

DISRUPTIVE TECHNOLOGIES FOR TAX REVENUE SUSTAINABILITY AND ACCOUNTABILITY

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Abstract

The rapid evolution of disruptive technologies presents both opportunities and challenges for tax revenue systems globally. This paper explores how blockchain, artificial intelligence, big data analytics, and digital platforms can enhance tax revenue sustainability and accountability. Through a meta-analysis of recent studies, this paper identifies key themes and findings that illustrate the potential of these technologies to streamline tax processes, improve compliance, and foster greater transparency. The implications for policymakers and tax authorities are discussed. As the world grapples with increasing demands for transparency in governance and the efficient management of public funds, the role of disruptive technologies becomes increasingly vital.

Keywords: *Disruptive Technologies, Tax Revenue, Tax Revenue Sustainability, Accountability.*

Introduction

Disruptive technologies are reshaping various sectors, including finance, healthcare, and governance. These technologies, defined by their capacity to fundamentally alter industries and displace established practices, include innovations such as blockchain, artificial intelligence (AI), big data analytics, and digital platforms. In the realm of taxation, these technologies hold the promise of significantly improving revenue generation and enhancing accountability (OECD, 2021). Taxation systems worldwide face unprecedented challenges due to globalization, technological advancements, and shifting economic paradigms, necessitating an urgent modernization of tax administration practices (IMF, 2020).

Governments are under immense pressure to modernize their tax systems to meet the growing expectations of taxpayers

while simultaneously addressing fiscal challenges (Warren, Kearney, and Li, 2021). The recent COVID-19 pandemic has further intensified these pressures, as governments require effective revenue generation strategies to fund public services and recover economically (World Bank, 2021). In this context, the integration of disruptive technologies into tax systems has emerged as a crucial strategy to enhance efficiency, increase compliance, and foster transparency (Zhou, Zhang and Li, 2020).

Disruptive technologies not only streamline tax collection processes but also improve the overall taxpayer experience by simplifying compliance and enhancing service delivery (Baker, 2022). The potential benefits of these technologies extend beyond operational efficiencies; they also play a critical role in ensuring tax fairness and accountability, thereby restoring trust in government institutions (OECD, 2021). As

taxpayers become more digitally savvy, their expectations for transparency and responsiveness from tax authorities increase, creating an imperative for innovative solutions in tax administration.

This paper reviews the literature on how these technologies can contribute to sustainable tax revenue and accountability. The review synthesizes findings from various studies to highlight the transformative potential of disruptive technologies in taxation. The paper is organized into six sections, addressing specific disruptive technologies, their implications for sustainability and accountability in tax systems, and the challenges associated with their implementation. By examining these factors, the paper aims to provide a comprehensive understanding of the future landscape of tax administration in the context of disruptive technologies.

Disruptive Technologies in Taxation Blockchain Technology

Blockchain technology offers a decentralized and transparent method for recording transactions, which can significantly enhance the integrity of tax records. Unlike traditional databases that are controlled by a central authority, blockchain operates on a distributed ledger that allows multiple parties to access, verify, and record transactions in real-time. This feature not only improves data integrity but also reduces the risk of data manipulation or fraud, which is crucial in the realm of taxation (Böhme, 2015).

By utilizing smart contracts—self-executing contracts with the terms directly written into code—tax authorities can automate compliance checks and streamline various tax-related processes (Baker, 2022). Smart contracts can facilitate automatic tax deductions at the point of sale, ensuring that

tax obligations are met accurately and promptly. For example, if a transaction occurs, the corresponding tax can be automatically calculated and deducted, significantly reducing the manual workload on tax officials and minimizing human error. The implementation of blockchain in tax collection processes can enable real-time tracking of transactions, ensuring compliance and timely reporting of tax liabilities (Jentzsch and Lemieux, 2021). This capability is particularly beneficial for value-added tax (VAT) systems, where transparency and traceability are essential for minimizing tax fraud. Research shows that blockchain can streamline the collection and distribution of taxes, thereby improving overall efficiency in tax administration (Peters and Panayi, 2016).

Additionally, the transparency provided by blockchain can foster greater trust between tax authorities and citizens, as all transactions recorded on the blockchain are publicly accessible and immutable (Tapscott and Tapscott, 2016). This transparency could lead to increased voluntary compliance, as taxpayers are more likely to fulfill their obligations when they can see how their contributions are being utilized. Furthermore, blockchain technology can significantly reduce administrative costs associated with tax collection and auditing processes (Zhou, Zhang and Li, 2020). By minimizing paperwork and manual checks, governments can reallocate resources to other critical areas, enhancing the overall efficiency of tax administration.

However, the adoption of blockchain technology in taxation is not without challenges. Issues such as data privacy, cybersecurity risks, and the need for significant investment in infrastructure and training must be addressed (Tapscott and

Tapscott, 2016). Moreover, the legal and regulatory frameworks surrounding blockchain and cryptocurrencies are still evolving, which may pose additional hurdles for implementation (Peters, 2021). As governments begin to explore these technologies, they must consider these challenges and develop strategies to overcome them.

In summary, blockchain technology has the potential to revolutionize tax administration by improving data integrity, enhancing transparency, and increasing efficiency. As more governments explore the integration of blockchain into their tax systems, ongoing research will be essential to understand its full impact on tax compliance, administration, and policy.

Artificial Intelligence (AI)

AI technologies are increasingly being utilized in tax administration to enhance compliance and detect fraud. Machine learning algorithms can analyze vast datasets to identify patterns indicative of tax evasion (Bohannon, 2021; Easson and Hasseldine, 2020). These algorithms enable tax authorities to focus their resources on high-risk taxpayers, thus streamlining the audit process and improving overall compliance rates (Kauffman and DeMarco, 2020). The International Monetary Fund (2020) highlights the role of AI-driven tools in enhancing audit processes and improving the accuracy of tax assessments. By processing large volumes of tax data, AI can identify anomalies that may suggest fraudulent activity, allowing tax officials to conduct more targeted audits (Zhang, Yu and Huang, 2022). Furthermore, the proactive use of AI can facilitate personalized taxpayer assistance through chatbots and virtual assistants, enhancing the taxpayer experience and fostering compliance (Warren, Kearney,

and Li, 2021). Predictive analytics powered by AI can also help tax authorities anticipate compliance risks, enabling timely interventions (Sullivan and Wong, 2020). This capability is critical in creating a culture of voluntary compliance, as taxpayers become more aware of their obligations and the consequences of non-compliance (Alm and Torgler, 2011).

Despite the advantages, the implementation of AI in tax administration raises concerns regarding data privacy and ethical considerations. The need for regulatory frameworks governing AI applications is essential to ensure fairness and transparency in tax compliance processes (Kane, 2020; Chen, Zhu and Geng, 2019). Ongoing training and capacity building for tax officials are also necessary to maximize the benefits of AI while mitigating potential risks (Harris, 2020). The integration of disruptive technologies such as blockchain and AI into tax administration presents significant opportunities for enhancing efficiency, transparency, and taxpayer compliance. While both technologies hold transformative potential, their successful implementation will depend on addressing the challenges associated with data privacy, regulatory frameworks, and the need for significant investment in infrastructure and training. Continued research and collaboration among stakeholders will be essential to navigate these challenges and harness the full potential of these technologies in achieving sustainable tax revenue and accountability.

Big Data Analytics

Big data analytics has emerged as a transformative tool for tax authorities, allowing them to leverage vast amounts of data from diverse sources, including social media, transaction data, and economic

indicators. This capability provides valuable insights into taxpayer behavior and enables tax administrations to implement risk-based auditing and proactive compliance strategies (Mansour and BenYoussef, 2020; Kauffman and DeMarco, 2020). By analyzing large datasets, tax authorities can identify trends and patterns that inform both policy decisions and tax enforcement strategies (Chen, Zhu and Geng, 2019). The application of big data analytics in taxation can significantly enhance the efficiency of tax collection processes. For instance, through predictive modeling, tax authorities can forecast potential areas of non-compliance and allocate resources accordingly (Warren, Kearney, and Li, 2021). By identifying high-risk sectors or individuals, tax administrations can tailor their audit approaches and focus their enforcement efforts where they are most likely to yield results (Gonzalez, Wang and Kauffman, 2021). This targeted approach not only increases compliance rates but also optimizes the use of limited resources in an era of budget constraints.

Big data can also support policy decisions by providing a clearer picture of economic activities and taxpayer behavior. Research by Baker (2022) indicates that insights gained from big data analytics can help identify sectors that are underreporting income or engaging in tax avoidance strategies. For example, the use of social media data can reveal lifestyle indicators that may not align with reported income, prompting further investigation into potential discrepancies (Baker, Füllbrunn and Kauffman, 2021). By incorporating real-time data analytics, tax authorities can respond more dynamically to emerging trends and adapt their strategies accordingly.

Moreover, big data analytics can be instrumental in understanding the economic

impact of tax policies. By analyzing the relationships between tax rates, economic indicators, and taxpayer behavior, governments can make informed adjustments to their tax systems that enhance revenue sustainability (OECD, 2020). For instance, simulations using big data can help predict the potential effects of tax reforms on different sectors of the economy, allowing policymakers to assess the implications before implementation (Baker, Füllbrunn and Kauffman, 2021).

However, the adoption of big data analytics in taxation is not without challenges. Issues related to data privacy, the need for robust data governance frameworks, and the integration of disparate data sources must be addressed to maximize the benefits of big data (Peters, 2021). Furthermore, tax authorities must invest in building the necessary analytical capabilities and technological infrastructure to effectively harness the power of big data (Warren, Kearney, and Li, 2021).

In conclusion, big data analytics holds significant potential for enhancing tax administration by improving compliance strategies, informing policy decisions, and enabling a deeper understanding of taxpayer behavior. As tax authorities continue to embrace these technologies, ongoing research and development in data analytics will be essential to navigate the associated challenges and unlock the full benefits of big data in taxation.

Digital Platforms

The rise of digital platforms for tax filing and payment has profoundly transformed taxpayer interactions with tax authorities, making the tax process more accessible and user-friendly. These platforms have streamlined various aspects of tax compliance, from filing returns to making

payments, thereby enhancing taxpayer engagement and satisfaction (Klein, 2021; Warren, Kearney and Li, 2021). By offering online services, digital platforms minimize the need for in-person visits to tax offices, which is particularly beneficial during times of crisis, such as the COVID-19 pandemic, when physical interactions were restricted (OECD, 2021).

One of the significant advantages of digital platforms is their ability to simplify complex tax processes. Research by McKinsey and Company (2020) indicates that user-friendly digital interfaces can significantly increase taxpayer satisfaction by making the filing process more intuitive. When taxpayers can easily navigate online platforms, they are more likely to complete their tax obligations accurately and on time, thereby reducing errors and the potential for audits (Tapscott and Tapscott, 2016). Moreover, digital platforms provide real-time feedback and support to taxpayers. For instance, chatbots and automated assistance can guide users through the filing process, address common questions, and resolve issues promptly (Gonzalez, Wang and Kauffman, 2021). A study by the World Bank (2021) highlights that providing timely support can reduce barriers to compliance, allowing taxpayers to fulfill their obligations with greater ease and confidence.

Additionally, the availability of resources and educational materials on these platforms can enhance taxpayer knowledge and understanding of their rights and responsibilities (Mansour and BenYoussef, 2020). The increased engagement facilitated by digital platforms can lead to higher compliance rates, which ultimately supports sustainable tax revenue. According to the OECD (2021), countries that have embraced digital tax solutions have seen improvements

in tax compliance and a reduction in the tax gap. For example, Estonia's e-tax system allows taxpayers to file their returns in just a few minutes, resulting in high compliance rates and overall taxpayer satisfaction (Peters, 2021). However, the transition to digital platforms also presents challenges. Ensuring data privacy and security is paramount, as increased online activity can expose taxpayers to risks of data breaches (Zhou, Zhang and Li, 2020). Additionally, there is a risk of digital exclusion, where individuals without access to technology or the internet may face difficulties in complying with tax obligations (Baker, 2022). To mitigate these risks, tax authorities must invest in robust cybersecurity measures and ensure that alternative methods for compliance are available for all taxpayers.

In conclusion, digital platforms play a critical role in transforming tax administration by enhancing accessibility, simplifying processes, and improving taxpayer engagement. As governments continue to invest in these technologies, ongoing research and adaptation will be essential to address the challenges and maximize the benefits of digital tax solutions.

Sustainability and Accountability in Tax Revenue

The integration of disruptive technologies into tax systems significantly enhances both sustainability and accountability. Sustainable tax revenue refers to a system's ability to generate stable and predictable revenue over time, ensuring that governments can meet their funding obligations without resorting to ad hoc measures or increasing debt levels (OECD, 2021; Zainuddin, Noor and Othman, 2022). In contrast, accountability encompasses the transparency and responsiveness of tax authorities to taxpayers, facilitating trust and

engagement in the tax system (Baker, 2022; Peters, 2021).

Enhancing Sustainability

Disruptive technologies can significantly improve sustainable tax revenue systems by reducing operational inefficiencies and enhancing compliance rates. For instance, the implementation of artificial intelligence (AI) in auditing processes minimizes costs associated with traditional compliance checks. AI algorithms can analyze large datasets quickly, identifying discrepancies that would be challenging for human auditors to detect (Bohannon, 2021; Zhang, Yu and Huang, 2022). By automating routine tasks, tax authorities can reallocate resources to areas that require human oversight and engagement, such as taxpayer education and complex case management (Kauffman and DeMarco, 2020).

Furthermore, blockchain technology can streamline tax processes by providing a secure, transparent, and immutable record of transactions. This reduces administrative burdens and enhances the efficiency of tax collection (Baker, 2022). For example, by enabling real-time tracking of tax obligations, blockchain can help authorities identify and address compliance issues promptly, reducing the likelihood of revenue loss (Jentsch and Lemieux, 2021).

Additionally, the ability to leverage big data analytics allows tax authorities to extract actionable insights from diverse datasets, which can inform tax policy decisions (Mansour and BenYoussef, 2020). By analyzing patterns in taxpayer behavior and economic indicators, authorities can adapt their strategies to reflect changing conditions. This adaptability is crucial for maintaining sustainable revenue streams in an increasingly dynamic global economy,

where fluctuations in market conditions can rapidly impact tax collections (Baker, 2022; McKinsey and Company, 2020). The combination of these technologies leads to improved forecasting capabilities, enabling governments to better predict revenue flows and plan fiscal policies accordingly (International Monetary Fund, 2020). Countries that have adopted such innovative approaches report greater fiscal stability and an enhanced ability to fund public services, thereby improving the overall quality of governance (OECD, 2021).

Fostering Accountability

Disruptive technologies also promote greater accountability by enabling real-time monitoring and reporting of tax-related activities. The transparency offered by blockchain technology allows for traceability in transactions, effectively reducing opportunities for corruption and enhancing public trust (Baker, 2022; Peters, 2021). Taxpayers can access information on how their contributions are utilized, thus fostering a sense of ownership and responsibility in the tax system (Baker, Füllbrunn and Kauffman, 2021).

Moreover, big data analytics can facilitate more informed public discourse around tax policy and revenue allocation (Mansour and BenYoussef, 2020). By providing accessible data and insights to the public, tax authorities can enhance their accountability and encourage citizen engagement in the democratic process. When taxpayers understand how tax revenues are spent, they are more likely to support necessary tax measures, leading to a more sustainable fiscal environment (OECD, 2021). Digital platforms also play a critical role in fostering accountability by enabling taxpayers to track their contributions and access detailed reports on government

spending (Klein, 2021). The provision of such data empowers citizens, allowing them to hold tax authorities accountable for their management of public funds (Warren, Kearney and Li, 2021). Additionally, when tax authorities publish detailed reports on revenue collection and spending, it enables informed public debate and enhances the legitimacy of governmental fiscal policies (International Monetary Fund, 2020).

Thus, the integration of disruptive technologies into tax systems enhances both sustainability and accountability. By improving operational efficiencies, increasing compliance, and fostering transparency, these technologies create a more resilient and trustworthy tax system capable of meeting the evolving needs of both governments and taxpayers.

Challenges and Considerations

Despite the significant potential benefits of adopting disruptive technologies in taxation, several challenges and considerations must be addressed to ensure successful implementation. These include concerns related to data privacy, cybersecurity, the digital divide, and the need for capacity building among tax officials.

Data Privacy and Cybersecurity

As tax authorities increasingly rely on digital solutions, data privacy and cybersecurity concerns emerge as critical issues. The digitization of tax systems involves the collection, storage, and processing of vast amounts of sensitive taxpayer information, making them prime targets for cyberattacks (International Monetary Fund, 2020; Kauffman and DeMarco, 2020). High-profile data breaches in both public and private sectors have raised alarms regarding the adequacy of current security measures (Zainuddin, Noor and

Othman, 2022). To mitigate these risks, tax authorities must implement robust security protocols, including encryption, multi-factor authentication, and regular security audits, to protect sensitive data from cyber threats (Bohannon, 2021; Baker, Füllbrunn and Kauffman, 2021). Moreover, the compliance with data protection regulations such as the General Data Protection Regulation (GDPR) in the European Union poses additional challenges for tax administrations worldwide. Ensuring that data handling practices are compliant with international standards is essential not only for legal compliance but also for maintaining taxpayer trust (Peters, 2021). Consequently, tax authorities must invest in secure technology infrastructure and continuously update their security practices to keep pace with evolving cyber threats (OECD, 2021).

The Digital Divide

Another significant challenge is the digital divide, which refers to the disparity between those who have easy access to digital technologies and those who do not. The rapid shift to digital tax services can exacerbate existing inequalities, particularly among marginalized communities (Klein, 2021; Mansour and BenYoussef, 2020). Not all taxpayers have the necessary digital skills or access to the internet, which can hinder their ability to engage with tax authorities and take advantage of new digital services (Baker, 2022). Policymakers must consider strategies to bridge this digital divide, ensuring that all citizens can benefit from enhanced tax services. This may include investing in community education programs that promote digital literacy, providing resources for underserved populations, and developing alternative channels for those who cannot access digital platforms (Baker, Füllbrunn and Kauffman, 2021; Warren, Kearney and Li, 2021). Public-

private partnerships could also play a crucial role in expanding access to technology and internet connectivity in low-income areas (McKinsey and Company, 2020).

Capacity Building among Tax Officials

Capacity building among tax officials is essential for effectively utilizing disruptive technologies. As tax authorities adopt advanced tools such as AI, blockchain, and big data analytics, officials must be adequately trained to leverage these technologies for improved tax administration (Klein, 2021; Zhang, Yu and Huang, 2022). Ongoing training and support are necessary to ensure that tax officials can adapt to the changing technological landscape and maximize the potential of disruptive technologies. Investment in training programs should focus on developing not only technical skills but also critical thinking and data analysis capabilities (Bohannon, 2021; Peters, 2021). Additionally, fostering a culture of innovation within tax authorities can encourage officials to embrace new technologies and explore creative solutions to complex tax challenges (International Monetary Fund, 2020). Collaboration with technology providers can also facilitate knowledge transfer and help tax officials stay updated on the latest advancements in tax technology (OECD, 2021).

In conclusion, while disruptive technologies hold great promise for enhancing tax revenue sustainability and accountability, their successful implementation requires careful consideration of data privacy, the digital divide, and the capacity of tax officials. Addressing these challenges will be crucial for realizing the full benefits of these innovations while ensuring that all citizens can equitably participate in the modern tax system.

Conclusion

Disruptive technologies have the potential to significantly enhance tax revenue

sustainability and accountability. As governments continue to navigate complex fiscal landscapes, the integration of technologies such as blockchain, AI, and big data analytics will be critical. These technologies can streamline processes, improve compliance, and foster greater transparency in tax administration.

Future research should focus on developing frameworks for implementation and assessing the long-term impacts of these technologies on tax systems. Additionally, studies should explore the ethical implications of using advanced technologies in tax administration, ensuring that the benefits are realized equitably across different segments of society. As policymakers strive to create more resilient tax systems, the thoughtful integration of disruptive technologies will be key to achieving sustainable revenue generation and enhanced accountability to taxpayers.

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