

## Factors Affecting Reducing Tax Evasion in the Service Sector: Case Study of Income and Sales Tax Department in Jordan

Mamoun M. A. Alqudah<sup>1</sup>

### Abstract

This study sought to understand the factors that influence the perception of the extent of tax evasion in the service industry from the viewpoint of income and sales tax auditors. In attempting the study objectives, the study based itself on the descriptive and analytical methods. The population of the study consisted of the auditors of the Income Tax Department of Jordan, of which the auditors in the General Directorate of Administration in Amman are 290. A random sample of 172 participants was chosen, and their responses to electronically distributed questionnaires were analyzed. Several statistical methods were utilized to process the data. The study concluded with the presence of the factors affecting tax evasion (legal, technological, ethical, and organizational) and the role they play in tax evasion in the service industry from the perspective of income and sales tax auditors. The study recommended establishing tax legislation that is more stringent to eliminate loopholes and increase punishments.

**Keywords:** *Tax Evasion; Income and Sales Tax Auditors; Service Sector.*

### Introduction

Because many countries depend on taxes as a primary source of public revenue, certain issues tied to income taxes take on particular significance (Zobi et al., 2023). In regard to income tax, dividend taxes, and sales tax, the Income and Sales Tax Department in Jordan's Tax Administration is also the most important. The tax auditor is responsible for assessing the extent to which the accounts and financial statements comply with the Income Tax Law (Qatawneh&Alqtish, 2021). The tax auditor is in a position to, in many instances, refuse to accept the accounts, even though they are legal, or amend the accounts, and as a result, the audit would decrease or increase tax revenue, which would be a direct result of decreasing or increasing the audit to what the accounts were legally accepted for (Abu Nassar, 2017).

Tax evasion is a worldwide issue that even the most developed economies face. Many studies have been conducted on the various methodologies of quantifying tax evasion, but a consensus on how to quantify tax evasion remains unattainable (Jarrah et al., 225). The complicated nature of the governing laws and regulations of the tax system, the procedures of collecting the tax, and the perception of a higher burden of the taxes and fees by the government all contribute to the increased phenomenon of tax evasion (Alsheikh et al., 2016).

Jordan's economy is also suffering due to a lack of resources, a chronic fiscal deficit, and general government spending that is frequently subsidized by taxes (Jarrah, 2025). The loss of potential tax revenue is then further increased by the tax evasion, which, if it had been collected, would alleviate the fiscal deficit. The lack of resources, coupled with the chronic fiscal deficit, makes it very difficult to provide the required funding in Jordan's economy to satisfy the demands of the progressing social and economic development (Alqtish, Alqirem, & Kasem, 2018).

Jordan has a chronic fiscal deficit and a limited resource base, and as a result, the budget tax is spent lightly, and government spending is primarily financed by taxes. In Jordan, tax evasion has caused the treasury to lose revenue, which, if collected, would help to alleviate the deficit. The limited resources and chronic fiscal deficit of Jordan are causing its economy to suffer. As a result, it is

---

<sup>1</sup> Accounting Department, Faculty of Business, Ajloun National University, Jordan, Email: [mamoon.qudah@anu.edu.jo](mailto:mamoon.qudah@anu.edu.jo), (Corresponding Author)

extremely difficult to obtain the necessary funding to meet the needs of the increments of the economic and social development process (Alqtish, Alqirem, & Kasem, 2018).

Therefore, the phenomenon of tax evasion is one of the most prominent contemporary economic crimes, and its seriousness becomes clear if we look at the economic, social, and financial objectives of these taxes (Salamin and Daqqa, 2014).

The existence of the problem of tax evasion is also linked to a set of factors and motives behind its emergence, and from this standpoint and because of the problems raised by tax evasion, it has become necessary to shed light on the factors affecting the reduction of tax evasion from the point of view of income and sales tax auditors.

### **Importance of the study**

The study's importance is represented in identifying the effect of tax evasion and its having a major effect on the state's treasury resources, it is important to research ways to reduce it. It is just as crucial as the other elements this study examines and how they affect tax evasion to lower the state budget deficit and determine the most effective strategies for boosting adherence to pertinent tax laws and regulations, as the tax issue in Jordan has become a subject of widespread controversy by citizens, economic analysts, and investors.

### **Study Problem and Questions**

It is extremely challenging to provide the required financing to meet the criteria for economic and social growth in Jordan due to the country's financial deficits and lack of resources, which are reflected in the general budget (Alshare, 2014). Furthermore, because some taxpayers genuinely pay their taxes while others do not, tax evasion will result in the failure to achieve justice and equality (Zu'bi and Khatatba, 2014).

Moreover, Part of the challenges faced by the Income and Sales Tax Department of Jordan is that income taxpayers continue to refuse to pay the income taxes owed, and there are numerous reasons for this. Investigation into the reasons why some taxpayers are still continuing to fully or partially refuse to pay their income taxes to the Department of Income Tax is a vital tool for obtaining the appropriate solutions to this ongoing problem. Therefore, the research problem of this study is to answer the main question: The study aims to assess the impact of the combined factors of tax evasion, namely, the legal, technological, ethical and regulatory, in the reduction of tax evasion within the Jordanian services sector from the perspective of income and sales tax auditors, and this is the main problem of the study (Qatawneh & Alqtish, 2021).

### **Study Objectives**

The study aims to shed light on the influential factors that affect taxpayers in the service sector to evade paying taxes, whether legal or illegal, while identifying the factors that lead to the taxpayer's continued evasion of taxes or limit it, by identifying the impact of tax laws and the impact of regulatory measures taken by the Tax Department and knowing the impact of using information technology and electronic connectivity and identifying the factors and ethical methods that taxpayers in the service sector resort to evade taxes.

### **Literature Review**

The Jordanian government has been putting a lot of effort into strengthening its position and achieving macroeconomic stability. Since 1988, he has been pursuing his pledge to change the tax system, which was beset by a few flaws, including complexity, difficulty, and low compliance, all of which contributed to significant economic distortions. To balance the tax burden on citizens and enterprises and to streamline the processes for tax payment and collection, Jordan has started a complete reform of the tax laws (Alsheikh et al., 2016).

The tax system is understood as the design and implementation of tax policies in different nations to realize the objectives that the government seeks to achieve, since the system of tax includes a set of legal texts, regulations, and executive and interpretative instructions, and the tax system is intricately connected with the political and social system of the country as well as its goals, objectives, and methods of collection, which differ from one society to another. It is also integrally connected to the law, as it is levied and collected in the manner that is explicitly spelt out by the law (Haddad and Bani-Rashid, 2015).

Richardson (2008) defined Tax Evasion as a deliberate, willful action or a series of actions that constitute a violation of law in relation to the payment of tax. In addition, Al-Ali (2011) stated that tax evasion is a situation in which a taxpayer attempts to avoid paying a tax, whether in part or in whole. In a similar sense, Rashid and Al-Rubaie (2013) defined it as the taxpayer conducting a fraudulent act, the intent of which is to lessen or even eliminate the payment of tax, and it is only partial or complete evasion of tax which constitutes a breach of the tax law.

Tax evasion in Jordan: In 1951, Jordan formed the Income Tax Department. It has carried out its duties in accordance with Law No. (50). To develop legislation, stay up to date with social and economic developments, and close any gaps that arose from application, tax legislation underwent a few adjustments.

Given that taxes account for 62% of the government's overall revenue, they are regarded as the primary source of funding in Jordan (Ministry of Finance, 2014). As a result, corporate tax evasion in Jordan has a big impact on the country's economy and how well the government serves its people and businesses. Additionally, tax evasion adds to the workload of income tax department staff (Alshare, 2014).

In the study of Marina et al. (2011) regarding Tax Evasion, which is the eclipsed economy, they focused on the legal and illegal means of the underground economy, and they sought to explain tax evasion and tax evasion consequences. This study used a descriptive method and was conducted in Romania. This study concluded that tax evasion is a unique component in the economy, and it is a unique relationship that exists between tax evasion and certain events within the economy. Tax evasion is a growing social phenomenon that directly reduces state revenue while increasing state expenditure, as well as social discontent in society.

Tabandeh et al. (2012) analyse the factors that influence tax evasion and their impact. The study used the Artificial neural network technique on the Malaysian data for the period from 1963 to 2010. The outcomes indicated that tax evasion is affected positively by the tax burdens, the amount of governing authority and the inflation rate. However, taxpayers' income and trade openness have an inverse relationship with tax evasion.

Similarly, a study by Zoubi et al. (2013), *Methods of Tax Avoidance and Evasion and the Shortcomings of the Jordanian Income Tax Law in Confronting Them, from the Perspective of Income Tax Estimators*, focused on describing the methods of tax avoidance and tax evasion in Jordan and linking them to the Jordanian Income Tax Law to demonstrate its deficiencies in provisions that address these Methods. To meet the objectives of the study, a questionnaire which contained the techniques of tax avoidance and tax evasion was prepared. The study concluded by identifying a few methods for both tax avoidance and tax evasion. Finally, it was concluded that the Jordanian tax law is not deficient in addressing the methods. The recommendations regarding increasing penalties for tax evasion are in alignment with the changes sought by the Department of Taxation, which include increasing the penalties in the Jordanian tax legislation in order to make them stronger and harsher.

Mswdt and Khawaldeh (2015) examined the 'role of the Jordanian Income Tax Law in Tax Evasion Reduction' through the optic of 'Auditors of the Income and Sales Tax Department and Members of the Association of Income and Sales Tax Experts' and, in the Jordanian context, aimed to observe the stance of the Jordanian income tax law through these two lenses and how they perceive it. He explained how it is tax evasion and concluded that the mechanism of handling tax returns did not result in tax evasion in Jordan, and thus advocated for the need for the criteria to be changed and the emphasis on the tax returns filed. He focused on the need to soften the provisions and exemptions and the need to implement the provisions."

The purpose of El-Daly (2017) study, *The Role of Tax Audit in Discovering Tax Evasion*, was to show the impact of tax audits in discovering tax evasion in Syria. Although there is a relationship between the process of checking a certain range of accounting data to be cross-questioned, along with the evidential value of the tax audit and the proof collection with the tax evasion, there is a significant inability of the income controllers to be evidence of evidence. Besides, Bouakkaz (2015) study reviewed the contribution of the effectiveness of tax audits in lessening tax evasion. This study sought to understand the relationship between the effectiveness of tax audits and the effectiveness of tax audits in lessening tax evasion. The researcher determined that there is a positive role of tax audit in attaining fiscal effectiveness from the perspective of the tax audit system and the tax auditor's scientific and practical qualifications, and the tax evasion and the credibility of the tax auditor.

Moreover, Alsheikh et al. (2016) examined the causes of tax evasion in Jordan. The study aimed to identify the primary causes of tax evasion, as well as other contributing factors. The study relied on the perceptions of external auditors, consisting of 173 auditors in Amman. It was ascertained that the tax rate, the fines, and the volume of businesses had a considerable statistical significance on tax evasion in Jordan. Consequently, it was suggested that there be the formulation of a policy be formulated regarding the training of personnel who deal with tax law.

Additionally, Kinyua et al. (2017) examined the effect of technology and information systems on revenue collections by the county government of Embu–Kenya. The study used a descriptive questionnaire research design, which included the target population of the study, which is all county employees in Kenya, and simple random sampling to identify 102 study participants. The study concluded that information technology systems have an impact on the amount of tax collections. The researcher reached a set of recommendations, the most important of which is the emphasis on the need to review government decisions and laws and the extent of integration of computerized information systems used in income tax and the extent of their connection to the administrative decisions of local government in Embu County, Kenya.

Moreover, Sahar (2018) studied Income tax evasion, its causative factors, and the mechanism for combating it (an applied study in the General Tax Authority). The study aimed to shed light on the methods and means that income taxpayers resort to in order to continue their evasion of paying the tax, whether through legitimate or illegitimate means, while identifying the factors that lead to the taxpayer's continued evasion, based on his hypothesis that (most of the factors of income tax evasion in Iraq are represented by the lack of specialized staff in the Authority and weak tax awareness. The study was conducted in the General Tax Authority through a group of taxpayers whose activities are subject to income tax. The conclusions indicated that how the government disposes of tax revenues is one of the influential factors in creating a positive view of the tax.

Consequently, Qatawneh and Alqtish (2021) investigated the effects of taxation and accounting audit systems on tax revenues and conducted studies on the Income and Sales Tax Department of Jordan, whose purpose was to understand the effects of tax and accounting audit systems on tax revenues at the Department of Income and Sales Tax, Jordan. The Large Taxpayer Office (LTO) Directorate, Industrial Activity Directorate, Tax Directorate of First Commercial Activity, Tax Directorate of Second Commercial Activity, and Tax Directorate of Service Activity are among the tax auditors certified by the Income and Sales Tax Department of Jordan. A primary survey was created and distributed to the study population using a descriptive and analytical methodology. A tax audit that was conducted has had a statistically notable effect on tax revenues at the Department of Income and Sales Taxes, and so has the effect of an accounting audit on tax revenues at the Department of Income and Sales Taxes. Study suggests the following. There is a wide range of legal stimulants for tax payment that should be introduced, and the scope of electronic services available to taxpayers should be broadened. The tax department collection should be maximized through the strategic development of policies, accounting audit procedures should be tailored to the developed tax skills of the auditor, and the moral and professional integrity of the auditor should be improved. From the above, the following hypotheses have been constructed.

**H0<sub>1</sub>:** There is no effect of legal factors on Reducing Tax Evasion from the Point of View of Auditors of the Income and Sales Tax Department.

**H0<sub>2</sub>:** There is no effect of technological factors on Reducing Tax Evasion from the Point of View of Auditors of the Income and Sales Tax Department.

**H0<sub>3</sub>:** There is no effect of ethical factors on Reducing Tax Evasion from the Point of View of Auditors of the Income and Sales Tax Department.

**H0<sub>4</sub>:** There is no effect of regulatory factors on Reducing Tax Evasion from the Point of View of Auditors of the Income and Sales Tax Department.

## **Methodology**

This particular piece of study work keeps an analytical technique, even though a quantitative technique has been selected in particular to obtain data from the chosen audience via the use of a survey questionnaire. The study also relied on secondary data by referring to previous studies, through books, references, related articles, and published research, and on the field method by collecting primary data. This part comes to cover the applied aspects of the study, through which the study

questions will be answered and verified by distributing a questionnaire to the study sample and analyzing it. Study population and sample: The study population consisted of all auditors of the Income Tax Department in the General Administration Directorates in Amman, numbering (290) auditors according to the website of the Income and Sales Tax Department. The study sample consisted of 172 auditors who answered the questionnaire questions and were valid for analysis. They were selected using a random sample method from the study community.

Validity and Reliability of the Instrument: Evidence of construct validity was obtained by examining the Pearson correlation between the items of the scale and the dimension with which they align and their respective instruments. As for the reliability of the instrument, the internal consistency for the instruments was measured by the Cronbach Alpha coefficient, and the internal consistency reliability values for the principal content of the scale fell between 0.833 and 0.949, as these values are considered acceptable for this study. The subsequent tables summarize this study's reliability.

**Table (1): Cronbach's Alpha Internal Consistency Coefficient**

Main areas	Dimensions and variables	Paragraphs	Internal consistency (reliability coefficient)
Factors affecting tax evasion	Legal Factors	1-6	0.859
	Technological Factors	7-12	0.833
	Ethical Factors	13-18	0.932
	Regulatory Factors	19-24	0.949
Reducing tax evasion	Reducing tax evasion	25-33	0.962
Total scale		1-33	0.925

### Data Analysis and Hypothesis Testing

Arithmetic averages of the independent variable (factors affecting tax evasion) with its dimensions: The arithmetic averages and standard deviations were calculated as shown in the following table:

**Table (2): Arithmetic Mean and Standard Deviations for each Dimension of the Independent Variable**

	Dimensions of the Independent variable	Arithmetic Mean	Standard Dev.	Score
1	Fourth Field: Regulatory Factors	4.20	0.820	High
2	First Field: Legal Factors	4.173	0.832	High
3	Second Field: Technological Factors	4.125	0.839	High
4	Third Field: Ethical Factors	4.067	0.911	High
Total Score (Factors Affecting Tax Evasion)		4.139	0.853	High

Table (2) shows that the arithmetic mean of the factors affecting tax evasion represented by (organizational factors, legal factors, technological factors, ethical factors) in reducing tax evasion in the service sector, as a whole, amounted to (4.139) with a standard deviation of (0.853) and a (high) degree, where the fourth field: organizational factors came in first place with the highest arithmetic mean of (4.20) and a standard deviation of (0.820).

**Table (3): Arithmetic averages and standard deviations of the tax evasion reduction items, arranged in descending order.**

	Paragraphs	Arithmetic Mean	Standard Dev.	Score
1	Strengthening the role of media and press and facilitating access to information.	4.43	0.684	High
2	Increasing incentives for those committed to paying taxes on time.	4.31	0.736	High
3	Conducting surprise inspection tours of taxpayers' books.	4.27	0.732	High
4	Considering the social status of the taxpayer.	4.26	0.736	High
5	Increasing the effectiveness of the information system in the Tax Department.	4.24	0.730	High
6	Tightening penalties for tax evaders.	4.19	0.717	High
7	Working to increase tax awareness and simplify tax-related legislation.	4.18	0.750	High
8	Giving an incentive discount to those who submit a true report of their income to the Income Tax.	4.17	0.814	High
9	Justice and equality in imposing taxes and facilitating the collection of taxes through installments.	4.15	0.824	High
<b>Total Score</b>		<b>4.29</b>	<b>0.739</b>	<b>High</b>

Having assurance on the tool's effectiveness and dependability. Construct validity indicators received positive feedback on the foundational level of data. Pearson's correlation value was described in detail. The test items and the scales, along with the subsample of the overall dimensions, were positive. The internal consistency reliability of the data collection instrument, where reliability was measured by the Cronbach Alpha value, and the reliability coefficients were obtained by the main topic items of the questionnaire, which ranged from 0.833 to 0.949, was significantly high. The values above were sufficient to make this study work describable. The reliability outcomes were achieved in this study as of the earlier presented table. In terms of the first field of study, completing the legal aspects of the work holds the 2nd 4.173 score at a high level at a standard deviation of 0.832, while the 3rd field of the second is termed as the technological aspects of work with scores of 4.125 at a high level at a standard deviation of 0.839, and finally the procrastinated 3rd field with the ethical aspects of work scored a mean of 4.067 at a high level at a standard deviation of 0.911.

Table (3) shows the arithmetic mean of the tax evasion reduction paragraphs to be (4.29) with a standard deviation of (.739) and a high degree; however, the total range of the average of the tax evasion reduction paragraphs is (4.43-4.15). Field (9), titled "Expanding media and press roles and improving access to information, had the highest score of all the sections with an arithmetic mean of 4.43 and a high degree as well as a standard deviation of 0.684. Field (2), which states, "Enhancing benefits geared towards those taxpayers to encourage timeliness of payments," had the second highest score with an average of (4.31) with a (high) degree and standard deviation of (0.736). Field (3), titled "Equitable and fair imposition of taxes with ease of tax payment via instalment plan", had the lowest score with an average of (4.15) but still maintained a (high) degree and a standard deviation of (.824).

**Table (4): Results of multiple regression analysis of the impact of the factors affecting tax evasion combined in reducing tax evasion.**

Independent Variable	B-value	R	R <sup>2</sup>	Adjusted Square	R	t-statistical sig.
Level 1: Legal Factors	0.302	0.797	0.645	0.644		0.000
Level 2: Technological Factors	0.053					
Level 3: Ethical Factors	0.216					
Level 4: Regulatory Factors	0.288					

It is clear from Table (4) that the first area: legal factors; It is the most influential in reducing tax evasion for the study sample as a whole in the service sector, where the value of B reached (0.302), and also the value of (R) reached (0.797) and represents the correlation coefficient for the overall model, and the value of (R<sup>2</sup>) (0.645) and represents the percentage of influence or explanation of all independent variables on the dependent variable, and accordingly the null hypothesis stating that there is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the factors affecting tax evasion in its dimensions (legal factors, technological factors, ethical factors, organizational factors) in reducing tax evasion in the commercial sector from the point of view of income and sales tax auditors is rejected and the alternative hypothesis is accepted. The study stated that there is a statistically significant effect at a significance level ( $\alpha \leq 0.05$ ) for the factors affecting tax evasion in its dimensions (legal factors, technological factors, ethical factors, regulatory factors) in reducing tax evasion in the commercial sector from the point of view of income and sales tax auditors.

## **Discussion and Conclusions**

The results showed the rejection of the main hypothesis and the acceptance of the alternative hypothesis stating that there is a statistically significant effect at a significance level ( $\alpha \leq 0.05$ ) for the factors affecting tax evasion in its dimensions (legal factors, technological factors, ethical factors, regulatory factors) in reducing tax evasion in the commercial sector from the point of view of income and sales tax auditors. The results showed that the first area (legal factors), which is one of the factors affecting tax evasion, achieved an arithmetic mean of (4.173) and a standard deviation of (.832), which indicates that the trends of the study sample were within the high level. This is since legal factors in the commercial sector are among the most important causes of tax evasion, either due to a deficiency in tax legislation, or due to its lack of strict formulation, and containing loopholes through which taxpayers can escape.

These results agreed with the results of the study (Masoudah and Al-Khawaldeh, 2017), and these results differed from the results of the study (Zaabi, et al., 2013; Al Qudah et al., 2023). The results showed that the second area (technological factors), which is one of the factors affecting tax evasion, achieved an arithmetic mean of (4.025) and a standard deviation of (.849), which indicates that the trends of the study sample were within the high level. This is since considering the great technological development that has recently occurred, which was accompanied by the emergence of e-commerce (the online commerce system), digital currencies, modern methods of promoting services and goods, as well as cooperative platforms, all of the above has led to a significant difficulty in monitoring and pursuing the imposition of taxes in the commercial sector. These results were consistent with the results of the study (Yukcu, Suleyman&Gonenseckin, 2012), and the study (Kinyua, Karimi, Maina, 2017; Alqudah, 2024). The results showed that the third area (moral factors), which is one of the factors affecting tax evasion, achieved an arithmetic mean of (4.067) and a standard deviation of (.911), which indicates that the trends of the study sample were within the high level. The tax evader is admired in certain Arab societies, as they view taking from the state's public treasury as a form of donation, where tax evasion is not viewed as theft. This is the complete opposite of European societies, which pay their tax obligations as a civic duty in an effort to contribute to the public. The results of this study were also similar to the study conducted by Fagbemi et al. in 2011. The study showed that the 4th domain (organizational factors), which is also an influencing factor of tax evasion, had a mean ranking of 4.20 and a standard deviation of .820, which means that the study sample surveyed was in possession of this factor to a high degree. This phenomenon is because tax administration is highly regarded as the field of the supposed executor. The longer the inertia and corruption of an administration run, the more rampant tax evasion becomes. The tax is only paid by submitting a declaration by the commercial, industrial, or other establishment. The lack of an accurate technical monitoring program (system) that monitors individuals and companies and how to calculate the actual tax on them plays an important role. Results related to the description of the dependent study variable (reducing tax evasion): The previous results show that the total score of the variable reducing tax evasion was high, as the total arithmetic mean was (4.29), with a standard deviation of (0.739), which indicates that reducing tax evasion is done by using preventive means by working to prevent its occurrence and preventing its causes, or by using therapeutic means by working to punish its perpetrators, or by using international means through treaties to combat evasion from all its aspects. This result is consistent with the study (Zoubi, et al., 2013; Masoudah and Al-Khawaldeh, 2017; Alqudah et al. 2024). The recommendations of the study develop an integrated strategy that addresses all legal and regulatory aspects and loopholes through which tax evaders in the service sector exploit. Also, review the entire tax system to become more just, so that a balance is achieved between direct and indirect tax revenues and is built on progressive foundations that reflect the real income levels in society due to the absence of tax justice

and the weak effectiveness of collection methods used by government agencies and create a database that includes all workers in the Kingdom and the nature of the activities and professions associated with them, so that registration in it is mandatory and linked to the national number. And limit the expansion of the informal economy in regions, governorates and sectors that have higher rates of the informal economy, in addition to reducing obstacles and impediments to entering the formal economy and providing job opportunities for workers in the informal sector and trying to integrate them into the formal sector, and simplifying the administrative procedures related to registering and licensing companies. One way to ensure the effectiveness of the tax collection system and maximize tax collection efficiency is to improve tax assessor training. Incentives that encourage tax payment include reduced taxes owed, along with instalment payment options.

## References

- [1] Abdul, S. K. (2013). Tax evasion and its impact on economic development in Iraq. *Journal of Accounting and Financial Studies*, 8(34).
- [2] Abdullah, H. (2016). The role of tax system justice in reducing tax evasion. *Tishreen University Journal for Research and Studies*, 9(2).
- [3] Abu Hashish, K. (2016). *Advanced studies in tax accounting* (1st ed.). Dar Al-Hamed for Publishing.
- [4] Abu Nassar, M. (2011). *Tax accounting income and sales tax* (1st ed.). National Library Department.
- [5] Abu Nassar, M. (2017). *Tax accounting*. Wael Publishing House.
- [6] Adebisi, J. F., & Gbegi, D. O. (2013). Effect of tax avoidance and tax evasion on personal income tax administration in Nigeria. *American Journal of Humanities and Social Sciences*, 1(3), 125–134.
- [7] Al Qudah, M. M., Alqudah, H., Lutfi, A., Alqudah, N. F., Marei, A., Al-Matari, Y. A., & Alrawad, M. (2023). Empowering audit committees: Enhancing the efficiency of internal audits in Jordanian industrial firms. *Journal of Southwest Jiaotong University*, 58(4), 1336–1359.
- [8] Al-Amur, S. A. (2016). *Income tax evasion – An analytical study in the Gaza Strip* (Unpublished master's thesis). Islamic University, Gaza, Palestine.
- [9] Alimat, K. A. (2013). Tax evasion: Its causes, forms, and ways to reduce it. *Al-Manara Journal*, 19(2).
- [10] Alm, J., & Torgler, B. (2015). Do ethics matter? Tax compliance and morality. *Journal of Business Ethics*, 101(4), 635–651.
- [11] Alqtish, A., Alqirem, R., & Kasem, F. (2018). The impact of electronic tax auditing on the reduction of tax evasion: Perspective of the income and sales tax department in Jordan. *Journal of Accounting, Finance & Management Strategy*, 13(1), 77–104.
- [12] Alqudah, M. M. (2024). The effect of audit quality on real earnings management: Evidence from Jordan. *Journal of Ecohumanism*, 3(4), 3343–3355.
- [13] Alqudah, M. M., Al-Tahat, S., & AlMarabha, L. T. Y. (2024). The effect of implementing internal control systems according to the COSO framework in reducing money laundering in Jordanian commercial banks. *Journal of Ecohumanism*, 3(4), 3330–3342.
- [14] Al-Rifai, K. (2017). *Tax accounting on income and sales between theory and practice* (1st ed.). Dar Tasneem for Publishing and Distribution.
- [15] Alshare, M. (2014). *Tax evasion in Jordan: Reasons, causes, and size*. Jordanian Economic and Social Council.
- [16] Alsheikh, E., AlAdham, M., Qasem, M. F., & Yousef, A. A. (2016). Factors affecting corporate tax evasion: Evidence from Jordan. *International Journal for Innovation Education and Research*, 4(6), 1–15.
- [17] Al-Zoubi, A., Khatatbeh, A., BaniSalama, R., & Khatatbeh, M. (2013). Methods of tax evasion and shortcomings of the Jordanian income tax law in confronting them: Perspective of income tax estimators. *Al-Manara Magazine*, 19(4), 9–36.
- [18] Fagbemi, T. O., Uadiale, O. M., & Noah, A. O. (2010). The ethics of tax evasion: Perceptual evidence from Nigeria. *European Journal of Social Sciences*, 17(3), 360–371.
- [19] Fauziati, P., et al. (2016). The impact of taxes knowledge on tax compliance: Case study in Kota Padage, Indonesia. *Journal of Advanced Research in Business and Management Studies*, 2(1).
- [20] Jarah, B. A. F. (2025). Application of Artificial Intelligence in Jordanian Banks and Its Impact on the Quality of Services. In *Conference on Sustainability and Cutting-Edge Business Technologies* (pp. 84-92). Cham: Springer Nature Switzerland.
- [21] Jarah, B. A. F., Alzubi, E. A., Ineizeh, N. I., Almatarneh, Z., Al-Khawajas, H. A., & Al-Jarrahs, M. M. (2025). The Relationship Between the Accounting Information System and Perceived Performance: The Moderating Effect of Managerial Qualifications According to Company law. *Calitatea*, 26(208), 50-59.
- [22] Karimi, H., Maina, K. E., & Kinyua, J. M. (2017). Effect of technology and information systems on revenue collection by the County Government of Embu, Kenya. *International Academic Journal of Information Systems and Technology*, 2(1), 19–35.
- [23] Marina, C., Marilena, C., & Balan, M. (2011). Tax evasion between legal and illegal mechanisms of the underground economy. *Internal Auditing & Risk Management Journal*, 6(4), 12–20.
- [24] Masouda, S., & Al-Khawaldeh, H. (2017). The role of the Jordanian income tax law in reducing tax evasion: Perspectives of income and sales tax auditors. *Al-Quds Open University Journal for Research and Studies*, 41(2), 75–90.



- [25] Murad, N. (2015). The effectiveness of the tax system between theory and application (2nd ed.). Damascus, Syria.
- [26] Qablan, K. (2014). The impact of accounting policies and procedures followed by the Income and Sales Tax Department on reducing tax evasion (Master's thesis). Arab University of Amman, Jordan.
- [27] Qatawneh, A. M., & Alqtish, A. (2021). The impact of taxation and accounting audit systems on tax revenues: Case study of the Income and Sales Tax Department in Jordan. *Academy of Accounting and Financial Studies Journal*, 25(6), 1–21.
- [28] Richardson, G. (2008). The relationship between culture and tax evasion across countries: Additional evidence and extensions. *Journal of International Accounting, Auditing and Taxation*, 17(1), 67–78.
- [29] Saadoun, A. N. (2016). Enhancing trust between the taxpayer and the tax administration: A field study in the General Tax Authority. *Al-Qadisiyah Journal of Sciences and Economics*, 18(4), 223–241.
- [30] Sahar, H. I. (2018). Income tax evasion, its causal factors, and mechanisms for combating it: Applied research in the General Tax Authority. *Journal of the College of Administration and Economics for Economic, Administrative and Financial Studies*, 10(2), 483–509.
- [31] Salameen, Y., & Al-Daqqa, A. R. (2014). Tax accounting and its applications in Palestine (4th ed.). Academic Library.
- [32] Shaker, A. G. (2018). The role of electronic tax payment and collection system in developing tax accounting procedures: Analytical study in the General Tax Authority, Diwaniyah Branch. *Al-Muthanna Journal of Administrative and Economic Sciences*, 7(4).
- [33] Shaker, A. G., & Al-Khafaji, O. K. (2017). The impact of information systems on increasing tax revenues: Applied research in the General Tax Authority. *Journal of Accounting and Financial Studies*, 12(38), 176–192.
- [34] Simser, J. (2010). Tax evasion and avoidance typologies. *Journal of Money Laundering Control*, 11(2), 123–134.
- [35] Sultan, H. H., & Abdul, A. S. N. (2015). The internal control system in the General Tax Authority and its role in increasing tax revenue. *Journal of Accounting and Financial Studies*, 10(31), 1–28.
- [36] The amended law of the Income Tax Law No. 38 of 2018.
- [37] Wahba, M. (2010). Tax evasion: Reality and recommendations. Arab Network for Promoting Integrity and Combating Corruption Conference, Sana'a, Yemen.
- [38] Wahba, M. S. (2015). Forms of tax evasion (1st ed.).
- [39] Yukcu, S., & GonenSeckin, S. (2012). Fraud auditing in electronic accounting practices. *African Journal of Business Management*, 6(4), 1222–1233.
- [40] Zobi, M., Al-Zaqeba, M., & Jarah, B. (2023). Taxation and customs strategies in Jordanian supply chain management: Shaping sustainable design and driving environmental responsibility. *Uncertain Supply Chain Management*, 11(4), 1859–1876.
- [41] Zu'bi, A., & Khatatba, H. (2014). Avoidance and tax evasion and failure of the Jordanian Income Tax Act in its responses: From the standpoint of income tax adjusters. *Al-Manarah Journal*, 19(4).