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**MCIT study report on applications of electronic payment of fees and taxes**

Categories RSS  
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> By companies  
> By categories

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**Events**  
> Fashionable  
> Business

**Bucharest** - 13 November 2007 - Romania DotCommerce undertaken during the period 19 July-3 August 2007, a market study commissioned by the Ministry of Communications and Information Technology. That performance study visa applications of electronic payment of taxes and local taxes. Following tabulation and interpretation of results we are able to present some concrete data.

**How to write a press release?**  
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Edit  
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Held at the national level, the project has captured public attention but also the media. In the period that took place, triggered the campaign to gather information to target three segments: the citizens of Romania, the mayor and / or local governments and the bank. For each of the three categories covered were custom designed questionnaires, which sought to surprise the facts of things, both in terms of state authorities and the ordinary citizens, paying the taxes. In order to obtain results, the study took place in the online environment, web-site created especially [www.cercetareonline.ro](#) as well as offline environment, being used teams of interviewers. Here are some of the conclusions of the study, structured on three categories in which I made reference earlier.

**Useful Resources**  
Mass Media  
Public institutions

**Mayors**

**33 733 591** alerts sent  
**22 473** press releases  
**1 635** journalists registered  
**5 256** companies registered  
**15 389** registered users

For this segment were selected 200 mayors and local administrations. The choice was made based on a sampling based on the weight of these types of localities in the Romanian and a population that lives in these types of localities. Communication was done so in electronic form (via email) and in classic form (form print, fax, phone). At the end of the period to complete the forms is adunaseră a total of 78 responses from city halls and local administrations in which a total of 61 responses were valid. The invalidation of the other answers based on incomplete completing a form or answers that do not identify the respondent (fax transmissions).

**Categorii Comunicate**

Of the total of 61 valid responses, a total of 23 mayors or local administrations say they have already implemented a system of electronic payment of taxes and local taxes. From analysis of all valid answers given by the mayor and local administration revealed that, in their view, there is a low interest of the population applications for electronic payment of taxes and duties (66% of the respondents consider that the interest is low). These statements are arbitrary, none of the mayor not having a market in this respect. These percentages express the image but that officials from mayors have about the interest of citizens. 77% of the mayor but said that they wish to implement and improve these applications ... Study undertaken had resulted however a worrying fact: employees of city halls do not know the procedures for signing electronic documents and give evidence of a weak understanding of systems architecture eTax type that can support all requirements are met. Also noted the absence of user manuals, a FAQ, Call Center, a Live applications that help lead to better informing the citizens. Besides these issues arising from the interpretation of answers city halls, DotCommerce to a study undertaken in parallel to the identification of visa applications by e-Tax and the functioning of them. Of the more than 60 mayors announced on the website MCIT as having active applications, following inspections team DotCommerce only 39 had a functional system. Some problems identified: applications online payment options lack demonstration citizen who was acquainted with the system and a user guide or any way of help, lack of support online or by phone, the accession procedure is quite cumbersome, certificates SSL digital type were expired for more than 1 year, etc..

- Public Administration (714)
- Business (4815)
- Architecture / Design (144)
- Arts & Entertainment (1269)
- Auto (347)
- Banking / Insurance (363)
- Construction (321)
- Education / Culture (2804)
- Finance / Accounting (166)
- Industry (240)
- IT & C (4231)
- Media / Advertising (2834)
- Bets / Lifestyle (1048)
- Ong (618)
- Political (192)
- Religion (40)
- Health (406)
- Social (927)
- Sport (211)
- Science / Research (80)
- Technology (152)
- Tourism (551)

**Banks**

In the present study answered only 6 of the 32 banks covered and who were sent questionnaires and data logging site. Data would be collected from financial institutions would be required to address existing problems and in terms of acceptatorilor payment. Such notice is the lack of desire of banks to support such studies and at the same time an easy attitude and neocooperanta monopolistic. It is even more sad how online banks have well-designed, with a high degree of security information, according to analysis by the team DotCommerce. The services offered are varied and complex: Active accounts and view historical transactions carried out; transfers in lei or in foreign currency from their accounts to other accounts or from Romania or from abroad; ordering payments to the state treasury; Payment to providers of utilities predefined beneficiaries for payment and interchange; formation and clearance stores; exchange. In addition, most existing platforms presents detailed explanation on the features offered, enabling the user to interface with the familiar and easy to understand and fast to use. It highlights the lack of promoting them among customers in Romania. Poor communication by a few posters inside the existing banks and sometimes using "word of mouth, have resulted in poor information to potential users and, therefore, the rather low use of these applications. Another aspect of negative impact in the Acceptance of these platforms is the way of accession to the system which currently is at ghiseele bank, the user must complete a form which is to teach staff to be able to lift data logging, which is not compatible with the principles of online applications: speed, convenience.

**Contributors**

The study was conducted on a representative sample at the national level of 927 people aged between 18-65 years in urban and rural. In total contradiction with the words of the authorities, considering the improvement / introduction of an electronic payment of taxes and local taxes: Priority 44% of those surveyed and 46% Importance of them. Most respondents (76%) have at least a card or an account at a bank in Romania, but very few of them (only 44%) have used the card at least once in order to pay online. Infomarii due to defective or non-existent, (85% of respondents have never been informed by officials of local administration on the possibility of paying taxes and fees via the Internet) taxpayers prefer to make a payment to the desk (69%) for services, invoices, fees and taxes. The e-Tax is used by only 5% of the respondents. Regarding preferences of users of the system to be used for paying taxes and local taxes, 25% have opted for online payment system, other 25% for Internet banking and 22% for payment to the ATM. The opted for online payment system, other 25% for Internet banking and 22% for payment to the ATM. The difference of up to 100% is the people's wish to pay the amounts due by order of payment, transfer inter / intra-payment at post offices. The less used to pay bills charges / taxes / fees each month from the current would be Unikasa systems, Easy-Pay, Direct Debit, mobile banking applications, Fast-Pay.

Find more details at [www.cercetareonline.ro](#) / MCIT and the site of the contracting authority, [www.mcti.ro](#)

DotCommerce Romania is the first company procesatoare credit / debit to Romania and the European markets in the development subsidiary DotCommerce LTD Boston. DotCommerce Romania is a payment gateway that provides processing on-line electronic payment transactions for both B2B, B2C, C2C and B2G, G2B, C2G. Using security technologies latest, supported by extensive experience and professionalism. Moreover, DotCommerce Romania is a provider of complete solutions for management of electronic commerce by offering open worldwide.

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