in the home of the taxpayer, the size and location of the shop, the number and type of vehicles used, and other other aspects. (Warwar, 2017: 27).

2- Arbitrary estimation: The taxable item is determined based on the evidence and clues that can be inferred from the commercial profit based on the sales number (Al-Banna and Muhammad, 2021: 68). It is the assessment made by the financial authority based on one or more pieces of evidence related to the source of income obtained by the taxpayer (Khamas, 2014, 34).

3- Estimation method according to annual controls: Accordingly, the tax administration forecasts revenues through annual controls in the form of a hypothetical earnings schedule that serves as a broad basis for calculating the taxpayer's income and contributes to the fair distribution of the tax burden. In addition, it helps reduce the difference in income estimates between taxpayers in related and similar professions (Al-Jubouri, 2021: 32). These are financial numbers and ratios set by the authority, because it has the right to amend them whenever it deems it necessary to reduce the discrepancy in estimates and diligence. When the tax assessor estimated and calculated the income tax, this was due to the inability to obtain profits, and the examiner was not confident in the activities presented by the taxpayer (Al-Kartani, 2016: 69).

Second: Direct methods: Details of the component parts of the income are determined, and the taxable element is determined immediately based on a declaration submitted by the taxpayer or his agent. Due to their ability to better approximate a taxpayer's net income, these techniques are now the most widely used in contemporary systems. That is, the availability of evidence determines the tax base (Shaker, 2017: 23). The methods are as follows:

1. Administrative estimate: It is an estimate of the taxpayer's income prepared by the tax administration; It does not take into account accounts provided to taxpayers, business records, or necessary documentation. It is normal for the Tax Administration to audit and review the reports at the end of the reporting period. If the report is rejected by the administration, the latter determines the taxable income itself. Based on the information it collected about the taxpayer or the prices it obtained from supporting agencies, the tax administration must verify for itself the tax to be paid. The taxpayer must be notified in writing of the amount calculated according to a notification sent (Al-Kharsan, 2020: 312).
2. Extra estimation: used in very specific circumstances. If, after income to taxpayers and completion of the collection process, the tax administration receives additional information (quotes) indicating that part of the taxpayer's economic activity was not included in the initial estimate of his income. As a result, the estimate depends on the remaining income that was not subject to the initial estimate, and the Tax Administration relies on Legal Article No. (32) of the law in this type of estimate. "The financial authority has the right to re-estimate anyone whose income was previously estimated at less than his real income if he Material facts appeared, including editorial news, for a period of five previous years, excluding the year of assessment" (Jassem, 2022: 56).
3. Consensual estimation: It is one of the methods allowed by Iraqi law. Based on the documents and records in the taxpayer's file, this estimate is based on the income reported by the taxpayer in his report submitted in agreement with the tax administration (Al- Mayahi and Jaafar, 2020: 346). Article Thirty-Four of the law stipulates, "If an agreement is reached between the objector

and the financial authority on an income estimate, this estimate becomes absolute and not subject to objection" (Jaafar, 2004, 128). As far as modern tax law is concerned, this approach is believed to be preferable. It is more fair and generates more income for the state, but it also requires taxpayer awareness and the organization and diligence of the tax administration (Al-Hariri et al., 2014: 208-209).

4. Self-assessment (declaration): This advanced approach to tax work methods enhances more confidence between the tax administration and taxpayers. Since its implementation in 2002, the General Tax Authority has worked with all companies includes estimating their tax based on their net income and submitting it with a tax report attached to the final accounts and the auditor's approval accompanied by check for the tax amount. The tax department then selects a subset of the businesses included in this estimate for audit. And review its books to ensure the accuracy of the tax number. The tax is accepted if the calculation is accurate. However, the Authority will re-evaluate the tax in the event of an error in the calculation (Jassim, 2022: 57).
5. Reserve estimate: When taxpayers submit their tax returns temporarily, an initial reserve estimate is made until data on the taxpayers' income is completed compared to what is presented in the statements. Once all data is correct and comprehensive, the estimate is updated and becomes final (Al-Zuhairi, 2018, 43). After conducting the necessary reviews, based on the information provided in the accounts and in compliance with the provisions of the law; Then the tax is paid (Al-Janabi, 2015: 230). The taxpayer's income is estimated in reserve to ensure receipt of the tax amount until the final assessment is made, so it makes a temporary and non-final estimate of the taxpayer's income. Until sufficient data is obtained through quotes or through any other source. The reserve estimate will be adjusted by increase or decrease according to what the administration has reached (Al-Kaabi, 2022, 69). Reports will not be sent until after the taxpayer's acknowledgment in the fund of the value paid is attached and the receipt is attached to that. Those charged are subject to this procedure, including those covered by the Commercial Bookkeeping System No of 1982 (Abdullah, 2023: 46).
6. Final assessment: It is when the taxpayer's income a specific assessment year acquires its final status, and it takes place after five years have passed from assessment year. If the tax administration does not estimate a taxpayer's income in a specific assessment year due to its belief that it is not subject to tax or is estimated at less than it actually is, then it is discovered. If the error is made, the authority has the right to return to the taxpayers and estimate their true income if it is in the same assessment year or during the following five years (Al-Samarrai, 2012: 44). However, if the authority exceeds this period, it does not have the right to withdraw it, and the taxpayer's income acquires the final degree of assessment (Al-Saadi, 2007: 47).

3.1.5. Components of the Tax Base:

Article (2) of the law stipulates the sources of income that make up the tax base, which are as follows:

1. Business profits or those that have a commercial nature.
2. Benefits and commission.
3. Agricultural land rental allowances.
4. Canceled
5. Salaries, retirement salaries, bonuses, and wages determined for working a certain amount for a limited period, and allocations and allocations for non-workers in state departments and the socialist and mixed sectors, including cash or estimated amounts that are allocated to the taxpayer in exchange for his services, such as housing, food, and accommodation.
6. Any other source that is not exempt by law and is not subject to any tax in Iraq, provided that the profit share, despite what is stated in this article, is not taxable income if any company has deducted or is entitled to deduct the tax from it, provided that the distributed share is taken by the companies.

Limited liability companies that are not exempt under the Industrial Investment Development and Regulation Law as a basis for calculating the escalation of tax rates on other incomes. (Income Tax Law, 1982: Article (2))

4. The Practical Aspect

4.1. Social Media Platforms

They are more than just communicating with each other and learning about scientific events, as they have become tools for generating wealth for both individuals and companies, a development that has begun to raise confusion and fears. It seems as if everything has moved to the virtual worlds of "new media."

4.1.1. The Emergence of Social Media Platforms

Refers to technology that facilitates the exchange of ideas and information between its users. From Facebook, Instagram, YouTube, TikTok, and many other platforms, creating content on the Internet is considered one of the easy fields, especially since we are in the era of technology, techniques, and consumption of information via the Internet and artificial intelligence. The Corona epidemic has pushed millions of new users to "media." "Social," and nearly four billion people were forced to spend long hours of the day online due to social isolation, or the dangers of the virus, as a preventive measure and a way to kill time while they are detained under house arrest. But the phenomenon of fame and involvement in "new media" platforms has expanded significantly, to the point that millions of people have turned to them instead of traditional media (radio, television, newspapers, magazines). Many people have been inspired to follow suit through the success of many of them that are not well-known, such as Instagram. And YouTube, TikTok, etc. Not only for fame, but also because they receive rewards that can only be received by someone who knows how to succeed. In this digital field, it is clear that the most popular accounts in the world and the Middle East include the categories of entertainment, music, fashion, and food, while the accounts that address scientific issues are becoming fewer and fewer. This fact raises serious concerns about the significant changes in individual moods, patterns of global attention that "new media" impose on individuals and societies, especially on government policies, and the overall effects.

Many age groups own smart phones at different prices, which they use for various purposes, such as making and receiving calls, following the news, and for entertainment and amusement. On the other hand, some have sophisticated iPhones and have developed specialized applications across multiple domains to simplify communications and meet the basic needs of their users. These applications are growing rapidly and every day, more than (4.7) billion people use social media, equivalent to approximately (60%) of the world's population, and in early 2023 the number reached (94.8%) of users of website applications. Chat and messaging, followed by social media platforms (94.6%). Digital technology also facilitates the exchange of ideas and information across networks, including texts and images. User-generated materials on social media platforms are popular and encourage interaction through likes, shares, comments and discussions. Globally, there are about 4.7 billion social media users. It plays a major role in the marketing campaigns of many companies. Facebook, Instagram, YouTube, TikTok, WhatsApp, and WeChat are among the famous networks in the world. The person responsible for creating materials in all formats, including written content such as blogs, visual content such as video clips, and audio content such as podcasts, is known as a content creator. Marketing requires effective content to achieve certain brand goals, in addition to writing it well. This can be done by downloading social media applications, and creating groups with the aim of using them in electronic selling, which has been very popular in recent years and has achieved remarkable success.

One of the most important channels available today is influencer marketing. New influencers appear on social media every day, and people can depend on them for information. In addition, fewer people use

newspapers and television, forcing many companies to rely on social media in general and influencer marketing in particular.

4.1.2. Developing Content Via Social Media

Content development is the latest online business model. It is the exchange of knowledge within specific contexts across a range of media, including social media and websites. The audience will benefit from this and the ideas will be shared with others. Earning money is usually a content creator's secondary goal, triggered once their work attracts viewers. Then priority is given to making money. The basis for earning money is the audience who is interested in the materials you produce through content creation, which needs to provide unique and eye-catching information. Usually, reformulating and shaping the content using a new creative template is sufficient to achieve success, even if the content is duplicated, as it can be published on the Internet in several ways. Methods. Like audio clips, also referred to as (podcasting or podcasting), video clips, and written articles, also known as (blogs), video content is one of the most popular types on the Internet. Especially with the presence of so many sites, such as YouTube) TikTok, which mainly focuses on video clips. In addition, the majority of other social media platforms, such as (Facebook Watch), have dedicated sections for actively sending and promoting video content. As a result, the Internet is a fruitful place for publishing and exchanging videos, and customers have a great desire for this type of material as well. Which makes it safe to earn rewards. Creating a YouTube channel to earn money from video making generates a large amount of money, sometimes reaching millions of dollars per month. Many You Tube users depend on YouTube only as their main source of income.

As for articles (Blogging), it is an article on a website that attracts readers who prefer to read rather than watch video clips. Many people believe that written articles are more in-depth than video clips. This is often the case because the greatest success of videos comes from their simplicity. Unlike written articles, which are successful because they contain a wealth of useful details.

4.1.3. Sources of Income for Producing Content

The sources of income that were invested through social media platforms are summarized based on the source (Valbuena, 2022: 11, 12). They include: -

4.1.3.1. YouTube

Advertising revenue is the most common way to earn money from YouTube, as the channel can get \$18 for every (1000) ad views. Income can also be achieved in another way, which is through affiliate marketing. Under this model, revenue is generated from affiliate links to services or products recommended by the YouTube user. Other features of this platform that allow for income generation are memberships (where members make recurring payments in exchange for privileges). (private content provided by the content creator), premium chat and premium stickers (where fans pay to have their messages highlighted in chat groups), and premium revenue (where viewers pay a subscription fee to watch premium content).

One of the main unique features of YouTube is that, unlike other platforms, the creator allows advertising space on his channel to share in the revenue and there is a payment system in place (YouTube Partner Program).

4.1.3.2. Instagram

Instagram is the preferred choice for brands via influencers, and the most lucrative and usual form of partnership between brands and influencers on Instagram is through sponsorship, where the influencer posts content on his account in exchange for payment. Payment for each campaign depends on various factors, Such as the number of influencer followers and engagement rate. Other ways to make money on this platform is through affiliate marketing (where the influencer posts affiliate links to

promote products and receives commission payments based on the total sales paid for the brand), where followers can purchase "badges" to support live videos. For influencers), subscriptions and special product promotions.

4.1.3.3. Facebook, Tik Tok

Other platforms provide many options for monetizing content as shown above. For example, the video application Tik Tok, which is currently the fastest growing social platform as it is the most downloaded application in the year (2021), offers options. Similar to monetization as sponsored content is the most popular, as well as Facebook, Twitter...etc.

Profit from the Internet | In the digital age (shrh.org)

1-You Tube

YouTube is the second largest social media in the world, as of 2023, with more than 2.7 billion active users. Only Facebook (2.9 billion) has more active users than YouTube. There are 4.9 billion active people around the world. This means that (55.10%) of those who access YouTube.

When you start a blog or YouTube channel, will you be able to make money right away? Obviously not. What type of content will you be paid for? Since most of these things are available online for free to everyone. Specifically, how can you make a profit? Advertisements are the simple solution. However, we mention among them:

A- Commercial advertisements: It is the most popular and direct way to earn and develop content. Although content creators aim to make their work freely available to anyone, they also include ads in order to monetize their efforts. Ads appear in every video shared on YouTube. YouTube then gives content producers a portion of the money made from these ads. We can mention that YouTube compensates its content producers financially. The advertisement itself can also be displayed. For example, providing a product review in exchange for financial support from the manufacturer. This review consists of any advertisement through an article, video, or post. As a result, the main source of income from creating content is advertising.

B- Paid subscriptions: You must pay for a lot of premium video content. In other words, users cannot authorize without paying for their final content creation subscription. It is a very common technique for educational videos. The cost of courses can reach up to a thousand dollars. Many blogs require registration for visitors to read their content.

Creating content in this type of profit depends on providing free samples of their work. Then you can sell it for free to users of paid content. For more opportunities.

C- Partner ads (affiliate marketing): It is another way to get money from producing content. In exchange for earning a small share when selling a product, this depends on promoting a good or product. This is achieved by providing content providers with coupons to use in their marketing, or by providing unique links to these products. For content producers who provide product-related content, this approach is very effective. You may provide affiliate links to the products you used in the video, just like a YouTube channel that discusses makeup.

2- Tik Tok

The You Tube application provides many opportunities to make money, including "profit from advertisements, and there are many ways to earn this revenue as well, for the user's balance. It appears by logging into the application and considering the revenue as support for content creators' accounts." "My income", but it excludes direct assistance provided by followers. These gains are also achieved through gifts that people send in videos or during live broadcasts. They are added to the user's account balance in the form of coins, which they can then trade after collecting them, along with diamonds. The default amount is on the application, and then it can be transferred directly to PayPal cards and shipped to his wallet account on the PayPal website.

In addition, digital advertising and electronic marketing revenues are received externally in agreement with the company. Or the party that issued the announcement.

3. Facebook

It is a free web platform for social networking that works to enhance and facilitate interaction between friends, family, and colleagues. It was founded in 2004 by Mark Zuckerberg and several classmates at Harvard University. The following link will take you to Facebook, which is widely considered the most popular social networking site on the Internet: <https://www.facebook.com/>

You can also use the smart tablet application to access it. It should be noted that the name Facebook is derived from the name of the paper document that includes the names and pictures of new students enrolled in the university and facilitates their socialization. Facebook's revenues come primarily from the ads that users see while browsing. The owners of these ads pay Facebook to place them on the site or according to the amount of certain actions, such as clicks or similar actions. Through its online social media platforms, including Facebook, Messenger, and other platforms, Facebook achieved \$84.2 billion in business-related advertising sales.

4. Instagram

Nowadays, making money through the Internet has become common. With the multiplicity of ways, methods and reasons for achieving income, we find that the methods of collecting income are not as easy as we might imagine. On the contrary, they may be very difficult, but at the same time they achieve a great return. We often hear about making a profit through the Instagram application, especially beginners who already have accounts on Instagram with thousands of followers, but they do not know how to exploit this account to make a profit. There is a question: Is the profit from Instagram real? Is it possible to make a profit from my Instagram account?

The answer to this question is yes, profit from (Instagram) is real and can be achieved through my account. In fact, there are platforms on the Internet from which profit can be made, including Instagram, which is distinguished from others by its continuous rise and the trend of many people towards this application.

Through the statistics that were monitored, it is clear that (Instagram contains more than (500) million active users monthly and (40) billion photos shared on (Instagram), and (4.2) million and (95) million photos are also liked. It is shared daily on the application. The researcher believes from these statistics that (Instagram) is a fertile environment for profit and that it is a platform that can be exploited and make profits through it easily compared to other platforms.

4.1.4. Factors affecting YouTube profits:

Through research and study on this site, it became clear that it is not possible to predict the exact estimated profits for a particular channel because the profits depend on several different and complex factors, and these factors are:

1. **Geographical distribution of viewers** The video whose views come mostly from America achieves a higher profit than the video whose views come mostly from Iragis. The value of advertising varies according to the geographical location of viewers. In areas where economic income is high, the value of advertisements is higher. This is because America is more advanced and better deals with automation and has a better culture of purchasing from the Internet.
2. **Channel specialization YouTube operates** With a targeting policy for ads to appear in front of the viewer. The nature of the content of your YouTube channel attracts viewers who have specific interests, and the content provided may attract advertising companies interested in a service or product. For the purpose of clarifying this better, we assume that if your channel was about reviewing computers, it would undoubtedly attract those interested in purchasing computers. The new computer, and as such, advertisements for stores that provide these devices will appear in front of them. Since there are many marketers competing for the same spot, in the world of advertising, the more lucrative a spot is, the more expensive the associated advertising is for the advertiser. Therefore, you will make more money if your YouTube channel idea is more attractive than expensive ads.

3. Target group The profit rate varies from one channel to another depending on the target group, as the youth group differs from the elderly group who own a job and can buy freely.

4. Video duration The time duration of the video has a significant impact, as a three-minute video achieves less profits than a 10- minute video. More than one advertisement is shown in a long video, but the focus must be on the content and presentation method that attracts the viewer to complete the video. For the last. Because it is possible that the video will leave after the third minute if the content is not important.

5. Number of subscribers and viewers The chances of obtaining greater revenues increase as the number of subscribers to the channel increases and the number of views of video clips increases, because revenues depend partly on the advertisements that viewers interact with.

6. Type of advertisements There are different types of ads on the YouTube application, and each ad has its own price. These advertisements include regular advertisements, special advertisements, which are exceeded after a certain period, and presented advertisements.

7. Interaction with advertisements Interaction with advertisements affects increasing revenues. The interaction is a click or a display for a sufficient period.

8. Partnerships and sponsored offers There are some channels that benefit from partnerships with some companies or sponsored offers. This contributes to increasing revenues. In addition to many factors that enter into the equation, which are represented by factors specific to YouTube itself and its algorithms for distributing ads on videos and determining profits.

If we intend to start a channel on YouTube and get profits, it is important that the content be attractive and distinctive and that the number of subscribers and viewers increase continuously. We must understand that profits from YouTube require patience and continuity and take time before you start getting noticeable revenues.

According to the statistics mentioned in most YouTube videos, Iraq takes between (0.4 - 0.93) cents for (1000) views, as there is an increase and decrease in the price on a daily or monthly basis. According to the YouTube Studio application, the prices of the most important geographical regions can be known according to the cost per thousand impressions, for example

Table 1

The cost of 1000 views per for some foreign countries.

Sequence	Country	Cost in dollars
1.	Canada	14.50\$
2.	Netherlanda	7.82\$
3.	Norway	14.16\$
4.	Switzerland	10.85\$
5.	Germany	7.66\$
6.	Finland	6.68\$
7.	France	7.66\$

Table 2.

The cost of 1000 views in some Arab countries.

Sequence	Country	Cost in dollars
1.	Iraq	0.93\$
2.	Egypt	1.53\$
3.	Saudi Arabia	3.61\$
4.	The UAE	5.81\$
5.	Kuwait	2.18\$
6.	Bahain	8.0\$
7.	Qatar	7.54\$

Iraq is not on par with other countries such as Canada, which takes \$14 for 1000 views, or other Arab countries for two reasons:

The first: the economy. It depends on the country's economy, and in producing, exporting and importing countries that have a high economy, YouTube costs are higher. Canada is the ninth strongest economy in the world.

Second: It depends on the culture of the people. It means purchasing from well-known websites such as Amazon and the well-known EB. If you buy from these sites in large quantities, they will subsequently pay advertisements.

Important note: These numbers are approximate, meaning they may vary from one channel to another depending on the content provided, the extent of interaction by viewers with the advertisements, and the type of advertisement appearing on the video.

4.1.4.1. *What is the Profit Rate on Youtube For one Million Views?*

One of the most common questions among Arab youth is: What is the amount of profit per million views on YouTube?

In order to give you a numerical answer as well, I will address this query with a fictitious example Assume that for every thousand views on your YouTube channel, you generate \$1 in revenue The million can be divided by a thousand, then the resulting number is multiplied by one (1,000,000 views/ 1000 views)*\$1=\$1,000. But what happens if your channel's profit margin is only fifty cents per thousand views? \$500 is the profit rate per million views.

4.1.4.2. *Calculating YouTube profits for "YouTube" ads*

YouTube earnings calculation according to the formulas below:

- 1- Google gives YouTube users (58%) of its income, which means Google gives YouTube users (58) dollars for every (100) dollars paid by the advertiser.
- 2- The advertiser pays an average of (0.10) US dollars per view, although the actual prices can range from (0.04) US dollars to (0.21) US dollars.
- 3- If the use of ad-killing tools during viewing on YouTube is calculated, the typical profits for a YouTube channel per (1000) ad views amount to (3-5) US dollars of actual profit.

There are many channels that achieve good profits through the content provided. They are either educational channels for many professors and include all educational levels, or they include different educational curricula that specialize in many languages, or they specialize in teaching computer use, programming, design, decoration, and the use of mobile phones, not to mention the channels for games and all. These and other channels have many subscribers and many views. We will take examples of these channels that achieve profit by displaying content and in a very short period, and the first of these channels is

- A- Gaming one daily gaming channel This channel contains three million six hundred subscribers and one hundred and seventy-eight videos. The date of the channel's founding is 1/6 / 2012 The geographical location of the channel is Iraq. At the same time, the channel owner owns another channel bearing the name "B_Diary of an Iraqi One" and it achieves a subscription of approximately (11,300,000) thousand subscribers. This channel has approximately 326,000 videos and achieves many profits. A sample will be taken from the first channel, which is:

A series of games containing six episodes for the period from (4/11 / 2023 - 6/3 / 2023) and the level of deducted income is calculated for the recorded episode, noting that the calculation was made on 8/10 / 2023 and that an average cost was adopted for each (1000) views. (\$0.75) and the exchange rate for the dollar in Iraqi dinars is 150,000 dinars, as shown in the following table.

Table 3.
Calculating income.

Sequence	Number of rings A	Presentation date B	Number of views C	Video duration in minutes D	$E=C*D$ viewing minute	$F=E/60$ minutes viewed per hour	$G=F/1000$ views per	$H=G*0.75\$$ profit rate	$I=H*1500$ dinars
1.	The first episode	11-4-2023	6400112	30	192003360	3200056	3200.056	2400.042	3,600,063
2.	The second episode	17/4/2023	4469680	26	116211680	1936861.333	1936.861333	1452.646	2,178,969
3.	The third episode	23/4/2023	4764406	38	181047428	3017457.133	3017.457133	2263.09285	3,394,639.275
4.	The fourth episode	4/5/2023	5107515	55	280913325	4681888.75	4681.88875	3511.416563	5,267,124.844
5.	The fifth episode	19/5/2023	3579502	36	128862072	2147701.2	2147.7012	1610.7759	2,416,163.85
6.	The sixth episode	3/6/2023	4640672	32	148501504	2475025.067	2475.025067	1856.2688	2,784,403.2
								13094.24211	19,641,363.17

Source: <https://www.youtube.com/channel/UCOhC3bo5Fbs6gQoCAJrwFJQ>

It is clear from the table above that the level of revenue achieved for the first episode (three million six hundred thousand and sixty-three dinars and nothing else) and this revenue was achieved during a period of approximately four months only, and this revenue is subject to increase with each increase in the number of views in addition to the advertisement presented during the period Video playback, which is difficult to calculate by the researcher because it depends largely on the company and the advertiser, when there is a direct agreement between him and the advertiser, and other complex factors. The second episode achieved revenue (two million one hundred and seventy-eight thousand nine hundred and sixty-nine dinars and nothing else). This revenue was achieved within a period of approximately four months only, and this revenue is subject to increase with every increase in the number of views, in addition to the advertisement presented during the video playback period, which is difficult to process. It is calculated by the researcher because it depends greatly on the company and the advertiser, while the direct agreement between him and the advertiser and other factors is complex, - The third episode achieved revenue (three million three hundred and ninety-four thousand six hundred and thirty-nine dinars and two hundred and seventy-five fils). This revenue was achieved during a period of approximately four months only, and this revenue is subject to increase with every increase in the number of views, in addition to the advertisement presented during the period of operation. Video, which is difficult to calculate by the researcher because it depends greatly on the company and the advertiser when the direct agreement between him and the advertiser and other factors is complex, The fourth episode achieved revenue (five million two hundred and sixty-seven thousand, one hundred and twenty-four dinars, and eight hundred and forty-four fils). This revenue was achieved during a period of approximately three months only, and this revenue is subject to increase with every increase in the number of views, in addition to the advertisement presented during the video playback period. Which is difficult to calculate by the researcher because it depends heavily on the company and the advertiser when the direct agreement between him and the advertiser and other factors is complicated and the revenue of this episode is the highest and the fifth episode achieved revenue (two million four hundred and sixteen and one hundred and sixty-three dinars and eighty-five fils) and this was achieved. Revenue during a period of approximately three months only, and this revenue is subject to increase with each increase in the number of views, in addition to the advertisement presented during the video playback period, which is difficult to calculate by the researcher because it depends greatly on the company and the advertiser when there is a direct agreement between him and the owner. Advertising and other factors are complex, and the sixth episode achieved revenue (two million seven hundred and eighty-four thousand, four hundred and three dinars and seventeen fils). This revenue was achieved during a period of approximately two and a half months only, and this revenue is subject to increase with every increase in the number of views in addition to the advertisement presented during the period. Video playback, which is difficult to calculate by the researcher because it depends largely on the company and the advertiser, while the direct agreement between him and the advertiser and other factors is complex.

4.1.5. Tax Accounting Mechanism

1- The taxpayers will be held accountable monthly for the income generated and that they generated income on the videos shown in the table for the month of April and for the period from (11/4 - 23/4 / 2023). According to YouTube laws, the revenue will be transferred to the user's private account on the 10th day of each month. Which follows the publication of the videos, and on this basis, the total income generated is $(3,600,063 + 2,178,969 + 3,394,639.275) = 9,173,671.275$ dinars. Expenses are subtracted from it, which represent the deductions of the intermediary bank and the main bank, which may be approximately fifty dollars in total, represented by the intermediary bank, between (\$5 - \$10), while the main bank (\\$ 40 -\\$50) This depends on the bank's policy and can be calculated based on the exchange rate, which Equivalent to (150,000) Iraqi dinars

9,173,671,275 dinars.

(75000) (\$50 x 1500 dinars) Subtract the expenses

9,098,671.275

(625000) dinars. Allow unmarried {Annual allowance for a single person = 2,500,000 dinars divided into 12 months}

8,473,671.275 Net taxable income

$250,000 * 3\% = 7500$ dinars.

$250,000 * 5\% = 12500$ dinars.

$500,000 * 10\% = 50000$ dinars.

$7,473,671.275 * 15\% = 1,121,050.691$ dinars.

1,191,050.691 Only One million one hundred and ninety-one thousand and fifty dinars and 691 fils and nothing else. The amount of tax payable for this payment.

2- 2- The tax calculation will be monthly on the income generated and that it generated income on the videos shown in the above table for the month of May and for the period from (5/4 - 5/31 / 2023) .According to YouTube laws, the revenue will be transferred to the user's private account on the 10th day of each month. The month following the publication of the videos, and on this basis, the total income generated is $[5,267,124.844 + 2,416,163.85] = 7,683,288.694$

Expenses are subtracted from it, which represent the deductions that are deducted by the intermediary bank and the main bank, which may be approximately fifty dollars in total, represented by the intermediary bank, between (5-10 dollars), while for the main bank (40-50) dollars. This depends on the bank's policy and can be calculated based on At the exchange rate, which equals 150,000 Iraqi dinars.

7,683,288.694 total income

(75000) (\$50 x 1500 dinars) Subtract the expenses

7,608,288.694

(208,333.333) Allow unmarried {Annual allowance for a single person = 2,500,000 dinars divided into 12 months}

7,399,955.361 dinars Net taxable income

$250,000 * 3\% = 7500$

$250,000 * 5\% = 12500$

$500,000 * 10\% = 50000$

$6,399,995.694 * 15\% = 959,993.3041$

1,029,993.304 The tax payable dinar (one million twenty-nine thousand nine hundred and ninety-three dinars and 3041 fils.)

Based on what was presented above, the accounting process was for the income generated for the months of April and May only, and that the tax payable for this period only was equal to the total of the two months (2,221,043.995), two million two hundred and twenty-one thousand and forty-three dinars and 995 fils.

Through this, we can conclude that there are large profits that can be achieved through the YouTube channel, as one sample was taken from the gaming channel and one series of games, and for a short period of two months, it was found that there is revenue generated and that this revenue for this series is increasing. All year round through continuous viewings.

5. Conclusion

5.1. Conclusions

1- One of the basic rules of tax is the rule of equality, which is synonymous with the rule of tax justice. On this basis, the works produced by social media platforms of all kinds and those who work on these platforms, including content makers, celebrities, and influencers of all categories, and the income generated from social media platforms must be subject to tax in order to be realized. Tax justice, and this is done through legal legislation included in Iraqi law in this aspect.

- 2- The income tax is imposed on every other source that is not exempt by law and is not subject to any tax in Iraq, according to Article Two, Paragraph (6) of the law.
- 3- Through financial inclusion and digitization, it has become possible to improve tax control and collection and increase tax revenues.

5.1.2. Recommendations

- 1- The necessity of imposing modern tax laws targeting revenues resulting from unregulated activities, social media, influencers, electronic commerce, and others that take place via the digital network.
- 2- Income tax should be imposed on content owners and social media celebrities according to the law.
- 3- Tax guidance should be provided to educate influencers and social media celebrities, regardless of their names, about tax obligations to stimulate tax compliance.

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