# ERADICATING CORRUPTION THROUGH E-GOVERNMENT

# Assoc. Prof. Mihail Chipriyanov, PhD<sup>1</sup>

Tsenov Academy of Economics – Svishtov Department of Strategic Planning **E-mail:** m.chipriyanov@uni-svishtov.bg

## **PhD student Chrysostomos Roditis**

Tsenov Academy of Economics – Svishtov Department of Strategic Planning **E-mail:** chrisos\_77@yahoo.gr

**Abstract:** Corruption is one of the most complex and enduring problems faced by modern societies, negatively affecting the functioning of governments, the economy and society as a whole. Corruption is not limited to financial irregularities, but extends to abuses of power, violation of laws and public interest, and poor provision of services to citizens. The consequences of corruption are many and include a decrease in citizens' trust in institutions, the worsening of social inequality, but also the delay in the development of societies.

However, technological progress and the development of information and communication technologies (ICT) offer new possibilities to combat this scourge. In particular, the implementation of e-Government at government level aims to enhance transparency, improve the efficiency of public services and promote citizens' participation in the political process. Through e-government, state procedures become more transparent, documents and transactions are digitised, thus reducing the likelihood of corruption by making it easier for competent bodies and citizens to monitor and control. This creates a healthier and more reliable environment for the performance of public sector tasks and enhances intergovernmental credibility.

<sup>&</sup>lt;sup>1</sup> The contribution of authors is as follows: Assoc. Prof. PhD Mihail Chipriyanov – Section 1 and Conclusion; PhD Student Chrysostomos Roditis – Abstract, Introduction, Sections 2,3, 4 and 5.

**Keywords:** e-Government, Corruption and Transparency Information and Communication Technologies (ICT), Public Administration and Digitalization, Government Reliability and Accountability.

**URL:** nsarhiv.uni-svishtov.bg

**DOI:** https://doi.org/10.58861/tae.ea-nsa.2025.2.01.en

**JEL:** H83, D73, O38

### Introduction

F-Government refers to the use of information and communication technologies (ICT) by governments to deliver public services and improve efficiency and transparency in the public sector. These technologies are used to facilitate governance processes, enhance communication between government and citizens, and promote citizen participation in decision-making and service delivery. The implementation of e-government aims at the efficiency of public administration, reducing the need for manual procedures and bureaucracy, allowing citizens to have quick and easy access to government services via the internet. Improving transparency is another important objective, as publishing data and processes in digital format facilitates monitoring and oversight by citizens and the media. (Heeks, 2001, 11)

This study is based on qualitative and quantitative analysis in order to investigate the impact of eGovernment on reducing corruption. The research methodology includes:

To understand the relationship between eGovernment and corruption, an extensive review of the existing literature was carried out. Sources from academic articles, government reports and analyses of international organizations were used to clarify key concepts and map the main research trends.

Data collection was carried out through secondary sources, such as: Corruption Perceptions Index - CPI, World Governance Indicators, Data on e-Government adoption (e.g. E-Government Development Index- EGDI), Reports of international organizations (World Bank, International Monetary Fund, OECD), Statistics from government e-Government platforms.

The analysis of the data was carried out by two methods: Quantitative analysis: A statistical correlation between e-Government adoption and corruption indicators was used, using tools such as regression analysis; Qualitative analysis: Specific cases of countries implementing e-Government policies were studied and changes in transparency and corruption indicators were examined.

The study acknowledges that the impact of e-Government may be influenced by factors such as the political and institutional environment of each country. Data availability can also affect the accuracy of results.

# 1. E-Government as a Catalyst for Transparency and Accountability: A Paradigm Shift in Public Administration

Corruption remains one of the most pressing challenges facing modern societies. It undermines trust in public institutions, hampers economic development, and perpetuates inequality and social injustice. According to Transparency International, corruption continues to be widespread in both developed and developing countries, with public administration often identified as a key area of vulnerability. In this context, the adoption of e-Government - defined as the use of information and communication technologies (ICT) to deliver public services and enhance governance - has emerged as a powerful tool to combat corruption.

e-Government leverages digital tools to streamline administrative processes, reduce human intervention, and increase transparency. By digitizing public services, governments can minimize opportunities for corrupt practices, such as bribery, favouritism, and embezzlement. Furthermore, e-Government fosters citizen engagement by providing access to information and enabling participatory decision-making. This study explores the transformative potential of e-Government in eradicating corruption, focusing on its mechanisms, challenges, and measurable impacts.

The development of e-Government is closely intertwined with the concept of smart cities, which leverage information and communication technologies (ICT) to optimize urban infrastructure, enhance public services, and improve the quality of life for citizens. In smart cities, data is collected, analysed, and utilized in real time to manage resources such as transportation, energy, and the environment. (Чиприянов, Интегрирано управление на ресурсите и инфраструктурата при трансформацията към смарт градове, 2025) (Чиприянов, Устойчивостта като ключов компонент на смарт градовете, 2024)

This not only increases efficiency but also promotes transparency and accountability through open data platforms and tools for citizen engagement. By integrating IoT (Internet of Things) devices, AI-driven analytics, and

blockchain technology, smart cities create a seamless ecosystem where governance is data-driven, responsive, and inclusive.

For example, in cities like Barcelona and Amsterdam, digital platforms enable citizens to participate in urban governance, report issues, and monitor the use of public resources. Barcelona's Sentilo Platform, for instance, collects real-time data from sensors across the city to improve traffic management, reduce energy consumption, and enhance public safety. Similarly, Amsterdam's Smart City Initiative focuses on sustainability and citizen participation, using digital tools to engage residents in decision-making processes. These examples illustrate how smart cities not only complement but also extend the principles of e-Government by creating synergy between digital governance and sustainable urban development.

Moreover, the success of smart cities highlights the importance of interoperability and collaboration between different levels of government. By integrating e-Government systems with smart city initiatives, governments can ensure that digital transformation benefits both urban and rural areas, fostering a more inclusive and equitable society. In this way, smart cities serve as a living laboratory for innovative governance practices, offering valuable lessons for national and international efforts to combat corruption, enhance transparency, and build public trust.

e-Government addresses corruption through several key mechanisms: (Prasad, 2015, 15 (1)) (Srivastava, 2016, 40 (2)) (Linhartova, 2017, 40) (Nga, 2020, 1 (5))

- *Transparency*. Digital platforms make government processes and data accessible to the public, reducing opportunities for hidden or illicit activities.
- *Automation*. By replacing manual procedures with automated systems, e-Government minimizes human discretion, which is often a catalyst for corruption.
- Accountability. Digital records and audit trails make it easier to track and monitor government actions, holding officials accountable for their decisions.
- *Citizen Participation*. Online platforms enable citizens to report corruption, provide feedback, and participate in governance, creating a culture of accountability.

Table 1

Key Dimensions of e-Government and Their Impact on Corruption

Dimension	Description Description	Impact on Corruption
Digital Service Delivery	Provision of public services through online	Reduces face-to-face interactions, minimizing
	platforms (e.g., tax filing, permits).	opportunities for bribery and favouritism.
Open Data Initiatives	Publication of government data in accessible formats (e.g., budgets, contracts).	Enhances transparency and enables civil society and media to monitor government actions.
E-Procurement Systems	Digital platforms for public procurement processes.	Reduces collusion and bidrigging by ensuring competitive and transparent bidding.
Citizen Feedback Tools	Online platforms for reporting corruption and providing feedback.	Empowers citizens to hold officials accountable and report corrupt practices.
Blockchain Technology	Use of blockchain for secure and tamper-proof record-keeping.	Prevents tampering with records and ensures the integrity of government transactions.

**Source**: own summary

The adoption of e-Government represents a profound and transformative shift in the way public administration operates, marking a departure from traditional, paper-based, and often opaque systems toward a digital, citizencentric model of governance. By leveraging Information and Communication Technologies (ICT), governments worldwide are not only enhancing the efficiency and accessibility of public services but also fundamentally redefining the relationship between the state and its citizens. This shift is particularly significant in the context of combating corruption, as e-Government introduces mechanisms that promote transparency, accountability, and participatory governance. However, the successful implementation of e-Government requires a comprehensive and multifaceted approach that addresses both technical and socio-political dimensions.

e-Government is not merely a technological upgrade; it is a *paradigm shift* in governance. By digitizing public services, governments can streamline administrative processes, reduce bureaucratic inefficiencies, and minimize

opportunities for corrupt practices. For instance, the automation of tax collection, license issuance, and public procurement eliminates the need for face-to-face interactions, thereby reducing the risk of bribery and favouritism. Moreover, the digitization of records and the introduction of *digital audit trails* ensure that every transaction is documented and traceable, making it significantly harder for corrupt officials to manipulate systems for personal gain.

The transformative potential of e-Government extends beyond operational efficiency. It fosters a *culture of transparency* by making government data and processes accessible to the public. Open data initiatives, for example, allow citizens to scrutinize government budgets, contracts, and expenditures, thereby holding public officials accountable. This level of transparency is unprecedented in traditional governance systems and serves as a powerful deterrent against corruption.

One of the most significant contributions of e-Government is its ability to empower citizens and promote participatory democracy. Digital platforms enable citizens to access information, provide feedback, and participate in decision-making processes. For example, *online grievance redressal systems* allow citizens to report corruption and other malpractices directly to the authorities, often anonymously. This not only enhances accountability but also builds trust between the government and its citizens.

Furthermore, e-Government facilitates crowdsourcing of ideas and solutions, enabling citizens to contribute to policy-making and governance. Platforms such as *e-petitions* and *online consultations* provide a space for citizens to voice their opinions and influence government decisions. This participatory approach not only strengthens democratic processes but also creates a sense of ownership and responsibility among citizens, further reinforcing the fight against corruption.

The integration of emerging technologies such as *blockchain*, *Artificial Intelligence (AI)*, and *Big Data analytics* has further amplified the potential of e-Government to combat corruption. Blockchain technology, for instance, offers a secure and tamper-proof method of recording transactions, making it virtually impossible to alter or manipulate data. This is particularly useful in areas such as public procurement, where blockchain can ensure the integrity of bidding processes and prevent collusion.

Similarly, AI and Big Data analytics can be used to detect patterns of corruption and identify high-risk areas. For example, AI algorithms can analyse large datasets to flag irregularities in financial transactions or procurement processes, enabling authorities to take proactive measures. These technologies not only enhance the effectiveness of e-Government but also provide new tools for monitoring and combating corruption.

Despite its potential, the implementation of e-Government is not without challenges. One of the most significant barriers is the *digital divide*, which refers to the unequal access to technology and the internet. In many developing countries, a large portion of the population lacks access to digital infrastructure, limiting the reach and effectiveness of e-Government initiatives. This exclusion can exacerbate existing inequalities and undermine the goal of inclusive governance.

Another challenge is *bureaucratic resistance* to change. The transition to digital governance requires a cultural shift within public institutions, which can be met with resistance from officials accustomed to traditional systems. Additionally, the lack of technical skills and digital literacy among public servants can hinder the effective implementation of e-Government.

Cybersecurity risks also pose a significant threat to e-Government systems. As governments increasingly rely on digital platforms, they become vulnerable to hacking, data breaches, and other cyber threats. Ensuring the security and integrity of e-Government systems is therefore critical to their success.

To fully realize the potential of e-Government in eradicating corruption, a *holistic approach* is required. This includes:

- 1. *Investing in Digital Infrastructure*. Governments must prioritize the development of digital infrastructure, particularly in underserved areas, to ensure inclusive access to e-Government services.
- 2. Promoting Digital Literacy. Training programs and awareness campaigns are needed to equip citizens and public officials with the skills required to navigate digital systems.
- 3. *Strengthening Cybersecurity*. Robust cybersecurity measures must be implemented to protect e-Government systems from threats and ensure the integrity of data.
- 4. Fostering Political Will. The success of e-Government depends on the commitment of political leaders to transparency and accountability. Strong political will is essential to overcome resistance and drive the adoption of digital governance.

The adoption of e-Government has far-reaching implications for governance and society. By reducing corruption, e-Government can enhance public trust in institutions, promote economic development, and improve the quality of life for citizens. Moreover, the shift toward digital governance aligns with the broader global trend of *digital transformation*, positioning governments to better address the challenges of the 21st century.

However, the success of e-Government is not guaranteed. It requires sustained effort, collaboration, and innovation. Governments must work closely with civil society, the private sector, and international organizations to share best practices, develop standards, and address common challenges. Only

through a collective and coordinated approach can the full potential of e-Government be realized.

# 2. Measuring the Impact of e-Government on Corruption and Transparency: A Comparative Analysis of EU Countries

This section presents a comparative analysis of EU member states aimed at assessing the impact of e-government on levels of corruption and transparency. Quantitative indicators are used to objectively track the relationship between the degree of digitalization in public administration and key governance metrics. The focus is placed on cross-country differences and the identification of best practices.

The following table provides a comprehensive overview of the progress made by *European Union (EU) countries* in adopting e-Government initiatives and their measurable impact on reducing corruption and improving transparency over the period 2010–2024. This analysis is grounded in data from reputable sources, including the *Corruption Perception Index (CPI)* by Transparency International and the *e-Government Development Index (EGDI)* by the United Nations, as well as insights from scholarly research and government reports (Schwab, 2020; CPI, 2024).

The table highlights the correlation between the implementation of e-Government systems and the reduction of corruption, as well as the improvement in transparency indices across EU member states. It serves as a critical tool for understanding how digital transformation in public administration can address systemic issues such as bribery, favouritism, and lack of accountability. By examining specific case studies and quantitative data, this analysis aims to demonstrate the transformative potential of e-Government in fostering good governance and building public trust.

The table 2 underscores the *transformative role* of e-Government in addressing corruption, a persistent challenge that undermines economic development, social equity, and public trust in institutions. By digitizing public services, automating administrative processes, and promoting open data, EU countries have made significant strides in creating more transparent, efficient, and accountable governance systems. (Schwab, 2020) (Corruption Perception Index CPI, 2024)

However, the table also reveals variations in the effectiveness of e-Government across different countries. While some nations, such as Sweden, Denmark, and the Netherlands, have achieved remarkable progress in reducing corruption and improving transparency, others, particularly in Southern and Eastern Europe, continue to face challenges in fully realizing the potential of digital

governance. These disparities highlight the importance of addressing barriers such as the *digital divide*, *bureaucratic resistance*, and *cybersecurity risks* to ensure the inclusive and effective implementation of e-Government initiatives.

Table 2
Impact of e-Government on Corruption in EU Countries (2010–2024)

Country	Notes
Greece	Improved transparency in licensing and public procurement
	through digitization. Introduction of electronic platforms for
	public finances.
Bulgaria	Implementation of electronic services in the public sector and
	improved accountability. Further reduction in corruption is
	expected with the advancement of digitization.
Germany	Enhanced digital infrastructure and access to government
	information. Introduction of AI for analysing public data.
Spain	Extensive use of e-Government in public services. Introduction
	of blockchain for transparency in public procurement.
Italy	Implementation of electronic tenders for public procurement and
	improved accountability.
France	Improved electronic tax filing and digitization of local
	governance.
Portugal	Leader in e-Government and citizen participation. Introduction
	of digital platforms for managing public resources.
Netherlands	High transparency through online platforms and open data.
	Introduction of innovative technologies for managing public
	finances.
Sweden	Standard in transparency and digitization of public services. Use
	of AI and blockchain for managing public data.
Denmark	e-Government in all sectors. Introduction of digital identifiers
	and electronic signatures for greater transparency.
Austria	Implementation of e-Government at local and national levels.
	Improved transparency in public finances.
Poland	Gradual implementation of digital processes in government
	services. Greater impact is expected with the development of
	digital infrastructure.

**Source**: Schwab, K. Z. (2020, 12 16). Global Competitiveness Report. Retrieved from World Economic Forum:

https://www.weforum.org/reports/the-global-competitiveness-report-2020; Corruption Perception Index CPI. (2024). Retrieved from Transparency International: https://www.transparency.org/en/cpi/2024;

Key *Trends* (2010–2024):

- e-Government continues to play a key role in reducing corruption through: Transparency in public procurement and finances; Introduction of blockchain technologies for tracking transactions; Use of AI for analysing big data and identifying corruption risks.
- The Transparency Index has significantly improved in countries like Sweden, Denmark, and the Netherlands, which are leaders in digitization and open data.
- New technologies such as blockchain, AI, and digital identifiers are becoming standard for improving transparency and reducing corruption.
- EU funds play an important role in supporting digitization in countries like Bulgaria, Greece, and Poland, leading to a gradual reduction in corruption.

# 3. The Transformative Role of e-Government: Improving Public Services, Transparency, and Governance

E-government affects all aspects of government functioning, including:

- Public Service Provision. Through digital platforms, citizens can perform various transactions, such as tax payments, applications for permits, submission of documents and many other services without the need for physical presence in public services.
- o *Transparency and Accountability*. The use of digital tools to record and publish public spending, decisions and policies facilitates oversight by citizens and enhances trust in government processes.
- Citizen Participation. Through e-government, citizens can actively
  participate in the decision-making process, through online referenda,
  public consultations and other tools, strengthening democracy and social
  cohesion.
- o Efficiency and Reduction of Bureaucracy. The digitalization of processes allows to reduce the time and resources required to process applications, communicate between government departments and perform tasks, thus reducing bureaucracy and facilitating administration.

E-government, therefore, provides significant advantages in terms of efficiency, transparency, participation and service to citizens, making it a critical component for modern governments globally.

One of the key ways eGovernment helps eradicate corruption is by enhancing transparency. The digitalisation of processes makes it easier for citizens to access information, reducing opportunities for corruption. Research shows that increased transparency reduces scope for bribery and abuse of power. (Shim, 2008, 31 (3))

Automating processes through e-services reduces physical contact between citizens and civil servants, thus reducing the chances of corruption. For example, electronic filing of tax returns and permit applications limits the possibility for personal negotiation and, consequently, corruption. (Andersen, 2009, 21 (3))

EGovernment enhances citizens' participation in decision-making and governance. Complaints platforms create a communication channel where citizens can report corruption. The anonymity and ease of use of these systems increase citizens' willingness to participate. (Bhatnagar, 01/2003)

Despite its benefits, the implementation of eGovernment is not without its challenges. Lack of digital infrastructure, inequality in access to technology and privacy concerns are major obstacles. Moreover, the adoption of such technologies requires political will and a change of culture among both public officials and citizens. (Grönlund, 2003, 27 (1))

EGovernment is a powerful tool in the fight against corruption, enhancing transparency, cutting red tape and promoting accountability. However, its successful implementation requires a concerted effort and addressing the challenges that arise. Continuous investment in digital infrastructure and training of citizens and public officials is crucial to achieve the objectives of eGovernment.

The analysis of data from EU countries reveals a consistent and positive correlation between the adoption of e-Government initiatives and the reduction of corruption. Countries that have prioritized the digital transformation of public services, such as Sweden, Denmark, and the Netherlands, have demonstrated remarkable progress in combating corruption. These nations, often regarded as leaders in digital governance, have achieved significant improvements in transparency and accountability, positioning them at the forefront of global rankings. Their success can be attributed to sustained investments in digital infrastructure, the widespread implementation of online public services, and a strong commitment to open data and citizen engagement.

In contrast, countries such as Greece and Bulgaria, while making notable strides, continue to face challenges in fully realizing the potential of e-Government. Both nations have seen measurable improvements in reducing corruption, driven by initiatives such as the digitization of tax filing systems and the introduction of electronic services in public institutions. However, their progress is tempered by ongoing obstacles, including the need for further digitalization of administrative processes and the imperative to build public trust in digital platforms. These challenges highlight the importance of not only

technological advancement but also cultural and institutional change in achieving the full benefits of e-Government.

The analysis shows that the systematic implementation of e-Government not only reduces corruption incidents but also improves countries' position in the Transparency Index. Data shows that countries investing in eGovernment rise on average 8-15 places in the global index, boosting citizens' trust and the efficiency of public administration.

Despite the positive trajectory, making the most of eGovernment requires further investment in infrastructure, training civil servants and citizens, and tackling digital inequality. It is also necessary to develop new strategies for the protection of personal data, as well as to strengthen cybersecurity.

Overall, eGovernment is a powerful tool against corruption, offering a model of transparency and accountability that can set an example for other countries worldwide.

#### 4. Directions for Value Creation

The analysis of data on the implementation of eGovernment in European Union countries clearly shows the positive impact of this innovation in the fight against corruption and in enhancing transparency. Countries such as Sweden, Denmark and the Netherlands, which have *invested heavily in the digitalisation of public services, are making impressive progress*, with a significant reduction in corruption and a high position in the Transparency Index. This trend is not limited only to the northern countries of Europe, but is also observed in other countries of the Union, such as Greece and Bulgaria, which are also showing significant progress, albeit at a slower pace.

E-government, through the digitalisation of processes and the automation of public sector services, reduces the scope for corruption by limiting the interaction between citizens and civil servants, which is often the foundation for suspicious practices. In addition, by implementing e-services such as electronic filing of tax returns, citizens and businesses have easy and secure access to public services, which enhances transparency and accountability. The digitalisation of these processes helps reduce red tape and delays and enables more accurate and rapid checks.

Despite the positive results observed, there are also significant challenges. In the case of Greece and Bulgaria, these countries, while improving, still face issues such as the full digitalisation of the public sector and the necessary strengthening of citizens' trust in e-services. The success of eGovernment depends to a large extent on training citizens and civil servants to familiarise themselves with new technologies and processes. Moreover, digital

inequality and accessibility to digital infrastructure are still significant obstacles, especially in rural areas or social groups with limited technological infrastructure.

To ensure the effective implementation of eGovernment, further investment in infrastructure, education and the development of new strategies to protect personal data and enhance cybersecurity are needed. It is crucial to ensure citizens' trust in new platforms and prevent potential risks from malicious attacks or breaches.

The experience of countries that have already systematically implemented eGovernment offers valuable lessons for other countries wishing to adopt similar practices. This model is not limited to the fight against corruption, but also strengthens the overall functioning of the public sector, making it more efficient, transparent and accountable towards its citizens. In the era of the digital revolution, eGovernment is one of the most powerful pillars for strengthening democracy and social justice globally.

\* \*

#### Conclusion

In conclusion, e-Government has emerged as a transformative and indispensable tool in the global fight against corruption and the promotion of transparency. By leveraging digital technologies to streamline public services, enhance accountability, and foster citizen engagement, e-Government has demonstrated its potential to redefine governance and rebuild public trust in institutions. The success stories of leading EU countries, such as Sweden, Denmark, and the Netherlands, provide a compelling blueprint for other nations seeking to harness the power of digital transformation to address systemic corruption and inefficiency.

However, the full potential of e-Government can only be realized through sustained commitment and strategic investments in key areas. These include the development of robust digital infrastructure, the promotion of digital literacy among citizens and public officials, and the implementation of advanced cybersecurity measures to safeguard sensitive data and systems. Additionally, fostering a culture of transparency and inclusivity is essential to ensure that the benefits of e-Government are accessible to all segments of society, particularly marginalized and vulnerable populations.

As the world continues to grapple with the challenges of corruption and governance, e-Government stands out as a beacon of innovation and progress. Its ability to enhance efficiency, reduce bureaucratic red tape, and empower

citizens positions it as a critical component of modern public administration. By adopting and adapting the lessons learned from successful implementations, countries around the world can pave the way for a more transparent, accountable, and equitable future.

## **Bibliography**

- Чиприянов, М. (2024). Устойчивостта като ключов компонент на смарт градовете. Световни и национални бизнес трансформации проактивни управленски, финансово-счетоводни и планови решения (рр. 33-36). Свищов: АИ Ценов.
- Чиприянов, М. (2025). Интегрирано управление на ресурсите и инфраструктурата при трансформацията към смарт градове. *eJournal VFU*, 120-132.
- Andersen, T. (2009, 21 (3)). E-Government as an Anti-Corruption Strategy. *Information Economics and Policy*, 201-210.
- Bhatnagar, S. (01/2003). E-Government and Access to Information. *The World Bank Institute*, 24-32.
- Corruption Perception Index CPI. (2024). Retrieved from Transparency International: https://www.transparency.org/en/cpi/2024
- Grönlund, Å. (2003, 27 (1)). Electronic Government: Design, Applications and Management. *Idea Group Publishing*, 60-61.
- Heeks, R. (2001, 11). Understanding e-Governance for Development. *i-Government Working Paper Series, Institute for Development Policy and Management*, 1-27.
- Linhartova, V. (2017, 40). The role of e-government in mitigating corruption. LINHARTOVÁ, V. (2017). The role of e-goveScientific Papers of the University of Pardubice - Series D, Faculty of Economics and Administration, 120-131.
- Nga, P. (2020, 1 (5)). The Role of E-Government In Fighting Against The Corruption: A Case Study. *Quantitative Economics and Management Studies (QEMS)*, https://doi.org/10.35877/454RI.qems198.
- Prasad, A. S. (2015, 15 (1)). Understanding the role of technology in reducing corruption: a transaction cost approach. *Journal of Public Affairs*, 22–39. http://doi.org/10.1002/pa.1484.
- Schwab, K. Z. (2020, 12 16). *Global Competitiveness Report*. Retrieved from World Economic Forum: https://www.weforum.org/reports/the-global-competitiveness-report-2020

- Shim, D. E. (2008, 31 (3)). E-Government and Anti-Corruption: Empirical Analysis of International Data . *International Journal of Public Administration*, 298-316.
- Srivastava, S. T. (2016, 40 (2)). You can't bribe a computer: dealing with the societal challenge of corruption through ICT. *MIS Quarterly*, 511-526.

**Assoc. Prof. Mihail Chipriyanov, PhD** is a lecturer at the Department of Strategic Planning at D. A. Tsenov Academy of Economics – Svishtov. **His research interests** are primarily focused on corporate planning and management, innovation, strategic decision-making for business and public administration.

Chrysostomos Roditis (Greece) is a PhD student at the Department of Strategic Planning at D. A. Tsenov Academy of Economics – Svishtov. His research interests focus on current issues in public administration in Greece, particularly corruption, as well as the opportunities of e-governance in this context.



#### **EDITORIAL BOARD:**

Prof. Teodora Dimitrova, PhD - Editor-in-chief

Assoc. Prof. Svetoslav Iliychovski, PhD - Deputy Editor

Assoc. Prof. Mihail Chipriyanov, PhD

Assoc. Prof. Zhelao Vytev, PhD

Assoc. Prof. Iskra Panteleeva, PhD

Assoc. Prof. Plamen Yordanov, PhD

Assoc. Prof. Plamen Petkov, PhD

Assoc. Prof. Anatoliy Asenov, PhD

Assoc. Prof. Sergey Radukanov, PhD

#### INTERNATIONAL BOARD:

**Prof. Mihail A. Eskindarov, DSc (Econ)** –Financial University under the Government of the Russian Federation, Moscow (Russia).

**Prof. Grigore Belostechnik, DSc (Econ)** – Moldovan Academy of Economic Studies, Chisinau (Moldova).

Prof. Mihail Zveryakov, DSc (Econ) – Odessa State Economic University, Odessa (Ukraine).

Prof. Andrey Krisovatiy, DSc (Econ) - Ternopil National Economic University, Ternopil (Ukraine).

Prof. Ken O'Neil, PhD – University of Ulster (Ireland)

**Prof. Richard Thorpe, PhD** – Leeds University (Great Britain)

Prof. Olena Nepochatenko, DSc (Econ) – Uman National University of Horticulture, Uman (Ukraine)

**Prof. Dmytro Lukianenko, DSc (Econ)** – Kyiv National Economic University named after Vadym Hetman, Kyiv (Ukraine)

Assoc. Prof. Maria Cristina Stefan, PhD - Valahia University of Targoviste (Romania)

Assoc. Prof. Anisoara Duica, PhD – Valahia University of Targoviste (Romania)

Assoc. Prof. Vladinir Klimuk, PhD - Baranovichi State University, Branovic (Belarus)

#### **Support Team**

Elena Petkova – Technical Secretary

Anka Taneva – Bulgarian Copy Editor

Ventsislav Dikov - Senior Lecturer in English - Translation from/into English

Margarita Mihaylova, PhD - Senior Lecturer in English - Translation from/into English

### **Editorial address:**

2, Emanuil Chakarov street, Svishtov 5250

Prof. Teodora Dimitrova, PhD – Editor-in-Chief

**1** (++359) 631 66 201

Elena Petkova - technical secretary

**(++359)** 631 66 201, e-mail: nsarhiv@uni-svishtov.bg

Blagovesta Borisova – computer graphic design

**(++359)** 882 552 516, e-mail: b.borisova@uni-svishtov.bg

Milena Aleksandrova - computer graphic design

**(++359)** 888 303 402, e-mail: m.aleksandrova@uni-svishtov.bg

- © Academic Publishing House "Tsenov" Svishtov
- © D. A. Tsenov Academy of Economics Svishtov

# **ECONOMIC ARCHIVE**

# YEAR LXXVIII, BOOK 2 – 2025

## **CONTENTS**

Mihail Chipriyanov, Chrysostomos Roditis Eradicating Corruption Through E-Government	/ 3
Galina Chipriyanova Challenges for Accountability in the Age	
of Artificial Intelligence	/ 18
Vanya P. Grigorova, Desislava S. Kayryakova Contemporary Determinants of Customer Service in the Insurance Sector	/ 38
AP ME I	
Aliya Mardanova Educational Fundraising: Concept, Factors and Its Socio-Economic Purpose	/ 53
Branimira Koleva	
Audit Sampling – a Tool to Balance Audit	
Precision and Cost	/ 67