Davao City Business Tax Online Payment System: An Assessment

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ABSTRACT

This study assessed the Online Payment System for Business Tax in Davao City, utilizing a descriptive-evaluative research design. Respondents, selected through purposive sampling were surveyed to evaluate their perceptions of the system while secondary data from 2018 to October 2023 was analyzed as well as challenges encountered. The study measured taxpayers' satisfaction and identified challenges using mean scores and thematic analysis. Findings revealed that the system was generally perceived as well-structured, with strong ratings in transparency and security. However, accessibility and dispute resolution mechanisms were identified as key areas for improvement. Despite a significant increase in taxpayers from 2019 to 2022, a 39.34% decline in 2023 raised concerns regarding economic and policy-related factors. Furthermore, the identified administrative process inefficiencies, and system accessibility and availability, as major challenges affecting user experience.

INTRODUCTION

Digital technologies have the potential to strengthen tax administration and enhance domestic revenue mobilization; such mobilization has been a long-standing challenge (particularly in developing countries) for scaling up priority social and infrastructure spending. Evidence from the cross-country analysis suggests a positive association between digital technologies and improved tax revenues through higher tax compliance. Digital tools are increasingly used to support tax filing and payment, transaction monitoring, and compliance risk management (Nose and Mengistu, 2023). According to OECD, digital economy is expressed as a superconcept created with digital technologies. The digital economy is the result of processes of change brought about by information and communication technologies, which make technology cheaper and more powerful and support the improvement of business processes and innovation in all sectors of the economy (OECD, 2015)

Taxation provides the government with most of the funds it needs to finance public goods and services in practically every country worldwide. The amount of taxes that are collected also determines how well the government can serve its citizens. For the government to function, taxes are required, or it will become dysfunctional. As mentioned by Jayawardane (2016), for the government to deliver public benefits and distribute wealth, tax compliance is of the utmost significance. Taxpayers must comply and pay the proper amount of taxes due and on time for the government to be able to deliver public goods and redistribute wealth (Musimenta et al., 2017).

In the global economic environment, the significance of tax compliance has significantly increased because of the economic crises in many nations, such as the Asian financial crisis in the late 1990s (Ritsatos, 2014). According to Ibrahim et al. (2015), tax money supports economic growth and funds both social programs and infrastructure investment. According to Osundina and Olanrewaju (2013), taxation (the process of levying and administering taxes) is an important factor in every society in the globe since it gives the government the opportunity to raise money for paying off its urgent commitments.

However, the internet payments sector is seeing rapid expansion and is a direct result of the boom in global trade

and business. According to the Organization for Economic Cooperation and Development (OECD, 2021) the rapidly expanding online payment helped increase the total revenue from payments. Customers, in turn, are increasingly seeking faster, more secure, and transparent payment methods that support their aspirations for business expansion. Success in the marketplaces of today will depend on providing smooth, quick, safe, and secure digital payment options.

In the Philippines, the Bureau of Internal Revenue (BIR) is mandated by law to assess and collect all national internal revenue taxes, fees, and charges, and to enforce all forfeitures, penalties and fines connected stipulated in Section 2 of the National Internal Revenue Code of 1997. Consequently, a couple of years ago, there was little information on the electronic tax system.Small business owners seldom paid it any attention because everyone thought it was only for large corporations. The current system holds it to be the responsibility of individual and corporate taxpayers to be aware of their obligations and to act accordingly as it is the primary role of BIR to collect and administer taxes. Accordingly, the BIR had been using the Electronic Commerce Act of 2000 (Republic Act No. 8792), which requires certain government entities to conduct business electronically and necessitates the development of online filing and payment systems.

Additionally, they created the Electronic Filing and Payment System, or so-called eFPS, a BIR e-Service that enables taxpayers to file their taxes electronically without using paper and to conveniently pay their tax obligations online (Costales, 2013). The e-Filing is a data-capture tool that effectively verifies the accuracy and completeness of taxpayer inputs using validation and computation guidelines provided by BIR. e-Payment, on the other hand, refers to the online payment and confirmation procedure between the BIR eFPS and the participating banks (using an internet-enabled banking system) and/or alternative modes of payments such as: tax debit note and tax remittance advice.

In the City of Davao, an ordinance was passed in 2017 regarding the implementation of an online payment system. This is Ordinance No. 256-17, Series of 2017, entitled "An Ordinance Establishing and Providing an Electronic or Online System of Payment as an Alternative Mode of Payment of Taxes, Fees, Charges, and Other Impositions Due to the City Government of Davao." Despite efforts to create more efficient and user-friendly electronic tax-filing systems, these solutions were either ignored by the public or saw minimal usage. Given the current context, the researcher decided to examine the level of familiarity that small and medium enterprise (SME) owners in Davao City now have with the electronic tax filing and payment system. According to Wang (2015). Understanding user acceptance of electronic tax-filing and payment systems is necessary, as is identifying the variables that may influence users' decisions to use or not utilize these eFPS. The solution to this critical question could aid the government in future planning and promotion of new computerized tax-filing systems.

The primary reason for evaluating the online payment system for business tax in the City of Davao is the perceived need for improvement. Additionally, the city government must align its system with the existing processes between the Bureau of Internal Revenue (BIR) and taxpayers. Issues such as tax evasion, noncompliance, and corruption are frequently reported in the news. In response to these concerns, the researcher is committed to studying this matter to contribute to the enhancement of the system.

Statement of the Problem

The study was conducted to assess the online payment system of business tax in Davao City. Specifically, it will answer the following questions:

1. What is the level of assessment of the Davao's City business tax online payment system in terms of features and provisions of the ordinances, accessibility, ease of usage, secured payment transactions, transparency and accountability?

2. What is the performance and perception of Davao's City business tax online payment system in terms of number of taxpayers, (2018-2023), and revenue collection efficiency?

3. What are the challenges of Davao's City business tax online payment system?

Scope and Limitation of the Study

This study focused on the nature of the online business tax system in Davao City, specifically within the 1st Congressional District. It primarily examined the taxpayer perceptions, and overall performance within this geographical scope. A total of 40 respondents were selected using purposive sampling. The study assessed records from the City Treasurer's Office (CTO) related to business tax collection, covering the period from 2018 to October 2023.The findings were analyzed and interpreted using statistical methods.

Related Literature and Studies

Taxation is the foundation of good governance and a key to the wealth of a nation. It serves as the financial basis for all state functions like education, infrastructure, healthcare, or social security. Tax revenue is a keystone for sustainable development. Financial sustainability is a pre-requisite to ensuring government investments and the development of a prosperous society (Eschborn, 2010).

By encouraging prudent and strategic use of digital assets by BSP-supervised companies, digital governance and standards hope to maximize benefits to the financial system and the public. Industry-level standards are meant to guarantee that regulated businesses meet the bare minimum requirements for interoperability, cyber resilience, and the security of customer data (Manila Bulletin, 2021). To facilitate further payment digitization, the BSP is implementing the following initiatives: a) open banking and application programming interfaces (API) standards is working to create an open banking ecosystem, but it is also aware of the risks involved, particularly about data security and privacy (Bangko Sentral ng Philippines, 2021).

Several countries have established ordinances and policies to regulate online business taxation, aiming to improve compliance and revenue collection. In Italy, the government introduced a Digital Services Tax (DST) in 2019, imposing a 3% levy on revenues earned by digital companies with global sales exceeding €750 million, including at least €5.5 million in Italy. This ordinance was designed to ensure that major tech firms, such as Meta, Google, and Amazon, contribute fairly to the Italian economy. However, the policy has faced criticism, particularly from the United States, which argued that it disproportionately targets American companies. In response to international concerns, Italy considered amendments to the DST in 2024 to include small and medium-sized enterprises (SMEs), reducing the perception of discrimination (OECD, 2023).

Similarly, the European Union has implemented VAT regulations for digital services, requiring non-EU businesses to collect and remit VAT on services provided to EU consumers. This measure ensures fair competition between EU-based and foreign digital service providers, with businesses required to register in each member state where they operate or use the VAT Mini One Stop Shop (MOSS) for simplified compliance (European Commission, 2021).

Moreover, France has taken a more centralized approach by mandating business-to-business (B2B) e-invoicing through a government-controlled system starting in July 2024. This regulation aims to reduce corporate tax fraud and enhance tax collection efficiency by requiring that all invoices be processed through a single, regulated platform (Ritsatos, 2014). These international experiences highlight the growing role of digital technologies in tax administration and the effectiveness of ordinances in increasing compliance and revenue mobilization. Countries that implement robust digital tax collection systems, such as e-filing and e-payment mechanisms, tend to experience improved tax compliance and transparency, thereby strengthening their overall fiscal systems (Musimenta et al., 2017).

In the context of Davao City, the implementation of Ordinance No. 256-17, Series of 2017, which introduced an online payment system for business taxes, has not been widely studied. However, an assessment of local government digital tax initiatives in the Philippines by Jayawardane (2016) found that while digitalization improved administrative efficiency, user adoption was hindered by technical issues, a lack of awareness, and trust concerns. These studies collectively highlight the potential and challenges of digital tax systems, emphasizing the importance of accessibility, security, and taxpayer education to maximize compliance and efficiency.

The integration of electronic payment systems in local government transactions, as mandated in Ordinance No. 0256-17 of Davao City, echoes global trends towards optimizing efficiency, transparency, and accountability in government operations. The utilization of digital platforms significantly reduces bureaucratic red tape, as Heeks (2018) maintains, emphasizing that it speeds up processing and eliminates human errors, leading to more effective revenue collection. This is particularly helpful in improving the ease of doing business in local authorities as payment can be made by taxpayers through a number of channels such as mobile banking, e-wallets, and QR codes. A further critical advantage of digital payment systems is that they remove avenues for corruption.

Theory Base

The study is anchored on Blair's (1995) theories of tax efficiency, equity, and revenue elasticity, which together offer a framework for evaluating tax systems. Tax efficiency refers to the ability of a system to generate revenue with minimal administrative cost and without distorting economic behavior. Tax equity emphasizes fairness in tax burden—ensuring that individuals contribute based on their capacity to pay, either equally (horizontal equity) or progressively (vertical equity). Meanwhile, revenue elasticity pertains to the system's responsiveness to economic growth, where revenues naturally increase alongside national income. These principles are highly relevant in examining whether the online payment system in Davao City improves efficiency, promotes fair access for all taxpayers, and supports stable revenue generation.

METHODOLOGY

Method Used. The descriptive-evaluative research design was employed in this study to assess the current condition and appraise the effectiveness of the business tax online payment system in Davao City. According to Paler-Calmorin and Calmorin (1995), this design is utilized when the researcher aims to evaluate existing conditions systematically.

Sources of Data. Primary and secondary data was used in the study. Primary data were taken from the self-administered questionnaire that underwent rigorous validation by three experts, whose comments and suggestions were incorporated into the instrument. The reliability analysis yielded a Cronbach's alpha coefficient of 0.978, indicating an excellent level of internal consistency. Secondary data were obtained from records of the City Treasurer's Office, including the number of online taxpayers from 2018 to 2023 and the annual revenue from online tax payments in the city from 2018 to 2022.

Sampling Technique. This study employs a purposive sampling method, a non-probability sampling technique wherein participants are selected based on specific characteristics that align with the research objectives. The study was limited to 40 respondents due to difficulties in reaching business owners and managers who had used the online payment system. Time constraints, limited availability, and privacy concerns hindered data collection. Despite this, purposive sampling ensured the inclusion of qualified participants, including City Treasurer's Office personnel and business taxpayers. Their combined insights provided a balanced evaluation of the system's implementation, challenges, and user satisfaction.

Data Analysis. To evaluate taxpayers' perceptions of the system, the mean was used to evaluate taxpayers' perceptions and to assess the system's performance in terms of implementation from 2018 to 2023. Moreover, thematic analysis was conducted to identify and categorize the key challenges encountered in the implementation and use of the online payment system.

RESULTS AND DISCUSSION

Assessment of the Davao's City Business Tax Online Payment System. The assessment of Davao City's Business Tax Online Payment System, as perceived by taxpayers, yielded an overall mean score of 3.712, categorized as "Agree." This suggests a generally favorable reception of the system across various dimensions. Specifically, the system's features and provisions of the ordinances received a mean score of 3.77, indicating that taxpayers acknowledge the legal frameworks supporting the platform. The ease of usage was rated at 3.55, reflecting a positive perception of the system's user interface and navigation. Secured payment transactions

scored 3.78, demonstrating confidence in the system's security measures. Transparency and accountability received the highest rating at 3.97, highlighting the system's effectiveness in providing clear and accountable processes. However, accessibility was rated at 3.49, a "Neutral" assessment, suggesting that while the system is functional, there may be barriers hindering full accessibility for all users.

The findings generally positive assessment reflects the effectiveness of the City Government of Davao in crafting ordinances that support legal compliance, transparency, and administrative efficiency in the implementation of online business tax systems. This strengthens institutional trust and enhances the credibility of digital initiatives in tax collection, potentially encouraging broader adoption across other local government units. According to Ahn and Kwon (2021), well-structured ordinances and policies, particularly those ensuring transparency and legal compliance, are crucial for gaining public trust and encouraging the adoption of e-government initiatives, particularly in taxation systems.

Further, findings present clear implications for enhancing the accessibility and user experience of Davao City's Online Business Tax Payment System. While device compatibility and general information access are evident strengths, the system must take significant steps to become more inclusive, especially for persons with disabilities. Integrating universal design principles—such as screen reader support, keyboard navigation, and alternative text—can help address the barriers currently experienced by PWDs. Additionally, expanding payment integration to include widely used digital platforms like GCash, Maya, and online banking apps will cater to a broader segment of taxpayers, including the unbanked and those from underserved sectors. The technical aspects of accessibility also warrant attention. Improving the loading speed and ensuring real-time updates on system downtimes can enhance reliability and user confidence. These features are critical for individuals and businesses that need to meet tight deadlines and depend on consistent access to services. As presented by TaxDC (2024), in today's digital-first world, the need for accessible and user-friendly systems is more important than ever. This includes government services, where the online experience for tasks such as filing a sales and use tax return can have a significant impact on the efficiency and satisfaction of taxpayers.

Furthermore, the Davao City Online Business Tax Payment System has successfully established a high level of user trust through clear security measures, confirmation messages, and the perceived safety of personal information. The system's features—such as real-time notifications, accessible payment history, and detailed receipts—foster a sense of control and clarity among users, reducing the likelihood of errors or disputes. These qualities are essential for reinforcing public confidence in the digital transition of government services. It found in the study of Carter, et al., (2021) that security is one of the main determinants on taxpayers' intention to adopt e-file systems. Studies indicated that the users' perceptions of credibility regarding security and privacy were found to influence the user's intention to use Web-based IT application (Wang, 2022).

Table 1. Level of Assessment of the Davao's City Business Tax Online Payment System

Variable	Mean	Description
Features And Provisions of the Ordinances	3.77	Agree
Accessibility	3.49	Neutral
Ease of Usage	3.55	Agree
Secured Payment Transactions	3.78	Agree
Transparency and Accountability	3.97	Agree
Overall	3.712	Agree

Number of Online taxpayers. Table 2 presents the number of taxpayers who utilized Davao City's online business tax payment system from 2018 to 2023. The data reflects a significant transformation in digital tax compliance behavior over this six-year period. In 2018, there were no recorded online taxpayers, likely indicating that the system was either newly introduced or still in its early adoption phase. A minimal uptake began in 2019 with only 3 users, suggesting limited awareness or accessibility at the time.

A remarkable shift occurred in 2020, when the number of online taxpayers surged to 317, marking an astonishing 10,466.67% increase from the previous year. This exponential growth coincides with the onset of the COVID-19 pandemic, which likely pushed both the government and taxpayers to adopt digital alternatives to in-person transactions. The trend continued in 2021, reaching 453 taxpayers, with a 42.90% increase, indicating the platform-maintained relevance even beyond the peak of health-related restrictions. In 2022, the number grew further to 793, a 75.06% rise, suggesting ongoing improvements in system usability, public trust, and perhaps enhanced government campaigns promoting online tax payments.

However, in 2023, a notable decline was observed, with the number of online taxpayers dropping to 481, representing a -39.34% decrease from the previous year. This abrupt reduction warrants attention. It may signal potential challenges such as economic downturns, business closures, reduced online engagement, technical issues with the platform, or policy shifts that may have influenced taxpayer behavior. It could also indicate a decline in public trust, insufficient support systems, or a resurgence of preference for manual payment modes due to accessibility issues or procedural complications.

Table 2. Number of Online Taxpayers from 208-2023

Year	Number of Taxpayers	Percentage Increase
2018	0	-
2019	3	0.00
2020	317	10466.67
2021	453	42.90
2022	793	75.06
2023	481	-39.34

Annual Revenue. The annual revenue from online tax payments in the city showed significant growth from 2018 to 2022 before experiencing a sharp decline in 2023. In the initial years, online tax payments were minimal, with only ₱26,573.51 collected from two taxpayers in 2019. However, by 2020, there was a substantial increase in revenue, reaching ₱3.6 million from 204 taxpayers. This trend continued in 2021 and 2022, with revenue surging to ₱8.16 million and peaking at ₱20.64 million, respectively. The rapid growth during these years suggests that more taxpayers were adopting online payment systems, possibly due to government initiatives, improved digital platforms, and the effects of the COVID-19 pandemic, which encouraged online transactions.

Among the different districts, Poblacion and Talomo contributed the highest revenue, consistently showing the largest number of online taxpayers. Buhangin and Agdao also demonstrated strong growth, particularly in 2022. Meanwhile, smaller districts such as Marilog, Pacquibato, and Baguio had minimal contributions, with some years recording no transactions. Other areas, including Calinan, Bunawan, and Toril, showed moderate increases but with fluctuations across the years.

Table 11. Performance of Davao's City Business Tax Online Payment System terms Annual Revenue of Online Tax Payment for year 2018-2023

Despite the strong upward trend in previous years, 2023 saw a significant decline in both revenue and the number of online taxpayers. The total revenue dropped by more than half, from ₱20.64 million in 2022 to ₱9.45 million in 2023, with the number of taxpayers decreasing from 623 to 442. This decline may be attributed to changes in tax policies, technical inefficiencies in the online tax system, or a shift back to traditional in-person payments. Economic factors could have also played a role in the reduced tax collection.

The revenue trends from 2018 to 2022 highlight the strong potential of digital platforms in expanding local tax bases and increasing fiscal efficiency, especially during periods of disruption such as the COVID-19 pandemic. The system's capacity to scale in response to crisis-related demand indicates that digital transformation, when supported by government initiatives and user-friendly systems, can lead to meaningful improvements in revenue

collection.

However, the sharp decline in 2023 presents a critical inflection point. The figures underscore the importance of maintaining momentum beyond emergency-driven adoption. To ensure the long-term success of the online tax payment system, the City Government of Davao must address possible barriers to continued use. This includes expanding payment channel options, improving technical reliability, enhancing public outreach and taxpayer education, and ensuring equal digital access across all districts, especially in underserved or rural areas.

Moreover, localized interventions tailored to the specific needs of lower-performing districts—such as Marilog, Pacquibato, and Baguio—may help reduce digital inequity and promote inclusive revenue growth. Sustained investments in digital infrastructure, policy stability, and responsive support services will be essential to rebuilding trust and participation in the online platform.

This is also seen by Parker & Pal (2018) examine that the introduction of e-tax systems by Kenya greatly enhanced the revenue of the country annually by simplifying the process of payment and enhancing the compliance rates.

Therefore, Gibson (2020) learns that although electronic systems have been in place, they have not necessarily affected annual growth in revenue in some areas, particularly where a large segment of the economy is informal or unregistered. Buchanan & Matthews (2019) are of the view that while India has made a move towards digital taxation systems, India's annual tax income hasn't seen as significant an increase with continued issues such as tax evasion and underdeclaration by multinationals.

Challenges

The result reveal that the implementation of an online business tax system in Davao City is intended to streamline tax payments, improve efficiency, and provide convenience to taxpayers. However, based on the challenges encountered by users, several technical, administrative, and accessibility issues hinder the system's effectiveness. The thematic analysis categorizes these issues into two major themes: administrative process inefficiencies, and system accessibility and availability.

Administrative Process Inefficiencies. While the online system aims to digitize business tax transactions, some processes remain manual. A notable example is the requirement to claim official receipts at the City Treasurer's Office even after successful online payment. This defeats the purpose of a fully digitized system and adds unnecessary steps for taxpayers. A more streamlined process that allows electronic receipt issuance would significantly enhance efficiency and user satisfaction.

As explained by Cole (2023), E-invoicing helps reduce tax errors as well as tax fraud by giving tax authorities visibility into transactional tax data. The principal reason for this shift to mandatory use of electronic invoicing is to improve tax compliance. In some countries, including Brazil and Italy, the tax authority must approve all e-invoices before they can be transmitted to the customer, or get directly involved in the invoicing process and issue the final invoices itself. The European Commission considers e-invoicing critical to fighting VAT fraud and reducing administrative and compliance costs for businesses.

Moreover, one of the most prevalent issues reported by users is the frequent website and application downtime, particularly during maintenance periods. Additionally, slow internet connections contribute to navigation errors and glitches, further disrupting the user experience. These technical limitations not only delay transactions but also discourage taxpayers from fully utilizing the system. The presence of such infrastructure challenges suggests a need for system optimization, improved server capacity, and a more robust IT infrastructure to ensure a seamless and efficient experience for users.

According to Jain (2021), online payments are vulnerable to technical disturbances. This is a common issue among systems that depend on technical infrastructure which can frustrate shoppers who cannot pay with cash. Similarly, Gupta and Shukla (2022) highlight that slow and unreliable internet connectivity in developing areas can significantly hinder the performance of e-government services, reducing public trust in digital platforms.

System Accessibility and Availability. Users also reported challenges related to the system's availability and responsiveness. The online tax platform is not accessible 24/7, preventing users from making payments at their convenience. Additionally, slow website loading times and high traffic issues further impact accessibility, leading to delays in processing transactions. These concerns suggest the need for improving system uptime, increasing server capacity, and optimizing the platform to handle large volumes of transactions efficiently.

Further, the limited availability of payment options emerged as a significant concern. Users highlighted that transactions can only be processed through Landbank, restricting accessibility for those without accounts in this bank. Additionally, reports of unreflected payments and duplicate payment errors indicate inefficiencies within the payment gateway. These issues create financial risks and inconvenience for users, necessitating manual interventions to resolve disputes. Expanding payment options to include multiple banks, e-wallets, and alternative digital payment systems could enhance accessibility and reduce transaction-related problems.

Duplicate payments pose many substantial risks and challenges, making them less stable and slowing down how well they work. Duplicate payments can lead to many problems causing more than just a headache with money (Minaeva, 2024). Duplicate payments are a common accounts payable error that leads to overpayments to legitimate vendors and, at times, to scammers. One of the most common root causes of duplicate payments is error-prone manual data entry, which can result in multiple entries of the same invoice in a system (Bichachi, 2025).

Table 3. Challenges in the Online Business Tax System in the City of Davao

Common Responses	Theme
Limited Payment Options	Administrative Process Inefficiencies
Unreflected Payment	
Duplicate Payment Errors	
Lack of Payment Options	
Receipt Collection Requirement	
Limited System Availability	System Accessibility and Availability
Slow Loading Website	
High Traffic Issues	
Website/App Downtime	
Slow Internet Issues	
Navigation Errors	

SUMMARY

This study was conducted to assess the Online Payment System for Business Tax in Davao City. Respondents were selected using purposive sampling and were asked to complete a survey questionnaire distributed to online taxpayers in the 1st Congressional District of Davao City. The study employed a descriptive-evaluative research design. Primary data was collected from taxpayers in the first congressional district, while secondary data consisted of financial records from the city's online payment system, covering collections from 2018 to October 2023 (a six-year period). The mean was used to assess taxpayers' perceptions of the online business tax system in Davao City, as well as to evaluate its overall performance. Additionally, thematic analysis was conducted to identify challenges in the online business tax system and propose appropriate interventions for its improvement.

The assessment of the Online Business Tax Payment System in Davao City revealed that taxpayers generally

perceive it as well-structured (3.77 or Agree) with strong transparency (3.97 or Agree) and security (3.78 or Agree), though challenges remain in accessibility (3.49 or Neutral) and dispute resolution (3.26 or Neutral). While ease of usage was rated positively (3.55, or Agree), inadequate customer support and limited payment options (3.12 or Neutral) hinder full adoption. Despite a significant increase in taxpayers from 2019 to 2022, a 39.34% decline in 2023 raised concerns about economic and policy-related factors.

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