

TAX STRUCTURE AND COMPLIANCE BEHAVIOUR: A REVIEW OF FACTORS AND DIMENSIONS

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Abstract: The Tax Structure of any country plays a pivotal role in enhancing compliance behaviour among taxpayers. The structural components of taxation consist of deterrence measures, inherent complexity of the system, statutory tax rates, and the costs associated with compliance. Extant literature has contributed to an immense extent in attempting to strike a clear association between these factors of tax structure, and the compliance behaviour of taxpayers. However, there have been a wide variety of results in these studies, which offer a plethora of options for policy makers to reach out to an ideal tax base. At the outset, it becomes imperative to understand the dimensions of these components as perceived by past studies. The present study aims to bring out a comprehensive synthesis of the outcomes from various studies conducted in assessing association between selected components of tax structure and tax compliance behaviour. The study also outlines some possible solutions, as elicited from the extant literature, to administrative authorities in framing suitable provisions to maximize positive attitudes towards taxation and consequent compliance behaviour.

1. INTRODUCTION

Several theories of tax compliance have evolved over a period of time, contributing to immense advancements in the field of tax-policy making. Tax compliance has always been an issue of evergreen interest to researchers, since no extant theory or study has been able to contribute a unified and holistic solution to the problem of non-compliance that continues to ‘pose major challenges’ to both developed and developing countries alike. Behavioral theories, like the theory of reasoned action (TRA) and the theory of planned behaviour (TPB) have been employed by researchers in order to understand those underlying behavioral dimensions which lead to compliance. Several economic models have made use of monetary factors, including tax rates and compliance costs that induce compliance by taxpayers. Deterrence measures have evoked enormous interest among researchers in the recent past, and the role of tax audits, along with severity of sanctions imposed upon defaulters, have been examined.

Kirchler’s 2008 framework on the ‘slippery slope’ and Fischer’s tax compliance model are the most popularly employed models to test the significance of various determinants of tax compliance. Fischer’s model combines all the factors of tax compliance (‘social, economical,

and psychological') into one 'comprehensive model'.

Tax structure (system) has been a widely debated factor from the Fischer's model among researchers in the recent past, since they provide an intriguing space for novel research due to the varying levels of results and their significance in affecting tax compliance. These components manifest themselves to be even more complex, especially

The essence of this argumentative gap lies in the propensity of these factors to indirectly influence tax compliance behaviour by way of shaping 'attitudes and perceptions' as stated in the Fischer's model of tax compliance.

Therefore, the present study aims to synthesize the outcomes of different studies by focusing on four major components of the tax structure/system), namely the complexity of the system, 'detection probability and penalties', tax compliance costs, and tax rates. Three of these factors, namely, complexity of the system, 'detection probability and penalties' and tax rates have also formed part of the factor tax system, as per Fischer's 1992 model of tax compliance. Many of these studies are based on small businesses as participants. An attempt is made to portray the arguments that exist among different studies in terms of the nature, direction, strength, and significance of these determinants in affecting tax compliance behaviour. After considering both empirical conceptual studies, a synthesis is made on these components of the tax system through the discussion section, followed by the conclusion which offers some suggestions to make the tax structure holistic with an objective of enhancing the desired level of outcome for all stakeholders in general and the small business units in particular, since many of the studies reviewed include small business owners and MSMEs as their target populations.

2. DATA DESCRIPTIONS: PARTICULARS OF STUDIES REVIEWED

The various studies that have been reviewed from the present review are depicted in table 2.1

Sl No	Origin	Title	Methodology
1	‘Alemu’ (2022)	‘Impact of Tax Audit on Tax Compliance with Reference to Category “A” Taxpayers: A Case Study in Hawassa City Administration, South Nations, Nationalities and Peoples’ Regional State of Ethiopia’	Census approach; Primary survey through a structured questionnaire, correlation and multiple regression analysis
2	‘Alm (2019)’	‘Tax compliance and administration’	Analysis of theories of tax compliance
3	‘Amanamah (2016)’	Tax compliance among small and medium scale enterprises in Kumasi metropolis, Ghana	Survey approach; structured questionnaire; quantitative approach
4	‘Andoni (2017)’	Assessing Determinants of Tax Evasion in Albania-A Multinomial Econometric Approach	Survey approach; multinomial econometric analysis
5	‘Atawodi & Ojeka (2012)’	Factors that affect tax compliance among small and medium enterprises (SMEs) in North Central Nigeria	Survey approach; analysis using parametric one survey z test
6	‘Azmi & Perumal (2008)’	Tax fairness dimensions in an Asian context: The Malaysian perspective	Survey approach(questionnaire); analysis of dimensions of tax fairness
7	‘Azmi et al., (2016)’	The mediating effect of tax fairness on the relationship between knowledge, complexity and voluntary tax compliance	Sample survey approach; questionnaire; Analysis using SmartPLS
8	‘Barbuta Misu (2011)’	A Review of Factors for Tax Compliance	Analysis of economic and non economic factors affecting tax compliance
9	‘Bin-Nashwan et al., (2020)’	Study on system fairness dimensions and tax compliance in the Middle East context.	Survey method; structural models employed
10	‘Borrego et al., (2015)’	Tax professionals’ perception of tax system complexity: Some preliminary empirical evidence from Portugal	Survey method; structured questionnaires; Principal Component Analysis
11	‘Chindenwike & Kira(2022)’	The Effect of Tax Rate on Taxpayers' Voluntary Compliance in Tanzania	Survey method and document analysis
12	‘Dhore (2015)’	Opportunities and challenges for small scale industries of India in a global economy.	Assessment of factors affecting ease of doing business
13	‘Gitaru (2017)’	The effect of taxpayer education on tax compliance in Kenya.(a case study of SMEs in Nairobi Central Business	Survey approach; structured questionnaire;

		District)	
14	'Gitonga (2015)'	Influence of tax rates on tax compliance in the informal sector in Kenya: Survey of Nyeri town	Cross-sectional survey approach, questionnaires, correlation analysis
15	'Hansford & Hasseldine, (2012)'	Tax compliance costs for small and medium sized enterprises: the case of the UK.	Survey approach; structured questionnaire
16	'Kirchler (2008)'	Enforced versus voluntary tax compliance: The "slippery slope" framework.	A conceptual framework
17	'Kolodziej (2013)'	Economic knowledge and tax attitudes among Poles and Mexicans	Survey approach; analysis using Pearson's correlation coefficient
18	'Kumar & Kumar (2020)'	Ease of Doing Business: A critical overview	Assessment of opportunities and challenges for MSMEs
19	'Limberg, (2019)'	'Tax the rich'? The financial crisis, fiscal fairness, and progressive income taxation.	Dataset analysis on 'Top marginal Personal Income taxes' between 2006 and 2014
20	'Mas'ud et al., (2014)'	Tax rate and tax compliance in Africa	'Cross country data' for 2012 and 2013 between tax rates.
21	'Mehmet (2023)'	Costs Stemming from Tax Systems: Tax Compliance Costs	Description of tax compliance costs.
22	'Modugu & Anyaduba (2014)'	Impact of tax audit on tax compliance in Nigeria.	Survey method; questionnaire; ordered logistic regression
23	'Owusu et al., (2023)'	'Predictors of tax compliance intentions among self-employed individuals: the role of trust, perceived tax complexity and antecedent-based intervention strategies'	Survey approach; structured questionnaire; Analysis using Structural Equation Modeling
24	Sadness et al., (2019)	'Antecedents of tax compliance of small business enterprises: a developing country perspective'	Description of factors affecting tax compliance
25	Smulders et al., (2012)	'Tax compliance costs for the small business sector in South Africa: Establishing a baseline'	Survey approach; structured questionnaire
26	Tandon & Rao(2017)	'Tax compliance in India: An experimental approach'	Experimental approach-test used for analyzing difference in declared income
27	Tilahun (2018)	'Economic and social factors of voluntary tax compliance: Evidence from Bahir Dar City.'	Survey approach; structured questionnaire and unstructured interviews
28	Yahya et al., (2021)	'The Influence of Tax Knowledge and Tax Complexity on Compliance Behavior Among Sole-Proprietors'	Survey approach; structured questionnaire; regression analysis

29	Yunus & Ramli (2017)	'Tax penalties and tax compliance of Small Medium Enterprises (SMEs) in Malaysia'	Quantitative research method, survey approach
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Table 2.1: Particulars of studies reviewed

3. RESEARCH METHODOLOGY

The study is based on the research question, “What are the perceptions of extant literature on the association between the structural factors of the tax system and compliance behaviour among taxpayers?”

With a view to address the research question, a thorough analysis of the extant literature on “tax structure and compliance behaviour” was executed, using suitable databases like 'Google scholar, web of science, Scopus, and directory of open access journals'. Suitable search terms such as, “Tax compliance”, “determinants of tax compliance”, "tax compliance costs", "tax complexity", "deterrence measures in taxation" "tax rates" were employed. Good quality articles, being peer reviewed, and written in English were considered. The methodology is summarized in Table 3.1

Table 3.1 Methodology steps employed in assessing the sampling dimensions of extant literature on “tax compliance by MSMEs”

Sl No	Stage	Particulars
1	Research question	"What are the perceptions of extant literature on the association between the structural factors of the tax system and compliance behaviour among taxpayers?"
2	Databases searched for	Google scholar, web of science, Scopus and directory of open access journals.
3	Search terms	"Tax compliance", "determinants of tax compliance", "tax compliance costs", "tax complexity", "deterrence measures in taxation" "tax rates"
4	Screening articles(inclusion criteria)	Primary and secondary studies; language-English ; peer reviewed articles
5	Subject matter elicited from articles	The direct and indirect influence that each factor under "tax structure" exerts upon compliance behaviour.
6	Discussion	Literature synthesis of various studies, arguments, and proposed solutions offered by various studies in assessing the influence exerted by the factors of tax structure in affecting tax compliance behaviour.
6	Conclusion/outcome	The implications of the selected components of tax structure in policy making initiatives by fiscal authorities, so as to shape better attitudes towards taxation and compliance behaviour.

4. DISCUSSIONS

Tax complexity and costs of compliance:

The literature reveals that complexity of the tax system is an important determinant that can affect tax compliance behaviour. 'Perceived tax complexity' is an essential indicator among the self-employed, with respect to tax compliance behaviour(Owusu et al., 2023). More often than not, it is the 'inherent' level of difficulty in the tax structure and system of any country that usually culminates into errors of various kinds that are committed by a taxpayer in the process of 'filing returns'. These deviations are errors that can usually be termed as non-deliberate (Yahya et al., 2021). In this regard, simplification of 'tax return forms' would help enhance levels of compliance (Alemu, 2020). The most crucial factor that aids in the determination of tax compliance behaviour of a taxpayer is, among other things, the magnitude of complexity associated with the tax structure itself (Atawodi & Ojeka, 2012).

In addition, procedural simplification to MSMEs, especially when they fall short of meeting

standards in maintaining 'books of accounts' can improve compliance levels(Gitaru, 2017). The complexity levels of the tax system is also found to possess a close nexus with the 'level of economic knowledge' possessed by the taxpayers. Kolodziej(2013), through an empirical study on the 'Poles and Mexicans' explained that in general, the perception that was observed among the respondents was that the legislative provisions of the tax system were considered to be complex with respect to interpretation. Poor levels of economic knowledge reflect a higher association with low levels of positive attitudes and perceptions towards payment of taxes. This in turn revealed that knowledge levels and complexity are closely associated in determining 'tax compliance behaviour'. Simplification might be accompanied by monetary support as well (Dhore, 2015).

The phenomenon of tax complexity was further studied by Borrego et al., (2015) in terms of three dimensions, namely "legal complexity", "Complexity of Preparation of Information and Record Keeping"; and "Complexity of Tax Forms", from the viewpoint of professionals associated with payment of taxes and filing returns. After applying 'Principal Component Analysis', which helped determine the dimensions, it was also observed that the construct 'tax knowledge' possessed a negative relationship with the level of tax complexity. In this regard, Azmi et al., (2016) offers an alternative solution towards improving tax compliance behaviour. It is stated that in case it becomes infeasible for a country to resort to simplification of the tax provisions, efforts are to be made in terms of communicating the rationale (logic) behind a provision to the stakeholders in a manner that ensures better attitudes towards compliance. A similar perception was observed by Smulders et al.,(2012) who tried comparing the level of complexity in the 'concessions enjoyed by small business units' as against the burden of taxes borne. It was observed that the concessions were more complex than the extent of perceived utility by the taxpayers. Thus, 'simplification of tax structure and elimination of bottlenecks' certainly go a long way in ensuring better levels of compliance among the taxpayers.

Along with the administrative procedures, the costs associated with compliance also play a crucial role in easing out compliance by subjects(Kumar & Kumar, 2020). Tax compliance costs are incurred by both taxpayers and the administrative authority. From the perspective of the administrative authority, increasing fairness of the tax system helps increase compliance (Azmi & Perumal, 2008). In the UK, some major policy changes have been proposed between the 1990s and 2000s, where some structural changes have been introduced in the context of compliance costs associated with compliance. Compliance costs are measured not just by way of monetary outflows associated but also with the quantity of time which is spent on these procedures. With the vast majority of MSMEs outsourcing the tasks associated with tax compliance, an assessment of costs and time involved becomes quite critical(Hansford & Hasseldine, 2012). These compliance costs have had a significant adverse effect on the level of compliance and compliance behaviour of the taxpayers, for which the components were observed by Tilahun (2018) as 'transportation cost, payment to professional tax accountants, and time involved in preparing returns'. An alternative classification given by Mehmet (2023) was based on the activities undertaken by firms to achieve better compliance levels, and these include "efficiency, planning compliance and application" based activities.

The difference between gross and net compliance costs has been emphasized by Smulders et al., (2012) where the benefits received are evaluated against the burden of taxes incurred.

Tax rates:

The general understanding of tax rates is obtained from the expression, “a specified proportion of income that is employed to fulfill fiscal obligations”. Tax rates which are beyond average levels are usually perceived as being ‘counter-productive’ to the economy (Kumar & Kumar, 2020). High tax rates can influence ‘non-compliance decisions’. Tax rates, apart from being an independent determinant of tax compliance behaviour, as a structural factor, might also form a dimension of tax fairness perceptions in determining tax compliance behaviour (Bin-Nashwan et al., 2020). With a mean tax rate being kept as the basis, Mas’ud et al., (2014) asserted based on data focusing on a cross-country analysis, that there is a much adverse level of compliance behaviour in countries where tax rates are higher than the mean rate, as compared to countries with lower rates. Countries aiming at better compliance levels can attempt at striking an adjustment which tends to be closer to the mean rate. Chindenwike & Kira (2022) gave out a similar proposition which considers requirements of authorities and policy makers, bearing in mind the requirements of a ‘good tax base’. It is the informal sector which mainly requires the attention of the policy makers with respect to review of existing tax rates (Gitonga, 2015). In the context of SMEs, low tax rates help survival and growth (Atawodi & Ojeka, 2012). However, Tandon and Rao (2017) have an extended viewpoint, which emphasizes that tax rates may not be able to single-handedly improve compliance levels among taxpayers, and require stringent measures such as social stigma. Andoni (2017) opines that ‘sustainability in fiscal legislation’ and ‘better staff training’ reduces tax rates. Moreover, the intention to comply, which is a major determinant of tax compliance behaviour, is also found to experience adverse effects, especially when tax rates are perceived as heavy (Owusu et al., 2023). It is noteworthy that countries that have undergone a fiscal crisis, have majorly resorted to ‘taxing the rich’ which enhances the progressive nature of income taxes (Limberg, 2019). In his popular framework on slippery slope, Kirchler (2008) explains that low levels of trust is linked to a perception that ‘tax rates’ are unfair.

Deterrence measures: Detection probability and penalties

Alemu (2020) states that increasing the level of ‘probability of tax audit and penalties’ when coupled with tax knowledge can help in enhancing the level of tax compliance. However, Alm (2019) argues that merely working on ‘detection, penalties, and punishment’ may not be all encompassing, despite serving as a good option to commence with. In the Nigerian context, tax audits have not demonstrated any significant difference in influencing the compliance behaviour of taxpayers (Modugu & Anyaduba, 2014). Widuri et al., (2019) highlighted that wherever voluntary tax compliance behaviour exists, the component of tax audits may be even better suited. Since those taxpayers who are not examined have the propensity to go wrong, tax audits helps such assessee file the right kind of tax return. Lack of sufficiency with respect to ‘tax audits’ and ‘poor deterrence mechanisms’ can adversely affect compliance behaviour (Mehmet, 2023). Tandon & Rao (2017) point out that in the context of many developing countries, it is not economical to increase the magnitude of tax audits. Power is to be delicately handled, since too much of ‘exerting power is considered intrusive’ and has a detrimental effect on levels of trust (Barbuta Misu, 2011)

With respect to penalties and fines, Kirchler(2008) explains that while on one hand, extremely low levels of penalties would mean ‘weakness’ on part of the tax authorities, on the other hand,

finances that are not appropriate, may lead to adverse perceptions on 'retributive justice'. From the viewpoint of a developing nation, introduction of penalties is a must for achieving compliance (Sadress et al., 2019). A similar explanation was provided by Naape (2023) who added that 'possessing knowledge on penalties has an association with tax compliance behaviour. Penalties are required to remain both consistent and incremental levels of penalties can be applied to defaulters (Amanamah, 2016). Penalties, if managed well and successfully, can handle the issue of tax non-compliance (Yunus & Ramli, 2017).

5. Conclusion

The literature review clearly brings forth an argumentative gap that may serve as a source of interest for researchers looking at emerging patterns and trends in terms of research on tax compliance behaviour, with special focus on components of tax structure. Most of these components demonstrate mixed results with regard to their association with tax compliance behaviour. There has been a clear perceived need to ensure 'simplification of tax procedures' which would aid in enhanced compliance. Tax complexity is seen as a greater challenge among those taxpayers who err unintentionally. It is also noteworthy that low levels and economic knowledge and poor tax knowledge are both found to have a negative relationship with compliance behaviour, and knowledge exhibits a similar association with tax complexity. A feasible solution would be to take up efforts to explain the underlying premise behind a specific legislative tax provision wherever simplification of the regime becomes difficult

In the context of compliance costs, they are perceived as not just monetary resources but also as the 'amount of time spent' on different tasks pertaining to complying with taxes. These compliance costs may be gross or net, with the latter being arrived at using a cost benefit approach. Lesser compliance costs are usually perceived as much fairer, and attract better compliance levels. It can be understood that tax compliance costs are as very much a component of tax complexity.

In case of deterrence measures, which include the probability of a defaulting taxpayer being subject of audit, and 'severity of sanctions' that he may suffer from, there are multiple perspectives in the extant literature. Considering that it is not very economical to scale up the number of tax audits, there might be a need to adopt many other measures, since deterrence alone may not solve the problem of tax compliance. Tax audits may also be viewed as a helpful tool to advise taxpayers to be 'wiser' in preparing returns. An optimum balance between too heavy or too low penalties becomes essential, as an upset in this delicate balance may result in penalties being considered intrusive, or weak.

From the viewpoint of tax rates, it can both be considered as a component of fairness perceptions, and it is also observed that whenever heavy tax rates exist, it possesses a link with low levels of trust among taxpayers. Too high levels of tax rates may become 'counterproductive' to the economy, and consequently, many countries are on the verge of increasing the tax rates on the rich to restore progressive nature of taxes.

Therefore, it can be concluded that the four structural components of tax structure, namely, the tax rates, 'probability of detection and penalties', tax complexity, and tax compliance costs, have all had varying levels of implications on tax compliance behaviour. All these components can affect tax attitudes, which in turn can change levels of tax compliance by taxpayers.

Therefore, deterrence measures can largely be employed in those scenarios where there is

economic feasibility and adequacy of resources in terms of conducting tax audits and follow-ups, along with imposition of penalties and sanctions. These audits, coupled with extensive training to staff, can lower compliance burden and improve compliance. Therefore, it can be asserted that while all these factors of tax compliance pertain to the tax system, application of these factors require a judicious understanding of the purpose, scenario, and the tax base requirements.

The components of tax structure are of pivotal importance, especially among MSMEs and developing countries, since the tax base of countries is largely dependent upon these businesses in the years to come, and optimizing their compliance behaviour becomes the need of the hour.

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