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Financial planning and its impact on improving tax revenues in Iraq: An applied study in the general tax authority

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Abstract
In their various forms, tax revenues represent an important source of funding for the state's general budget. The Iraqi economy is characterized as a single-revenue economy, with more than 90% of the financial revenues in the general budget relying on oil revenues. Tax revenues, however, tend to be variable and unstable as political, economic, and social factors influence them. Given the significance of these revenues, this research aims to illustrate the role of financial planning in preparing the general budget by optimizing the tools and methods crucial for utilizing tax revenues to cover both operational and investment expenditures. The researcher reached several conclusions, the most important of which are: There is awareness and understanding among the senior management of tax departments regarding the use of financial planning and the effective exploitation of tax revenues in budget preparation to a considerable extent. Tax departments have sufficient scientific and practical expertise, which is utilized and applied for financial planning purposes and for leveraging tax revenues to support the general budget. The key recommendations include: Enhancing the capabilities of employees in tax departments in the field of financial planning and budget preparation through participation in training workshops and diverse committees. Establishing specialized sections in tax departments dedicated to financial planning and budget preparation to articulate a clear vision for these departments regarding financial planning and budgeting.

Keywords: Financial planning, tax revenues

1. Introduction
Financial planning is one of the fundamental pillars for achieving economic stability and sustainable development, enabling the state to manage its resources efficiently and direct them toward achieving its strategic goals. In Iraq, which heavily relies on oil revenues as a primary source of national income, the need to enhance financial planning is increasingly critical to ensure the sustainability of financial resources and diversify income sources. The tax system is one of the vital tools that can support the national economy. However, challenges such as weak tax collection, tax evasion, and the absence of tax equity hinder the system's optimal performance. In this context, financial planning emerges as an effective mechanism to improve the performance of the tax system and increase its revenues. This study aims to highlight the relationship between financial planning and the management of tax revenues in Iraq, focusing on how financial planning can be employed to develop tax policies, enhance collection efficiency, and reduce dependence on oil revenues. It also seeks to provide recommendations that support the reform of the tax system, contributing to financial and economic stability in the country.

2. Research Methodology
2.1 Research Problem
The research problem lies in understanding how sound financial planning can contribute to improving tax revenues in Iraq. Despite the existence of a diversified tax system, tax revenues remain low compared to the country's economic needs. Iraq faces issues related to corruption, weak financial management, and a lack of tax awareness among citizens. Therefore, the central question is: What strategies and techniques can be adopted in financial planning to enhance tax revenues? (The research problem revolves around the following

question: How does effective financial planning impact the improvement of tax revenues in Iraq? Despite having a diversified tax system, tax revenues remain insufficient to address economic and social challenges).

2.2 Research Objectives
1. Analyze the current state of financial planning in Iraq.
2. Study the impact of financial planning on tax revenues.
3. Propose strategies to improve financial planning and increase tax revenues.
4. Evaluate the role of the government and society in enhancing tax awareness.

3. Research Importance
This study gains its importance from the urgent need to improve Iraq's financial situation, which can help achieve sustainable development and provide essential services to citizens. The findings could also offer valuable recommendations for policymakers to enhance the tax system.

4. Research Hypotheses
1. **Primary Hypothesis 1:** There is a statistically significant correlation between artificial intelligence techniques and the elements of tax accounting.
2. **Primary Hypothesis 2:** There is a statistically significant impact of artificial intelligence techniques on the elements of tax accounting.

5. Methods of Data Collection
1. **Spatial Scope:** The General Tax Authority in Iraq was selected as the study population.
2. **Human Scope:** The study focused on officials within the authority, including senior and mid-level staff (the Director-General and their deputies, department heads, and branch managers).
3. **Temporal Scope:** The study was conducted from August 1, 2024, to November 30, 2024.
4. **Research Sample:** A simple random sample of 32 individuals from the staff of the General Tax Authority was selected, representing 91% of the total population of 35 individuals. Table (1) shows the distribution of the study sample according to personal variables.

Table 1: Distribution of Study Sample Members

Variable	Level	Frequency	Percentage
Age	Under 30 years	3	9%
	30–40 years	10	31%
	40–50 years	18	56%
	Over 50 years	1	3%
Educational Level	High School	2	6%
	Bachelor's Degree	16	50%
	Diploma	2	6%
	Higher Diploma	1	3%
	Certified Accountant	2	6%
	Master’s Degree	7	22%
	Ph.D.	2	6%
Years of Experience	Under 10 years	6	19%
	11–20 years	18	56%
	21–30 years	6	19%
	Over 31 years	2	6%

Table (1) illustrates the percentage distribution of the study sample members by age. The highest percentage (56%) corresponds to the 40–50 years age group, with a frequency of 18, while the lowest participation percentage (3%) corresponds to the over-50-years age group, with a frequency of 1. Regarding educational level, the Bachelor's Degree group represents the majority (50%), while the Higher Diploma group recorded the lowest percentage (3%). This result indicates that most of the study sample holds a bachelor's degree. In terms of years of experience, the highest percentage (56%) is for the 11–20-year experience group, with a frequency of 18, while the lowest percentage (6%) corresponds to the over-31-years group, with a frequency of 2.

6. Theoretical Framework
6.1 The Concept of Financial Planning
Financial planning holds a significant and critical role in the operations of the General Tax Authority as a methodology and approach to solving its problems. It is considered a cornerstone across various fields. Planning, in general, is a mental activity focused on organizing arrangements that individuals make in the present to address unknown future circumstances, reduce uncertainty about the future, and minimize risks and uncertainties that may affect human life. In institutional work, planning refers to an administrative process where an organization sets future goals for its operations based on available resources and in light of the prevailing political, social, and economic factors in its operational environment, which may influence the organization's performance. It also involves creating an appropriate action plan to achieve the set goals.

Financial planning is one of the primary functions for determining the success of management in all institutions, whether profit-oriented or non-profit. Without planning, institutional operations become haphazard and chaotic, with unclear goals and persistent issues—solving one problem only to encounter another. Planning fosters awareness within management and draws attention to the future, helping identify potential problem areas and make timely decisions to address them.

Financial planning can be defined as "a set of plans necessary to acquire and use financial resources over a specific period to maximize wealth." Financial planning is often expressed through budgeting, which is a quantitative representation of the objectives management aims to achieve during the upcoming period. Senior management functions include overseeing implementation, organizing, supervising, and making efficient administrative decisions. The starting point for planning within these functions is setting long-term and short-term objectives that management seeks to achieve. From this perspective, financial planning primarily aims to secure financial needs by forecasting financial resources for the upcoming year. Financial planning is an integral part of the state's sovereignty and fiscal policy across various sectors of the national economy. It adapts the volume of public expenditures and revenues, determines the direction of spending, and identifies the sources of these revenues to achieve specific objectives, primarily advancing the economy, enhancing social welfare, and providing equal opportunities for all citizens.

6.2 Objectives of Financial Planning

Financial planning is one of the most important goals for institutional management. It involves envisioning the expected performance of an organization in the future. The role of financial analysis in this process is crucial, as it evaluates current performance and forecasts future outcomes. The general objectives of financial planning include the following: (Sumer Otani, 2009, p. 4) [2]

1. Avoiding financial waste, such as holding idle cash that could be invested profitably or forcing the organization to borrow at interest rates that reduce its profitability.
2. Ensuring integrated coordination between financial functions and other functions within the organization, such as purchasing, sales, and production, to achieve synergy and cooperation in executing the tasks outlined in the organization's plans.
3. Achieving appropriate liquidity levels in the required amounts and at the right times according to the organization's circumstances, preventing payment delays or reliance on borrowing to meet obligations.
4. Preparing for unexpected circumstances by allowing financial planners to anticipate potential impacts on the organization's financial position in the future.
5. Avoid reliance on subjective estimations and personal opinions in handling financial matters, which may lead to risks and unfavorable consequences for the organization’s outcomes.
6. Utilizing the organization's funds in its operations to achieve optimal profitability and directing excess cash into short--, medium--, or long-term investments as appropriate.
7. Strengthening the organization's financial position by ensuring timely cash flow management, such as avoiding delays in paying dues.

6.3 The Importance of Financial Planning

Financial planning primarily involves a set of strategies and policies designed to increase future funds. Below are the key points highlighting the importance of financial planning: (Laichawi, 2022, p. 54) [10]

1. Financial planning helps maintain stability by balancing the inflow and outflow of funds.
2. It provides financial resources for investment within the institution practicing financial planning.
3. By using a financial plan, uncertainties arising from changing market trends can be mitigated.
4. Financial planning helps avoid unexpected situations that may pose financial barriers to the institution’s growth.
5. It offers sound guidance for making accurate and effective decisions.

6.4 The Role of Financial Planning in Taxation

Well-structured financial planning, based on sound scientific principles, is crucial for adopting strategies aligned with the economy’s circumstances and needs. This makes financial planning essential for the General Tax Authority. It is also vital for securing the necessary funding and support for community development projects. Foreign governments and granting institutions often require the presence of a financial plan as a prerequisite for financial aid or long-term loans. Thus, financial planning in institutions, including the General Tax Authority, serves as a credibility indicator, ensuring work proceeds systematically rather than randomly. This justifies the focus on financial planning and adherence to its principles and methods.

6.5 Foundations for the Success of Financial Planning in Tax Departments

Financial planning within the General Tax Authority is a critical component, and its development and enhancement are key to the authority's success. Sound financial planning contributes to improving the authority’s operations and achieving its planned objectives. Key foundations for successful financial planning in the General Tax Authority include:

1. **Political Stability:** Political stability is essential for effective financial planning, particularly in the long and short term. Without it, setting long-term objectives and short-term variables becomes challenging.
2. **Financial Independence of the General Tax Authority:** This refers to the authority’s ability to manage its finances autonomously. Greater freedom in financial decision-making enables the authority to focus on fulfilling its needs and executing its plans effectively.
3. **Data Availability:** A comprehensive database on revenues, expenditures, savings, consumption, investment, and production is crucial. This data, along with demographic, economic, and social indicators, is vital for evaluating economic and social conditions, identifying key features, and addressing obstacles to progress.
4. **Trained and Qualified Personnel:** The authority must have highly skilled personnel capable of drafting financial plans, developing financial policies, analyzing and evaluating projects, and monitoring implementation. This requires a team of diverse experts, including administrators, researchers, specialists, and technicians.
5. **Legislation:** Financial planning necessitates modern institutions and legislation, foremost of which is a planning law that delineates powers, responsibilities, and relationships between planning bodies and other state institutions.

6.6 Challenges and Obstacles to Financial Planning in Tax Departments

Financial planning in the General Tax Authority often faces various challenges and obstacles that weaken its effectiveness or lead to its failure in achieving its goals. Key issues include.

1. **Limited and Inadequate Forecasting:** Financial planning occurs in the present but is aimed at the future. At times, planning fails to achieve accurate predictions due to human limitations or weak forecasting tools. This can lead to unexpected problems that plans cannot address, hindering their execution. Planners must exercise caution and use the best available tools, data, and forecasting methods when preparing financial plans to minimize unforeseen issues.
2. **Conflicts and Contradictions in Financial Plan Objectives:** At times, conflicts arise between objectives themselves, between objectives and policies, or between the tools used. Moreover, overlapping responsibilities and conflicting roles among planning bodies can lead to planning failure or diminished effectiveness. The lack of vertical and horizontal coordination between planning bodies often results in similar outcomes.
3. **Lack of Participation and Resistance to Change:** Planning aims to transition society from one state to another, ideally better than the previous one. This process involves change, which may face resistance if not accepted by society or target groups. Resistance to change often stems from the lack of participation in planning. Financial planning requires the involvement of all stakeholders to accurately identify and address their needs when formulating the plan.
4. **Weak Public Participation:** One of the most challenging obstacles is the lack of commitment by citizens or taxpayers to pay their tax obligations or their attempts to evade them. This issue is often attributed to the poor quality of services provided to the community.
5. **Excessive Centralized Oversight:** Ensuring the independence of the General Tax Authority's operations is essential. However, many departments within the General Tax Authority face political, social, and economic pressures, which hinder the implementation of planned strategies.
6. **Weak Technical and Administrative Capacities:** Many of the qualified personnel involved in planning suffer from a lack of necessary skills and abilities. Addressing this issue requires a focus on enhancing and developing the necessary competencies by enrolling staff in specialized training programs focused on planning matters.

6.7 The Concept of Tax Revenues

Tax revenues hold significant importance in fiscal policy and represent a cornerstone of the state's ability to spend. Taxes are one of the fundamental and vital sources of state financing, playing a critical role in funding the public treasury. They directly contribute to covering public expenditures. Below are some definitions of tax revenues:

1. According to Shakour and Ahmed (2022: 384) [8], tax revenues are defined as "a set of procedures that lead to transferring the taxpayer's tax liability to the public treasury by the legal and tax rules in force, establishing a direct relationship between the tax administration and the taxpayer who pays the tax."
2. Mohamed (2016: 59) [16] defined them as "the total amounts collected through the imposition of all types of taxes on individuals and entities, deposited into the public treasury to fund public expenditures and ensure societal welfare."

6.8 The Importance of Tax Revenues

The importance of tax revenues has grown in modern times, as states increasingly rely on their ability to fulfill economic roles by contributing to the funding of public expenditures. The significance of tax revenues can be highlighted as follows: (Abdul Redha, Ahmed: 2023: 120) [11]

1. **Providing Funds for the State Budget:** Tax revenues provide the necessary funds to finance the state's general budget, enabling it to carry out its core functions, which have expanded over time due to economic and social developments.
2. **Significant Revenue from Customs Duties:** Revenues generated from customs duties constitute a substantial and fertile source of resources for the state treasury.
3. **Revenue from Fines and Confiscations:** Funds collected from fines and confiscations related to tax evasion, customs fraud, or sales taxes contribute to the public treasury. These funds are used for projects and help reduce the fiscal deficit, which tends to increase year after year.
4. **Reducing Social Inequalities:** Tax revenues help reduce disparities among societal groups, as taxes are one of the best means to redistribute income.
5. **Achieving Economic Goals:** Tax revenues enable the state to achieve its economic objectives by improving its revenue collection systems.

6.9 Factors Influencing Tax Revenues

1. **Level of Economic Activity:** The national economy is subject to various economic conditions that affect government spending and its limits, resulting in periods of boom and recession. Government spending tends to rise during times of prosperity due to increased real aggregate demand (Wilson & Reck, 2017, p. 150) [15].
2. **Efficiency of the Tax System:** The effectiveness of the tax system depends largely on the availability of information about taxpayers and their financial data, which reflects the administrative strength of the body responsible for organizing and collecting taxes.
3. **Tax Rates:** The impact of tax rates is closely linked to tax fairness, as rates should be set to distribute the tax burden proportionally to the taxpayer’s actual financial capacity without considering their circumstances. Improper rates may lead to increased tax evasion and opposition to the tax imposed.
4. **Tax Incentives:** Tax incentives play a significant role in broadening or narrowing the tax base. Some countries offer tax exemptions for specific sectors, particularly in developing countries, such as agriculture and services, which are major components of the economic structure. These incentives aim to encourage these sectors but may reduce the tax base and subsequently decrease tax revenues. Thus, tax

incentives are inversely related to tax revenues.

5. **Tax Awareness:** In modern times, the concept of taxes arises from the existence of a common public interest that everyone must contribute to, each according to their financial ability. Beneficiaries of these services paying taxes represent one of the most prominent forms of individual contributions to public interests. Therefore, the relationship between tax awareness and tax revenues is direct: higher tax awareness leads to increased revenues, while lower awareness results in diminished collections.

7. Practical Aspect
7.1 Descriptive Statistics
This section aims to present the results of a field study conducted by the researchers to provide an overall picture or framework of the sample's preferences regarding the study variables and their general trends. The study instrument (questionnaire) was developed after reviewing relevant previous studies. The instrument consisted of two sections: the first focused on "The Impact of Financial Planning," while the second addressed "Improving Tax Revenues," with 10 statements for each section. A total of 32 questionnaires were electronically designed and distributed. To ensure the reliability of the study instrument, Cronbach's Alpha Equation was employed to measure the reliability of the study's components. As shown in Table (2), the reliability coefficients for the study instrument were recorded as 0.74, 0.87, and 0.89. These values indicate that the study instrument has an acceptable level of reliability to conduct this study.

Table 2: Reliability Coefficients of the Study Instrument

No.	Components	Cronbach's Alpha
1	Impact of Financial Planning	0.74
2	Improving Tax Revenues	0.87
3	Overall Reliability	0.89

7.2 First Axis (Impact of Financial Planning)
Table (3) presents the descriptive indicators of the responses from the study sample.

Table 3: Analysis of Means for the Impact of Financial Planning

No.	Statements	Mean	Standard Deviation	Coefficient of Variation %
1	Financial planning is a set of plans required to obtain and utilize financial resources over a specific period to maximize wealth.	4.097	0.740	18.06%
2	Avoiding financial waste by preventing idle cash from profitable investments or borrowing at interest rates that reduce project profits.	3.774	0.948	25.12%
3	Financial planning helps maintain stability by balancing cash inflows and outflows.	4.032	0.746	18.50%
4	The primary aim of financial planning is to secure financial needs by forecasting the resources required for the coming year.	4.194	0.698	16.64%
5	Achieving adequate cash liquidity in the required amounts and at appropriate times based on project circumstances.	3.968	0.868	21.88%
6	Financial planning is crucial for obtaining the necessary funding and support for community development projects.	3.839	0.814	21.20%
7	Integrated coordination between financial functions and other organizational functions.	3.903	0.863	22.11%
8	Moving towards automating tax operations based on financial planning.	3.806	0.786	20.65%
9	The use of modern technologies in the tax field will encourage taxpayers to pay their taxes.	4.226	0.756	17.89%
10	Financial planning in the General Tax Authority is vital; its development and qualification contribute to its success.	4.161	0.682	16.39%
Overall	First Axis	4.006	0.485	12.11%

7.3 Key Findings
1. **Overall Impact of Financial Planning:** The overall score for the statements related to the impact of financial planning in the tax field was high, with a mean of 4.006, a standard deviation of 0.485, and a coefficient of variation of 12.11%. This result underscores the significance of financial planning in transforming traditional accounting practices and enabling accurate and efficient analytical and accounting processes.
2. **Highest Agreement Statement:** The statement "Financial planning in the General Tax Authority is vital; its development and qualification contribute to its success" achieved the highest level of agreement, with a coefficient of variation of 16.39%, a mean of 4.161, and a standard deviation of 0.682. This reflects the critical role of financial planning in enhancing the efficiency of tax administration and increasing its revenue.
3. **Lowest Agreement Statement:** The statement "Avoiding financial waste by preventing idle cash from profitable investments or borrowing at interest rates that reduce project profits" recorded the lowest level of agreement, with a coefficient of variation of 25.12%, a mean of 3.774, and a standard deviation of 0.948. This indicates variability in responses regarding the use of financial planning to improve tax revenues.

7.4 Second Axis (Improving Tax Revenues)
Table (4) presents the descriptive indicators of the responses from the study sample.

Table 4: Analysis of Means for Improving Tax Revenues

No.	Statements	Mean	Standard Deviation	Coefficient of Variation %
1	Tax revenues are crucial in financial policy and form the cornerstone of the state's spending capacity.	3.936	0.624	15.85%
2	Taxes are one of the main and vital sources for state financing, playing a critical role in funding the public treasury.	3.774	0.711	18.84%
3	The importance of tax revenues has increased in modern times due to the state's reliance on its capacity to perform its economic role.	3.871	0.713	18.42%
4	Tax revenues help reduce disparities between social groups in terms of wealth and income levels.	3.839	0.772	20.11%
5	The efficiency of the tax system relies mainly on the availability of information about taxpayers and financial data.	3.839	0.729	18.99%
6	Tax incentives play a significant role in expanding or contracting the taxpayer base.	3.871	0.877	22.66%
7	There is a direct relationship between tax awareness and tax revenues; as awareness increases, revenues rise, and vice versa.	3.968	0.746	18.80%
8	Financial and administrative corruption not only affects tax collection but also increases the number of tax evaders.	4.097	0.740	18.06%
9	Integrating economic and tax policies can enhance integrity, control corruption, and improve tax revenues.	4.092	0.627	15.32%
10	Imposing all types of taxes, both direct and indirect, on individuals and legal entities, and depositing these amounts into the public treasury to fund public expenses and ensure societal welfare.	3.968	0.701	17.67%
Overall	Second Axis	3.925	0.479	12.20%

7.4 Key Findings

1. **Overall Impact on Tax Revenue Improvement:** The overall score for statements related to improving tax revenues was high, with a mean of 3.925, a standard deviation of 0.479, and a coefficient of variation of 12.20%. This result highlights the role of financial planning in enhancing tax revenues and its reflection on the state's general budget. The integration of smart technologies can motivate taxpayers to pay taxes more effectively and efficiently.
2. **Highest Agreement Statement:** The statement "Integrating economic and tax policies can enhance integrity, control corruption, and improve tax revenues" achieved the highest agreement level, with a coefficient of variation of 15.32%, a mean of 4.092, and a standard deviation of 0.627. This reflects the crucial role of integrating tax and accounting policies and using financial planning as a tool to improve tax revenues.
3. **Lowest Agreement Statement:** The statement "Tax incentives play a significant role in expanding or contracting the taxpayer base" recorded the lowest agreement level, with a coefficient of variation of 22.66%, a mean of 3.871, and a standard deviation of 0.877. This indicates variability in the responses regarding the importance of tax incentives provided by the tax administration to encourage compliance.

7.5 Testing the Relationship Hypotheses between Study Variables

Table 5: Results of Testing the Relationship Hypotheses between Study Variables

Model	Sum of Squares	df	Mean Square	R	R^2	F Value	Sig
Regression	4.837	1	4.837	0.795**	0.632	51.512	0.000
Residual	2.817	30	0.094				
Total	7.655	31					

Coefficients

Model	Coefficient	Standard Error	Beta	T Value	Sig
Constant	0.846	0.315	-	2.689	0.000
Financial Planning	0.803	0.080	0.795	10.09	0.000

- Critical T Value at 1% Significance Level = 1.984
- Critical F Value at 1% Significance Level = 3.93
- Significance of Correlation Coefficient at 1% Level.

8. Findings

The results presented in Table (5) indicate a strong correlation between the variable (Effect of Financial Planning) and the variable (Improving Tax Revenues) at a significance level of 1%. The correlation coefficient was 0.795, providing sufficient evidence to support the significance of the relationship between the two study variables. In other words, the hypothesis "There is a significant correlation between the effect of financial planning and improving tax revenues" is accepted.

The F Value was 51.512, demonstrating the significance of the model in predicting outcomes. This shows that financial planning has a significant impact on improving tax revenues, forming a linear regression model with explanatory and influential capacity in tax accounting elements. The direct effect coefficient for this model was

0.846, statistically significant at a 1% level.

The coefficient of determination (R^2) for the linear regression model was 0.632, indicating that the independent variable (Effect of Financial Planning) explains 63.2% of the variations in the dependent variable (Improving Tax Revenues). This percentage supports the presence of a significant effect at the 1% level.

The T-test yielded a value of 9.256, exceeding the critical value of 1.984 at the 1% significance level, confirming the significance of the direct impact on improving tax revenues. This result underscores that adopting financial planning significantly facilitates overall accounting processes, ultimately enhancing tax revenues.

Considering the statistical significance of the direct effect coefficient and the coefficient of determination, the second sub-hypothesis stating "There is a significant effect of financial planning on improving tax revenues" is accepted.

8.1 Findings and Recommendations

8.1.1 Findings

The key findings of the study are as follows:

1. There is awareness and understanding among the senior management of tax departments regarding the use of financial planning and the utilization of tax revenues in budget preparation to a good extent.
2. Scientific and practical expertise is available in tax departments, and this expertise is being utilized and applied for financial planning purposes and the exploitation of tax revenues by investing them to support the general budget.
3. Sound accounting systems are in place in tax departments, facilitating the process of financial planning and the utilization of financial resources during budget preparation.
4. Effective financial planning helps in identifying available financial resources and using them efficiently, which contributes to increased productivity and improved tax revenues.

8.2 Recommendations

Based on the findings of this study, the following recommendations are suggested:

1. Develop the capabilities of employees in tax departments in financial planning and budget preparation by participating in training workshops and various committees.
2. Establish dedicated financial planning and budget preparation divisions within tax departments to shape a clear vision of the role of financial planning in improving tax revenues and its impact on the budget.
3. Adopt quantitative and statistical methods and enhance the capabilities of employees in financial planning to improve tax revenues.
4. Provide an updated statistical database linked to financial planning, budgets, and tax revenues.

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