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Impact of Tax Literacy on Voluntary Tax Compliance in India: An Empirical Assessment

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ABSTRACT: Tax compliance plays a vital role in the functioning of any economy, and voluntary compliance is considered the most effective and sustainable form of participation. This study focuses on understanding how tax literacy influences voluntary tax compliance among individual taxpayers in India. Tax literacy refers to the level of awareness and understanding individuals have about tax rules, filing procedures, deductions, and their financial responsibilities.

The research follows a quantitative approach using primary data collected from 150 respondents through a structured questionnaire based on a Likert scale. Various statistical tools, including descriptive statistics, reliability testing (Cronbach's Alpha), correlation, regression, and ANOVA, were used to analyze the data and test the hypotheses.

The results show a strong positive relationship between tax literacy and voluntary compliance ($r = 0.777$). Tax literacy alone explains about 60.4% of the variation in compliance behavior, which increases to 64.9% when financial awareness is also considered. The analysis further reveals that education and income significantly influence tax literacy, whereas occupation does not.

Overall, the study suggests that improving tax knowledge and awareness can encourage voluntary compliance more effectively than relying only on enforcement measures, highlighting the importance of education and simplified tax systems.

KEYWORDS: Tax literacy, voluntary tax compliance, financial awareness, India, tax knowledge, income tax

I. INTRODUCTION

Taxation serves as the financial backbone of any nation, enabling governments to fund public infrastructure, social welfare programs, and economic development. In India the world's most populous democracy and one of its fastest-growing economies tax revenues are indispensable to sustaining fiscal stability and developmental ambitions. Despite significant reforms in recent decades, including the landmark introduction of the Goods and Services Tax (GST) in 2017 and the expansion of digital tax filing infrastructure, voluntary tax compliance remains a persistent challenge. A substantial proportion of India's eligible taxpayer population either files returns irregularly, underreports income, or remains entirely outside the formal tax net.

Voluntary tax compliance refers to the willingness of taxpayers to accurately report income, file returns on time, and remit taxes owed without coercion or enforcement pressure from tax authorities. Theoretically, a tax system that achieves high voluntary compliance is more efficient, less costly to administer, and more equitable in its outcomes. Governments can redirect resources from enforcement and audit activities toward developmental priorities when taxpayers internalize their fiscal responsibilities. This makes promoting voluntary compliance a strategic imperative for India's tax administration architecture.

Among the multiple determinants of compliance behavior including institutional trust, perceived fairness of the tax system, social norms, and deterrence mechanisms tax literacy has emerged as a particularly compelling, yet relatively underexplored, factor in the Indian context. Tax literacy refers to the degree to which individuals understand tax laws, comprehend their filing obligations, are aware of available deductions and exemptions, and can navigate the procedural dimensions of the tax system with confidence. A taxpayer who is well-informed is less likely to make unintentional errors, is better equipped to plan their finances in a tax-efficient manner, and is more inclined to comply voluntarily, not merely because the law mandates it, but because they understand why it matters.



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The relationship between tax literacy and financial literacy is also noteworthy. Financial literacy encompassing an individual's ability to understand saving, budgeting, investing, and tax planning provides the cognitive scaffolding upon which tax literacy is built. Individuals with stronger financial literacy tend to perceive the tax system as a rational component of personal financial management, rather than as an opaque obligation imposed by the state. This framing, in turn, fosters greater openness to compliance.

From a behavioral standpoint, tax compliance cannot be explained through purely economic models of rational self-interest. The Theory of Planned Behavior highlights how attitudes, subjective norms, and perceived behavioral control collectively determine whether an individual will act in a particular way. In the taxation context, tax literacy directly strengthens perceived behavioral control: a taxpayer who understands the process feels more capable of completing it correctly and on time. Similarly, the Slippery Slope Framework developed by Kirchler, Hoelzl, and Wahl conceptualizes compliance as a function of both enforcement power and institutional trust, where knowledge-driven taxpayers are more likely to trust the system and comply voluntarily.

India presents a particularly instructive case for examining this relationship. The country's tax landscape is characterized by rapid digitalization, with the Income Tax Department deploying AI-assisted scrutiny tools, pre-filled return forms, and a comprehensive online portal. While these measures have reduced procedural friction, they have simultaneously increased the knowledge demands placed on taxpayers. Individuals who lack digital fluency or tax awareness may find themselves overwhelmed by these systems, potentially leading to inadvertent non-compliance.

Although existing research has made valuable contributions to understanding the determinants of tax compliance in India and comparably positioned economies, the specific role of tax literacy as an independent determinant of voluntary compliance in the Indian context has received limited empirical attention. Most prior studies focus on enforcement mechanisms, institutional factors, or attitudinal dimensions, without isolating the contribution of tax knowledge as a standalone predictor.

This study addresses that gap by empirically investigating whether tax literacy significantly influences voluntary tax compliance among individual taxpayers in India. The research draws on data from 150 respondents and employs a suite of statistical techniques to test four interrelated hypotheses. The remainder of this paper proceeds as follows: Section 3 reviews the relevant literature; Section 4 outlines the methodology; Section 5 presents data analysis and implications; Section 6 provides discussion and conclusions; Section 7 identifies future research directions; and Section 8 lists references in APA 7th edition format.

II. REVIEW OF LITERATURE

The relationship between tax knowledge and compliance behavior has been examined across multiple disciplinary and geographic contexts, yielding a rich body of empirical and theoretical evidence. Alm and Torgler (2018) demonstrated through cross-national survey data that tax morale shaped in part by knowledge of how governments utilize revenue is a powerful predictor of voluntary compliance. Their finding that institutional trust and positive social norms amplify this effect laid the groundwork for subsequent behavioral approaches to the subject.

Kirchler, Hoelzl, and Wahl (2018) advanced the Slippery Slope Framework, positing that voluntary compliance increases when taxpayers perceive the system as transparent and trust the authorities administering it. Importantly, tax literacy contributes to this trust-building process by demystifying the system and reducing the perception of arbitrary or opaque governance. Gangl, Hofmann, and Kirchler (2019) extended this framework, providing experimental evidence that the interplay between authority power and taxpayer trust shapes compliance decisions in nuanced ways.

Intansari and Supramono (2022) contributed a particularly relevant study by demonstrating that tax literacy significantly improves compliance, with patriotism moderating the relationship. Their findings suggest that civic identity amplifies the positive effect of tax knowledge, reinforcing the idea that voluntary compliance is both a rational and morally situated behavior. Nichita, Batrancea, and colleagues (2019) similarly provided empirical evidence from individual taxpayers that tax literacy reduces unintentional errors and increases the likelihood of proactive compliance.

Appiah, Domeher, and Agana (2023) examined the interaction between tax knowledge and institutional trust in emerging economies, finding that both independently and jointly predict voluntary compliance. Their work is



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particularly relevant to the Indian context, given the structural similarities with other large developing economies navigating rapid tax system modernization. Tantriangela (2023) offered a conceptual refinement, arguing that tax literacy should be understood not merely as factual knowledge but as an applied capacity the ability to use tax information to make sound filing decisions.

More recent contributions have broadened the scope to encompass digital dimensions of tax literacy. Alusiola et al. (2025) found that digital tax literacy significantly improves compliance among taxpayers operating in the digital economy, a finding highly germane to India's push toward fully digital tax administration. Lusala, Ogaga, and Tarus (2025) corroborated this in the e-commerce context, finding that awareness of digital tax obligations is a strong predictor of reporting compliance. Sholihah (2025) demonstrated that digital literacy and tax knowledge together account for significant variance in compliance behavior, suggesting a synergistic relationship between the two constructs in modern tax environments.

Munjeji et al. (2025) examined SME compliance determinants and found that tax knowledge and institutional trust are the two most powerful predictors. Rahayu et al. (2025) employed structural equation modeling to confirm that tax awareness mediates the relationship between knowledge and compliance, adding methodological precision to earlier findings. Musah (2026) found that financial literacy and perceived tax fairness jointly explain significant variance in compliance, while Bekana (2024) demonstrated that general literacy level is a prerequisite for effective engagement with tax systems in developing economies.

From a theoretical standpoint, Batrancea (2019) and Lisi (2019) both provided cross-country and sector-specific evidence that tax knowledge reduces non-compliance by increasing taxpayer confidence and accuracy in self-assessment systems. Damayanti, Sutrisno, and Subekti (2020) reached similar conclusions in the developing-country context, arguing that tax education programs are more cost-effective in improving compliance than increasing audit frequency. Ibn-e-Hassan et al. (2021) reinforced this perspective by demonstrating that government transparency and tax knowledge are complementary in motivating compliance.

Despite this body of evidence, a notable gap persists in relation to India. Few studies have isolated the empirical effect of tax literacy on voluntary compliance specifically within the Indian tax environment, accounting for the country's unique institutional context, demographic diversity, and rapid digital transformation of tax administration. This study seeks to fill that gap.

III. METHODOLOGY

This study employs a quantitative, descriptive, and explanatory research design to examine the impact of tax literacy on voluntary tax compliance in India. The primary data were collected through a structured questionnaire distributed to individual taxpayers across India via Google Forms. The questionnaire was organized into four sections: demographic information, tax literacy, voluntary tax compliance, and tax awareness and behavioral factors. Responses were recorded on a five-point Likert scale ranging from 1 (strongly disagree/not at all) to 5 (strongly agree/very much), enabling quantification of attitudinal and perceptual data.

The target population comprised individual taxpayers including salaried employees, self-employed professionals, small business owners, and other individuals obligated to file income tax returns in India. A convenience sampling approach was adopted, yielding a final usable sample of 150 respondents. All questionnaire items were complete, with no missing values.

The independent variable in the study is tax literacy, operationalized as respondents' self-assessed knowledge of income tax rules, calculation procedures, available deductions, filing methods, and penalty structures. The dependent variable is voluntary tax compliance, measured through items assessing timely filing, accurate reporting, and intrinsic motivation to comply. Financial awareness serves as a secondary predictor, while age, education, income level, and occupation are treated as demographic control variables.

Data analysis was conducted using Python statistical libraries including Pandas, NumPy, Scipy, and Statsmodels. Analytical techniques employed included: descriptive statistics (mean, standard deviation, minimum, maximum); Cronbach's Alpha for internal reliability; Pearson correlation analysis; simple linear regression to test H1 and H4;



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multiple linear regression to test H2; and one-way ANOVA to test H3 (the influence of demographic factors on tax literacy). The research design framework is summarized in Table 1 below.

Table 1: Research Design Summary

Research Element	Description
Research Approach	Quantitative
Research Type	Descriptive and Explanatory
Data Source	Primary Data
Data Collection Method	Structured Questionnaire (Likert Scale)
Sampling Technique	Convenience Sampling
Sample Size	150 respondents
Target Respondents	Individual taxpayers in India
Data Analysis Tools	Python (Pandas, Scipy, Statsmodels)
Key Variables	Tax Literacy (IV), Voluntary Tax Compliance (DV), Awareness (IV ₂), Demographics (Controls)

IV. DATA ANALYSIS & IMPLICATIONS

1. Descriptive Statistics

Table 2 presents the descriptive statistics for the three main constructs. All variables exhibit high mean values, exceeding 4.5 on the five-point scale, with low standard deviations indicating consistency among respondents.

Table 2: Descriptive Statistics of Key Variables

Variable	Mean	Standard Deviation	Minimum	Maximum
Tax Literacy	4.55	0.58	3	5
Voluntary Tax Compliance	4.60	0.53	3	5
Awareness	4.73	0.49	3	5

N = 150; Scale: 1–5 Likert

The high means indicate that respondents are generally knowledgeable about tax regulations and exhibit a positive disposition toward compliance. Awareness recorded the highest mean (4.73), followed by voluntary tax compliance (4.60) and tax literacy (4.55). The clustering of responses toward the upper end of the scale reflects a sample that is relatively educated and financially engaged.

2. Reliability Analysis

Internal consistency was assessed using Cronbach's Alpha for each construct. All values exceed the conventional threshold of 0.70, indicating strong reliability.

Table 3: Reliability Test Results (Cronbach's Alpha)

Construct	Cronbach's Alpha	Interpretation
Tax Literacy	0.935	Excellent
Voluntary Tax Compliance	0.892	Good
Awareness	0.949	Excellent

The high reliability values confirm that the questionnaire items consistently measure their intended constructs, and the data are suitable for advanced inferential analysis.

3. Correlation Analysis

Pearson correlation coefficients were computed to assess the strength and direction of bivariate relationships among the three constructs.



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Table 4: Pearson Correlation Matrix

Variable	Tax Literacy	Voluntary Tax Compliance	Awareness
Tax Literacy	1.000	0.777**	0.826**
Voluntary Tax Compliance	0.777**	1.000	0.761**
Awareness	0.826**	0.761**	1.000

** Significant at $p < 0.01$ (two-tailed)

All pairwise correlations are strong and statistically significant. The correlation between tax literacy and voluntary tax compliance ($r = 0.777$) provides initial empirical support for H1. The strong association between awareness and tax literacy ($r = 0.826$) suggests that these two constructs are related but conceptually distinct, justifying their simultaneous inclusion in the multiple regression model.

4. Regression Analysis (H1 & H4)

Simple linear regression was conducted with tax literacy as the sole predictor of voluntary tax compliance.

Table 5: Simple Regression Results Tax Literacy → Compliance

Variable	Coefficient (β)	Std. Error	t-value	p-value
Constant	2.192	0.174	12.619	0.000
Tax Literacy	0.566	0.038	15.031	0.000

Model Statistic	Value
R ²	0.604
Adjusted R ²	0.602
F-statistic	225.9
p-value (Model)	0.000

Tax literacy is a statistically significant positive predictor of voluntary compliance ($\beta = 0.566$, $p < 0.001$), explaining 60.4% of the variance in compliance behavior. Both H1 and H4 are accepted.

5. Multiple Regression Analysis (H2)

To test the effect of financial awareness in the presence of tax literacy, multiple regression analysis was performed.

Table 6: Multiple Regression Results Tax Literacy & Awareness → Compliance

Variable	Coefficient (β)	Std. Error	t-value	p-value
Constant	1.780	0.190	9.376	0.000
Tax Literacy	0.340	0.063	5.388	0.000
Awareness	0.307	0.071	4.331	0.000

Model Statistic	Value
R ²	0.649
Adjusted R ²	0.644
F-statistic	135.9
p-value (Model)	0.000

Both tax literacy ($\beta = 0.340$) and awareness ($\beta = 0.307$) remain statistically significant predictors when included together. The model explains 64.9% of variance in compliance an improvement over the simple model confirming that awareness adds incremental explanatory value. H2 is accepted.

6. ANOVA Analysis (H3)

One-way ANOVA was employed to determine whether education, income, and occupation groups differ significantly in their levels of tax literacy.

Table 7: ANOVA Results Demographic Factors vs. Tax Literacy



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Demographic Variable	F-value	p-value	Result
Education Level	39.93	0.000	Significant
Income Level	16.99	0.000	Significant
Occupation	0.601	0.663	Not Significant

Education and income are both significant determinants of tax literacy, while occupation does not significantly influence it. H3 is **partially accepted**. These findings suggest that formal education and financial engagement are the primary channels through which tax knowledge is acquired, rather than professional category per se.

7. Hypothesis Testing Summary

Table 8: Hypothesis Testing Summary

Hypothesis	Statement	Statistical Test	Result
H1	Tax literacy has a significant positive impact on voluntary tax compliance	Simple Linear Regression	Accepted
H2	Financial awareness has a significant positive impact on voluntary tax compliance	Multiple Regression	Accepted
H3	Demographic factors significantly influence tax literacy levels	One-Way ANOVA	Partially Accepted
H4	Higher levels of tax literacy lead to increased voluntary tax compliance	Regression Analysis	Accepted

8. Policy Implications

The empirical findings carry substantive implications for tax policy and administration in India. First, since tax literacy explains over 60% of the variance in voluntary compliance, investment in structured tax education programs particularly for individuals with lower education and income levels represents a high-return policy intervention. Second, the significance of awareness as an independent predictor suggests that communication and outreach campaigns are not merely supplementary but independently contribute to compliance. Tax authorities should develop accessible, multi-lingual awareness materials suited to diverse audiences. Third, the finding that occupation does not influence tax literacy implies that universal tax education programs need not be professionally targeted; instead, they should focus on educational and financial inclusion dimensions.

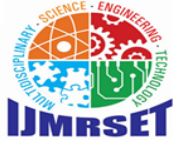
V. DISCUSSION AND CONCLUSION

This study set out to empirically establish whether tax literacy significantly influences voluntary tax compliance among individual taxpayers in India. Across all four research hypotheses, the findings consistently affirm that knowledge and awareness are powerful, statistically significant determinants of compliance behavior.

The regression evidence demonstrates that tax literacy, measured through respondents' self-assessed understanding of tax regulations, filing procedures, and penalty structures, positively and substantially predicts the extent to which taxpayers comply voluntarily. This finding aligns closely with the Theory of Planned Behavior: when individuals understand what is expected of them and feel confident in their ability to fulfill those expectations, their behavioral intention to comply strengthens. Tax literacy operates precisely through this mechanism, converting abstract legal obligations into actionable, comprehensible responsibilities.

The Slippery Slope Framework also finds support here. Taxpayers who understand how the system works and why it exists are more likely to perceive it as legitimate and fair, which in turn strengthens voluntary compliance. The study thus adds to the growing evidence base suggesting that knowledge-driven compliance is both more durable and more equitable than enforcement-driven compliance.

The finding that financial awareness independently contributes to compliance behavior, even after controlling for tax literacy, is particularly instructive. Awareness encompasses not only technical knowledge but also attitudinal dimensions—recognition of the social contract embedded in taxation, understanding of how revenue is utilized for



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public welfare, and consciousness of the consequences of non-compliance. These attitudinal components motivate compliance in ways that purely informational interventions may not fully capture.

The ANOVA results add demographic nuance to the picture. The strong association between education and tax literacy aligns with human capital theory: formal education enhances cognitive capacities, including the ability to understand complex regulatory frameworks. The association between income and tax literacy likely reflects the greater financial complexity that higher-income individuals face, driving greater engagement with tax systems and professionals. The absence of a significant occupational effect suggests that tax knowledge is not a job-specific skill but a general financial competency that can and should be cultivated across the population.

Taken together, these findings challenge the dominant enforcement-centric paradigm of tax administration and make a compelling case for education-centered approaches to improving compliance in India. Rather than viewing tax compliance primarily as a problem of detection and punishment, the evidence suggests it can be substantially addressed through investment in taxpayer knowledge and awareness.

Conclusion: This study provides robust empirical evidence that tax literacy is a strong and statistically significant predictor of voluntary tax compliance in India. Financial awareness further amplifies this effect. Education and income are significant demographic correlates of tax literacy. These findings underscore the transformative potential of tax education programs, simplified regulatory frameworks, and digitally accessible filing systems in fostering a culture of voluntary compliance with meaningful benefits for India's fiscal health and governance quality.

VI. FUTURE SCOPE FOR THE RESEARCH

This study, while generating meaningful contributions, also points toward several productive avenues for future inquiry. First, the convenience sampling approach limits generalizability; future research should employ probability sampling methods across diverse geographic regions of India to ensure broader representativeness. Second, the sample size of 150, while adequate for this analysis, could be expanded significantly in future studies to capture the heterogeneity of India's taxpayer population across rural, semi-urban, and urban settings.

Third, this study focuses primarily on tax literacy and awareness as predictors of compliance. Future research would benefit from incorporating additional behavioral and institutional variables, including tax morale, perceived fairness, government accountability, trust in institutions, and the influence of social norms and peer behavior. These factors, identified in the broader literature, may interact with tax literacy in complex ways that deserve empirical investigation.

Fourth, the cross-sectional design of the current study precludes causal inference over time. Longitudinal research designs would enable scholars to track how changes in tax literacy induced, for example, by specific government awareness campaigns or educational interventions translate into measurable changes in compliance behavior.

Fifth, with India's tax administration increasingly digitalized, future studies should specifically examine the intersection of digital literacy and tax compliance. As AI-assisted filing, pre-filled returns, and digital tax assistants become mainstream, the nature of tax literacy itself is evolving, and empirical research must keep pace with these developments.

Finally, comparative cross-country studies involving India and similarly positioned emerging economies such as Brazil, Indonesia, or Nigeria could illuminate how cultural, institutional, and developmental factors moderate the relationship between tax literacy and voluntary compliance, generating insights with broader policy applicability.

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