

Enhance Taxation Strategy on Bank-Taxpayer Nexus: For Tax Revenue Generations

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Abstract- *This study assessed the implementation of Bank-Taxpayers Nexus on its contribution to tax collections in Cebu City District Office, aiming to identify the areas of concern- towards enhance tax Strategies in the tax filing system for revenue generation. This study also employs a mix method approaches by combining a descriptive-quantitative data that aims to collect a measurable, to do data analysis on a selected population. The survey questionnaires also involved common techniques and procedures, followed by informal talks like interviews with the respondents to obtain sufficient data. The statistical treatment used was frequency determination, simple percentage, weighted mean, average weighted mean. The findings of the study reveal the issues and concerns in the current taxation strategy used and analyze the impact of technology limitation processes for an Enhance Tax Revenue Generations in Cebu City.*

Keywords: *Public Administration, Enhance Taxation Strategy on Bank-Taxpayer Nexus: Tax Revenue Generations, Descriptive Methods of Research, CTU Main Campus, Cebu City 6000, Philippines.*

I. INTRODUCTION

Rationale of the Study

Tax collection in the Philippines is mainly guided by the National Internal Revenue Code, established under Republic Act No. 8424, also known as the Tax Reform Act of 1997. The law has been amended several times, with the latest being Republic Act No. 10963, or the Tax Reform for Acceleration and Inclusion (TRAIN) Law, enacted on December 19, 2017. The Philippine Constitution, particularly Article VI, Section 28, emphasizes that taxation must be “uniform and equitable” and directs Congress to implement a progressive tax system to provide sufficient revenue for public goods and services. A well-functioning tax system is crucial for promoting economic growth, ensuring social justice, and reducing inequality (Salanie, 2021).

Other important legislation includes the Local Government Code of 1991 (Republic Act No. 7160) and the Real Property Valuation and Assessment Reform Act (Republic Act No. 12001), which modernizes the system for valuing and assessing real property in the country. Its main objectives include: establishing a uniform valuation standard, promoting fiscal autonomy of local government units, improving tax collections, enhancing transparency and accountability and encouraging the use of technology to ensure stakeholder participation and coordination. In other hand, banks play a vital role in taxation systems, serving as intermediaries between tax payers and government. Banks facilitate tax payments, provide tax-related services, and help government track tax evasion or tax evaders. However, banks roles in taxation are often complex and multi-faceted involving both cooperation and conflict with government.

One specific objective of the government is to simplify and identify the mutual interest of banks and taxpayers in the context of taxation. This involves the analyzing the benefits and goals that both banks and taxpayers share in relation to taxation, such as increase in tax collection compliance, reduce tax evasion, and improved financial inclusions. This entails investigating the current existing mechanism, processes and initiatives that facilitate cooperation between banks and taxpayers such as tax withholding, tax reporting, and tax payment systems, (*Philippine Journal of Financial Regulation, Compliances and Risk Management, 2024*). Further, tax compliance is a significant challenge for governments, businesses and individuals worldwide.

Tax evasion and avoidance result in substantial revenue losses, undermining government’s abilities to provide public goods and services. (World Bank. 2019). Improving tax compliance requires cooperation

between governments, banks, and tax payers. Despite these challenges, there are opportunities open for cooperation between banks, taxpayers, and governments. For example: banks can provide tax-related services, such as, tax withholding and reporting to help taxpayers comply with tax laws. Government can offer incentives such as: tax breaks or streamlined compliance procedures, to encourage cooperation. On other hand, technology also is transforming taxation systems, enabling governments to collect taxes more efficiently and effectively. Digital platforms, blockchain and artificial intelligence are being used to improve tax compliance, reduce tax evasion and enhance taxpayers services. A strong tax culture promotes voluntary tax compliance, while a weak tax culture can lead to tax evasion and avoidance. Understanding tax culture is essential for a developing country like Philippines, so that the effective tax policies and procedures can uphold the country's economic condition. Thus, taxpayers must trust that governments will use tax revenues effectively and efficiently. Government also must trust that taxpayers will honestly comply with tax laws and regulations, thus building trust between both parties is essential for promoting tax compliance and cooperation. However, cooperation is essential for promoting tax compliance. Government and tax authorities must work together to share information, coordinate efforts and develop common standards for tax compliance. Moreover, taxation policies can influence the availability and affordability of financial services, particularly for low-income households.

This study aims to enrich the taxing – banking process and assess the impact of banking- taxpayers nexus on its contribution to tax collections in Cebu City, during Calendar Year 2024, towards the improvement of the revenue generations.

Hence, this study is of vital importance.

Theoretical Background

This study is anchors of different theories and legal bases that is found most related and significantly collaborated between the government, business circles and the taxpayers.

Optimal Theories of Taxation (Diamond,P & Mirrlees,J 2022) this theory aims to identify the most efficient and equitable tax systems. At most, it minimizes the deadweight loss of taxation while raising a given amount of revenue.

This also introduces the concept of taxation by design and suggests that taxes should be tailored to individual characteristics and behaviors. Moreover, this theory developed the presence of heterogeneous individuals where optimal taxation requires a combination of income taxation and commodity taxation. One focus also of this theory is on the optimal taxation of top incomes and suggests that taxes should be increased on high-income earners to reduce income inequality. This theory also suggests that taxes should be levied on activities that generate negative externalities, such as pollution, pesticides, luxury goods etc.

Tax Evasion Theory, (Allingham & Sandmo, 2019) Tax Evasion viewed as a rational decision based on the expected benefits and costs of evasion. This model also developed and incorporates the concept of risk aversion and examines how tax evasion decisions are influenced by individual risks preferences. Sometimes this also examines the relationship between tax evasion and individual characteristics, such as income, education, and occupation. This theory connects also with the suggestions that taxpayers identities and social norms influence their tax compliance decisions.

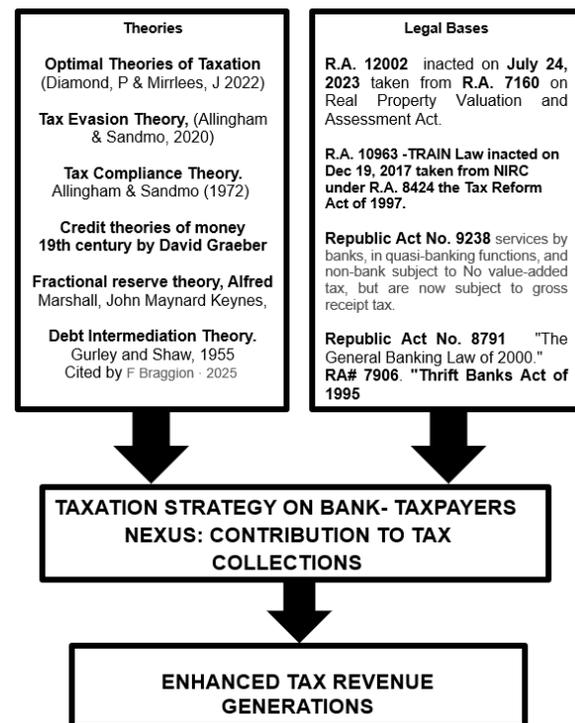


Figure 1 Theoretical Framework

Consecutively, this framework developed by (Kircher and Wahl, 2020), examines how taxpayer's initial decisions to evade taxes that can lead to a slippery slope of increasingly non-complaint behavior. Scholz and Lubell, views Fiscal Exchange theory as a tax compliance or as a form of exchange between taxpayers and government, where taxpayers receive public goods and services in return for their tax payments. Sometimes this can be considered as fiscal illusions where taxpayers underestimate the true cost of government spending and provide insights into a complex factor that influences tax evasion decisions and can inform policies aimed at reducing tax evasion.

Tax Compliance Theory. The tax compliance theory, introduced by Allingham and Sandmo (1972), posits that people are generally reluctant to pay taxes voluntarily and often resist fulfilling their tax obligations (Simanjuntak & Mukhlis, 2012). Tax compliance refers to the methods and procedures used to encourage taxpayers to adhere to tax laws (Oladipo et al., 2022). Compliance theory models can also be applied to evaluate how organizations, such as schools, influence the attitudes, values, and behaviors of their members, as well as the effectiveness of these models as assessment tools. Following tax laws provides practical benefits, including avoiding penalties, minimizing the likelihood of audits, maintaining a positive reputation, and preventing legal consequences.

Credit Creation Theory.

Credit Theories of money, also called Credit or debt theories of money explore how money and credit are interconnected. These ideas suggest that money essentially represents credit or debt, especially in systems not backed by commodities like gold. Historically, credit has played a key role in human economic activity, and modern credit scoring methods were first developed in 1958 by Bill Fair and Earl Isaac. Proponents of these theories, such as Alfred Mitchell-Innes, argue that money and credit are two sides of the same concept. Key points include the notion that money originally served as a unit for recording debt and that creating money often involves creating debt simultaneously. Some theorists extend this view to commodity money systems, while others apply it mainly to fiat money systems, where all forms of money, including cash, can be seen as credit.

Commercial banks contribute to credit creation in the economy. The money they generate through lending and purchasing securities, using deposits from the public, is called credit money. Credit creation is considered one of the most important functions of commercial banks.

Fractional reserve theory, fractional reserve theory has been supported by many economists, including Alfred Marshall, John Maynard Keynes, and others. The theory has been around since medieval Italy, when banks would issue loans based on the value of gold or silver. The central bank is responsible for managing the country's money supply by ensuring sufficient currency is in circulation to support economic transactions. It cannot do this alone and depends on commercial banks and their reserves. Commercial banks help create credit, known as credit money, by providing loans and purchasing securities using the deposits collected from the public. Banks must retain a portion of these deposits as reserves with the central bank to meet immediate withdrawal demands. Only the remaining funds, after reserving the required amount, can be lent to individuals or businesses.

Debt Intermediation Theory. also commonly referred to as the "Theory of Financial Intermediation," is primarily attributed to economists Gurley and Shaw who developed the concept in the mid-1950s, with their most influential work on the topic appearing in their 1955 paper "Financial Aspects of Economic Development. Current financial intermediation theory builds on the notion that intermediaries serve to reduce transaction costs and informational asymmetries. As developments in information technology, deregulation, deepening of financial markets,

Republic Act No. 9238. Is an act amending certain sections of the national internal revenue code of 1997, as amended, by excluding several services from the coverage of the value-added tax and reimposing the gross receipts tax on banks and non-bank financial intermediaries performing quasi-banking functions and other non-bank financial intermediaries beginning January 01, 2004. It is hereby declared the policy of the State to promote sustainable economic growth through the rationalization of the Philippine internal revenue tax system, including tax administration; to provide, as much as possible, an equitable relief to a

greater number of taxpayers. It provides among others that effective January 1, 2004, services rendered by banks, non-bank financial intermediaries engaged in quasi-banking functions, and non-bank financial intermediaries are no longer subject to value-added tax, but are now subject to gross receipt tax. Current financial intermediation theory builds on the notion that intermediaries serve to reduce transaction costs and informational asymmetries. As developments in information technology, deregulation, deepening of financial markets, etc.

Republic Act No. 8424 An act amending the national internal revenue code, as amended, and for other purposes. *Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled.* This Act shall be cited as the “*Tax Reform Act of 1997*”. The State Policy. –is hereby declared the policy of the State to promote sustainable economic growth through the rationalization of the Philippine internal revenue tax system, including tax administration; to provide, as much as possible, an equitable relief to a greater number of taxpayers in order to improve levels of disposable income and increase economic activity; and to create a robust environment for business to enable firms to compete better in the regional as well as the global market, at the same time that the State ensures that Government is able to provide for the needs of those under its jurisdiction and care.

Republic Act No. 8791 An act providing for the regulation of the organization and operations of banks, quasi-banks, trust entities and for other purposes chapter i title and classification of banks section "The General Banking Law of 2000." The State recognizes the vital role of banks in providing an environment conducive to the sustained development of the national economy and the fiduciary nature of banking that requires high standards of integrity and performance. In furtherance thereof, the State shall promote and maintain a stable and efficient banking and financial system that is globally competitive, dynamic and responsive to the demands of a developing economy.

Republic Act No. 7906. An act providing for the regulation of the organization and operations of thrift banks, and for other purposes. chapter i declaration of policy and definitions. This Act shall be known and

cited as the "Thrift Banks Act of 1995." It is hereby declared the policy of the State to: (a) Recognize the indispensable role of the private sector, to encourage private enterprise, and to provide incentives to needed investments; (b) Promote economic development pursuant to the socioeconomic program of the government, to expand industrial and agricultural growth, to encourage the establishment of more private thrift banks in order to meet the needs for capital, personal and investment credit or medium- and long-term loans for Filipino entrepreneurs; (c) Encourage and assist the establishment of thrift bank system which will promote agriculture and industry and at the same time place within easy reach of the people the medium- and long-term credit facilities at reasonable cost; (d) Encourage industry, frugality and the accumulation of savings among the public, and the members and stockholders of thrift banks;

Republic Act No. 8791, also known as the General Banking Law of 2000 (GBL), is a law that regulates banking and finance in the Philippines. It establishes the rules for banking institutions, including banks, quasi-banks, and trust entities. — The State recognizes the vital role of banks in providing an environment conducive to the sustained development of the national economy and the fiduciary nature of banking that requires high standards of integrity and performance. In furtherance thereof, the State shall promote and maintain a stable and efficient banking and financial system that is globally competitive, dynamic and responsive to the demands of a developing economy

These theories need to be proven.

II. THE PROBLEM

Statement of the Problem

The aim of the study was to assess the implementation of Bank- Taxpayers Nexus on its contribution to tax collections in Cebu City, during Calendar Year 2024, towards Enhanced Tax Revenue Generations

Specifically, this answered the following:

1. What are the profiles of the respondent groups as to:
 - 1.1. Banks employees
 - 1.1.1. civil status,
 - 1.1.2. highest educational attainment and
 - 1.1.3. Position held,

1.2. Taxpayers

- 1.2.1. individual taxpayer,
- 1.2.2. business taxpayer,
- 1.2.3. filing taxes manually and
- 1.2.4. filing taxes electronically?

2. What are the respondent's perception on the Bank-Taxpayers Nexus on the tax filing process as to various factors such as:

- 2.1. Economics
- 2.2. Social and Psychological aspects
- 2.3. government communication and education
- 2.4. Cultural norms and values?

3. What are the issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems:

- 2.1. technical glitches
- 2.2. insufficient information
- 2.3. language barriers
- 2.4. intermittent lines
- 2.5. software compatibility?

4. Base on the findings, what Enhanced Tax Revenue Generations, can be highly suggested?

Significance of the Study

The findings of this study provided significant contributions to the Banking Institutions and the taxpayers in Cebu City for the Calendar Year 2024 to improve the tax collection as basis for Enhanced Tax Compliance Activities. This research purposely, gives more appreciation and benefits to the following:

Bureau of Internal Revenue Region VII. Check with the Securities and Exchange Commission (SEC) or the Bangko Sentral ng Pilipinas (BSP) to verify the business's license to operate in the Philippines. Use the SEC's online system to verify a company's registration and access certain data. The outcome helps the Office better collection of taxes.

Central Bank of the Philippines. is responsible for regulating the country's banking, money, and credit systems. The outcome of the study helps Central Bank to maintain price stability and a low and stable inflation rate, to promote the convertibility of the Philippine peso and to supervise and regulate banks, finance companies, and other financial institutions.

Bank Manager. a financial expert who oversees a bank branch or department. They are responsible for the day-to-day operations, including customer service, staff management, and financial targets. They oversee the daily operations, ensuring that the branch meets its financial goals while maintaining compliance with banking laws and regulations. Their role is multifaceted, involving team leadership, strategic planning, and a strong focus on customer relations to foster trust and business growth.

Business Sectors. Improved tax compliance means a more efficient tax system can lead to increase in tax compliance and increase in tax collections, reducing the risks of penalties and fines. Can also minimize the time and resources spent on face-to-face payment by the business sectors, thus, allowing businesses to focus on core operations for increase on income.

Financial Analyst. analyzes financial data to help guide investment decisions. They may also help businesses and individuals decide how to spend money to make a profit.

Private Tax Payers – it can make individual tax payers to reduces stress and anxiety. A fair tax system can ensure that individuals are not over-taxed, allowing them to keep more of their hard earned income and can promote transparent tax system which can provide each individuals with a clear understanding of how their tax payment are being spent.

Researcher. The findings of the study will pillow back to the enrichment as more than just a concerned citizen. This will help the researchers to gain more knowledge on finding the mechanism how to enrich in collecting taxes in connection to banking. In addition, the study can gain the information gathered in this research with witnesses and experts in a same subject of study.

Future Researchers. The findings of this study will motivate future strategies and approaches to increase payment of taxes and obedience of the taxpayer to settle their obligation. This will serve as their baseline information and as related studies in developing their theoretical background. This information, after all, is intended for constructive critique and development,

which necessitates adequate cooperation and assistance.

III. RESEARCH METHODOLOGY

This section presented the research methodology which comprises the survey's concept, procedures, environment, respondents, data collection process, tools, data analysis, and evaluation. It also allows the reader to find, collect, and organize data critically. The procedure allows the reader to seriously examine the study's main reliability and dependability. The research methodology answers basic questions: how is the data gathered or produced, and how is it analyzed? What will be the methods to be used to examine it?

Design

This study employed descriptive-quantitative method of research... descriptive research is a type of quantitative study that aims to collect measurable data to do data analysis on a selected population. It is a widely used market intelligence instrument that allows everyone to gather and define the characteristics of an ethnic category. Surveys will be employed to collect data on a variety of topics in this approach. Information will be gathered to determine the extent to which distinct situations can be achieved between these individuals. The term "quantitative" refers to something which can be evaluated. When performing research with the goal of identifying traits, frequency, patterns, connections, and classifications, descriptive-quantitative research is quite valuable.

In order to collect data, the researcher pulls survey questionnaires from latest research. The study employs a t-test, which provides empirical being used

to see if there is a significant difference between the scores of two groups that are related in some way. The test will be administered to the participants in a controlled environment. A t-test is a hypothesis testing technique that can be used to assess an assertion that is relevant to a community.

The researchers will utilize partly the documentary analysis taken from the survey questionnaires and descriptive survey methods to achieve the overall objective of conducting the study and they will be asked to complete them anonymously. Descriptive Statistics: Means, frequencies, and percentages will be used to describe the respondent's contribution to tax collections. The survey questionnaire data will be analyzed using thematic analysis to identify patterns and themes.

Research Ethics: Informed Consent where the banks and taxpayers provided informed consent before the data collection. The respondent's identities will be kept confidential, and their data will be stored securely. The survey questionnaires will be anonymous to encourage an honest response.

Flow of the Study

This research adopted the Input-process-output (I-P-O) which is a structured methodology for capturing and visualizing all of the inputs, outputs, and process steps that are required to transform inputs into outputs. It is often referred to, interchangeably, as an I-P-O model or an I-P-O diagram, both of which refer to the intended visual nature of the method. Used correctly, the I-P-O model offers a simple, practical, and efficient way to analyze

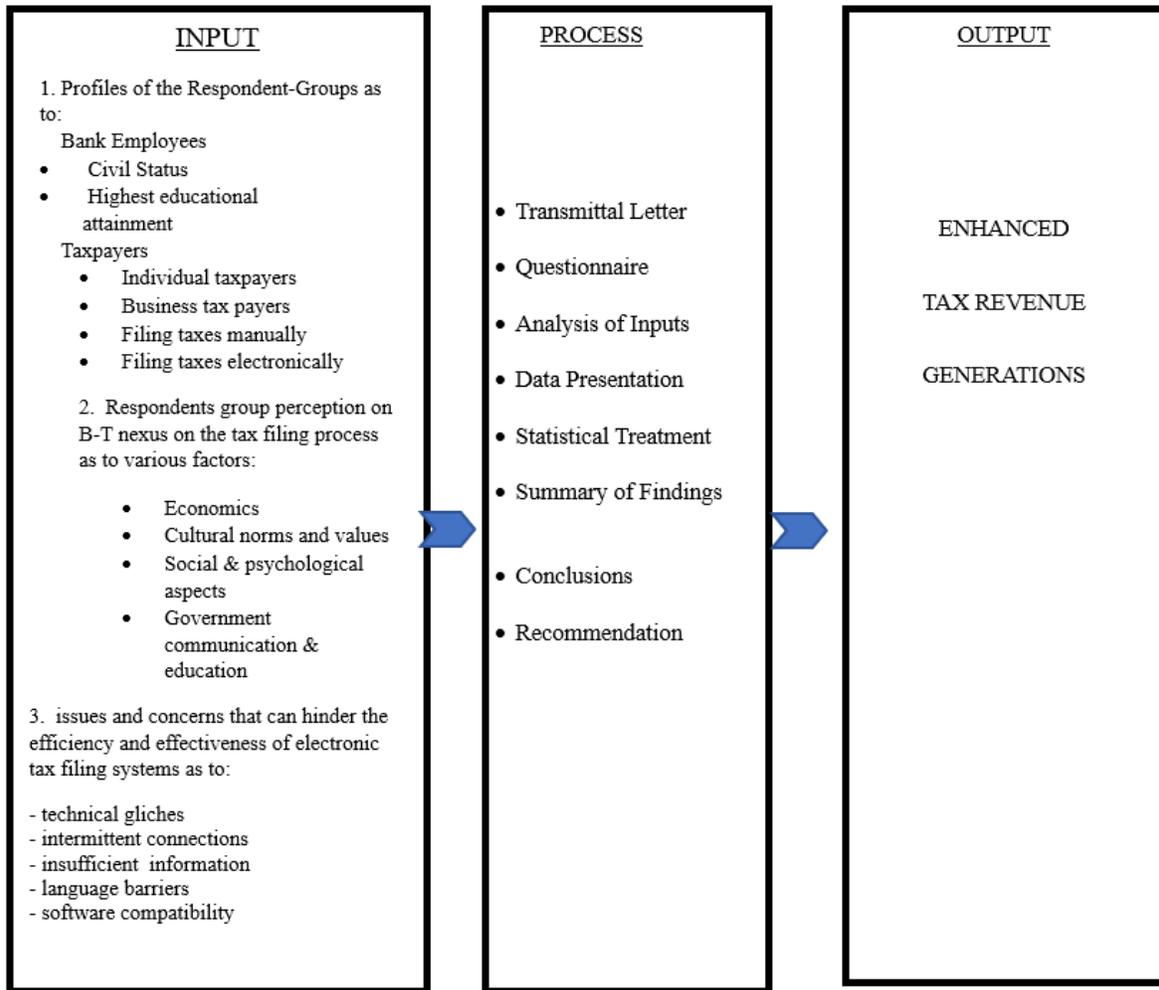


Figure 2 Flow of the Study

and document a transformation process. There are three (3) parts in the flow of the study - Input, Process and Output. The information indicated under Input will be the demographic profile of the respondent-groups; perception of the respondent groups as to the extent of quality.

The researcher employed the SMA – System Model Approach to examine the bank-taxpayers situations in this time to come up with a better decision on the appropriate strategies to enhance the tax compliance activities. SMA comprises the Input, process, and output approach.

Shown under Input are the demographic profile of the respondent-groups, perception by the respondent groups, in terms of the filing process.

The Output of this study presented the Enhanced Tax Compliance Activities to be submitted to the concerned officials for consideration and proper implementation.

Environment

The locale of this study was the select bank and taxpayer respondents in Cebu City area. They are Metropolitan Bank and Trust Company, Philippine National Bank, and Land Bank of the Philippines. Cebu City, officially the City of Cebu (Cebuano: *Dakbayan sa Sugbo*; Filipino: *Lungsod ng Cebu*), is a highly urbanized city in the Central Visayas region of the Philippines. According to the 2020 census, it has a population of 964,169 people,^[8] making it the sixth-most populated city in the nation and the most populous in the Visayas and the Central Visayas

Region. It serves as the capital of Cebu wherein it is geographically situated and grouped under the province by the Philippine Statistics Authority, but is one of three cities (together



Figure 3 Environment of the Study

with Lapu-Lapu and Mandaue) that are administratively independent of the provincial government and also the largest city within that province. It also serves as the regional center of Central Visayas, and its metropolitan area exerts influence on commerce, trade, industry, education, culture, tourism, and healthcare beyond the region, over Central and Eastern Visayas and partly over Mindanao. It is the Philippines' main domestic shipping port and is home to about 80% of the country's domestic shipping companies.

Additionally, Cebu City is the prime trading center of the southern Philippines. The city has experienced rapid economic growth since the 1990s, a phenomenon also known as "Ceboom". Owing to its economic importance and influence in modern times, Cebu City is also popularly referred to as the *Queen City of the South*.

Respondents

There were 60 respondents in this research composing of three (3) select banks, in which 30 from banks and 30 from taxpayers and they will be chosen at random.

These client taxpayers avail the services of the banks in terms of bank outsourcing, manpower, and services. The population can be characterized in terms of geographical location, age, income, or many other criteria. It is crucial to thoroughly define your target population according to the aim and realities of connectivity.

Table 1 indicates the number of respondent groups that were involved in this research.

Table 1
 Distribution of Respondent Groups

Banks	Banks	Taxpayers	Total	%
Metro Bank and Trust Co.	10	10	20	33.33
Philippine National Bank,	10	10	20	33.33
Land Bank of the Philippines.	10	10	20	33.34
Total	30	30	60	100%

Instruments

The research adopted questionnaires from recent studies which include some of the mechanisms relevant to the study but will be modified to conform to the present research. The items were drawn from the banks and taxpayers relations (Mukucha, P. 2020).

1. Questionnaire. This consists of four (4) parts described as follows:

Part I. This part refers to the demographic profile of respondent groups.

Part II. This part refers to the extent of the respondent's perception on the issues with tax filing process tax payment delivery of the Group of Bank Companies.

Part III. This part contains the issues and concerns on the issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems.

2. Informal interviews related to this research.

Data Gathering Procedure

Data Gathering. During the completion of this research, the following procedures were strictly adhered to:

Permission to conduct study. The following procedures were carefully observed in the conduct of the research. The researcher were asked permission from the bank Managers to conduct research in view of her observation that customer relation has something to do in the delivery of quality service to taxpayers. The researcher discussed about the process, the methods and interventions will be employed.

After which, the researcher wrote a letter to the Bank Management requesting permission to undertake the research. The researchers studied the data and come to the necessary conclusion and recommendation based on the availability of information and how it will be attained. The respondent groups were also be questioned. The outcome of the research will be based on their responses to the questionnaires.

Data Analysis. When all of the data were gathered, the researcher examines, analyzed and drawn from the outcome, the appropriate conclusions and recommendations.

Scale	Weight	Category	Verbal Description
4	3.26 – 4.00	Highly Executed (HE)	Delivery of taxpayers on quality service had been fully served on the taxpayers
3	2.51 – 3.25	Moderately Executed (ME)	Delivery of taxpayers on the quality service had been fairly served
2	1.76 – 2.50	Poorly Executed (PE)	Delivery of taxpayers on the quality service had been poorly served on clients
1	1.00 – 1.75	Not Delivered (ND)	Delivery of taxpayers on the quality service had not been served on clients

Legend: 3-26- 4.00 *Highly Executed (HE)* 2.51-3.25 *Moderately Executed (ME)*, 1.76-2.50 *Poorly executed (PE)* and 1.00-1.75 *Not executed (NE)*

Formal and Informal interviews. All their responses to the questionnaires, there will be a follow-up interview for purposes of clarification

Statistical Treatment

The information was collected, tallied, and tabulated before being subjected to any statistical analysis.

1. To assess the respondent groups' personal profile, a simple percentage was used.
2. To assess the respondent's perception on the issues with tax filing process extent on the delivery of tax payment and status of customer relations, the weighted mean will be used.
3. To assess the issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems relative to the delivery of quality service and customer relation, the same were respectively ranked in accordance to its seriousness from one (1) to ten (10).

Scoring Procedure

The following categories and numerical values were used to assess the responses to Part II under the extent in the delivery of public services.

To measure the responses to Part IV under issues and concerns that teachers have observed in the following categories and numerical values were used:

Scale	Weight	Category	Verbal Description
4	3.26 – 4.00	Extreme Hindrance (EH)	The issue has huge hindrance to the company.
3	2.51 – 3.25	Moderate Hindrance (MH)	The issue has slight hindrance to the company
2	1.76 – 2.50	Somewhat a Hindrance (SH)	The issue has a bit hindrance to the company

1	1.00 – 1.75	Not a Hindrance (NH)	The issue is not a hindrance or barrier to the company
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DEFINITION OF TERMS

To better understand some of the concepts used in this study, the following terminologies were operationally defined.

Bank - Taxpayer Nexus - The nexus between banking and taxpayers can refer to the use of offshore banking to gain tax advantages, as well as the relationship between banks and governments.

Business taxpayers. refers to the taxes that businesses must pay as a normal part of business operations. Whether you are a sole proprietor, partner, part of a limited liability company, or a corporation, your business is responsible for adhering to tax regulations.

Enhanced tax compliance activities. Analyze financial data to identify potential tax liabilities or risks. Prepare and submit tax returns and related documentation promptly. Stay up-to-date on changes in tax laws and regulations that may impact the company. Assist in the development and implementation of tax planning strategies.

Filing taxes manually. will be required to send the physical Income Tax Returns to the tax office, which can be tedious and time-consuming.

Filing taxes electronically. Taxpayers can avail of a paperless tax filing experience and can also *pay their taxes online* through the convenience of an internet-banking service.

Individual taxpayer. are natural persons with income derived from within the territorial jurisdiction of a taxing authority. Under the NIRC, individual taxpayers are classified as follows: Individual taxpayers can be classified into two major categories – citizens and aliens.

Technical glitches are a temporary malfunction in a computer, software, or electronic system. Glitches can be visual, audio, or functional.

Intermittent line connection refers to a network or internet connection that is unstable, dropping in and

out repeatedly and often resulting in disrupted communication or data transfer. Frequent disconnection or unstable data transfer or power, requiring you to reconnect or re start your device oftenly.

Insufficient information" means there is not enough information to understand something or make a decision. For example, you might not have enough information to decide about a home you want to move into.

A language barrier is a communication breakdown that occurs when people don't share a common language. Language barriers can occur in many situations, including in the workplace, in healthcare, and in education.

Software compatibility is the ability of software and hardware to work together without issues. It's important for systems to work together smoothly, which improves efficiency and usability.

Tax collection. The act of governments imposing taxes on individuals and businesses to provide public services, infrastructure, and enhance economic conditions of a state.

IV. PRESENTATION OF DATA, ANALYSIS AND INTERPRETATION

This chapter presented the analysis and interpretations of the data gathered from the questionnaires administered to the respondent groups as to First: the profiles of the respondent groups in terms of – for bank employees as to civil status, highest educational attainment and position held. While for the Taxpayers were the following individual taxpayer, business taxpayer, filing taxes manually and to those who are filing taxes electronically. Second: on the respondent's perception on the Bank-Taxpayers Nexus on tax filing process as to various factors, such as: economics, cultural norms and values, social and psychological aspects and government communication and education. Third: was on the

issues and concerns that hinder the efficiency and effectiveness of electronic filing systems such as: technical glitches, intermittent lines, insufficient information, language barriers and software compatibility. Further, concerns were considered the enhancement of tax revenue generations.

V. PROFILES OF THE RESPONDENT GROUPS

This section of the study presents information about the participants, providing data to determine whether they represent a sample of the target population suitable for generalizing the study's findings. These considerations included: civil status, highest educational attainment, position held. While on the taxpayers group classifications such as individual taxpayer, business taxpayer, filing taxes manually and filing taxes electronically, these all were considered.

Civil Status

Civil status is one of the most important social institutions. It helps people understand marriage trends, forecast future needs of programs and activities that focuses on the well-being of the families, including tax policies and financial assistance programs. A single person who has never been romantically involved; a married couple living together legally or consenting as husband and wife; a divorced person who can remarry; a separated person who is legally divorced from his or her spouse due to marital problems or misunderstanding. (Philippine Statistics Authority, 2023)

Table 2 – shows the civil status of the respondents' groups.

Table 2 Civil Status

Civil Status	Bank Employees		Taxpayers	
	Frequency, f	Percentage %	Frequency, f	Percentage %
Single	3	10.0	5	16.67
Married	25	83.33	22	73.33

Widowed / Widower	2	6.67	3	10.0
Total	30	100	30	100

As can be seen from the table, the total Bank employees respondent where 25 of them or 83.33 percent were married while for the taxpayers were having a frequency of 22 or 73.33 percent. Furthermore, only 2 or 6.67 percent were belonged to Bank employee's respondent while 3 or 10 percent belonged to the widowed / widower. There are many reasons why people choose to get married or hesitate to get married. According to a study released by Relationship Australia, people are for love, companionship, lifelong commitment cues, providing children's stability, commitments to each other, maintaining legal status and financial security, and religious beliefs. People get married for a variety of reasons, some of which are beneficial and some of which are harmful. A long-standing study of Relationship Australia shows that people show lifelong commitments for love, dating, giving children stability, making commitments to each other, legal status and financial security Milan (2018).

Highest Educational Attainment

This is a term used to describe a person's highest degree or diploma obtained. Successful completion of an education level is associated with achieving the learning goals of that education level. This is often assessed through an assessment of the information, skills, and abilities obtained. The responsibilities and accountability of each employee depends on their job description, but all help achieve the company's goals. After all, respondent groups can be promoted not only for their experience, but also for their best educational qualifications. (Reference.com, 2020)

Table 3 presents the educational level attained by respondents.

Table 3 Educational Attainment

Highest Educational Attainment	Bank Employees		Taxpayers	
	f	%	f	%
Doctorate Degree	1	3.33	2	6.67
Master's with Doctorate Degree	5	16.67	9	30.0
Master's Degree	3	10.0	7	23.33
Bachelor's Degree	21	70.0	10	33.33
High School Graduate	0	0	2	6.67
Total	30	100%	30	100%

Table 3 presents that Bachelor's degree got the highest educational attainment with 21 or 70% while no record in terms of high school graduate, the total Bank employees respondent. For this Taxpayers, the respondents were distributed where Bachelor's degree also got the highest educational attainment with 10 or 33.33%. Therefore, respondent groups show that 93.33% that they are educated with different degree holder. Only 2 or 6.67% belonged to high school graduate still educated but need to be enhanced.

Position Held

A person's job title, which is frequently connected to a specific set of responsibilities, indicates their position within an organization or workplace. A person's position inside a firm or department determines their seniority system. It serves as an example of the value that staff members add to the business. A job is a responsibility you perform for an employer. The tasks and projects you complete every day make up this. Every person has a place at work with responsibilities that help the company achieve its goals (Indeed Editorial Team, 2022).

Table 4 presents the position held of the respondent groups.

Table 4 Position Held

Position Held	Bank Employees		Taxpayers	
	f	%	f	%
White Collar workers	25	83	10	33
Blue Collar workers	5	17	15	50
Students	0	0	2	7
Unemployed	0	0	3	10
Total	30	100%	30	100%

The table shows that twenty-five (25) or 83 percent belonged to white collar worker's position; and five (5) or 17 percent respondents belonged to blue collar job position. While for the taxpayer's respondent, fifteen (15) or 50% belonged to blue collar workers, while ten (10) or 33 percent belonged to white collar workers. For the student taxpayers, 2 or 7 % belonged to the students and 3 or 10% belonged to unemployed taxpayers.

According to Julian Kagan (2024), a taxpayer can be an individual or a business entity required to pay taxes to federal, state, or local governments. Taxes collected from both individuals and businesses serve as a primary source of government revenue. In the United States, individuals generally must file and pay federal and state taxes annually, while businesses are also required to submit annual returns and often make regular estimated tax payments throughout the year. Regarding bank employees, working in a bank involves more than using ATMs or performing basic teller duties. Various bank personnel are available to provide guidance and support, helping customers make informed financial decisions that can enhance their financial well-being.

Taxpayers

In the Philippines, resident citizens are taxed on their global income, while non-resident citizens and aliens, regardless of residency, are taxed only on income earned within the country. A taxpayer refers to any individual or entity required to pay taxes to local or national government authorities. Taxes may take several forms, including income taxes and property

taxes on real estate such as homes and vehicles, among others. This applies to: (1) resident citizens engaged in trade, business, or professional practice both within and outside the Philippines, and (2) resident aliens, non-resident citizens, or non-resident aliens engaged in trade, business, or professional activities within the Philippines.

Individual Taxpayers

A taxpayer is an individual or organization required to pay taxes to local or national government agencies. Taxes may take various forms, including income taxes and property taxes on assets such as homes and vehicles, among others. This applies to resident citizens engaged in trade, business, or professional practice both within and outside the Philippines, as well as to resident aliens, non-resident citizens, or non-resident aliens conducting trade, business, or professional activities within the country.

Table 5 presents the individual taxpayers of the respondent groups.

Table 5 Individual Taxpayers

Individual Taxpayers	Bank Employees		Taxpayers	
	f	%	f	%
Educated taxpayer and experienced	25	83	10	33
Not familiar with taxation procedures and regulations	5	17	15	50
Total	30	100%	30	100%

The table shows for the Bank employees that majority of them are educated and experienced taxpayers with 25 or 83 percent while only 5 or 17 percent of them belonged to unfamiliar with procedures and regulations of taxation. While in the Taxpayers there were 15 or 50 percent of them unfamiliar with taxation rules but only 10 or 33 percent belonged to educated and experienced taxpayers.

Therefore, this occurs because taxpayers often aim to minimize their tax payments, as they do not want their wealth to be significantly reduced. Additionally, as

taxpayers' income increases, their knowledge about taxation also tends to improve.

Business Taxpayers

Business tax refers to the financial obligations that the government imposes on businesses. These taxes are very important for funding public services and infrastructure and can take different forms. They apply to resident citizens engaged in trade, business, or professional practice both within and outside the Philippines conducting trade, business, or professional activities within the country.

Table 6 presents the Business taxpayers of the respondent groups.

Table 6 Business Taxpayers

Business Taxpayers	Bank Employees		Taxpayers	
	f	%	f	%
resident citizen engaged in trade, business, within and without the Philippines.	19	63	15	50
resident alien, non-resident citizen or non-resident alien individual engaged in trade, business or practice of profession within the Philippines.	11	37	10	33
Total	30	100%	30	100%

The table shows that for the bank employees, the majority is 19 individuals, or 63 percent are resident citizens engaged in trade or business both within and outside the country, while only 11 individuals or 37 percent belong to other groups engaged in trade, business, or professional practice within the Philippines. Regarding taxpayers, 15 individuals or 50 percent were found to be unfamiliar with taxation rules and standards, whereas only 10 individuals or 33 percent were familiar and experienced in tax matters. Therefore, businesses are required to comply with tax obligations as a standard part of their operations. Whether operating as a sole proprietorship,

partnership, limited liability company, or corporation, all businesses must follow applicable tax regulations.

Filing taxes manually.

Many tax authorities encourage electronic filing, which can be faster, more accurate, and more convenient. However, manual filing remains an option for those who prefer it or require it due to specific circumstances. Taxpayers with simple returns with straightforward tax situations might find manual filing sufficient. But taxpayers without access to technology, are those without reliable internet access or technology might prefer manual filing.

Table 7 presents the filing taxes manually of the respondent groups.

Table 7
Filing taxes manually

Filing Taxes	Bank Employees		Taxpayers	
	f	%	f	%
Experienced in filing taxes	22	73	15	50
Unexperienced in filing taxes	8	27	15	50
Total	30	100%	30	100%

The table shows for the Bank employees that experienced in filing taxes with 22 or 73 percent while only 8 or 27 percent of them belonged unexperienced in filing taxes. For the Taxpayers there were 15 or 50 percent of them are experienced in filing taxes but only 15 or 50 percent belonged to unexperienced in filing taxes. Therefore, respondent groups who are using manual filing typically takes longer to process than electronic filing. Manual filing can be labor-intensive and time-consuming, especially for complex tax returns.

Filing taxes electronically.

Provision of instructions and guidelines for tax filing is crucial to encourage compliance and prevent taxpayers from being affected by sudden regulatory changes. On August 7, 2024, the Bureau of Internal Revenue (BIR) issued Revenue Memorandum Circular (RMC) No. 87-2024, which requires all tax

returns to be filed electronically. Previous regulations mandating the use of the Electronic Filing and Payment System (eFPS) for filing returns and paying taxes remain in effect, as they align with Section 3 of RR No. 4-2024. Taxpayers already enrolled in eFPS should continue using the system, though they may use the eBIRForms platform if eFPS is temporarily unavailable. Those required to use eFPS but not yet enrolled may file electronically or manually using eBIRForms until their eFPS enrollment is completed. Table 8 filing taxes electronically of the respondent groups.

Table 8 Filing taxes electronically

Filing taxes electronically	Bank Employees		Taxpayers	
	f	%	f	%
Experienced in filing taxes and less ICT knowledge	14	47	10	33
Educated and knowledgeable in ICT	16	53	20	67
Total	30	100%	30	100%

The table shows for the Bank employees that experienced in filing taxes and less ICT knowledge with 14 or 47 percent while only 16 or 53 percent of them belonged educated and knowledgeable in ICT the table shows for the Bank employees that experienced in filing taxes with 22 or 73 percent while only 8 or 27 percent of them were unexperienced in filing taxes. For the Taxpayers there were 15 or 50 percent of them are experienced in filing taxes but only 15 or 50 percent belonged to unexperienced in filing taxes. Therefore, respondents are users of the BIR's online system for filing tax returns, submitting attachments, and paying taxes over the internet.

Bank-Taxpayers Nexus on tax filing process

Nexus requirements refer to the criteria that define who is the subject to certain tax obligations. This includes (a) a natural person (i) who is a citizen of the United States of America, (ii) who is a permanent resident of the United States of America or its possessions or territories, or (iii) whose primary place of domicile is in the United States of America; (b) an

entity or organization. A sales tax nexus occurs when a business has a sufficient connection or presence in a state or jurisdiction, such as a physical location or economic activity creating an obligation to collect sales tax.

Economics

Economics is the social science concerned with how limited resources are distributed to meet the unlimited wants and need of humans, focusing on how societies produce, distribute, and consume goods and services. It examines decision-making at individual, business, and governmental levels to understand scarcity, growth, and efficiency within economies. The field is broadly divided into microeconomics (individual and business behavior) and macroeconomics (overall national or global economies), with core concepts including the four factors of production (land, labor, capital, enterprise) and indicators like GDP.

Table 9 presents the Bank-Taxpayers Nexus on the tax filing process as to Economics.

Table 9 Economics

Indicators	AWM	DE
1. gross revenue from sales of tangible personal property,	2.83	ME
2.critical connection, link, or relationship between two or more entities	2.80	ME
3.requires sellers to collect sales tax in states where the seller’s sales exceed the state’s monetary	2.90	ME
4.identifying and requiring entities to comply with sales tax collection and filing rules	2.77	ME
5.Entrepreneurship and economic development are inextricably linked	2.87	ME
Total AWM	2.83	ME

Legend: 3-26- 4.00 Highly Executed (HE) 2.51-3.25) Moderately Executed (ME), 1.76-2.50 Poorly executed (PE) and 1.00-1.75 Not executed (NE)

The table shows on Economics for Bank employees that statement no. 1 on the gross revenue from sales of tangible personal property with AWM of 2.83 having a description of Moderately Executed.

For statement no. 2 stated as critical connection, link, or relationship between two or more entities having an AWM of 2,80 with DE of Moderately Executed.

For statement no. 3 stated that sellers were obliged to collect sales tax in states where their sales surpass the state’s specified monetary threshold an AWM of 2.90 with DE of Moderately Executed.

Statement No.4 that look into and obliges entities to comply with sales tax collection and filing rules with an AWM of 2.77 having a description of Moderately Executed.

For statement no. 5 that Entrepreneurship and economic development are inextricably linked 2.87 and described as Moderately executed. The Total AWM with 2.834 having a description of Moderately executed.

Therefore, respondent groups who are using economic, it refers to the system established and managed by the Bureau of Internal Revenue (BIR) for the electronic filing of tax returns, that includes any attachments, and for the online payment of taxes owed.

Social Psychological aspects

Social and psychological aspects, often termed the "psychosocial aspect," refer to the interconnected influence of social factors and individual mental states on health, behavior, and well-being. This involves examining how societal structures, group dynamics, and cultural contexts impact an individual's thoughts, feelings, and actions, as well as how individual psychology shapes social interactions and group behaviors. Key topics include social cognition, social influence, interpersonal relationships, prejudice, aggression, and self-perception, all of which contribute to understanding and improving both individual and societal well-being. These are the external factors, such as social structures and group interactions, that influence an individual.

Table 10 presents the Bank-Taxpayers Nexus on the tax filing process as to social and psychological aspects.

Table 10 Social and Psychological aspects

Indicators	AWM	DE
1. Tax systems are highly complex and rarely comprehensible	2.67	ME
2. Complying with obligations correctly taxes people's brains, especially in developing countries	3.33	HE
3. Making systems clearer and providing the right motivation can lead to better tax decisions	2.80	ME
4. Tax systems impose other burdens on taxpayers	2.87	ME
5. Taxpayers also face uncertainty, anxiety, and confusion	2.83	ME
TOTAL AWM	2.90	ME

Legend: 3-26- 4.00 Highly Executed (HE) 2.51-3.25) Moderately Executed (ME), 1.76-2.50 Poorly executed (PE) and 1.00-1.75 Not executed (NE)

The table shows on social and psychological aspects for Bank employees that statement no. 1 on the Tax systems is highly complex and rarely comprehensible with AWM of 2.67 having a description of Moderately Executed.

For statement no. 2 meeting and fulfilling tax obligation can be mentally demanding, particularly in developing countries having an AWM of 3.33 with DE of Highly Executed.

For statement no. 3 having a system with clearer vision and providing the right motivation to citizen can give better tax commitment with AWM of 2.80 with DE of Moderately Executed.

Statement No. 4 that Tax systems add extra responsibilities for taxpayers with an AWM of 2.77 having a description of Moderately Executed.

For statement no. 5 that Taxpayers also face uncertainty, anxiety, and confusion having an AWM of 2.87 and described as Moderately executed. The Total AWM with 2.90 having a description of Moderately executed.

An individual's choice to engage in a behavior, such as substance use or aggression, is shaped by both their personal mental state and the social

environment, such as peer influence or social conditions. Once tax returns are filed, it is necessary to pay the amount owed by the due date. This ensures compliance and keeps penalties at bay. Supporting Documentation: Keeping accurate records and documents is essential.

Government communication and education
 Greater tax revenues allow the government to expand and widen spending on development programs and projects, enhance the quality of essential public services, and provide greater economic benefits to all Filipinos. The study found that both taxpayer knowledge and awareness positively impact tax compliance, while tax penalties had a positive but statistically insignificant effect. Governments affect the economy by adjusting tax levels and types, altering the scale and allocation of spending, and managing borrowing. In doing so, they influence directly and indirectly how resources are allocated and utilized within the economy.

Table 11 shows the Bank-Taxpayers Nexus on the tax filing process as to social and psychological aspects.

Table 11 Government communication and education

Indicators	AWM	DE
1. able to widen the scope of expenditures in development programs	3.07	ME
2. projects and improve the quality of basic services	2.97	ME
3. provide more economic benefits to every Filipino	2.87	ME
4. Assessment and collection of all national internal revenue taxes, fees and charges.	2.83	ME
5. enforcement of all forfeitures, penalties, fines and execution of judgments	2.67	ME
TOTAL AWM	2.88	ME

Legend: 3-26- 4.00 Highly Executed (HE) 2.51-3.25) Moderately Executed (ME), 1.76-2.50 Poorly executed (PE) and 1.00-1.75 Not executed (NE)

The table shows one able to extend the coverage of expenditures in development programs for Government communication and education Bank

employees that statement no. 1 with AWM of 3.07 having a description of Moderately Executed.

For statement no. 2 stated as forecast and elevate the quality of basic services having an AWM of 2.97 with a description of Moderately Executed.

For statement no. 3 stated that provide more economic opportunities to every citizen with AWM of 2.87 with DE of Moderately Executed.

Statement No.4 that Tax systems place additional obligations on taxpayers with AWM of 2.77 having a description of Moderately Executed.

For statement no. 5 that. Execution of all forfeitures, penalties, fines and legal judgments Taxpayers also face uncertainty, anxiety, and confusion having an AWM of 2.67 and described as Moderately executed. The Total AWM with 2.88 having a description of Moderately executed. The organization evaluates the likelihood that a tax authority will accept an uncertain tax treatment. This evaluation is based on the position reported in the tax return and must consider both the technical validity of the position and the amount reported. Paying Taxes Owed: Once tax returns are filed, it is necessary to pay the amount owed by the due date. This ensures compliance and keeps penalties at bay. Supporting Documentation: Keeping accurate records and documents is essential.

Cultural norms and values

Cultural and social norms are shared, learned rules and expectations for behavior, thought, and conduct that guide individuals within a specific group or society, defining what is considered acceptable or inappropriate. These norms, which can be explicit or implicit, influence everyday interactions, shaping everything from personal habits to large-scale behaviors and providing social order, though they can differ significantly across various groups and cultures. Increased tax revenues enable the government to expand spending on development programs and projects, enhance the quality of essential services, and provide greater economic benefits to all Filipinos. Paying the correct amount of taxes is a civic duty. The funds collected are used by the government to develop public infrastructure and improve the

quality of life for Filipinos, both within the country and abroad.

Table 12 Bank-Taxpayers Nexus presents on the tax filing process as to social and psychological aspects.

Table 12 Cultural norms and values

Indicators	AWM	DE
1.need sustainable funding to fulfill their social contract with citizens	2.87	ME
2. individuals interact with policies and programs can provide creative and cost-effective solutions	2.83	ME
3. behaviorally-informed approach to tax compliance	2.67	ME
4. overarching contribution of behavioral insights into revenue administration	3.33	HE
5. role of behavioral science in tax compliance and tax administration,	2.80	ME
TOTAL AWM	2.90	ME

Legend: 3-26- 4.00 Highly Executed (HE) 2.51-3.25) Moderately Executed (ME), 1.76-2.50 Poorly executed (PE) and 1.00-1.75 Not executed (NE)

The table shows in statement no. 1 that need reliable funding to carry out their duties to the people and WM of 2.87 and described as Moderately executed,

For statement no. 2 stated that it requires consistent and dependable resources to effectively perform their obligations to citizens having an AWM of 2.83 with a description of Moderately Executed.

For statement no. 3 stated that behaviorally-informed approach to tax compliance with AWM of 2.67 with DE of Moderately Executed.

Statement No.4 that overall influence of behavioral insights on revenue administration with an AWM of 3.33 having a description of Moderately Executed.

For statement no. 5. The application of behavioral science plays a significant role in improving tax

compliance and strengthening tax administration. It helps authorities understand taxpayer behavior, which supports the effective implementation of forfeitures, penalties, fines, and the execution of judgments having an AWM of 2.80 and described as Moderately executed. The Total AWM with 2.90 having a description of Moderately executed.

The findings of the study indicated that both taxpayer knowledge and taxpayer awareness positively influence tax compliance. Although tax penalties also showed a positive relationship with compliance, their effect was not statistically significant. Fulfilling one's tax obligations is a civic duty that supports the nation. The taxes collected contribute to government resources used to enhance public facilities, deliver essential services, and improve the quality of life for Filipinos both locally and abroad. Taxation does more than fund public services and it forms an essential part of the social contract between the state and its citizens. The way taxes are collected and utilized can shape public trust and affect the government's legitimacy.

Summary on the perception the bank-taxpayers nexus on the tax filing

This part presents the summarized perception on the bank-taxpayers nexus on the tax filing process as to the following factors.

Table 13 presents the summarized perception on the bank-taxpayers nexus on the tax filing process.

Table 13 Summarized perception on the bank-taxpayers nexus on the tax filing process

Indicators	AWM	Category
Economics	2.83	ME
Social and Psychological aspects	2.90	ME
Government communication and education	2.88	ME
Cultural norms and values	2.90	ME
Grand Mean/Standard Deviation/Category	2.88	ME

As can be seen from the table, all indicators are under the category of Moderately Executed which means that, it is manifested that these indicators can clearly

be seen from the bank taxpayers. Significance had a higher average weighted mean which is 2.88 with the category of moderately executed. Economic factor had an AWM of 2.83 with a category of Moderately executed, while social and psychological aspect factor had an AWM of 2.90 with a category of moderately executed. For the Government communication and education with an AWM of 2.88 having a category of Moderately executed. And lastly for the cultural norms and values with an AWM of 2.88 with a category of moderately executed.

Tax perception is a complex idea that reflects the different ways citizens understand and respond to taxation. This study identified several factors that help shape a favorable view of taxes. When tax revenues increase, the government can expand its spending on development programs and public projects, enhance the delivery of essential services, and ultimately generate greater economic benefits for all Filipinos. Tax reforms play an essential role in supporting economic growth, promoting equity, and strengthening government resources. Updating tax policies allows governments to adapt to evolving economic realities, encourage investments, and motivate business activity. The impact of taxation extends to various areas of the economy, as tax measures influence production, consumption, investment, employment, and related economic behaviors.

Issues and Concerns that can hinder the efficiency and effectiveness of electronic tax filing systems

Challenges and issues can affect how smoothly, and effectively electronic tax filing systems operate. Recognizing these possible obstacles enables tax authorities to address them and enhance the overall performance of digital tax services. Tax collection is a vital financial pillar for a nation's economic and social progress, but weak systems can hinder both compliance and efficiency. In Ethiopia, the implementation of an electronic tax (e-tax) platform represents a major shift toward modernizing tax administration, giving taxpayers the ability to submit returns and make payments online. This study seeks to understand how the e-tax system functions by investigating its practices, the difficulties encountered, and the opportunities it offers.

Table 14 presents the issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems.

Table 14 Issues and Concerns

ISSUES AND CONCERNS	AWM	Category
1. technical glitches	3.50	(EH)
2.insufficient information	3.42	(EH)
3.language barriers	3.35	(EH)
4.intermittent lines	3.40	(EH)
5.software compatibility	3.13	MH
6.System downtime	3.07	MH
7.Slow processing	3.00	MH
8. Lack of guidance	2.80	MH
9. Security concerns	2.78	MH
10. User experience	2.72	MH

Table 14 presents the issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems. Technical glitches reveal with an AWM of 3.50 with a category of extreme hindrance, followed by language barriers with a category of EH. Intermittent lines and insufficient information were having an AWM of 3/40 and 3.42 respectively with a category of EH. All the remaining issues and concerns shows a category of moderately hindrance.

Therefore, a technical glitch is a temporary malfunction, minor fault, or unexpected irregularity in a technological system, device, or software, leading to it not working as expected. It is often unexpected, unintended, and can be a brief issue that corrects itself or causes a short disruption, such as an app freezing or a website failing to load. Glitches are typically less severe than a full system crash and can be caused by hardware issues, coding errors, or even an inadequacy in the underlying infrastructure.

VI. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

The chapter summarizes the study’s findings, conclusions, and recommendations entitled “Taxation strategy on bank- taxpayers nexus: contribution to tax collections. The objective of this study it to assess the implementation of Bank- Taxpayers Nexus on its contribution to tax collections in Cebu City, during

Calendar Year 2024, towards Enhanced Tax Revenue Generations.

Summary of Findings

Civil Status: As can be seen from the table, the total Bank employees respondent where 25 of them or 83.33 percent were married while for the taxpayers were having a frequency of 22 or 73.33 percent. Furthermore, only 2 or 6.67 percent were belonged to Bank employee’s respondent while 3 or 10 percent belonged to the widowed / widower.

Educational attainment: Therefore, respondent groups shows that 93.33% that they are educated with different degree holder. Only 2 or 6.67% belonged to high school graduate still educated but need to be enhanced.

Position Held: The table shows that twenty-five (25) or 83 percent belonged to white collar workers position; and five (5) or 17 percent respondents belonged to blue collar job position. While for the taxpayer’s respondent, fifteen (15) or 50% belonged to blue collar workers, while ten (10) or 33 percent belonged to white collar workers.

Individual Taxpayers: The table shows for the Bank employees that majority of them are educated and experienced taxpayers with 25 or 83 percent while only 5 or 17 percent of them belonged to not familiar with taxation procedures and regulations. For the Taxpayers there were 15 or 50 percent of them are not familiar with taxation procedures and regulations but only 10 or 33 percent belonged to educated and experienced taxpayers.

Business Taxpayers: The table shows for the Bank employees that majority of them are resident citizen engaged in trade, business, within and without the Philippines with 19 or 63 percent while only 11 or 37 percent of them belonged resident alien, non-resident citizen or non-resident alien individual engaged in trade, business or practice of profession within the Philippines. For the Taxpayers there were 15 or 50 percent of them are not familiar with taxation procedures and regulations but only 10 or 33 percent belonged to educated and experienced taxpayers.

Filing Taxes Manually: The table shows for the Bank employees that experienced in filing taxes with 22 or 73 percent while only 8 or 27 percent of them belonged unexperienced in filing taxes. For the Taxpayers there were 15 or 50 percent of them are experienced in filing taxes but only 15 or 50 percent belonged to unexperienced in filing taxes.

Filing Taxes Electronically: The table shows for the Bank employees that experienced in filing taxes and less ICT knowledge with 14 or 47 percent while only 16 or 53 percent of them belonged educated and knowledgeable in ICT the table shows for the Bank employees that experienced in filing taxes with 22 or 73 percent while only 8 or 27 percent of them belonged unexperienced in filing taxes. For the Taxpayers there were 15 or 50 percent of them are experienced in filing taxes but only 15 or 50 percent belonged to unexperienced in filing taxes.

Perception on the Bank-Taxpayers Nexus on the tax filing process. All indicators are under the category of Moderately Executed which means that, it is manifested that these indicators can clearly be seen from the bank taxpayers. Significance had a higher average weighted mean which is 2.88 with the category of moderately executed.

The issues and concerns that can hinder the efficiency and effectiveness of electronic tax filing systems. Technical glitches reveal with an AWM of 3.50 with a category of extreme hindrance, followed by language barriers with a category of EH. Intermittent lines and insufficient information were having an AWM of 3/40 and 3.42 respectively with a category of EH. All the remaining issues and concerns shows a category of moderately hindrance. Therefore, a technical glitch is a temporary malfunction, minor fault, or unexpected irregularity in a technological system, device, or software, leading to it not working as expected.

CONCLUSION

Based on the findings of the study, it can be concluded that all indicators are under the Bank-Taxpayers Nexus on the tax filing process with the category of Moderately Executed which means that, it is manifested that these indicators can clearly be seen from the bank taxpayers. Significance had a higher

average weighted mean with the category of moderately executed. All the issues and concerns needs to be delimited and gradually lessens that can't hinder the efficiency and effectiveness of electronic tax filing systems.

RECOMMENDATION

Based on the conclusions reached in this research, it is highly recommended that Enhanced Tax Revenue Generations, can be highly suggested to tax collections in Cebu City, during Calendar Year 2025

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