ECONOMIC AND SOCIAL FACTORS OF TAX COMPLIANCE BEHAVIOUR: A SYSTEMATIC LITERATURE REVIEW

MOHAMMED MAHDI OBAID[1] & ZAKARIYAU GURAMA[2*]

[1]College of Administrative Sciences, Seiyun University, Seiyun, Hadhramout, Yemen
[2]Department of Accounting, Faculty of Arts and Social Sciences, Gombe State University, Gombe, Nigeria
Email: mohammedmahdiuum@gmail.com (M.M.O.), zakariyaugurama@gmail.com (Z. G).

*__Corresponding author:__ Zakariyau Gurama; Email: zakariyaugurama@gmail.com

Abstract: This study is a systematic literature review on emperical studies about tax compliance. The reviewed covered different journals and conferences papers covering a period of 14 years 2011-2024 from both developed and developing economies. The purpose of the study is to examined the literature on the determinants of tax compliance behaviours published in a variety of journals to synchronized their findings. The review also discussed the methodological related issues together with their measurements used by the emperically reviewed studies. The study discovered that there are diversed perspectives in terms of the publications trend, classification of tax compliance, countries and industries studied. The study also highlight different factors that can possibily leads to the tax noncompliance. This review has considered economic and social factors very significant in determining the tax compliance behaviours. Thus, this review concludes that more studies are encourage to be undertaking in future considering the magnitute of these factors and other factors such as psychological factor of taxpayers specifically their point of view when it cames to tax compliance to the relevant authorities in their respective tax jurisdiction.

Keywords: *Tax compliance literature review, social factors, economic factors*

1.0 Introduction

From the literature available, tax noncompliance became and will continue to be a theme of discussions for a long period of a time globally. However, there exist, numerious studies from developed and developing economies that pointed out the persistence issues of tax noncompliance among the different tax authorities across the nations. In a simple term, tax noncompliance refers to as a process in which taxpayer failed to, or under reported his income to the relevant tax authority for tax purposes in an attempt to avoid or evade being taxed according to the prevailing tax laws (Al-Ttaffi, et al., 2024; Webley, et al., 1991; Stinlingh, et al., 2005). It is also argued that tax noncompliance is illigal act performed by a taxpayer to avoid being taxed or compeletly evade the process of taxation in an effort to relief himself from the tax burden (Mansor & Gurama, 2016; Roth, et al., 1989). Tax noncompliance is the general term used to expressed firms, individuals, and other entities to dodge paying taxes through unlawful means (Al- Ttaffi et al., 2024; Nwachukwu, 2006). In that perspectives, tax noncompliance is usually a purposeful and wilful taxpayers demostration to concealed or distort reality about their taxable income in their effort to minimize their tax burden. On the other side, tax noncompliance is an act of dishonest of filing and reporting taxable earnings as they were really earneds and overstating deductions (Gurama, et al., 2022; Obaid, et al., 2022).

However, tax noncompliance can be perceived from different perspectives; from economic and social psychological perspectives rspectively. To understand the tax noncompliance from these two perspectives, this study focuses on tax compliance from the viewpoint of economic and social perspective due to the facts that these perspectives have not beeng sufficiently covered in some countries and this posed potentials threats to revenue generations. Thus, the variables choosen as tax compliance determinants are primarily comes under economic deterrence theory profounded by Becker (1968) and social theories such as social exchange theory, social influence theory, theory of planned behaviour etc. (Jackson & Milliron, 1986).

Therefore, in this review, we have taken into consideration only emperical studies about tax compliance behaviours and its implication in determining taxpayers attitutes and behaviours for instance see Iskander et al. (2016), Adeyeye and Otusanya (2015); power and trust of taxpayers Masud et al. (2014). Also, studies that dealt with taxpayers perception on government and society on how to enhance tax compliance see for instance Damayanti et al. (2015); Mohdalia et al. (2014) were equally covered. However, conceptual studies, reports, and other publications by individuals, corporate bodies or government such as dissertations and doctoral theses were excluded from this review. The remaining parts of this review were as follows; Section two discussed the reviewed methodology by focusing on the selection creteria of the articles and inclusion. Section three provided a summary of the reviewed articles and followed by discussing the findings. Then conclusion of the study, implications of the findings, and limitations were also covered.

2.0 Review Methodology

According to Kitchenham (2004), systematic literature review is primarily designed to guide a potential researcher understand and get familiar with process being followed in previuors studies to conclude their findings. In that view, this study considered relevant previous studies retrieved from online database to serve as a vital and major source to the literature search. In an attempt to achieved the study objectives, this study adopted six main steps usually followed in conducting a systematic literature review such as follows:

1. Research question
2. Inclusion and exclusion of literature creteria
3. Search strategies and sources
4. Selection of study
5. Data extractions
6. Syntheses of the result

2.1 Research Questions

This study answered the following questions in an attempted to contributes to the literature of tax compliance.

1. What are the impactful socio psychological and economic factors that influence tax compliance behaviour among the taxpayers?

2. To what extent does socio psychological and economic factors are explored in the studies of tax compliance in the past?

2.2 Inclusion and Exclusion Criteria

This study used the following creteria to include or exclude a study as highlighted below:

(a) Article must be published in conference proceedings or journal within the period of this review that is from 2011 to 2024.

(b) Doctoral and Master dissertations and theses were exluded.

(c) Studies that are not documented in English Language were not considered.

(d) Studies that are not accessible in online searches also were discarded.
(e) Abstract, incomplete, reoprts, keynotes lectures, books and dissertations were also not considered.
(f) Journal and conference proceedings studies that were not published online during the period from 2011 to 2024 were excluded.

2.3 Search Strategies and Sources

This section provided the processes adopted in sourcing and collecting studies covered in this review. In this study, the review was divided into two categories: search from digital databases or libraries; and search from available references. On this note, the following digital databases were choosen as a main sources of search:
(a) ACM digital library (http://dl.acm.org/)
(b) Springer (http://www.springer.com/)
(c) Science direct (www.sciencedirect.com)
(d) Emerald full taxt (http://www.emeraldinsight.com)
Thus, only digital libraries was employed to choose the main studies for this review specifically, conference papers and journal articles were the primary focus framing from 2011 to 2024. Although, the objective of this study is to identify the determinants of tax compliance behaviours, therefore, Table 1 below provided the keywords used to search the literatures and studies from the digital libraries.

Table 1. Keywords for search.

Keyword-ID	Keyword	Keyword Alternate
K1	Tax Compliance behaviour	Tax compliance Tax revenue
K2	Tax Non-compliance behaviour	Tax evasion
K3	Sales Tax Compliance	GST / VAT Compliance

Source: Author‘s compilation (2025)

With the helps of these keywords, paper type and year filters, the above highlighted liberaries were navigated to identify the most suitable studies. Once a study was choosen within the study selection process, then, the second phase, i.e. search references was achieved on a selected study. However, search from references process was carryout manually. Based on the keywords search, ACM Digital Library (http://dl.acm.org/) returned about 1478 publications; Emerald Full text (http://www.emeraldinsight.com) with a record of 1440 journal and conference papers. Springer digital library (http://www.springer.com/) using the keywords searches reported 1087 publication; and inconclusion Science Direct (www.sciencedirect.com) results offered 1630 publications. Moreso, the selecting process of primary studies was performed to choose and filter the most appropriate relevant studies based on this study objectives.

2.4 Selection of Study

Following the search returns, this study adopted two way process according to Kitchenham (2004) guidelines of study selection. These process are pre Selection and Selection. Generally, the pre-selction process was employed to filter out studies based on their titles, abstracts and conclusion. This process assist in shorlisting the most relevant studies for the effective review purposes. However, the selection process then followed the pre-selected studies inlined with the inclusion and exclusion criteria. Furthermore, the vaditation of the study selection was performed through selecting and reviewing the most apropriate studies. Below, Figure 1 demostrates the flow chat of the selection process.

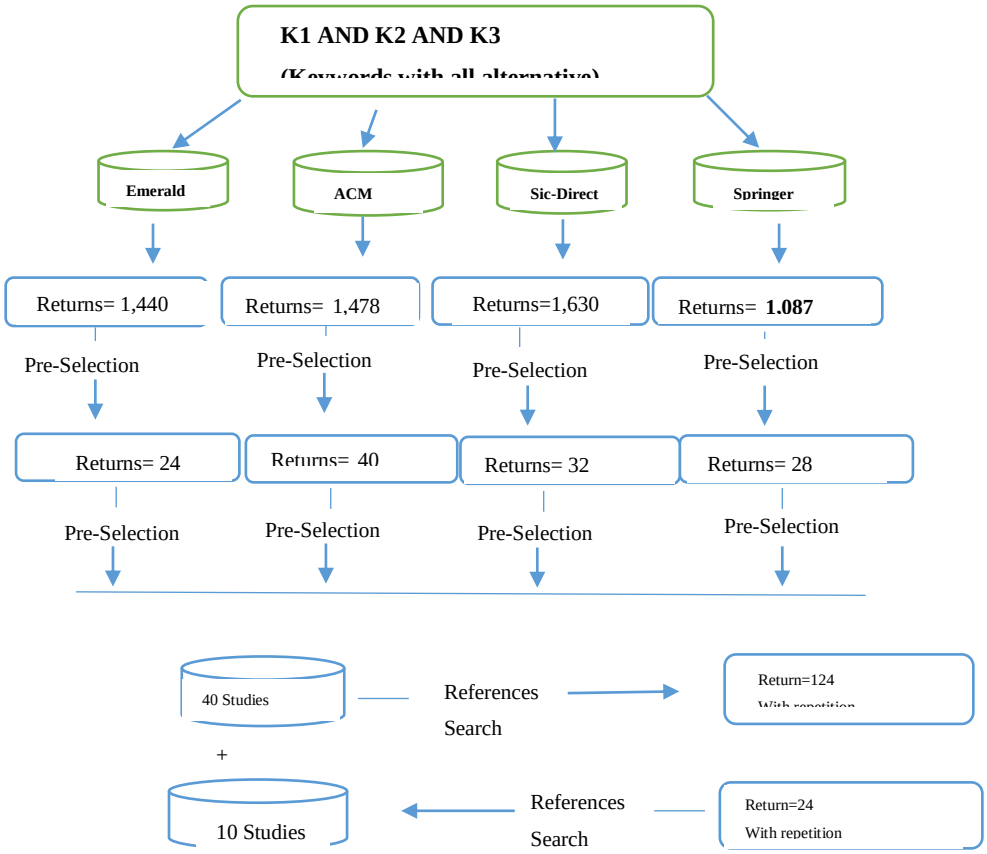


Fig. 1. The study selection process.

Source: Author‘s compilation (2025)

It is understood that about 90% of the return results were discarded during the pre-section processes. This could be due to the narrow and precise scope of the study that could only allowed the studies that are directly focussing on the tax compliance behaviour to remain firmly. On this note, pre-selction process results revealed that 40 studies are from ACM, and 24 studies from Emerald search emerged. Similarly, 28 studies from Springer, while 32 studies from Science Direct were recorded. Therefore, the selection process taken in to account of inclusion and exclusion criteria and arrived at having 124 pre-selected studies. Moreover, introduction, methodology, results and discussion areas were also considered during the selection process which resulted in only 40 studies that suitably meet the study review requirement.

However, the second phase of the study selection process is based completely on the final primary result of the search. To this end, 40 selected studies reference was explored according to the title of the references by negeting the year and database restrictions. In total, 124 references were regarded relevant to this study and yet, some with repetitions. Therefore, the pre-selection as well as the selection techniques was enjoyed as enjoyed during the earlier phase of the study selection. In conclusion, only 10 studies were found worth from the reference search.

2.5 Data Extraction

In this section, as the same reviewed worked performed in the study selection processes were also applied indenpently in data extraction phase. This implied that, this review extracted data from dataset of selected studies whereas, the review considered validation of the data and other different tasks alike. Additionally, the data extraction sections were made from the study set questions. On this note, data from this process was arranged categorically and divided into two

segments: about the study contents and about the basic terms. Data about the study contents are data extracted that are related to the study objectives, methods, populations, effective personalities and study settings. On the other hand, data about the basic terms referred to the data about the study authors, titles, years, and the publisher. To simplify it, following Table 2, depicted all the fields upun which the extracted data was made from the studies and were originated as used in this review.

Table 2. Keywords for Search.

Field ID	Data field	Type of data
F1	Author / Title/Journal	Adegboye, et al., (2018) Business Characteristics, Tax Administration and Tax Compliance by SMEs in Nigeria *Oradea Journal of Business and Economics* 3, no. Special (2018): 7-17.
F2	Country	Nigeria
F3	Objective & Related Variables	This study evaluates the relative impacts of tax administration and business characteristics on the tax compliance behaviour of small-scale businesses in Nigeria. The role of tax education as an effective tax administration strategy is also considered **IVs:** Tax education Tax efficiency **Tax administration** Business characteristics.
F4	Definition	Tax compliance has been defined as the willingness of taxpayers to comply with tax laws.
F5	Diminution	a multi-dimensional
F6	Theories	Deterrence Theory
F7	Methodology	**Sample size:** SMEs in Nigeria; **Data:** survey questionnaire. **Analysis:** Regression Analysis (PLS). **Measurement:** Five Point Likert scale
F8	Findings	Tax education stimulates small businesses tax compliance behaviour, a result that is robust for both business taxes and personal taxes. It is also found that overall tax administration system in Nigeria does not have significant impact on tax compliance among small businesses in Nigeria due to inefficiencies and corruption in the system.

Source: Author‘s Compilation (2025)

As seing in the above Table 2, the first six fileds were extractions from the basic informations of the dataset. To achieved this, Mendeley software was employed to authomatically extract these data from the field. Accordingly, the fields, F7, F8, and F9 were employed to find the answer for this study questions.

2.5.1 Distributions of Articles by Years of Publication

The distributions of articles based on their year of publication from 2011-2024 is also carryout to enhance the review validation. We recorded that not much studies found on determinants of tax compliance on both perspectives of economic and social psychological from 2011-2013. Thus, thereafter, more studies were made available which reperesent a significant increase in the number of published studies about the subject matter for the period

under review. This could be vividely notice that 2014 recorded 16 published studies which represent the highest for the period under consideration.

2.5.2 Countries Examined

In this review, we reviewed empirical studies from different regions and several countries in both developed and developing nations in an attempt to understand how tax nonconpliance studies are regarded. For instance, from Asian countries we reviewed studies from Malaysia: Mohdalia et al., 2014; Nor Azrina 2014; in Indonesia: study of Damayanti et al. 2014; and in Hong Kong: Rechardson, 2006 for example. Studies from Africa countries such as in Nigeria: Mansor and Gurama, 2016; Umar et al. 2016, in Ethiopia: Tehulu and Dinberu, 2014, Ghana: Twum 2014 as well as in Libya: Abodher et al. 2015. However, from Middle Eastern countries such as in Yemen: Obaid et al., 2022; Al-Ttaffi et al. 2024 as well as in Jordan: Asheikh et al. 2016. from the European countries, studies from the UK such as Hallsworth et al. 2017 and Italy D'Attoma 2017 while from Pacific countries like New Zealand and Australia study such as Saad 2012 considered whereas from North America: USA Bobek et al. 2013 and Zeng 2014 from Canada. Refer to Fiqure 2 below for the number of the countries captured in this study.

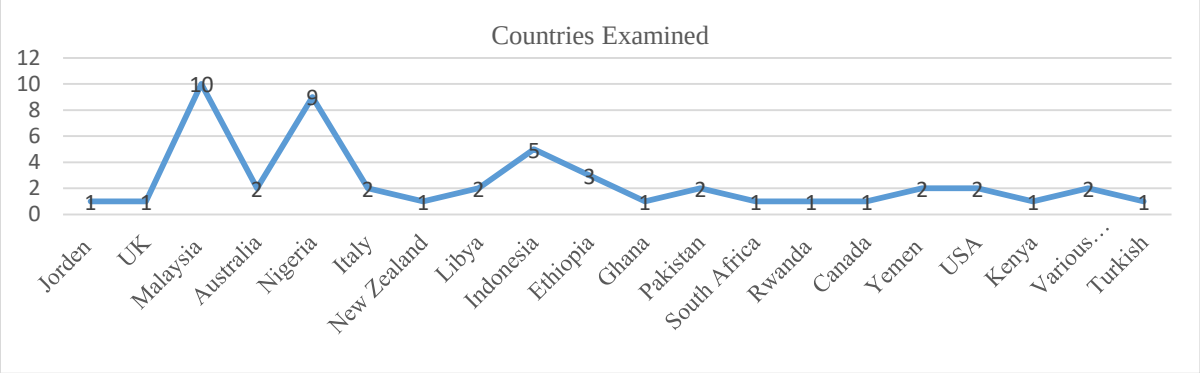


Fig. 2 Countries Examined
Source: Authors Compilation (2025)

2.5.3 Distribution of Articles by Tax Compliance Classification

In this review, the context of the articles are classified into three main categories of compliance namely: tax noncompliance, tax compliance, and VAT compliance as depicted on Fig. 3 below. This indicates that large portions i.e. 64% of the articles reviewed are related to tax compliance, then tax noncompliance with 32%. In essence 96% of the articles used in this studies are directly about tax compliance, and tax noncompliance studies.

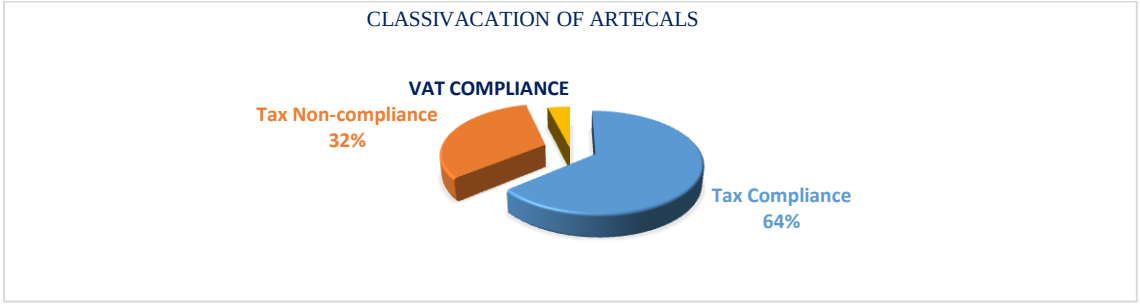


Fig. 3. Distribution of articles by classification

2.5.4 Distribution of Articles by Industry

The review of the studies about the industry wide analyses revealed that, the published papers were corvered over 10 industries as shown in Fig. 4. Among these industries, there are four major industries in which most studies are focussing on namely: individual taxpayers; firms; countries; and SMEs. This pattern have indicated that interest of researchers about the topic under review is gaining momentum and wider coverage based on the yearly analysis. Studies on individual taxpayers is leading due to it sensitivity and strategies employed by individual to concealed their earnings and underreported their taxable income.



Fig. 4. Distribution of articles by industry

2.5.5 Distribution of Articles by Research Design and Data Collection Method

Based on the reviewed studies, it is clear that most of the studies employed quantitative rather than qualitative research design. Particulaly, 92% which represent 46 studies employed quantitative methodology, 4% equivalent to 2 studies employed mixed methodology, whereas 4% representing 2 studies employed quantitative methodology. Thus, the empirical studies in terms of method used are similarly analyzed based on the method adopted in data collection.

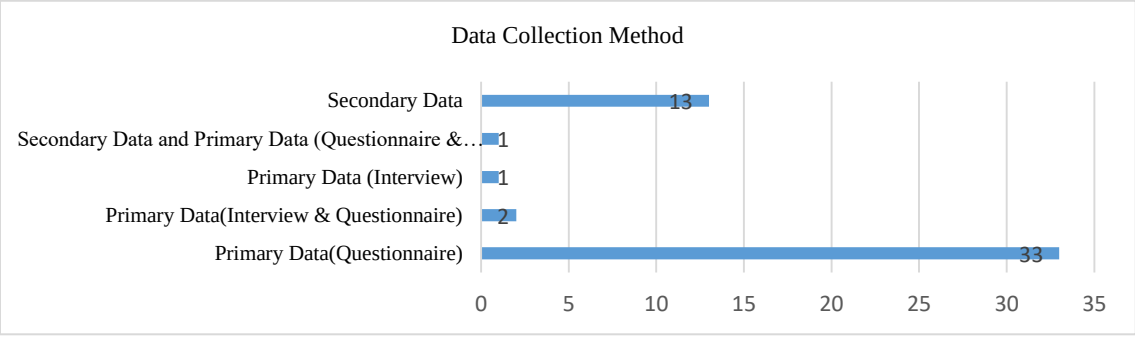


Fig. 6. Method of Data Collection

Source: Complied by the Authors (2025)

Majority of the studies 66% (33 articles) employed primary data via survey questionnaire to collect data whereas 2 studies 4% used primary data also by means of interview to collect data. 26% out of the studies which is equivalent to 13 papers used secondary data in their studies.

2.6 Synthesis of Result

Tax noncompliance and compliance have attracted the attention of scholars across the globe during the recent period. Different studies where conducted to examine the issue of tax compliance and noncompliance in order to understand the factors that causes the problem. On this note, Borrego, et al. (2013) carried out a literature review about the studies of tax noncompliance from the perspective of international stage. The authors classified the studies based on countries, date, methodologies and result of the studies. They reported that there are two categories of tax compliance found in the published studies: firstly, studies that described taxpayers attitudes toward tax compliance, and secondly, studies that focuses on how to measure that tax compliance among the taxpayers. However, some studies conducted on tax compliance issues laid more emphasis to tax penealties, tax rate, tax service quality as well as quality of governance (Farhan, 2018; D'Attoma, 2017; Umar, et al., 2016; Mansor & Gurama, 2016; Gurama, 2015; Mas'ud et al., 2014; Azrina et al., 2014; Bruce-Twum, 2014; Hidayat et al., 2014; Ovute & Eyisi, 2014; Khan & Ahmad, 2014; Ser, 2013). These studies used variables that are specifically related to social approach and economic approach to examine the tax compliance and noncompliance behaviours.

Al-Sharah and Abdul Jabar (2019) have examined sales tax compliance on Jordanian small and medium enterprises SMEs. The study employed a survey method to collect data from a sampled of 660 SMEs operators. The collected data was analyzed using smart PLs and the findings of the study argued that theoretically, sales tax compliance is possibily moderated by the function of public governance. This findings implied that sales tax compliance could be improve with better public governance parameters.

On ther other hand, Tan et al. (2017) analyzed the determinants of individual taxpayers compliance behaviour in Malaysian Penisular. The study aimed to understand ethical perceptions on individuals taxpayers influence by their experience, sorroundings when interact with tax officials. The study found that individuals taxpayers in regards to tax compliance are highly affected by transparency in government activities and public governance indicators at large. This implied that individuals taxpayers perceptions towards tax compliance is highly influence by their strong perception on the governance and governance related operations.

Howeve, Ser (2013) combined public governance quality and demographic factors, tax structure and economic factors in one study to determine the effect of these factors on tax noncompliance. The study used survey questionnaire to collect data. Findings of the study revealed that non economic measures such as age, marital status, tax education and educational level showed a significant relationship with tax noncompliance while tax morale, public governance quality, and gender potrayed insignificant association with tax noncompliance. Thus, the economic factors such as tax rate and income level recorded a significant relationship with tax noncompliance.

Similarly, Mas'ud et al. (2014) examined the impact of tax rate on tax compliance using 61 African countries for the period of two years observations. Their findings showed that in some African countries, tax rate has a significant positive association with tax compliance

whereas, in some countries, it recorded a negetive correlation. In addition, Hidayat et al. (2014) applied Structural Equation Modeling to examine the impact of regional tax regulation and service quality on taxpayers satisfaction and compliance behaviour. The study collected data from business owners using survey questionnare. The findings of the study indicated that regional tax regulations and service quality have significant and positive influence on taxpayers satisfactions and compliance behaviour.

From another perspective of cultural issue on tax noncompliance, Yong and Martin (2016) in New Zealand conducted a study on ethically diverse society and tax compliance. The study concluded that there are some factors that are common to one ethinic group and differs to some ethinic that could influence taxpayers compliance behavoiurs. On this ground, Pietro and Simona (2016) established that cultural and social pressure have significant influence on tax compliance among taxpayers in a multi diverse ethinic society and geographical location.

Alabede et al. (2011) carried out a study that extended the tax compliance model by introducing public governance quality and moderating role of risk preference and financial condition. The authors argued that prior tax compliance studies indicated that tax compliance is been determined by other factors not incorporated within the basic tax compliance model. Therefore, they conclude that public governance quality, risk preference and financial condition will determined the taxpayers compliance and noncompliance behaviour. Moreover, Alabede (2012) further examined the factors that influence tax noncompliance from Nigeria. The study focuses on tax system structure, moral reasoning, source of income, occupation, income level, tax knowledge and public governance quality to determine tax noncompliance. The study revealed that these factors significantly influence tax noncompliance among the Nigerian taxpayers.

On the other hand, Ross and McGee (2012) studied demographic factors that influence tax compliance in Netherland. The findings of the study recorded that certain demographic factors positively determine tax compliance within the large number of the demographic variables. Similarly, Khif and Achek (2015) examined the impact of demographic variables, cultural variables, economic variable, and legal and institutional variables on tax noncompliance. They conclude that the impact of demographic factors on tax noncompliance is limited when compared with the other variables and factors of tax noncompliance such as economic factors. Moreso, Ali and Ahmad (2014) examined the tax noncompliance issue among the Malysian youth. The stduy suggested that high level of tax morale is required to enhance the youth willingness to tax compliance. Also, they reported that an increase in tax knowledge cannot lead to improvement in trust in the tax authority and tax system which could triggered compliance behaviour.

Mohdali (2013) studied the effect of religiosity on tax compliance among Malaysian. The study used survey research design and quetionnaire to collect data from the self-employed and salaried taxpayers. The study revealed that religiosity has positive significant relationship with taxpayers ability and willingness to comply with tax laws voluntarily. Additionaly, Mohdali and Pope (2014) in their study about the impact of religiosity and tax compliance recorded that religiosity has positive significant effect on taxpayers willingness to voluntarily comply with tax payment in Malaysia. These could be attributed by strong value hold when it comes to religion by Malaysian and other factors about someone belief.

Coleman (2013) studied the moderating role of ethicality on morality and religiosity on the effect of tax noncompliance. They reported that ethicality on morality and religiosity has

showned significant relationship with tax noncompliance. In Pakistan, Khan and Ahmad (2014) investigated about the causes of tax noncompliance using survey questionnaire to collect data. The result of the study indicated that lack of progressive taxation as the primary cause of tax noncompliance in Pakistan. They also reported that corruption among the government officials as another factor for noncompliance and reason for tax evasion among the Pakistanis eligible taxpayers.

Kuria et al. (2013) conducted a study in Kenya about rental income tax compliance to understand the tax laws and tax system when with punishment and reward. The findings of the study revealed that taxpayers with rental income has low tax compliance. Taxpayers within this categories and often other taxpayers have low tax compliance due to their inability to benefits from previous paid taxes thus, they decided to not comply with the tax laws. It is also revealed that insufficient penalties and fines paid for not complying did not adequaitely served as a deterrance to make the taxpayers complied accordingly. Mansor and Gurama (2016) reported that in Nigeria, income level, tax system structure, and educational level are positively significant with tax noncompliance while, corruption and tax rate have insignificant positive association with tax noncompliance among the private and public taxpayers. On this note, earlier, Tehulu and Dinberu (2014) from Ethiopia also have reported same as Mansor and Gurama study. Both the studies recommended that to improve the tax compliance government shall adjust and amend were necessary the tax policies and tax laws to restored confidence in the tax system and facilitate in enhancing the compliance.

Twum (2014) from Ghana, studied how gift tax compliance influence taxpayers willingness to pay tax. The study used questionnaire survey research design to collect data about the taxpayers tax reporting behaviours. The study documented that majority of the taxpayers are not aware about the gift tax laws. Thus, this implied the low compliance rate from the taxpayers perspective. The study indicated that among the primary causes of this noncompliance in Ghana is lack of awareness about the gift tax which could be attributed to the weaknesses of the Ghanian tax authority to educate the taxpayers which as a result ended up low detection rate. Therefore, embacking on extensive tax awareness and tax education might increase the tax compliance rate and this could eventually decrease the noncompliance rate.

Helhel and Ahmad (2014) examined tax compliance in Yemen. They categorized factors that could influence tax noncompliance into internal and external factors. However, the study concluded that in Yemen, tax noncompliance is influenced by a broad range of factors that both related with internal and external factors such as tax system considarations, economic factors, individual characteristics, political factors, and administrative factors. Earlier, Aljaaidi et al. (2011) examined the taxpayers perception toward tax evasion in Yemen to determine have taxpayers consider tax evasion as a crime or not. Their findings indicated that taxpayers in Yemen do not consider tax evasion as a crime. This was attributed to the fact that some taxpayers viewed it from religion, cultural, and political perspectives while others viewed it from economical and social benefit in exchange of their taxes paid.

Other studies such as such as Gurama, et al. (2022), Al-Ttaffi, et al. (2023), Isyaku, et al. (2023), Mashchenko and Khodus, (2024), Alm and Torgler, (2011), Nikiri, et al. (2023) as well as Obaid, et al. (2022) have all reported that economic and social factors are marjoly the factors that influence tax compliance and noncompliance among the taxpayers. Therefore, tackling the factors that are related with economic and socio psychological indicators can enhance the compliance rate and reduces the noncompliance accordingly.

3.0 Conclusion

This study provided a synopsis on the determinants of tax compliance behaviours by systematically reviewing the published studies and literature on the subject matter. It can be understood that the study highlighted the review by pinpointing a valid argument and conclusion on the studies findings and other related points worthy of noting. By a large, this review presented variables that are directly influencing tax compliance and noncompliance using predominantly economic and social factors. In addition, the study also understand that other factors such as tax system fairness, political factors and peceived service quality are among the factors that determine taxpayers compliance readiness. This review concludes that more studies are encourage to be undertaking in future considering the magnitute of these factors and other factors such as psychological factor of taxpayers specifically their point of view when it cames to tax compliance to the relevant authorities in their respective tax jurisdiction. Therefore, this study recommends that tax authorities worlwide shall reviewed their tax policies, tax laws and other acts to consider the taxpayers concerned about their willigness to comply with tax institutions for a beter tax collection and adminstration. This can ease the tax payers ability to comply and discourages the noncompliance rate. Similarly, the efforts will reenforce tax collections and the ability of the government to provide a reciprocal gesture on the collected tax so that taxpayers can sees the significant of paying taxes.

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