

Interview feedback from Six Educationists and Six Economists on electronic levy legislation in Ghana

Moses Kumi Asamoah, Edward Nketiah-Amponsah & Joseph Danquah Ansong

To cite this article: Moses Kumi Asamoah, Edward Nketiah-Amponsah & Joseph Danquah Ansong (2023) Interview feedback from Six Educationists and Six Economists on electronic levy legislation in Ghana, *Cogent Social Sciences*, 9:2, 2283920, DOI: [10.1080/23311886.2023.2283920](https://doi.org/10.1080/23311886.2023.2283920)

To link to this article: <https://doi.org/10.1080/23311886.2023.2283920>



© 2023 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.



Published online: 22 Nov 2023.



Submit your article to this journal [↗](#)



Article views: 202



View related articles [↗](#)



View Crossmark data [↗](#)



Received: 02 September 2023
Accepted: 10 November 2023

*Corresponding author: Moses Kumi Asamoah, Senior Lecturer, School of Continuing and Distance Education, University of Ghana, Legon, P.O. Box LG25
E-mail: mkasamoah@ug.edu.gh

Reviewing editor:
Guangchao Charles Feng, School of Communication, Hong Kong Baptist University, Hong Kong

Additional information is available at the end of the article

MEDIA & COMMUNICATION STUDIES | RESEARCH ARTICLE

Interview feedback from Six Educationists and Six Economists on electronic levy legislation in Ghana

Moses Kumi Asamoah^{1*}, Edward Nketiah-Amponsah² and Joseph Danquah Ansong²

Abstract: This study aimed at addressing the controversies regarding the legislation of an e-levy in Ghana to ensure that its implementation is successful. Qualitative exploratory design and interviews were used for the study. Twelve lecturers (PhD holders) were judgmentally sampled for the study. Research ethics and data credibility procedures were followed. A section of the research participants was in favour of the e-levy legislation as a key avenue to generate additional revenue, and those opposed to the legislation maintain that the e-levy is regressive, punitive, and depressive. It was concluded that a section of Ghanaians supports the e-levy on account of its revenue yield potential with far reaching implications for developmental projects. However, serious concerns about the e-levy have been raised regarding its design, particularly the rate and exemptions, the timing of its implementations, accountability, and corruption of public officials. Recommendations are as follows: e-levy should be pegged at 0.5% per electronic transaction above Ghc100; the waste in the system, extravagant spending from state revenue as well as corruption by government officials should be addressed sternly; and there should be adequate public education on the e-levy concept. This is one of the foremost qualitative studies conducted on e-levy in Ghana, contributing to e-levy legislation and management literature. The paper is a novel because it has an E-levy Conversation Model as well as an E-levy Acceptance Model, developed from the empirical data to guide the successful legislation and acceptance of e-levy in Ghana, and Africa as a whole.

Subjects: Political Economy; Education Policy & Politics; Educational Research

Keywords: Interview feedback; Educationists and Economists; E-levy Legislation; E-levy Controversy; Adult Education, developmental projects

1. Introduction

Weak domestic resource mobilization remains one of the major challenges of most developing countries, and in fact the cause of the debt crisis and poor socio-economic infrastructure in Sub-Saharan Africa. Improved revenue mobilization is a panacea to the debt crisis experience, in that expenditure rationalization, maintaining a balanced budget and creating surpluses to create buffers are major ways of dealing with the debt crisis in sub-Saharan countries. But practically, only few countries have taxed mobile money transactions. Nevertheless, improved revenue

mobilization occasioned by the introduction of innovative taxes or levies could contribute towards the country's public debt management as opposed to foreign direct investment, external development assistance, grants, and external debt creation (Amadou, 2013; Aryeetey, 2004; Quartey, 2005). Furthermore, capital flight and global tax competition have weakened the ability of most states to generate adequate revenue internally (Bolch et al., 2017). To close the financial gap, most developing countries have pursued various tax reforms and strategies by broadening their tax base to include the informal sector and shore up revenue domestically (Chimilila, 2018). In Ghana, Abor and Quartey (2010) opine that SMEs, most of which are in the informal sector, contributes about 85% of manufacturing employment and about 70% of Ghana's GDP. But there is low tax revenues from the informal sector largely due to tax evasion also antecedent to lack of formal records to aid the collection of taxes from businesses in this sector (Besley & Persson, 2014; Bolch et al., 2017; Devos, 2012).

But it is arguable that e-levy is not mandatory, and it is transactional in nature; therefore, its revenue source can be very volatile. Nonetheless, one of the bases for the implementation of the e-levy is due to the rise in the volume of mobile money transactions. While there is the tendency of volatility in transactions and revenue generation, with the increase in the use of digital financial services, individuals may adjust in the long run and that may result in the volume of transactions and revenue generation. The introduction of mobile money over the past decade has enhanced the landscape of financial inclusion globally and has spread rapidly in both developing and emerging states (Aron, 2018). Its usefulness encompasses reduction of transaction costs on international remittances, facilitating growth and improving domestic resource mobilization. Mobile money transactions climbed by 82.37% year-on-year, from GH 309.35 billion in 2019 to GH 564.16 billion in 2020 (Bank of Ghana, 2022). Philippines, Kenya, Democratic Republic of Congo, Malawi, Cote d'Ivoire, have all mooted the e-levy legislation in the past (GSMA, 2020b; Lees & Akol, 2021; Parliament of Uganda, 2018).

1.1. The justification of e-levy in Ghana

Although Ghana is in the category of low- and middle-income countries (LMIC), its tax-to-GDP ratio of 13% remains one of the lowest among its peers, and below the government's target of 20% in 2023 (Ministry of Finance, 2021). The Government of Ghana, in its quest to broaden the tax base to enhance national development, proposed a 1.75% electronic transaction levy (e-levy) on the transactions of digital payments and electronic platforms, including mobile money operations (Agyeman, 2022). This was adjusted downwards to 1.5%, and further reduced to 1%. This includes the mobile money transfers between accounts on the same electronic money issuer, mobile money transfer from one account of one electronic money issuer to a receiver on another electronic money issuer, transfer from bank account to mobile money accounts and vice versa, and transfer from bank to bank with different account holders (Kwarteng, 2021).

The motivation for the introduction of the levy on mobile money transactions was due to the steady growth in digital transactions (\$ 81 billion) over the past five years, which were largely untaxed. As at 2020, transactions via mobile money represented 82% of GDP in Ghana (BCG, 2020). According to the Bank of Ghana Payment System Statistics (Ghana, 2020), active mobile money users stood at 17 million and the value of mobile money transaction stood at GH¢ 564 billion. In 2021, the value increased to GH¢770 billion. The increasing growth in mobile money transactions was due to high patronage of the service in the informal sector. However, the transactions on mobile money were untaxed. Hence, in improving domestic resource mobilization and expanding the tax base to include new tax payers, the government proposed the E-Levy Bill, which when passed, was expected to raise about GH¢ 6.9 billion in 2022 to tackle issues of unemployment, rising debt levels and infrastructural deficits in the country (Klutse, 2022).

The proposal generated a lot of reactions, including demonstrations and debates from individuals, the media and various organizations as well as law suits. It even led to a brawl in parliament, and this further delayed the resolution on the e-levy. The minority in parliament proposed

an amendment of the 1.75% levy to 1.00%, on the belief that the e-levy was a regressive, punitive and distortionary form of tax, which could cause a decrease in the demand for its services and retrogress the economy into a cash-lite economy (Kwarteng, 2021). A study conducted by the Government predicted a 24% drop in mobile money transactions within a few months of the e-levy proposal by the government. In December 2021, the value of mobile money transactions dropped by GH¢ 3.2 billion, and after various deliberations and engagements, the e-levy rate was fixed at 1.5% and the government was able to pass the Bill, 29th March, 2022 despite a walkout by the minority in parliament in protest of their disapproval of the e-levy. The President assented to the Bill, and it was disclosed by the finance minister that the systems that will pave way for the implementation was expected to take off in May, 2022 (Agyeman, 2022). Eventually the implementation of the e-levy commenced on 1 May 2022.

The imposition of the e-levy will not only broaden the tax base of the country but will also generate additional revenue for developmental projects and job creation (Klutse, 2022), and by so doing will support fiscal consolidation and the growth agenda of the country. More specifically, the projected revenues from the e-levy are expected to be used to finance the government's "YouStart" initiative, road construction, development of basic education and digital space in the country. The implementation of this initiative is dependent on the revenue from the e-levy, of which the government intends to inject GH¢ 1 billion annually into the YouStart programme (Oni, 2022).

Despite the potential benefits of the e-levy in improving revenue generation, there are consequences in its implementation. One of the consequences is the impact on users of electronic transfers or payment who will want to avoid patronizing e-transactions (GSMA, 2020b; Nutassey et al., 2023). For instance, a Momo user may decide to withdraw money from the bank for a transaction instead of using the MoMo platform for direct payment.

Indeed, between December and January 2022, the value of mobile money transactions in Ghana dropped by GH¢ 9.6 billion based on just the deliberation on the e-levy bill in Parliament. Similarly, evidence from Uganda showed that mobile money transactions dropped and it took a year for the mobile money value to return to higher volumes after the imposition of the tax (Whitehead, 2018). It is also worth noting that the mobile money transaction has become an effective medium for internal remittances from relatively well-off workers to deprived family members and friends. The imposition of the e-levy could disincentivise remitters to curtail the volume of transactions to recipients, which could impinge on the welfare of recipients. This is against the backdrop that remittances, both internal and external, are indispensable in promoting the nutritional requirements, healthcare and educational needs of recipient households (Sulemana et al., 2019). As electronic transactions have been instrumental in driving financial inclusion in the country, taxes on the electronic transactions could negatively impact financial inclusion by reducing the demand for these services and propelling the poor to engage in more cash transactions as the rich resort to lump sum transactions (Ndung'u, 2019).

Several studies have been conducted on e-levy in Ghana. Djokoto et al. (2022), using a quantitative approach, examined the views of Ghanaians on the proposed tax on electronic transactions. The authors found that 96.3% of the respondents disapproved of the e-levy, and this was consistent with Abuka (2018). Amoah et al. (2023) revealed that almost half (46%) of a sample of 2,810 Ghanaians are not willing to pay e-levy irrespective of the rate. Of those who were willing to pay, the majority (21%) were willing to pay the levy at a rate of 0.5. Yevu (2022) investigated the implication of the e-levy on the cash-lite economy of Ghana using a sample of 120 respondents within Accra. The findings indicated that 70% of Ghanaians were of the view that imposing an e-levy on all electronic transactions was unwarranted and would affect the savings efforts of individuals as well as the possibility of growth among informal workers. Furthermore, Appiahene et al. (2022) investigated the e-levy policy from the standpoint of the average citizen, using the notion of sentiment analysis and Twitter data based on 38,771

tweets. The findings showed that sentiment data on social media (Twitter) was massive, and it served as a platform for people to discuss their opinions. The comprehensive data analysis led to the conclusion that a substantial percentage of Ghanaians were neutral on the proposed policy, with little difference between positive and negative responses. Given that the current paper also looks at behavioural changes as well as e-levy payment decisions in Ghana, the latest published papers on the subject are worth mentioning (Amoah et al., 2023; Tetteh et al., 2023).

On the subject of the importance of educating the public on e-levy concept, Kasipillai et al. (2003) and Kołodziej (2011) maintain that when determining a taxpayer's actions, their attitudes are more crucial than their opportunities. Education can impact on attitudinal change. Kołodziej (2011) indicates that one of the key factors influencing a person's tax attitudes is their level of tax knowledge. In his study on the role of education in forming voluntary tax compliance, he examined the level of economic literacy and tax-motivational postures among 100 Polish taxpayers and discovered a positive relationship between tax literacy on the scale of economic rights and attitudes towards and commitment to paying taxes. It is likewise documented that perceived tax justice and tax education are necessary to promote a culture of tax compliance (OECD, 2021). Therefore, more in-depth knowledge of taxes has been linked to more positive attitudes about paying taxes and more accurate assessments of the fairness of the tax system (Eriksen & Fallan, 1996; Mascagni & Santoro, 2018). Similarly, Amaning et al. (2021) used an online survey to get responses from 297 respondents in order to examine the impact of tax education on tax compliance among Small and Medium-Scale Enterprises (SMEs) in the Techiman Municipality of Ghana. Using Structural Equation Model (PLS-SEM) methodology, they discovered that stakeholder sensitization initiatives had a significant impact on tax compliance and that leveraging media, such as electronic and print media, to educate taxpayers has a beneficial impact on tax compliance. Despite the literature on the significance of tax education and its effects on tax compliance, there has been inadequate discussion of Ghana's e-levy, especially from the qualitative tradition perspective.

1.2. Theoretical underpinning

This paper is theoretically underpinned by the Technology Acceptance Model (Tam) proposed by Fred Davies in his doctoral thesis in 1985. His theory was a modification of the Theory of Reasoned Action (TRA), which was formulated by Ajzen and Fishbein (1975, 2009). In the modification of the TRA, Davis (1985) explained that the user is motivated by three factors; the perceived ease of using the system, the attitude towards the use of the system and the system's perceived usefulness.

The attitude of the user is influenced by two beliefs; the usefulness of the system as well as the perceived ease of using the system (Chuttur, 2009). The perceived usefulness of the system is based on the belief that a given technology system would enhance the performance of the user. Hence, users tend to respond positively towards technology when its use increases their productivity or performance (Cobla & Osei-Assibey, 2018). The perceived usefulness of electronic transfers or the mobile money platform enables users to transact with a reduced transactional cost and timely space. Moreover, the perceived ease of using the system is based on the belief that enables the user to use a given system effortlessly and without difficulty. Davis (1985) redefined his model to include other variables. Over time, several researchers modified the theory with additions into a model that predict the use of a new system (Asamoah, 2017; Asamoah et al., 2023). Hence, the use of the electronic transfer system is based on the individual's perceived usefulness, ease of using the system to transfer money and the attitude towards the use of the system. Thus, the levy notwithstanding, the usefulness of a mobile money transaction to the customer in terms of ease and efficiency, among others, will influence the continuous usage of the system or otherwise. Additionally, if the user perceives that the e-levy revenue will be used wisely by the government, it will be accepted.

1.3. The purpose, objectives, and research questions

The purpose of the present study was to find the factors that will address the controversies regarding the legislation of the e-levy to ensure its implementation is successful. The objectives of the study were to find out the following: 1. The key issues raised against the imposition of the e-levy; 2. Factors advanced in favour of the e-levy concept; and 3. The role of adult/civic education in promoting increased understanding of the goals for the e-levy policy for a successful implementation. The research questions were: 1. What are the arguments levelled against e-levy's legislation? 2. What are the key arguments advanced in favour of the e-levy concept? 3. How can adult/civic education help to bring a good understanding of the e-levy concept to support it? The data collected provided answers to the above research questions.

2. Methodology of the study

The current study employed a qualitative exploratory design to study the views of Ghanaians on the recently introduced electronic levy. The design was appropriate for studying research questions that have not been studied much in a particular society. The design focuses on studies that are community-based and are necessary to solve a community problem or inform policy-making to solve a societal problem. The research participants comprised of lecturers who were PhD holders in the Department of Adult Education and Human Resources Studies of the University of Ghana, Legon, and lecturers (PhD holders) in the Economics Department of Central University, as well as University of Ghana, Legon. The researchers judgmentally sampled research participants who were perceived to have knowledge on the subject, and were willing and able to share their experiences on the subject-matter. Research participants were perceived to be able to provide adequate data that can yield saturation. The study participants consisted of 12 lecturers: 4 professors, and 8 senior lecturers. Five from Central University and the remaining from the University of Ghana. They comprised 5 females and 7 males. Each participant was over 40 years old, had worked for at least 10 years in the university, and were at least senior lecturers in rank.

The researchers introduced themselves and sought permission from the interviewees, and verbal consent was granted before they interrogated the participants to share their opinions on the e-levy phenomenon. Further interrogation generated cogency and clarity of information that yielded clear and credible data. Interview was the primary data collection method deployed. Interviews generate adequate data of how the interviewees carve and interpret their experience and opinions on the problem being investigated. The interviews were conducted via mobile phones because the COVID-19 pandemic was still pervasive. Nevertheless, it did not undermine the quality of the data generated. Moreover, it was the interviewees' preferred choice since they found that channel convenient and comfortable. Interviews were conducted one at a time. A total of 12 interviews were generated. Each interview spanned between 20 and 30 minutes and was guided by the interview plan as well as the willingness of the interviewees to continue during the process. The interview questions were:

- (i) What are your views about the benefits of e-levy in Ghana?
- (ii) What are your opinions regarding the weaknesses associated with the imposition of e-levy in Ghana?
- (iii) What do you think adult/civic education can do to bring understanding regarding the e-levy controversy?

The responses of participants were meticulously listened to and digitally captured for onward transcription and analysis. The research participants allowed us to record their responses digitally. Regarding ethics, the interviewees volunteered to participate in the study. They were assured of anonymity and confidentiality of their information. Adequate respect was accorded them. The interviewees were allowed to suggest the day, time, duration, and venue for the interviews. Those who wanted to withdraw from the interrogation were permitted and were likewise allowed to refuse to answer questions they were uninterested in.

To ensure exactness, objectivity and validity of the study, the researchers employed the process of bracketing (researchers did not interfere the conversation with their own views but did not neglect their prior knowledge and assumptions too). More so, participants' responses were recorded verbatim, the interviewees were contacted to check and affirm whether what they said during the interview was exactly what had been reported. Corrections and amendments were made, where appropriate. Additionally, peer reviewers were consulted to share their perspectives on the methodology of the study as well as how the data were analysed and interpreted. Their meaningful suggestions were considered to enhance the quality of the data. The use of triangulation, integrating different-data sources from different groups in two different Departments, from two different universities as well as the employment of thick description during data analysis, altogether enriched the data as well as accorded credibility to the present study.

Thematic analysis was used for data analysis. It was found to be convenient and in consonant with a study by Braun and Clarke (2006) as well as the tenet of interpretive philosophy. The analysis followed an inductive process within a particular context. The process encompassed transcribing and gleaning data critically to generate true meaning out of them. Patterns of meaning and issues of interest in the data were established. Emerging themes that resemble in the data were noted and categorized. The quotes in the data were registered under their related theme. Interpreting data were done based on the principles of hermeneutic.

3. Presentation of results

The results were derived from the interview data in line with predetermined themes. The interview questions posed were in alignment with the research questions; thus, the responses given by the respondents provide answers to the research questions.

3.1. Argument in favour of e-levy

Regarding the above predetermined theme, two key arguments were made in favour of the e-levy, and emerged as follows:

- (i) E-levy is reliable, tractable, and easy to manage,
- (ii) The prevailing economic conditions necessitate exploring new and innovative avenues for revenue generation.

Regarding the sub-theme: e-levy is reliable, tractable, and easy to manage; a respondent maintained:

All over the world, taxation revenue constitutes about 80% of total revenue. But in Ghana only about 6 million out of 12 million workers pay tax. Implying that about 50 per cent of the labour force do not pay tax (a huge loss of revenue). But e-levy is automated, it is designed to be deducted at source at a point of e-transaction. This is not only reliable but tractable. (Respondent 1)

The narrative above implies that although there are many areas the government can generate tax revenue, there have been significant and rampant tax evasions in these areas owing to lack of data on workers, thus rendering it inefficient. However, e-levy is automated so imposing a tax on e-transactions is easy and reliable.

On the same theme, respondent 5 remarked:

We collect tax and royalty from oil, but the equity ratio is just 5%, far below the average, across the globe. For example, Saudi Arabia produces about 12 million barrels of oil per day. Nigeria produces about 2 million barrels of oil per day, but Ghana produces between 80,000–120,000 per day. This is woefully inadequate; we cannot rely on that. Besides, although tourism revenue is good, it has dwindled under COVID-19 era. E-levy is an idea that is fair,

tractable, and reliable to support effective and efficient revenue mobilization from the informal sector in Ghana.

The narrative above reveals that we produce oil and raise revenue from tourism yet the quantum of revenue raised here is woefully inadequate, suggesting that initiating other revenue generation avenues is necessary and indispensable. The tractable, reliable, and easily manageable revenue is e-levy.

Respondent 3 also illustrated:

There are too many areas where tax exemptions are granted to foreign investors by the government, due to potential employment creation, transfer of skills to the domestic workers and higher future tax contributions. We lose revenue in these areas. Currently, e-levy is a model to do the magic for generating attractive and enduring revenue.

We agree with the respondent, but it is also expedient that those tax waivers be removed. Revenue from that will support immensely in addressing economic issues in the country.

Yet another respondent remarked:

“Ghana’s infrastructure deficiency is traceable to lack of adequate revenue. Going for debt from IMF and the related interest and strings is harmful. Selling government bonds too will not yield much revenue. E-levy is indisputably fair, tractable and reliable source of raising revenue. But the current rate of 1 % on e-transaction above Ghc100 must be reduced to a flat amount of Ghc5 per month.” Interviewee 4

The statement above means that loans contracted from IMF and government bonds are not effective catalysts for income generation, and we must not fully rely on them. A modest e-levy rate of Ghc5 per month will be reliable in generating huge revenue over time. But we also counter-argue that although Ghc5 is affordable, a lump sum rate of Ghc5 defies the equity principle of taxation since it fails to account for the quantum or volume of transaction per a specified time period.

A respondent commented:

I hear several lamentations: ‘the government should create jobs, improve infrastructure in the system in order to recover from the effects of COVID-19. But how can the government do that? We need more revenue to do that. E-levy is more reliable for mobilizing revenues, but the e-levy rate should be affordable and fair. (Respondent 10)

The argument above means that despite the existing sources of revenue, we are still struggling to break away from the negative impact of COVID-19. More revenue sources are needed to enable the government to address the challenges of unemployment, infrastructure deficit, etc. E-levy seems to be the best option.

3.2. Prevailing economic factors

On the above theme, a respondent stated:

Low revenue from the informal sector, low Tax-to-GDP ratio and the effects of COVID-19 on the nation have necessitated the drastic need for revenue generation to address economic issues in the country. Revenue generation for national development is core for every country, and Ghana is not an exception. E-levy is a good idea but must be handled well. (Respondent 7)

The narrative is clear. The current government incorporated e-levy in its 2021/2022 budget because there are many things to be fixed in the country. We have the huge informal sector that up till now is outside the tax net. These informal sector revenue generation barriers can be partly resolved using a modest e-levy scheme. Revenue from that can address several economic challenges.

Another respondent illustrated:

Government needs a lot of revenue in this time. The nation needs recovery from the impact of COVID-19. Pegging e-levy at 1.5%, but now 1% on all electronic transactions above Ghc100 is okay, but the Ghanaian needs explanation regarding how the e-levy revenue is to be used. (Respondent 8)

Authors of the current study agree with the voice above but in addition to other factors, there must be adequate education on e-levy in the country to inform understanding on the e-levy concept. If the e-levy does not work, the economy will be affected terribly. But the rate must be amended or else it will fail. When it fails, going for IMF debt relief will be the last resort and the country may have to face the consequences.

Another respondent said:

In Ghana, tax-to-GDP is approximately 13–14%, which is very low, especially being in the middle-income trajectory. Other countries are making 18% but are still classified as the third world country, suggesting that Ghana is in a dilemma. E-levy can raise our tax-to-GDP ratio to substantiate our status as a middle-income country. (Respondent 5)

From the remarks above, the question that can be posed is, is the current e-levy rate fair? Can the poor afford it? The answer is no. What it means is that there will be a massive drawback of users from using the e-transaction facility.

Another respondent said,

A section of Ghanaians hold the view that imposing e-levy is bad, that is, its implementation will be a burden on the poor because we are not in normal time. While these statements are true, and for that matter need attention as soon as possible, it is expedient that we generate revenue from other reliable sources such as e-levy because the economy needs to improve. (Respondent 3)

Yes, it is very necessary that government blocks revenue loopholes, leakages, eliminate waste and withdraw unproductive exemptions granted to foreign business owners in Ghana. When these actions are wisely executed, revenue from the e-levy is likely to serve the purpose of fixing back the economy to an even better position.

3.3. Arguments against the e-levy

Arguments against the e-levy centred on the following: i. It will worsen the depressed state of the citizenry; ii. Why legislating for E-levy while we have several sources of revenue? iii. Waste elimination and corruption control must be resorted to, instead of the e-levy v. Improper accounting and selfishness of some government officials should rather be confronted, and vi. Inadequate e-levy education.

3.4. Aggravating the depressed state of the citizenry

With reference to the theme above, a respondent remarked:

E-levy will pose more serious financial distress to the citizenry who have already lost their jobs, experienced a business reversal, and faced rising prices of goods and services due to

the upsurge and effects of COVID-19 pandemic in Ghana. This is not the right time to impose e-levy at all. (Respondent 6)

Yet another stated:

I see this e-levy as a lazy approach of generating revenue. This is going to pose a burden on the citizenry. (Respondent 8)

Another respondent remarked:

The timing for the introduction of the e-levy is very bad. This is the time individuals and institutions are beginning to move gradually away from the negative effects of COVID-19.

Yes, authors partially share with the sentiments above. Naturally, the state of the economy is not favourable. There is an alarming rise in the prices of goods and services: fuel, cement, school fees, and rentals, to mention just a few. The situation is unbearable given the limited nature of safety net programmes with less than 300,000 vulnerable Ghanaians covered by the Livelihood Empowerment Against Poverty (Sackey & Remoaldo, 2019). The economy is already plagued with mass unemployment, especially among SHS and university graduates. Meanwhile, the e-levy is likely to raise some revenue to address structural bottlenecks. It is prudent that the government considers the predicament of the citizenry to inform a modest e-levy rate. A modest amount of 0.5% for e-levy transaction above Ghc100 may be affordable, manageable and workable.

A respondent added:

The conversation regarding the imposition of e-levy is a real scare to the general Ghanaian populace. Why do we want to make life more bitter and unbearable for the citizenry by opting for the 1.5%, now 1% levy on every e-transaction of Ghc100? In its current form, it is punitive, and morally and emotionally sapping. (Respondent 9)

One more respondent commented:

Government decision to introduce e-levy is not accepted at all. Even those who appear to understand the concept of e-levy hold the view that the 1.5% reduced to 1% e-levy is still obnoxious and punitive but must be reduced to 0.5% for a transaction above Ghc100, per month. (Respondent 2)

All the narratives above sum up to one notion, that is, the e-levy rate is not acceptable. It is too high, and being imposed on Ghanaians who are already in crisis situation owing to the socio-economic difficulties faced by the entire country. What it implies is, either the e-levy decision is suspended or the rate is reduced completely to make it affordable to Ghanaians.

3.5. Plethora of revenue outlets

Regarding the theme above, a respondent narrated:

“Ghana is the largest supplier of gold in Africa, and it is placed 5th in position in the global ranking of gold production. Where are the revenues from gold? Why are we still suffering in terms of revenue generation? Why e-levy? Does the government want to kill the poor people in the country?” (Respondent 11)

The questions raised above are sound and need investigation. If there is not adequate information on how our revenues are accounted for, supporting other avenues to generate revenue becomes a burden. The argument is that if we have a lot of resources, and revenue sources are abused, more revenue sources created will still be abused; thus, it is irrelevant and unreasonable to embark on such ventures. The huge corporate tax exemptions must be reviewed to ensure that the state

and its citizens are the net beneficiaries of such exemptions. Removing tax exemptions or imposing tax on foreigner investors who until now unnecessarily enjoyed tax waivers must be pursued instead of using the lazy approach-imposing e-levy. Widening the tax net to capture all those in the informal sector is very necessary. The e-levy can contribute to that but it must be a modest amount. However, increased usage can lead to more revenue generation.

3.6. Waste elimination and corruption control

Regarding this theme, a respondent narrated:

The government must rather focus on eliminating wastes such as extravagant spending and address the seemingly incorrigible corruption in the system. The campaign against the e-levy emanates from the observation of rampant mismanagement and incorrigible corruption in the country. (Respondent 4)

Yet another said:

Instead of e-levy, I rather wish the government would cut down unnecessary expenditures, address the cost increases owing to extravagant lifestyle of the politicians, cut down MPs emoluments, block corruption outlet which they claim is a perception. (Respondent 6)

The narratives here emphasize waste elimination and corruption control. If these are not checked, generating more revenue will never benefit the masses.

3.7. Corruption and improper accounting

One respondent remarked:

“Although it is good that all people must pay taxes, there is no trust that the monies collected can be sincerely used for its purpose and properly accounted for due to the incessant and deeply rooted corruption in the system”. (e.g., misappropriation, misapplication, and embezzlement) (Respondent 9)

Another interviewee illustrated:

Why taking e-levy again? Government must rescind her decision on the subject and rather block the key sources of corruption and cut down or avoid unnecessary expenditures. (Respondent 12)

The authors of the current study share with the interviewees that some key leaders of state agencies are interested in personal aggrandizement, rent-seeking behaviour, and perpetuation of corruption to the detriment of the citizens they pretend to serve. No doubt poor governance and mismanagement remain by-products of their selfish interests. An audit report over a one-year span revealed Ghc20 billion malfeasance. Thus, our challenge is not about the generation of revenue but the necessity to control abuses.

3.8. Inadequate education on the e-levy concept

Regarding the theme above, a respondent illustrated:

E-levy exists in other parts of the world, but the Ghanaian is against the adoption of e-levy because it is costly and there is lack of adequate education and understanding of the concept. (Participant 11)

Yet another respondent maintained:

The few town hall discussions on the e-levy going on are a good start but still the understanding is not clear in the public domain. The public still abhors the idea. (Participant 12)

Why is the e-levy rate very high? Educating the public to appreciate it is also woefully inadequate. Although many issues are to be addressed to fix the economy, it is important that educating the public on the sources of revenue to the country, how they are used and accounted for, as well as why more revenue sources are needed should not be relegated to the background or handled casually.

3.9. What do you think are the roles of adult education in the e-levy controversy in Ghana?

With reference to that question, an interviewee reported:

Adult education on e-levy concept and controversy should focus on house to-house campaigns in all the regions and districts of the country rather than using the town halls only. Adult education can take the form of “Talk shows” on e-levy covered by the televisions and radio stations. (Participant 9)

The house-to-house medium of broadcast as well as the use of the radio channels are powerful for dissemination of information. Many people will then understand the importance of the e-levy, change their attitude towards it and pay the e-levy for e-transactions fixed at a modest rate. This will enhance generation of more revenue.

A respondent also remarked:

Adult educators should use the local dialect to explain what the e-levy is all about, point out the reasons why the e-levy is one of the most important choices for revenue generation presently. Additionally, a jingle can be designed to unravel or sensitize people on the essence of the e-levy. (Participant 6)

In addition to the suggestions in the narrative, the social media tools such as YouTube, Facebook, Twitter, and WhatsApp can also be employed to discuss the reasons for the e-levy, what the e-levy is about and what it entails, how its revenue will be used and accounted for. These issues must be explained well because many people in the country do not really understand the concept. Government institutional channels like the National Commission for Civic Education, Information Service Department, the Central Bank, and the Ministry of Finance, among others, who partially perform adult education services should play a role, using workshops, seminars, retreats, and conferences to educate the public on the subject.

One respondent narrated:

All the deputy ministers of the Ministry of Finance and the finance committee in parliament must be up and doing in enlightening the citizenry thoroughly on the e-levy controversy as well as the importance. (Participant 2)

Educational institutions, schools, and departments, such as University of Ghana Learning Centres (UGLCs), Annual New Year School that is organized by School of Continuing and Distance Education of the University of Ghana, and Ghana Institute of Management and Public Administration (GIMPA), can factor in topics on e-levy in their annual conference, retreats and workshops for discussions.

A respondent remarked:

“UGLCs” workshops and retreats can discuss the subject in-depth for recommendations”. (Participant 11)

The aim of the workshop on e-levy is to trigger intellectual debate on the subject and provide a communiqué for meaningful actions to be taken either to support it or back out of its patronage.

4. Discussion

The current study explored the thoughts of 12 scholars (PhD holders) regarding the legislation of the e-levy in Ghana. There is a section of the research participants who are in favour of the e-levy legislation, and those opposed to it. Those in favour assert that the e-levy revenue would be used to address the challenges of the economy as revealed in the current data, and attest to other studies (Klutse, 2022; Oni, 2022). Also, as found in the literature, the motivation for the e-levy path was that mobile money transactions were booming in Ghana (Aron, 2018; Bank of Ghana Payment System Statistics, 2020; GSMA, 2020a). In addition, the collection of property tax, gift tax and death duties have not only been very weak but have been associated with corrupt practices by government officials, making the pursuit of the e-levy necessary (Chimilila, 2018). For instance, the Auditor General's report for 2021 reported financial irregularities amounting to GHS3.0 billion, GHS 2.05 billion and a little over GHS1b in 2019, 2020 and 2021, respectively (Ghana Audit Service, 2021). Similar irregularities were reported in the audit of COVID-19 revenues from March 2020 to June 2022 (Ghana Audit Service, 2022); and the 2021 Audit Report revealed that the Government of Ghana owed the Social Security and National Insurance Trust an accumulated amount of GHS 4.3 billion on account of contributions deducted from government employees by the Controller and Accountant General Department.

Furthermore, the fact that the e-levy could bring many workers in the informal sector into the tax net, makes it worth pursuing. More so, e-levy is equally better than relying on foreign direct investment, external development assistance and grants that are highly volatile as highlighted in the literature (Amadou, 2013; Aryeetey, 2004; Quartey, 2005). More so, the adverse effects of capital flight and global tax competition propelled alternative means of revenue mobilization to close the financial gap, thus the choice of the e-levy (Aron, 2018; Bolch et al., 2017; Chimilila, 2018), which is found to be tractable and viable, especially if the current rate of 1% on the e-levy transaction above Ghc100 is reduced to 0.5%. Thus far, most SSA countries that have introduced such levies including Malawi, Uganda, Cameroon and Tanzania have failed to use the levy to close their fiscal deficits, largely due to the negative reactions and protests that met the levy in their respective countries. Zimbabwe stands out with its intermediated money transfer having accounted for half of the country's corporate tax in 2021 (Oxford Business Group, 2022).

The attempt made by the Ghana government to introduce the e-levy is meaningful since several countries such as Philippines, Kenya, Cote d'Ivoire, Malawi, Congo and Uganda have experienced it before (GSMA, 2020b) although some of them were not successful due to the high rate imposed and the subsequent agitations by the people (Lees & Akol, 2021; Parliament of Uganda, 2018). The government of Ghana can learn from their experiences.

However, other research participants think that the imposition of the e-levy will burden the citizens since the effects of COVID-19 pandemic as well as the mismanagement of the country had already put the citizens in a depressed state, as corroborated by Ndung'u (2019). Other research participants found the e-levy to be worrying; and that the poor in Ghana cannot afford it. This confirms similar studies (Agyeman, 2022; GSMA, 2020a; Kwarteng, 2021). By inference, many previous users of the facility will desist from its use and engage more in cash transactions.

Currently, the debt-to-GDP ratio is about 80% (Government of Ghana, 2022), indicating a debt distress. The e-levy was estimated to generate 6.9 billion cedis annually (Government of Ghana, 2021); and although promising, the percentage rate of 1.5%, adjusted downward to 1%, on e-transactions above Ghc100 is not realistic for effective revenue mobilization. Evidently, there is widespread disapproval of the e-levy as documented in existing studies on the phenomenon (Agyeiwaa-Afrane et al., 2023; Amoah et al., 2023; Djokoto et al., 2022). For instance, Agyeiwaa-Afrane et al. (2023) reported that a whopping 95% of 512 active Momo users who participated in the survey disapproved of the levy.

However, the current study reveals that a modest e-levy 0.5% on e-transactions above Ghc100 was expected from a cross-section of the respondents, indicating that any percentage beyond that rate will negatively impact on the potency and efficacy of the e-levy revenue mobilization. This has already occurred thus the effort made by the government to reduce it further to 1% per e-transaction above Ghc100. The current rate is still too high for the poor and ordinary Ghanaian, accounting for the mild patronage of the e-transaction services (Agyeiwaa-Afrane et al., 2023; Amoah et al., 2023). The claim of the authors regarding the high rate of the e-levy is also relative to other countries including Malawi, Uganda, Cameroon (Lees & Akol, 2021; Parliament of Uganda, 2018).

But there are other factors apart from the rate that account for the non-performance of the e-levy, and these include the use of exempt agent accounts and the “allow cash out” option—which this allows a person to access money from someone else’s mobile money account, with remote approval. In addition, people play with the daily tax-free threshold, splitting their transaction amounts to avoid paying the e-levy.

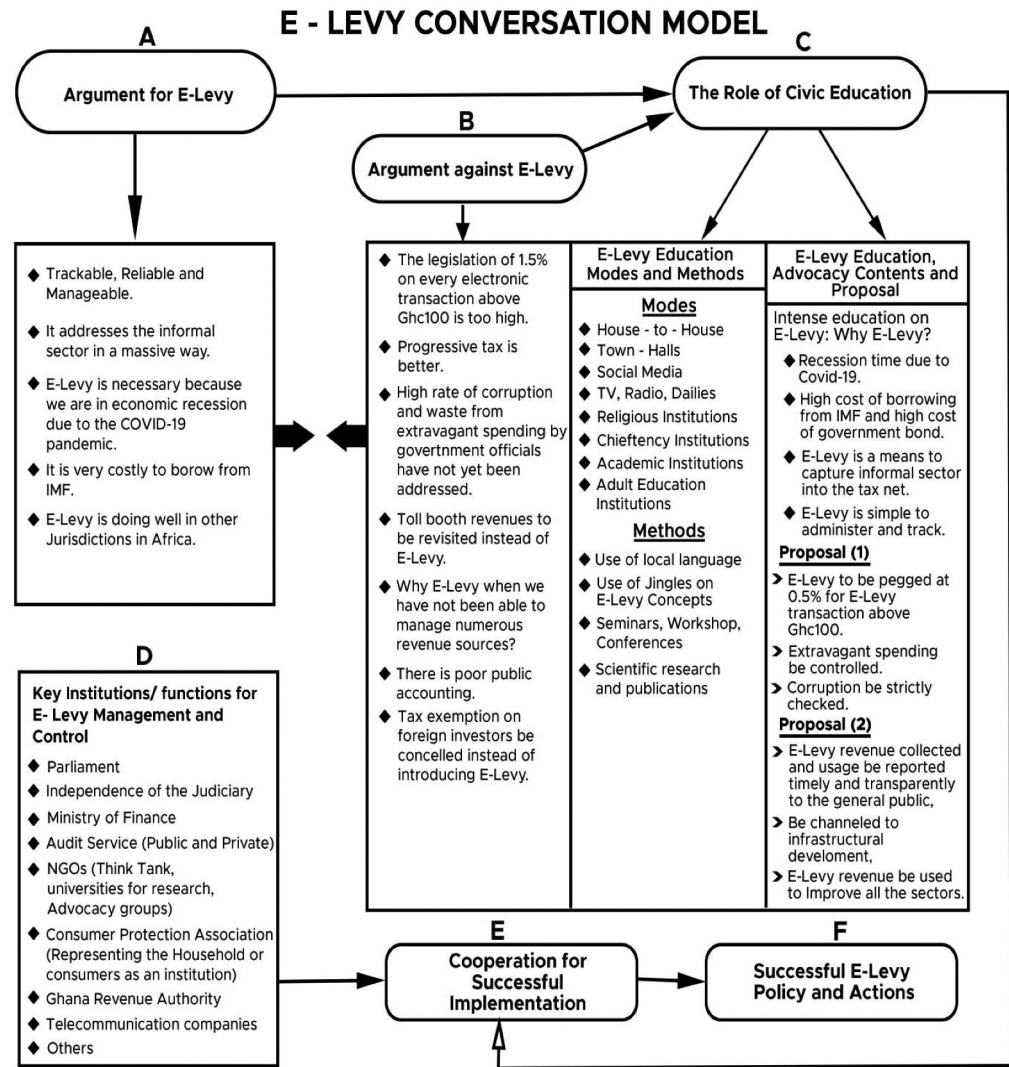
Irrespective of the positive support underpinning the imposing e-levy supported by a cross-section of the research participants, the rest of the research participants vehemently opposed the views discussed above by looking at it from the other side of the coin. They maintain that the e-levy imposition was not timely in that the economy was in a difficult condition occasioned by the surge of COVID-19 aside from the country’s predicament of abysmally low performance in revenue collection from the informal sector as well as the low Tax-to-GDP ratio of about 13% (Ministry of Finance, 2021).

Many Ghanaians have lost their jobs, experienced failure in business as well as had to face increasing inflation resulting in rising prices of goods and services. Consequently, the e-levy as a source of revenue at this time is a distortionary form of tax, with the potential to worsen and depress the Ghanaian economy further (Kwarteng, 2021). From the empirical data, the e-levy is found to be the “lazy approach” of mobilizing state revenue. Instead, some respondents expect the government to engage in mass production in the agriculture sector, enhance its tourism avenues and engage in value-added exports, among others, to improve its revenue streams. The unproductive tax exemptions given to foreigner investor is detrimental to the economy of Ghana. Widening the tax net to capture all those in the informal sector is very necessary but this must be done while using the existing revenue sources prudently and accounting properly for the uses too. Some of the research participants arguing that waste and corruption by government officials should be eliminated is critical else it does not matter what quantum of revenue generated it will enter into individual pockets. More revenues can be realized from that process rather than finding new means of revenue generation that will likewise be misused and abused. The final argument against e-levy was that there is not a lot of public education on the subject; consequently, buying the concept is difficult for the general public. Effective modes and methods of education are necessary if the effort to pursue e-levy will be successful.

4.1. E-levy conversation model

Figure 1 shows the E-levy Conversation Model. The model reflects a conversation regarding the e-levy concept in Ghana, as found in the present data. The conversation comprises of factors supporting the necessity to implement the e-levy, as labelled “A” in the Figure 1 (e.g. facing macro-economic challenges (sluggish growth, high debt burden, high inflation rate, exchange rate, depreciation). E-levy revenue is reliable and necessary to support the financing of government projects. There are also factors advancing the argument against the e-levy as represented by “B” in Figure 1 (e.g., there is a high rate of corruption among government official).

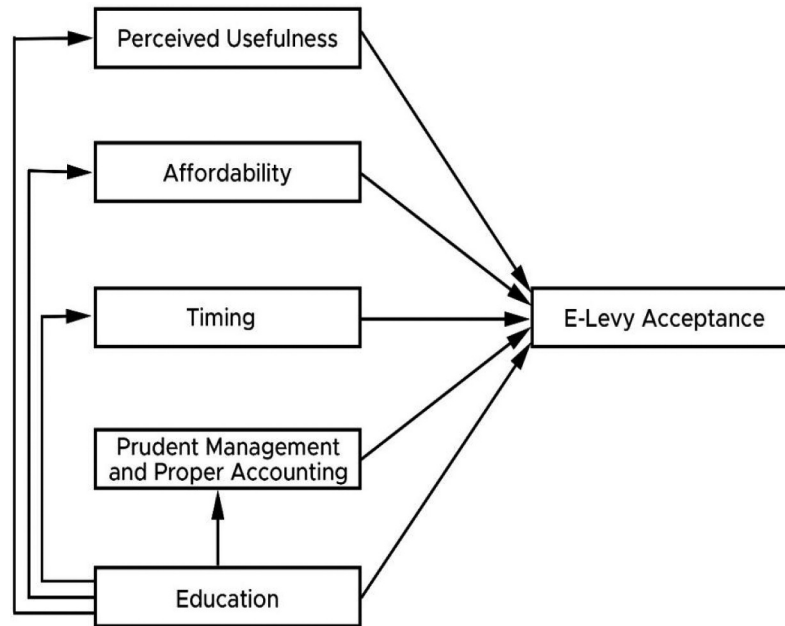
Figure 1. E-levy Conversation Model (Authors' own formulation)



The key message of the model is that civic/adult education labelled “C” is necessary to bring understanding to the Ghanaian public regarding the e-levy concept. This education is pivotal and focuses on the importance of the e-levy to the country and makes proposals that address the reasons why people are not in favour of e-levy implementation and consequently will not support it. For example, the e-levy rate currently pegged at 1% for any e-transaction above Ghc100 is worrying. The extravagant spending as well as corrupt practices of government officials should not be countenanced.

The civic/adult education considers appropriate modes and methods of education. Modes include the use of the social media, TV, radios, town-halls etc., while the methods of education involves the use of local language, jingles, and research publication, among others, to educate the public. Besides, the model suggests engaging think thanks, consumer protection associations, telecommunication companies, universities, Ghana Revenue Authority, Parliament, Audit Service, research centres, mainline churches etc., who come on board with their own portfolio of roles and competencies to engage in e-levy discourses, management, and control, as labelled “D” to facilitate the achievement of success in e-levy revenue generation, management and control. These efforts must be firmed up by other institutions from all and sundry for e-levy implementation, management and evaluation as labelled “E”, which when properly done will result in successful e-levy policy and actions as labelled “F” in the figure.

Figure 2. E-levy acceptance Model.



This section (Figure 2) highlights the theoretical formulation of E-levy Acceptance Model, implications, and reflections, as well as the conclusion of the present study. The data revealed that factors that can influence the acceptance of e-levy are perceived usefulness, affordability, timing, prudent management & proper accounting, as well as education. The data of the current study show that a cross-section of the research participants believe and maintain that levy from e-transactions are useful for their ordinary course of business. E-levy is also useful because it will be used prudently by the government to fix the structural challenges of the economy, such as creating more jobs, road, and bridges, building more schools, hospitals, and government affordable houses, as well as providing rebates on tariffs. However, other research participants of the present study hold the view that revenue from the e-levy will be abused, wasted, misused, and misappropriated by government authorities, thus they are not in favour of passing the e-levy law. By inference, perceived usefulness of the e-levy is a necessary but not a sufficient factor determining the acceptance of e-levy, despite its legislation. Another key factor influencing acceptance of the e-levy is the affordability of the e-levy rate as found in the present data. The rate is deemed affordable if the ordinary Ghanaian can afford it without feeling a pinch: a 0.5% e-levy rate of e-transaction above Ghc100 was found to be affordable. Any amount above this is found unacceptable by the ordinary Ghanaian. Although the e-levy was further adjusted to 1%, the patronage of e-transaction services is still considered unfavourable; partially reflecting in the abysmal revenue performance in that area. The government's purpose set for e-levy revenue was thwarted because the rate was not accepted, not affordable.

Furthermore, the "time" that the e-levy was introduced and legalized had negative implications for its acceptance and success. In the present study, the e-levy was introduced at the time when the economy of Ghana was going through structural deficiencies including massive unemployment, escalating prices of goods and services, and an unfavourable business climate. Consequently, the "timing" for the passage of the e-levy was unsuitable for the ordinary Ghanaian, per the present data. Aggravating the situation was the e-levy rate: even though reduced a couple of times (now 1% for e-transaction over ghc100) it is still on the high side. Conversely, the government of Ghana found the same time suitable to raise revenue from the e-levy to address the challenges confronting the country (Government of Ghana, 2022). In a nutshell, the purpose of imposing the e-levy, namely to

raise revenue to address issues in the Ghanaian economy, failed drastically because the timing was wrong, and the rate was too high (Djokoto et al., 2022).

From the data, another factor determining e-levy acceptance is prudent management and proper accounting of the e-levy revenues. Ghanaians will accept and patronize the e-levy rate provided they are sure how the amount raised from the e-levy will be used or how it has been used, and that the purpose for the use and benefits gained from the use will be accounted for. Unfortunately, a section of the study population perceives that the government authorities will waste the e-levy revenue, misuse it, or spend it lavishly on themselves. What it means is that if the government can honestly assure the public that the e-levy revenue will be managed prudently and be properly accounted for on time to the Ghanaians, it will positively impact the acceptance of the e-levy.

The last, but also the most important factor determining e-levy acceptance is “education”. Educating the government officials as well as the Ghanaian public on the concept of the e-levy is core. This education should cut across key areas such as the usefulness of the e-levy concept, the modest rate to be charged, issues of timing, how the revenue must be managed and accounted for on time, and so on and so forth. This point is particularly useful given that educational attainment of Ghanaians alone is not enough to elicit support for the e-levy unless it is complemented with civic education on the rationale and usefulness of the levy in resuscitating the Ghanaian economy (Agyeiwaa-Afrane et al., 2023). From the data, effective education on the e-levy concept will influence its acceptance and lack of education will lead to withdrawal. Withdrawal will mean most of the people in Ghana will not patronize e-transactions. Each e-levy acceptance determinants mentioned above is necessary, but not sufficient for determining e-levy acceptance. But all the factors together are sufficient for determining e-levy acceptance. Secondly, education is necessary to influence e-levy acceptance and can also strongly influence each of the e-levy acceptance factors in determining e-levy acceptance too. Adult/civic education becomes important in addressing the education aspect of generating e-levy revenue. The education will focus on digital literacy on how e-transactions and the e-levy works; financial literacy on the e-levy and e-transactions, ethics education on e-levy uses and accounting to the public; and legal education on the implications for mismanaging, wasting, embezzling and misapplying e-levy revenues.

5. Conclusion and recommendations

This paper has shown that innovative revenue generating interventions are crucial in improving domestic revenue mobilization. However, the quest to improve tax revenue yields should be carefully pursued such that it does not undermine the welfare of the tax payers. In this paper, we have argued that a section of interviewees was in support of the e-levy on account of its revenue yield potential with far reaching implications on developmental projects. The other section of the interviewees was not in favour due to the fact that the country was in crisis situation, people were struggling to survive and there was corruption among public officials to mention just a few. The E-levy Conversation Model (Figure 1) addresses the “For” and “Against” argument regarding the e-levy, and outlines the modes and methods of education as well as offers a proposal to address the e-levy controversy dilemma. The E-levy Acceptance Model (Figure 2) which is derived from the E-levy Conversation Model simply highlights factors that can influence the acceptance of an e-levy, including affordability and coverage, timing for imposing e-levy, management and accountability, and education factors.

Based on the findings of the current study, we proffer the following recommendations to elicit mass acceptance of the e-levy:

The E-levy must be pegged at 0.5% for all electronic transactions above Ghc100. This proposal is consistent with Amoah et al. (2023). Some experts have also called for a review of the e-levy rate to 0.5% (Graphic Online, 2022).

Additionally, Mobile Money Agents Association of Ghana (MMAAG) called on the government to revise the rate to 0.5% (Ghana News Agency: 12 January 2023). Thus, the justification of the recommended e-levy rate of 0.5% is informed by stakeholder engagement, consensus and empirical evidence. This rate will be affordable enough to generate more revenue from the e-levy. Any amount above this will likely yield an unfavourable output.

The waste in the system due to the extravagant lifestyle and spending as well as corruption by government officials should be addressed sternly. For example, MP's emoluments should be cut down; corruption avenues must be firmly blocked; and those caught in corruption must be jailed for a minimum of 15 years working in agricultural fields to support the country's economy. Meanwhile, the culprit or the miscreant will have to fully reimburse or pay back the financial losses caused to the country. The Government should also properly account for monies spent from traditional revenue sources before it can receive public backing to explore novel sources of revenue including e-levy.

It is expedient to communicate and unpack the e-levy concept in the local language regarding what amount of the revenue has been collected per time, what the money will be used for, and the benefits involved. In addition to the use of the radio, TV, the social media tools, it is equally appropriate that religious institutions such as the church and the mosque as well as the chieftaincy institutions in the country engage in the task of educating their members or subjects on the e-levy concept. University institutions can organize workshops, conferences, and faculty lectures on the subject to inform policy on the subject. The sanctions for abusers of e-levy revenue must be made clearer to the public too. Adequate scientific study should be conducted on the e-levy concept in Ghana to inform decisions, and policies regarding its usefulness, reasonableness, implementation, and support from the Ghanaian populace.

A selfless attitude and having a long-term plan that takes some time but is capable to address and transform the economy completely is the best measure. We should stop or regulate importing goods and services that we can produce and rather make strides to embark on large scale production and export in areas that we have comparative advantage. Supply triggers such as agriculture development, cultivating crops and adding value to them will lead to increased employment. Personal income tax will shoot up. Further, more roads and other social infrastructural facilities can be developed. Capturing all those in the informal sector in the tax net will lead to incredible revenue generation. Withdrawing tax exemption policy that currently is in favour of foreigner investors can enhance revenue that can support financing government expenditures. The country is already blessed but the selfish spirit, amassing wealth orientation, the extreme cheating, and injustices must be uprooted.

Funding

The author(s) reported there is no funding associated with the work featured in this article.

Author details

Moses Kumi Asamoah¹

E-mail: mkasamoah@ug.edu.gh

ORCID ID: <http://orcid.org/0000-0002-6698-7528>

Edward Nketiah-Amponsah²

ORCID ID: <http://orcid.org/0000-0002-9754-1983>

Joseph Danquah Ansong²

ORCID ID: <http://orcid.org/0000-0003-2023-7542>

¹ Senior Lecturer, School of Continuing and Distance Education, University of Ghana, Legon, Ghana.

² Department of Economics, University of Ghana, Legon, Ghana.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Citation information

Cite this article as: Interview feedback from Six Educationists and Six Economists on electronic levy legislation in Ghana, Moses Kumi Asamoah, Edward Nketiah-Amponsah & Joseph Danquah Ansong, *Cogent Social Sciences* (2023), 9: 2283920.

References

- Abor, J., & Quartey, P. (2010). Issues in SME development in Ghana and South Africa. *International Research Journal of Finance & Economics*, 30, 218–228.
- Abuka, C. (2018). *Drop mobile money tax; Bank of Uganda advises government*. Policy Brief, Bank of Uganda.
- Agyeiwaa-Afrane, A., Agyei-Henaku, K. A. A., Badu-Prah, C., Srofenyoh, F., Gidiglo, F. K., Amezi, J. K., & Djokoto, J. G. (2023). Drivers of Ghanaians' approval of the electronic levy. *SN Business & Economics*, 3(1), 19. <https://doi.org/10.1007/s43546-022-00367-3>

- Agyeman, N. K. (2022, March). *E-Levy passed, but majority walks out on motion*. Graphic Online. <https://www.graphic.com.gh/news/politics/e-levy-passed-but-minority-walks-out-on-motion.html>
- Ajzen, I., & Fishbein, M. (1975). A bayesian analysis of attribution processes. *Psychological Bulletin*, 82(2), 261. <https://doi.org/10.1037/h0076477>
- Amadou, A. (2013). The determinants of domestic resources mobilization in Togo: The case of public revenues. *Advances in Management and Applied Economics*, 3(1), 77.
- Amaning, N., Anim, R. O., Kyere, A., Kwakye, G., & Abina, S. (2021). Tax compliance among Ghanaian SMEs: How impactful is taxpayer education? *International Journal of Academic Research in Business and Social Science*, 4(1), 40–58.
- Amoah, A., Kwablah, E., Amoah, B., & Adjei-Mantey, K. (2023). Willingness to pay for electronic transaction levy: Empirical evidence from Ghana. *African Journal of Economics and Management Studies*. <https://doi.org/10.1108/AJEMS-09-2022-0359>
- Appiahene, P., Afrifa, S., Kyei, E. A., Nti, I., Adu, K., & Mensah, P. K. (2022). *Analyzing sentiments towards e-levy policy implementation in Ghana using twitter data*. Authorea Preprints.
- Aron, J. (2018). Mobile money and the economy: A review of the evidence. *The World Bank Research Observer*, 33(2), 135–188. <https://doi.org/10.1093/wbro/ky001>
- Aryeetey, E. (2004). *Globalization, employment and poverty reduction: A case study of Ghana: Report of a study commissioned by the International Labour Organization*. International Labour Organization.
- Asamoah, M. K. (2017). *Factors influencing lecturers' adoption and use of open-source learning management system in universities in Ghana* [Doctoral dissertation, University of Ghana].
- Asamoah, M. K., Oheneba-Sakyi, Y., & Tagoe, M. (2023). Faculty acceptance of the utilization of learning management systems in teaching. *E-Learning & Digital Media*, 0(0), 204275302311561. <https://doi.org/10.1177/20427530231156168>
- Audit Service. (2021). *Auditor-Generals' Report*
- Bank of Ghana. (2022, March). *The Evolution of Bank of Ghana policies on the Ghanaian payment system*. <https://www.bog.gov.gh/wp-content/uploads/2022/03/The-Evolution-of-Bank-of-Ghana-Policies-on-the-Ghanaian-Payment-System.pdf>
- BCG. (2020). *Five strategies for mobile- Payment banking in Africa report*. <https://www.bcg.com/publications/2020/five-strategies-for-mobile-payment-banking-in-africa>
- Besley, T., & Persson, T. (2014). Why do developing countries tax so little? *Journal of Economic Perspectives*, 28(4), 99–120. <https://doi.org/10.1257/jep.28.4.99>
- Bolch, K. B., Ceriani, L., & López-Calva, L. F. (2017). Arithmetics and politics of domestic resource mobilization. *World Bank Policy Research Working Paper*. 8029.
- Braun, V. & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.
- Chimilila, C. (2018). Domestic resource mobilization and long term economic growth in Tanzania. *African Journal of Economic Review*, 6(1), 142–159.
- Chuttur, M. Y. (2009). Overview of the technology acceptance model: Origins, developments and future directions. *Working Papers on Information Systems*, 9(37), 9–37. <https://doi.org/10.1145/15356078.15356082>
- Cobla, G. M., & Osei-Assibey, E. (2018). Mobile money adoption and spending behaviour: The case of students in Ghana. *International Journal of Social Economics*, 45(1), 29–42. <https://doi.org/10.1108/IJSE-11-2016-0302>
- Davis, F. D. (1985). *A technology acceptance model for empirically testing new end-user information systems: Theory and results* [Doctoral dissertation, Massachusetts Institute of Technology].
- Devos, K. (2012). The impact of tax professionals upon the compliance behaviour of Australian individual taxpayers. *Revenue Law Journal*, 22(1), 31–56. <https://doi.org/10.53300/001c.6730>
- Djokoto, J. G., Afrane, A. A., Agyei-Henaku, K. A. A. O., Badu-Praha, C., Srofenyoh, F. Y., & Gidiglo, F. K. (2022). Electronic levy in Ghana—evidence from a pre-implementation survey. *Academia Letters*, Article 4906. <https://doi.org/10.20935/AL4906>
- Eriksen, K., & Fallan, L. (1996). Tax knowledge and attitudes towards taxation; a report on a quasi-experiment. *Journal of Economic Psychology*, 17(3), 387–402. [https://doi.org/10.1016/0167-4870\(96\)00015-3](https://doi.org/10.1016/0167-4870(96)00015-3)
- Ghana, B. O. (2020). *Payment system statistics*. Bank of Ghana.
- Ghana Audit Service. (2022). *Report on the audit of the government of Ghana covid-19 expenditure for the period March 2022 to June 2022*.
- Government of Ghana. (2021). *The budget statement and economic policy of the government of Ghana for the 2022 financial year*. Ministry of Finance.
- Government of Ghana. (2022). *The budget statement and economic policy of the government of Ghana for the 2023 financial year*. Ministry of Finance.
- Graphic Online. (2022, July 22). *Review E-Levy to 0.5% - prof. Quartey*. <https://www.graphic.com.gh/news/general-news/review-e-levy-to-0-5-prof-quartey.html>
- GSMA. (2020a). *The causes and consequences of mobile money taxation: An examination of mobile money transaction taxes in sub-Saharan Africa*.
- GSMA. (2020b). *State of the industry report on mobile money 2019*. GSRMA
- GSMA. (2021). *State of the industry report on mobile money 2020*
- Kasipillai, J., Aripin, N., & Amran, N. A. (2003). The influence of education on tax avoidance and tax evasion. *eJTR*, 1(2), 134. <https://doi.org/10.2139/ssrn.624181>
- Klutse, S. K. (2022). The E-Levy and its proposed implementation—lessons for Ghana. *Journal of African Business*. <https://doi.org/10.1080/15228916.2022.2040535>
- Kołodziej, S. (2011). The role of education in forming voluntary tax compliance. *General and Professional Education*, 1, 22–25. <https://doi.org/10.17390/gpe.2011.1.22>
- Kwarteng, K. (2021). *Report of the finance committee on the electronic transfer Levy Bill, 2021*. Parliament of Ghana.
- Lees, A., & Akol, D. (2021). *There and back again: The making of Uganda's mobile money tax*. GSMA.
- Mascagni, G., & Santoro, F. (2018). What is the role of taxpayer education in Africa? *ICTD African Tax Administration Paper*. 1. <https://doi.org/10.1787/978-1-78118-436-1-78118-436-1>
- Ministry of Finance. (2021). *A survey of the Ghanaian tax system*. Retrieved March 20, 2023, from money transactions in a developing country. *Cogent Economics & Finance*, 11(1), 2202963. <https://mofep.gov.gh/news-and-events/2021-03-11/survey-of-the-ghanaian-tax-system>
- Ndung'u, N. S. (2019). *Taxing mobile phone transactions in Africa: Lessons from Kenya*. African Development Bank Group.

- Nutassey, V. Agyei, S. Frimpong, S. & NoKoe, K. (2023). Introducing electronic transaction levy in Ghana: A possible curse or a blessing? The public's perception. *Cogent Economics & Finance*, 11(1), 2167361. <https://doi.org/10.1080/23322039.2023.2167361>
- OECD. (2021). *Building tax culture, compliance and citizenship: A global source book on taxpayer education*. OECD Publishing. <https://doi.org/10.1787/9789264205154-en>
- Oni, O. (2022, February). *Ghana announces electronic levy: possible scenarios on the progress of digital financial inclusion*. <https://www.uncdf.org/article/7408/ghana-electronic-levy>
- Oxford Business Group. (2022). *Are e-money taxes an effective solution for African nations seeking to expand their fiscal reach?* Retrieved August 7, 2023, from <https://oxfordbusinessgroup.com/articles-interviews/are-e-money-taxes-an-effective-solution-for-african-nations-seeking-to-expand-their-fiscal-reach>
- Parliament of Uganda. (2018). *Government should expedite review of mobile money and social media tax - Kadaga*. <https://www.parliament.go.ug/news/-2061/gov%E2%80%99t-shouldexpedite-review-mobile-money-social-media-tax%E2%8-0%93-kadaga>
- Payment System Oversight Annual Report, Bank of Ghana. Retrieved from <https://www.bog.gov.gh/wp-content/upload/2021/11/payment.Systemss-Annual-Report-2020.pdf>
- Qartey, P. (2005). Innovative ways of making aid effective in Ghana: Tied aid versus direct budgetary support. *Journal of International Development*, 17(8), 1077–1092. <https://doi.org/10.1002/jid.1260>
- Sackey, P.-K., & Remoaldo, P. (2019). Ghana's Livelihood Empowerment Against Poverty (LEAP) programme is leaking: Irregularities watering down the impact of the flagship LEAP programme. *Cogent Social Sciences*, 5(1). <https://doi.org/10.1080/23311886.2019.1627789>
- Sulemana, I., Doabil, L., & Anarfo, E. B. (2019). International remittances and subjective wellbeing in Sub-Saharan Africa: A micro-level study. *Journal of Family & Economic Issues*, 40(3), 524–539. <https://doi.org/10.1007/s10834-019-09615-5>
- Tetteh, C. K., Amoah, A., Kwablah, E., Asiama, R. K., & Ahiabor, G. (2023). A test of behavioural changes to electronic levy: Evidence from mobile money transactions in a developing country. *Cogent Economics & Finance*, 11(1), 2202963. <https://doi.org/10.1080/23322039.2023.2202963>
- Whitehead, A. (2018). *Uganda social media and mobile money taxes survey report*. Whitehead Communications, Yevu, M. (2022). *Implications of the Electronic transfer Levy Act, 2022, ACT 1075 [E-Levy] on Ghana's cash-lite Economy Agenda* [Doctoral dissertation].