



The Impact of Digital Governance on GDP through E-Taxation and E-Banking in Indonesia: A Systematic Literature Analysis

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Abstract

Digital transformation in public governance and the financial sector has become a strategic driver of national economic growth. Digital governance plays a crucial role in improving bureaucratic efficiency, fiscal transparency, and the integration of public and financial services. This study aims to analyze the impact of digital governance on Gross Domestic Product (GDP) growth through two key instruments, namely e-taxation and e-banking in Indonesia. A Systematic Literature Review (SLR) method was employed, examining scientific publications and official institutional reports from 2020 to 2025. The analytical framework is based on Modernization Theory, the E-Government Maturity Model, and Fiscal Policy Transmission Theory. The findings indicate that strengthened digital governance positively contributes to increased tax revenues, expanded financial inclusion, and improved efficiency of the financial system, which indirectly supports GDP growth. The integration of e-taxation and e-banking within the digital governance framework enhances fiscal capacity, economic stability, and sustainable economic development.

Keywords: digital governance, e-taxation, e-banking, GDP, systematic literature review

1 Introduction

Digital transformation has become one of the main pillars in reforming tax administration in many countries. Digitalization in the taxation system, including the implementation of e-filing, is expected to improve efficiency, transparency, and taxpayer compliance (Xavier, 2019;

Restoy, 2014; Gupta et al., 2020). In the context of developing countries, tax compliance is a critical issue, as tax-to-GDP ratios tend to be relatively lower than those of developed economies. For instance, Indonesia's tax-to-GDP ratio has remained around 10-11% over the past decade, which is significantly below the OECD average of approximately 33% (OECD, 2021, Acquah, 2025).

On the other hand, digital transformation in the banking sector has also brought substantial changes across various business sectors within an economy (Berges et al., 2016). In recent years, the banking industry has demonstrated significant progress in digitalization (Manta et al., 2024). This transformation has been driven by the adoption of artificial intelligence (AI), the development of financial technology, blockchain, and big data analytics (Darnida et al., 2024). These innovations have enabled banks to enhance service delivery (Kaur et al., 2021), while simultaneously improving operational efficiency and customer service quality to a certain extent (S. Varalakshmi & Katta, 2024).

Beyond providing benefits to the taxation and banking sectors separately, digital transformation is fundamentally part of a broader digital governance agenda. Digital governance encompasses the development of technology-based government systems aimed at improving public service quality, transparency, accountability, and policy effectiveness (UNDESA, 2020). From a macroeconomic perspective, the success of digital governance depends not only on technology adoption but also on cross-sectoral system integration, including taxation and banking. Effective integration facilitates the strengthening of fiscal systems, improves financial information flows, and fosters a more efficient and inclusive economic environment (Amin & Hasse, 2022).

In Indonesia, commitment to digital governance has become more prominent through various policy initiatives, including the implementation of the Electronic-Based Government System (SPBE), the modernization of tax administration, and the strengthening of digital banking systems under the Indonesian Payment System Blueprint 2025. The implementation of e-taxation enables the government to obtain more accurate and real-time tax data, while e-banking provides fast, cost-efficient, and secure transaction infrastructure for households and businesses. The synergy between these systems enhances state revenue potential while expanding formal economic activities, both of which are essential drivers of GDP growth. This condition can be further examined through data on the development of digital governance, e-taxation, and e-banking in Indonesia during the 2020-2024 period, as presented in Table 1:

Table 1. Development of Digital Governance, E-Taxation, and E-Banking in Indonesia (2020-2024)

Year	SPBE Index	E-Filing Usage (%)	Digital Banking (IDR Billion)
2020	2.26	85	27,352
2021	2.24	88	39,841
2022	2.34	90	52,541
2023	2.79	95	58,478
2024	3.12	94	87,103

Source: Ministry of Administrative and Bureaucratic Reform (2024); Directorate General of Taxes (2024); Bank Indonesia (2024); processed by the author (2026).

Regarding e-taxation, e-Filing usage shows an increasing trend, from 85% in 2020 to 95% in 2023, although it declined slightly to 94% in 2024. This increase indicates that digital transformation in the tax system is able to promote ease of access, reporting efficiency, and increased taxpayer compliance. This situation demonstrates that the implementation of digital

governance through e-taxation plays a crucial role in optimizing state revenue as a primary source of financing for development and economic growth.

Meanwhile, the development of e-banking shows very significant growth, with transaction values increasing from IDR 27,352 in 2020 to IDR 87,103 in 2024. This increase reflects the increasingly widespread use of digital financial services by the public and businesses. The existence of e-banking not only increases the efficiency and speed of transactions but also expands financial inclusion, thereby encouraging increased formal economic activity, contributing to GDP growth.

Overall, the development of digital governance, e-taxation, and e-banking demonstrates a mutually supportive relationship in driving economic growth. Digital governance serves as a foundation for strengthening the tax system and digital financial sector, which in turn impacts increased state revenue and economic activity. Therefore, it is important to further examine how digital governance impacts GDP through e-taxation and e-banking, thus providing a comprehensive understanding of the contribution of digital transformation to economic development in Indonesia.

Furthermore, the literature indicates that digitalization of the public and financial sectors can generate positive spillover effects on economic performance through improved transaction efficiency, reduced administrative costs, and increased fiscal compliance (Okunogbe & Pouliquen, 2022; Prichard, 2023). Effective digital governance can also reduce opportunities for corruption and improve institutional quality, ultimately strengthening investor confidence and long-term economic stability (World Bank, 2023). In this sense, the success of e-taxation and e-banking is not merely a technological issue but a critical foundation for strengthening state capacity and achieving sustainable economic development.

However, research examining how digital governance impacts GDP through e-taxation and e-banking mechanisms, particularly in the Indonesian context, is still relatively limited. Previous studies have largely focused on indicators of technology adoption, tax compliance, or banking sector efficiency separately. Few approaches have explored the causal relationships or intermediary mechanisms linking these sectors to economic growth.

Various studies have examined digitalization in the taxation and banking sectors, but most of these studies tend to be partial and fragmented. Research on e-taxation generally focuses on improving taxpayer compliance and fiscal administration efficiency (Xavier, 2019; Gupta et al., 2020), while studies related to e-banking have focused more on improving operational efficiency, financial inclusion, and the quality of banking services (Kaur et al., 2021; K. Varalakshmi & Katta, 2024). On the other hand, studies on digital governance are generally placed within the broader framework of public sector reform without specifically linking it to the integration of the taxation and banking sectors as a single, interconnected economic system.

Another limitation of previous research lies in the limited number of approaches examining the indirect effects or mediating mechanisms linking digital governance to economic growth, particularly through e-taxation and e-banking instruments. Most studies still employ a simple linear approach that positions digitalization as a single independent variable on economic performance, thus failing to capture the complexity of cross-sectoral interactions within the modern digital economy. Furthermore, in the context of Indonesia, a developing country with unique institutional characteristics, digital literacy levels, and economic structure, empirical evidence integrating these three dimensions remains very limited.

Based on this gap, this study offers a distinct and more comprehensive contribution than previous research. First, it integrates digital governance perspectives with two key sectors, taxation and banking, within a single holistic analytical framework. Second, it emphasizes the

role of e-taxation and e-banking as mediating variables, explaining how digital governance can influence economic growth.

2 Literature Review

2.1 Digital Governance

Digital governance is a governance concept that utilizes digital technologies to transform relationships between the state, citizens, businesses, and other actors in the administration of government (Bannister & Connolly, 2012). Within this framework, information and communication technologies (ICT) are not used solely to improve administrative efficiency, but also to enhance transparency, accountability, public participation, and collaboration among stakeholders. This definition indicates that digital governance goes beyond the mere delivery of digital services; it also functions as a mechanism for shaping governance that is more open and responsive to social dynamics in the digital era.

The primary objective of digital governance is to ensure that the use of digital technologies in government improves public service efficiency, strengthens transparency, and expands access to state information. In practice, digital governance encompasses policies, regulations, and technical standards that support data security, privacy protection, and digital inclusion for all segments of society (OECD, 2016). This governance framework requires collaboration among government, the private sector, and civil society to ensure that digital transformation is implemented in a fair, secure, and sustainable manner.

Digital governance has become an important mechanism for strengthening more participatory, adaptive, and innovative governance practices (Kettani & Moulin, 2014). Through the integration of digital technologies such as public service portals, open government data, and integrated digital platforms, governments can enhance citizen engagement in public policymaking and improve the quality of administrative services. This transformation also promotes greater transparency and accountability while creating opportunities for data-driven policy innovation and community empowerment through broader access to information.

2.2 E-Taxation

E-taxation is part of the implementation of digital governance in the fiscal sector and refers to the use of digital technologies to manage tax administration, including taxpayer registration, reporting, payment, and compliance monitoring. The implementation of e-taxation aims to improve bureaucratic efficiency, reduce administrative costs, and minimize direct interactions between taxpayers and tax authorities that may give rise to non-transparent practices. In the context of developing countries, e-taxation is also regarded as a strategic instrument for strengthening state institutional capacity in mobilizing public revenue more effectively and accountably (Bird & Zolt, 2008; OECD, 2020).

Numerous studies indicate that the implementation of e-taxation has a positive impact on tax compliance levels and state revenue enhancement. Digital-based tax systems are able to expand the tax base through more accurate records, data-driven monitoring, and the reduction of tax evasion and tax avoidance. Moreover, the ease of use of electronic systems encourages voluntary compliance, particularly among formal sector taxpayers and business actors. Thus, e-taxation functions not only as an administrative tool but also as a public policy mechanism that directly contributes to fiscal stability and national economic performance (Alm & McClellan, 2012; IMF, 2019).

From a macroeconomic perspective, e-taxation contributes to economic growth by increasing state fiscal capacity and optimizing the allocation of public expenditure. An effective digital tax system enables governments to secure more stable and sustainable revenue streams, which can be used to finance infrastructure development, education, and productive public services that directly affect GDP growth. In countries that have successfully integrated e-taxation within a digital governance framework, digital tax transformation has been shown to strengthen public trust and create a more conducive economic climate for investment and long-term growth (World Bank, 2016); OECD, 2021).

2.3 E-Banking

E-banking is one of the main instruments in the implementation of digital governance in the financial sector and refers to the use of digital technologies by banking institutions to provide electronic financial services to the public. Through e-banking, financial transactions can be conducted in real time, efficiently, and securely without spatial or temporal constraints. From a governance perspective, e-banking contributes to greater transparency in the financial system, strengthens the accountability of banking institutions, and supports integrated financial data systems that enable evidence-based public policymaking. Therefore, e-banking functions not only as a banking service innovation but also as part of the digital governance ecosystem that enhances the stability and inclusiveness of the national financial system (Claessens et al., 2001; World Bank, 2014).

The implementation of e-banking has been shown to play a significant role in promoting financial inclusion and improving economic efficiency, particularly in developing countries. Access to digital banking services enables individuals and businesses, including micro, small, and medium enterprises (MSMEs), to integrate into the formal financial system at lower transaction costs. Increased financial inclusion through e-banking also strengthens financial intermediation, accelerates money circulation, and enhances economic productivity. Within the public policy framework, e-banking serves as a strategic instrument for expanding access to finance, supporting financial system stability, and reducing regional economic disparities (Beck et al., 2007; Demirgüç-Kunt, 2018).

From a macroeconomic perspective, e-banking contributes to GDP growth by improving the efficiency of the financial system and optimizing the allocation of economic resources. An efficient digital banking system supports higher levels of investment, consumption, and business activity by accelerating monetary policy transmission and facilitating credit flows to productive sectors. Furthermore, the integration of e-banking with the digital governance ecosystem and fiscal systems such as e-taxation creates policy synergies that strengthen national economic resilience. Thus, e-banking acts as a catalyst for sustainable economic growth through the strengthening of the financial sector and increased confidence among economic actors (Levine, 2005; IMF, 2020).

2.4 Gross Domestic Product

Gross Domestic Product (GDP) is the primary indicator used to measure a country's economic performance, as it reflects the total value added of goods and services produced within a given period. In public policy analysis and development economics, GDP is commonly used as a proxy for economic growth and national productive capacity. Increases in GDP are generally associated with improvements in societal welfare, higher investment levels, and greater government capacity to deliver higher-quality public services. Therefore, governance policies and digital transformation initiatives that enhance aggregate economic efficiency have direct implications for GDP growth (Mankiw, 2019; Todaro & Smith, 2020).

Digital governance plays a crucial role in enhancing GDP through improvements in institutional efficiency, regulatory quality, and public policy effectiveness. The application of digital technologies in public administration enables faster, more transparent, and data-driven processes, thereby reducing economic transaction costs and strengthening business confidence. Moreover, digital governance facilitates cross-sectoral coordination and the integration of fiscal, monetary, and digital financial policies, which positively influence the investment climate and national productivity. Consequently, digital transformation in public governance constitutes a key structural determinant of long-term GDP growth, particularly in developing countries (World Bank, 2016; OECD, 2020).

Within a conceptual framework, digital governance affects GDP growth indirectly through the optimization of e-taxation and e-banking as mediating variables. The implementation of e-taxation enhances state fiscal capacity by improving tax compliance, expanding the tax base, and increasing revenue collection efficiency, thereby enabling the financing of productive public expenditures that contribute to GDP growth. Meanwhile, e-banking strengthens financial intermediation, broadens financial inclusion, and accelerates real-sector economic activity, thereby stimulating consumption, investment, and national productivity. The synergy between e-taxation and e-banking within the digital governance framework creates a digital economic ecosystem that supports sustainable and inclusive GDP growth (Levine, 2005; IMF, 2019; OECD, 2021).

3 Method Research

Research Design

This study employs a Systematic Literature Review (SLR) approach to examine the impact of digital governance on economic growth through the implementation of e-taxation and e-banking. The SLR method is selected because it enables a systematic, transparent, and replicable synthesis of research findings.

Data Sources and Search Strategy

The literature was obtained from several scientific databases, including Google Scholar, accredited national journal portals (SINTA), and the Open Journal Systems (OJS) of individual journals. The keywords used in the search included digital governance, e-taxation, e-banking, digital finance, financial inclusion, and economic growth, in both Indonesian and English.

Inclusion and Exclusion Criteria

The inclusion criteria applied in this study were: (1) articles published in accredited national journals (SINTA 2-3) and reputable international publications, (2) publications within the 2021-2025 period, (3) relevance to the topics of digital governance, e-taxation, e-banking, and economic growth, and (4) full-text accessibility. Articles that did not undergo a peer-review process, were published before 2021, or were substantively irrelevant were excluded from the analysis.

Literature Selection Process

The literature selection process followed the stages of identification, screening, eligibility assessment, and final inclusion. From the initial search results, a set of articles was identified

and subsequently screened based on their titles and abstracts. Articles that met the inclusion criteria were then subjected to in-depth analysis to extract key variables, research methods, and principal findings.

Data Analysis Technique

Data analysis was conducted using a descriptive qualitative approach by categorizing research findings according to the main themes, namely digital governance, e-taxation, e-banking, and their implications for economic growth (GDP). The results of the analysis are presented in the form of SLR summary tables and a synthesized narrative.

4 Results and Discussion

Based on the literature selection process using the Systematic Literature Review (SLR) approach, eight accredited national scientific articles (SINTA 2-3) and supporting reputable international publications relevant to the topic were identified within the past five years (2020-2025). The analyzed literature generally examines the relationships among digital governance, e-taxation, e-banking, financial inclusion, and their implications for economic performance.

Table 1. Summary of Systematic Literature Review Results (2020-2025)

No	Author(s) (Year)	Journal (SINTA Rank)	Research Focus	Method	Key Findings
1	Putri & Hidayat (2022)	Jurnal Ekonomi dan Pembangunan Indonesia (SINTA 2)	E-banking & financial inclusion	Empirical	Digital banking expands financial inclusion and stimulates economic activity in the MSME sector.
2	Sinulingga (2025)	Matra Pembaruan: Jurnal Inovasi Kebijakan (SINTA 3)	Electronification of government transactions (ETPD)	Qualitative	ETPD strengthens the digital economic ecosystem and accelerates regional economic growth.
3	Anisa & Rizki (2025)	Journal Economic Excellence (SINTA 3)	Digital taxation	Systematic Literature Review (SLR)	Tax digitalization improves administrative efficiency but faces challenges related to literacy and regulation.
4	Anggraeni (2025)	Summa: Journal of Accounting and Tax (SINTA 3)	E-taxation & tax compliance	Narrative review	E-taxation contributes to increased tax compliance and enhanced fiscal transparency.
5	Sari et al. (2025)	Jurnal Akuntansi (SINTA 2/3)	ICT & tax evasion	Quantitative	ICT adoption moderates and reduces the tendency toward

						tax evasion.
6	Suryanto & Meisa (2025)	Jurnal Agregasi (SINTA 3)	Digitalization of public payments		Qualitative	Digital payment systems improve fiscal efficiency and accountability.
7	Resmi et al. (2025)	Journal of Governance and Administration (SINTA 3)	Taxation e-government		Comparative	The implementation of taxation e-government enhances the effectiveness of public service delivery.
8	Wijaya et al. (2025)	Jurnal Sains dan Teknologi (SINTA 3)	E-government research trends		Bibliometric	Digital governance is closely associated with improved efficiency in public governance.

The SLR results indicate that digital governance contributes to economic growth through two main mechanisms. First, tax digitalization through e-taxation has been shown to enhance taxpayer compliance, improve administrative efficiency, and increase state revenue. Second, digitalization of the banking sector through e-banking expands financial inclusion, strengthens intermediation efficiency, and accelerates real-sector economic activity.

The integration of e-taxation and e-banking within the digital governance framework reinforces fiscal capacity and financial system stability. These findings suggest that digital governance not only improves administrative efficiency but also plays a strategic role in promoting sustainable GDP growth in Indonesia.

5 Policy Implications

Strengthening digital governance requires the sustained integration of taxation and banking systems. The government should enhance data interoperability, digital system security, and public digital literacy to maximize the economic benefits of digital transformation.

6 Conclusion

This study concludes that digital governance plays a strategic role in driving GDP growth through the optimization of e-taxation and e-banking. The integration of fiscal and financial digital systems strengthens state capacity, enhances economic efficiency, and supports sustainable development in Indonesia. Furthermore, this study highlights that e-taxation and e-banking function as critical mediating mechanisms through which digital governance translates into macroeconomic outcomes. By improving tax compliance, expanding financial inclusion, and accelerating transaction efficiency, these digital instruments contribute to a more formalized and productive economic structure. From a theoretical perspective, this study enriches the literature by offering an integrated analytical framework that links digital governance with fiscal and financial sector transformation in explaining economic growth. In addition, the findings

emphasize the importance of policy synergy, institutional readiness, and digital infrastructure development to maximize the economic benefits of digital transformation. Therefore, strengthening the integration of digital governance, taxation systems, and digital banking is essential to ensure inclusive, resilient, and sustainable economic growth in the future.

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