







Tax Collection Challenges and Strategic Approaches to Enhancing Taxpayer Awareness

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ARTICLE INFO	ABSTRACT	 Check for updates
<p>Article history: Received: 18 November 2024 Accepted: 20 December 2024 Published: 10 January 2025</p> <hr/> <p>Corresponding with authors; Khori Furqon, Imahda </p> <hr/> <p>Keyword: Tax collection; taxpayer awareness; tax compliance; institutional legitimacy; governance</p>	<p>Purpose – This paper aims to reconceptualise the general state of tax collection dilemmas. It also aims to reconceptualise taxpayers' consciousness. It does this by understanding how and why current compliance measures often fail in the long run. The study looks at how administrative efficiency and taxpayer compliance are connected.</p> <p>Design/methodology/approach – Contemporary research on tax compliance and taxpayer knowledge is characterised and synthesised through a qualitative systematic literature review with thematic content analysis.</p> <p>Findings – The analysis reveals that the challenges associated with tax collection stem from more than just technical aspects. They are also influenced by factors such as fairness, trust, and the quality of governance. Taxpayer awareness is a multidimensional feature driven by behavioural and social dynamics in addition to information. The findings indicate that certain policy measures, such as isolated prevention, education or reforms, may only achieve limited and short-term effectiveness. When designed alongside administrative design, behavioural insights and institutional legitimacy, compliance is more robust.</p> <p>Originality/value – The paper originality lies in its development of a multidimensional concept, integrating administrative, behavioural and institutional perspectives. The research combines existing theories of compliance with recent empirical discoveries. It does this in order to describe durable contradictions in earlier tax research. It also raises issues with one-sided solutions to tax reform.</p> <p>Research Implications – The framework is intended to serve as a platform for empirical studies. It is also intended to support putative practices. These practices focus on legitimacy, engagement, and enduring compliance.</p>	

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1. Introduction

Taxes remain an important means of financing public finances, promoting economic stability, and encouraging development in the modern economic landscape. Despite ongoing reform efforts, many tax systems are still suboptimal in terms of revenue collection and do not yet contribute fully to resource mobilization. Global evidence in recent years shows that much of the potential tax revenue is being lost, especially in economies undergoing institutional and digital transition (Alahdal et al., 2025; Azémar & Dharmapala, 2019). The increasing complexity of global economic activities, digital transactions, and cross-border revenue flows exacerbates the problems faced by tax administrations as they seek to enforce compliance fairly and equitably without unduly compromising efficiency (Craft &

Shannon, 2024). The importance of raising tax awareness is increasing. This is because it helps to increase revenue and make the tax system more legitimate.

The challenges of modern tax compliance are increasingly about behaviour. They are also about administration. And technology. Recent research has shown that low voluntary compliance may be due to a lack of tax literacy, complex regulations, and a negative perception of tax governance (Alm et al., 2020; Alm & Torgler, 2011; Batrancea et al., 2019; Kamleitner et al., 2012; Olsen et al., 2019). Furthermore, the advancement in digital tax administration has not necessarily led to an increase in compliance, as differences regarding digital readiness and trust persist among taxpayers (Qamruzzaman & Karim, 2024; Roggeman et al., 2025).



Short-term compliance is the only result of enforcement-only strategies, as was empirically observed (Mascagni, 2018; Mascagni et al., 2021). These strategies do not contribute to long-term gains in taxpayer awareness. The significance of an integrated approach that aligns administrative efficiency with behavioural and societal issues is highlighted by these concerns.

Historically, the economic deterrence model has been the basis for compliance with taxation. This model focuses on audits and penalties as key sources of compliance (Allingham & Sandmo, 1972). However, the current literature increasingly fails to capture this adequately. The Theory of Planned Behaviour (Ajzen, 2020; Bobek et al., 2007) and the Slippery Slope Framework (Kirchler et al., 2008) both suggest that attitudes, subjective norms, perceived behavioural control, trust and the power of taxation authorities are key factors in determining whether taxpayers will comply or not. Recent studies have shown that trust-based facilitators and perceived procedural justice play a key role in increasing taxpayer knowledge and encouraging voluntary compliance (Chan et al., 2023; Frecknall-Hughes et al., 2023; Gangl et al., 2020). Despite this, a significant proportion of tax policies continue to prioritise technical enforcement, while neglecting to consider social and psychological factors (Malik & Ford, 2025; Ntiamoah et al., 2025). This results in a theoretical gap between policy rules and taxpayer behaviour.

Research into tax compliance factors has been done before, but the conclusions are still all over the place and even contradictory. Some research suggests that digitalisation is the main solution (Okunogbe & Santoro, 2023), while others argue that education and social norms are more important than technology itself (Burgstaller & Pfeil, 2024; Castañeda, 2024; Fonseca Corona, 2024). Furthermore, most studies have explored either administrative efficiency or behavioural factors in isolation, without incorporating them into a multidimensional framework. The combination of technical, social and psychological approaches used in this study is unique. It explains the limits and possibilities of raising awareness when collecting taxes (Cullis & Lewis, 1997; Lewis, 1982). Its uniqueness lies in synthesising competitive empirical observations and presenting a comprehensive conceptual framework which emphasises that contemporary societies' tax systems are dynamic. Michael is right: we need an end-to-end perspective now more than ever, given the mounting financial pressures and digital transformation

roadmaps that are everywhere (Laurie & Serrano-Archimi, 2025; Tavoletti et al., 2021).

The objective of this work is twofold: firstly, to pinpoint the issues that prevent the authorities from collecting taxes more efficiently; and secondly, to formulate a comprehensive strategy for expanding the tax base. This strategy will be approached from multiple angles. This study contributes to the theoretical literature on tax compliance by conducting a systematic review of recent literature, providing policy implications. The results should guide balanced tax policies. These policies should include elements of education. They should also include digital innovations. And incentives. And just enforcement. The aim is to enhance voluntary compliance, build institutional trust and facilitate sustainable fiscal systems in rapidly changing economic circumstances.

The rest of this paper is structured as follows. The next section reviews important literature on tax collection and taxpayer consciousness. Section 3 describes the methodology and analytical procedure for this study. The results and policy implications are presented in the following sections, followed by a conclusion.

2. Critical Review

2.1 Limitations on tax collection in modern taxation systems

More recent literature has stressed that actually constraints in tax collection should not be considered any more as merely stuck in administrative inefficiencies, but they are often found since both structural and behavioural factors. Typical tax systems suffer from regulatory heterogeneity, fragmented institutional system and inadequate adaptation to changing economic activities (Beer et al., 2025). Heavy administrative burdens and frequent changes in tax legislation have a tendency to push compliance costs higher, reducing the incentive to voluntarily comply with taxation obligations, and promoting tax evasion attitudes (Hlioui et al., 2025; Munjeyi & Schutte, 2025). Indeed, empirical evidence indicates that complex taxation laws adversely influence small-and medium-sized taxpayers, which generally do not possess necessary resources to cope with involved filing requirements (Radulović & Savić, 2025; Schoeman, 2025). Furthermore, there are still technical barriers despite worldwide movement towards digital taxation administration. Despite the potential to improve efficiency and transparency, numerous studies show poor system integration of digital platforms, cybersecurity risks and uneven digital literacy affecting their efficacy (Okunogbe & Santoro,

2023). The findings suggest that technical reform is not enough and must be supplemented with strengthening institutional capacity, and design of the system which can respond to the demand of tax payers.

2.2 Taxpayer awareness and behavioural dimensions of compliance

Tax knowledge and awareness have recently been considered as 'multidimensional constructs' affected by cognitive, social and psychological factors (Kirchler et al.). Modern behavioural tax literature challenges the dominance of deterrence-based approaches by emphasising that tax morale, social norms and the perceived fairness of the system contribute to compliance decisions (Alm & Torgler, 2023). It has been shown by research based on the Theory of Planned Behaviour that attitudes towards taxation, subjective norms and perceived control over voluntary compliance behaviour are key determinants of this voluntary action (Hofmann et al., 2024). Additionally, previous studies have shown that awareness is not only dependent on knowledge, but also on trust. When taxpayers believe that tax administrators are transparent, fair, and service-oriented, knowledge has a more positive impact on compliance behaviours (Gangl et al., 2023). Conversely, in institutions where trust is lacking and the competence of those in charge is questionable, even relatively high tax literacy rates do not guarantee the success of awareness campaigns. This highlights the importance of distinguishing between explicit knowledge and practical knowledge embedded in a social context.

2.3 Strategies for education, communication and digitisation

Tax education and communication are tools for improving taxpayer knowledge. Taxes have been the subject of extensive research. This research has looked at how best to educate domestic (as well as foreign) taxpayers. It has also looked at their obligations under different industries. Another area of research has been fiscal supervision practices. Recent landmark studies offer strong evidence that teaching taxes and tax history early and often effectively shapes positive compliance attitudes (Luttmer & Singhal, 2024). However, the success of educational interventions varies greatly depending on the method of delivery, the way the message is presented, and cultural influences. Digital government has been presented as a new approach. This approach is meant to complement these solutions. It

offers real-time communication capabilities. It also offers easier filing processes. And it offers targeted data distribution. Nonetheless, researchers have produced mixed empirical evidence. While some studies have found that computerised services can encourage positive compliance (OECD, 2024), others argue that digital tax tools could further increase disparities among taxpayers who have less access to or proficiency in technology (Mascagni et al., 2023). This suggests that digitalisation should be considered an enabler rather than a solution in itself.

2.4 Policy strategies and trust in institutions

Tax knowledge and compliance awareness are among the desirable outcomes of a sound design of fiscal policy and institutional governance. Transparent use of tax money with visible improvements in public services are always related to higher levels of voluntary compliance (Hofmann et al., 2024). Yet there are many inconsistencies between policy goals and the ways they are put into practice which undermine, at least in part, these ennobling effects. Contemporary policy-based research underscores that deductive strategies with little fairness may negatively impact long-term knowledge and trust (Alm & Torgler, 2023). Instead, hybrid models that blend assistance and incentives with proportional enforcement are becoming more common. These are methods that see taxpayers as willing participants in the system not simply as objects of regulation.

2.5 Research needs and conceptual unification

Despite previous research, several gaps remain. First, existing research mostly considers the boundaries of tax collection and taxpayer understanding separately, resulting in a partial understanding. Second, empirical evidence on the impact of digitization and education strategies is often unclear due to differences in context and methods. Third, insufficient efforts have been made to incorporate technical, social, and psychological factors into an integrated analytical framework. This study addresses these weaknesses by integrating recent research into a comprehensive and multidimensional framework of administrative barriers with behavioral and institutional determinants. A more robust theoretical knowledge base in this area is achieved by expanding the empirical basis for policymakers through a synthesis of various literature streams on tax collection and awareness-raising strategies.

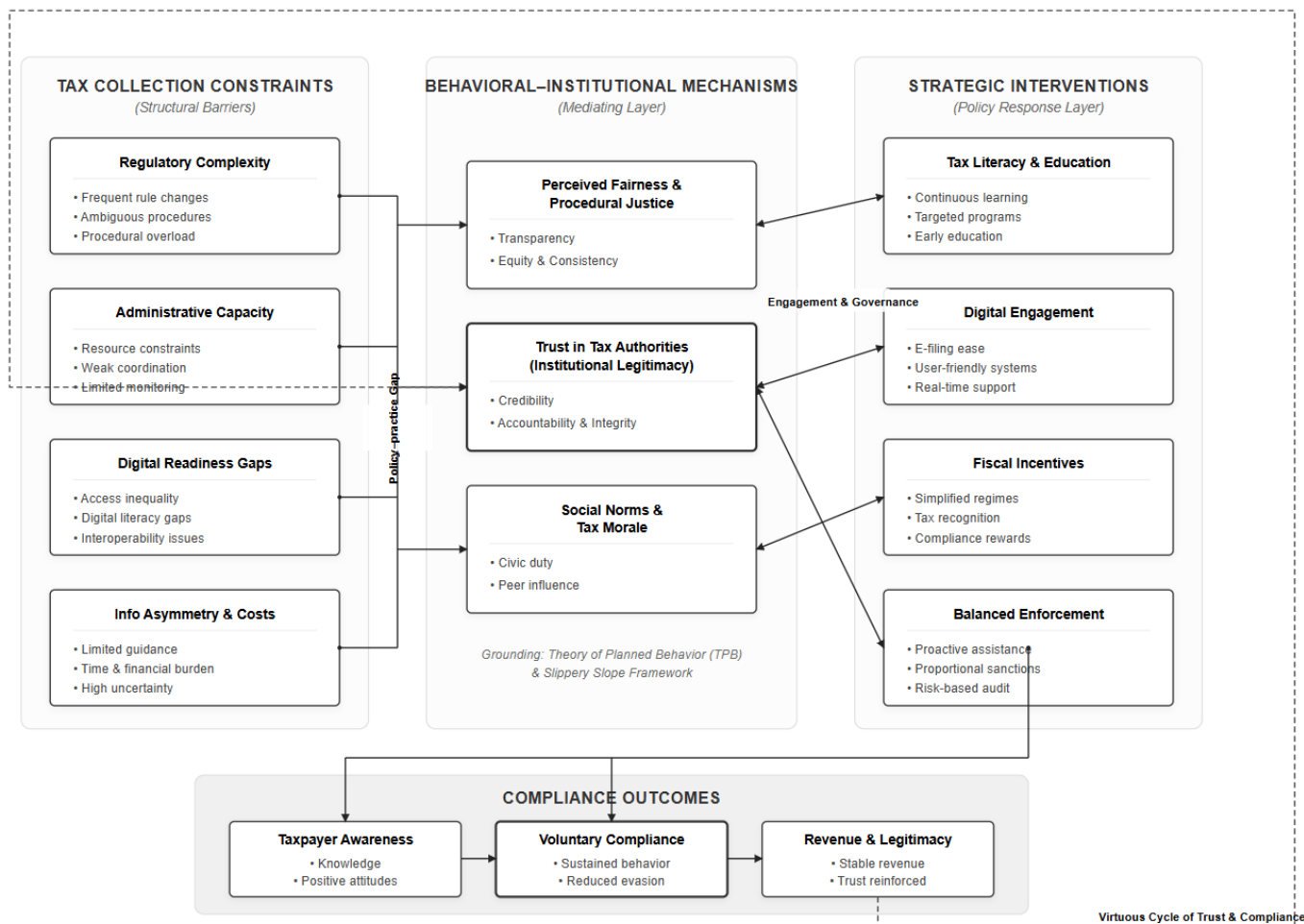


Figure 1. Conceptual Framework of Tax Collection and Taxpayer Awareness

3. Methods innovation

3.1 Research design

In this regard, we have used a qualitative systematic literature review (SLR) with thematic content analysis and which is focusing on barriers as well as ways of increasing the level of awareness among tax payers. Such a design is well-suited for integrating disparate empirical and conceptual evidence from the administrative, behavioral, and institutional levels. Current methodological work highlights that SLR contributes to consolidating theory development and pushing concepts forward in areas found with a lot of diversity, including compliance studies (Tranfield et al., 2023; Paul et al. This method, which does not belong to survey-based quantitative designs that emphasize hypothesis testing, allows for the construction of a unified analytical framework reflecting the concept focus in this study.

3.2 Research object and sample

Only peer-reviewed secondary sources that were indexed in registered international databases (Scopus, Web of Science and ScienceDirect) formed the basis for the materials reviewed in this study. These databases were chosen because of their comprehensive coverage of high-quality journals and consistency with the publication standards related to Top Tier from Elsevier. Consistent with recent SLR guidelines, prominence was placed on Q1-ranked journals to ensure methodological quality and policy implications (Donthu et al., 2023). This review covers the period from 2019 to 2026 in order to encompass both seminal theoretical advances and most recent empirical contributions. The process of literature identification and screening is detailed in Appendix A (and summarised in Table A1), which shows the stage at which articles were included or excluded, from the initial search of databases through to corpus development for content analysis. Making this procedure more

transparent and reproducible, which are minimum standards for systematic reviews in the top-tier journals.

3.3 Variable instruments

Clear inclusion and exclusion criteria were employed to ensure analytic focus and conceptual coherence. Articles were eligible if they had examined reporting difficulties, the awareness of taxpayers, or compliant behaviours in theory development, based on empirical data or a policy stance. It focused in particular on studies that were based on solid behavioural and institutional theories, such as Theory of Planned Behaviour (Ajzen, 1991), Slippery Slope Model (Kirchler et al., 2008) or the theory of institutional trust that are prevalent in current research about tax compliance behaviour (Alm & Torgler, 2023; Hofmann et al., 2024). The only studies excluded were those that addressed practice of accounting technicalities or practical operations related to tax, nothing with a behavioral nor institutional relevance. This selective approach is consistent with the standards for conducting qualitative review research and ensures that the integrative evidence continues to be theoretically relevant (Snyder, 2019; Paul et al., 2024).

3.4 Data analysis

Concerning the final set of articles selected, data were systematically extracted in order to identify common concepts, analytical orientations and empirical observations. Thematic content analysis was used in the study, which grouped insights to higher-order themes based on administrative barriers, behavioral predictants, digitalization, and policy measures. In a number of QI studies conducted in recent years, this approach was employed to synthesize results from varied research designs and settings (Braun & Clarke, 2023). Table B1 in Appendix B shows how core themes and their associated substantive content and main references relate to each other in the overall thematic structure of the reviewed literature. To enhance analytical legitimacy, thematic triangulation was employed by comparing the corresponding themes across studies and theories to minimize interpretative distortion and increase internal homogeneity.

3.5 Reliability, Validity and Methodological Soundness

Methodological rigour credibility was established through clear documentation and systematic analysis.

Reliability was improved by utilizing the same coding technique across content analysis and establishing a transparent audit trail of article selection and thematic allocation. Validity was enhanced by limiting the data set to peer-reviewed journal articles and by cross checking results with separate studies. For additional conceptual validity, the study makes manifest the theoretical foundations against which the reviewed literature has been reclaimed and to which it belongs. This mapping is provided in the subsequent Table C1 (Appendix C) that describes the predominant theories of change, a brief overview of their basic assumptions and major contributors. These types of explicit theory mapping enhance credibility and transferability in qualitative synthesis, as advocated by some methodological literature (Donthu et al., 2023; Paul et al., 2024).

4. Results and Discussion

4.1 Summary of reviewed literature and thematic findings

From the systematic literature review, a total of 52 peer-reviewed papers published in Q1 journals from 2019 to 2026 formed our final corpus. Table 1 indicates that a large proportion of the literature focuses on research exploring behavioural and psychosocial determinants (30.8%) and administrative-regulation barriers (26.9%), which together represent over half of publications reviewed. This distribution demonstrates a clear movement in modern tax research from pure enforcement - oriented approaches to multi-perspective models of tax compliance behavior.

The relatively small percentage of analyses that focus on policy design and institutional trust (9.6%) implies that although trust is widely cited as an important factor, the way in which it is addressed is more implicit than explicit in terms of the core analytical dimension. This inequality justified recent criticism that there has been a lack of integration of institutional legitimacy in tax research on compliance (Hofmann et al., 2024; Alm & Torgler, 2023; Mascagni et al., 2023). In the aggregate, the thematic results indicate that tax collection problems are increasingly understood as systemic and driven by administrative capacity, taxpayer compliance, and governance quality dynamics.

4.2 Key constraints in tax collection

The literature review points to four main constraints. These constraints repeatedly hinder the effectiveness of tax collection. The first constraint is regulatory complexity. The second is administrative capacity constraints. The third is behavioural resistance.



The fourth is digital inequality. As shown in Table 2, regulatory complexity is the most commonly mentioned constraint from a business perspective, due to the large amount of empirical evidence demonstrating that frequent regulatory changes and procedural uncertainty increase compliance costs and reduce voluntary participation (Beer et al., 2024; OECD, 2023; Slemrod, 2019). This kind of complexity can undermine procedural justice, either by corrupting the appearance of it (a key determinant of conformity according to Slippery Slope Theory) or by becoming the norm.

The relevance of state capacity constraints in infrastructure provisioning is that the problem of inadequate administrative capacity, especially the lack of skilled personnel and poor inter-agency cooperation, aggravates compliance with this policy instrument. Research shows that good financial policies may not work if the people in charge of putting them into practice don't have the skills (see Mascagni et al., 2023; Okunogbe et al., 2023). The behavioural resistance depicted by low trust and weak tax morale is consistent with the explanatory force of the Theory of Planned Behaviour, in which negative attitudes and perceived unfairness undermine intentions to comply (Ajzen, 1991; Alm & Torgler, 2023). These limitations are further compounded by digital inequality, whereby unequal access to compliance mechanisms reproduces inequalities rather than being inclusive of everyone.

4.3 The root source of taxpayer awareness and compliance attitude

The results indicate that taxpayer awareness is a multifaceted behavioural concept based on trust, perceptions of fairness and social norms rather than information alone. As can be seen from Table 3, trust in tax authorities is the most robustly supported determinant. This is the one that raises confidence in the core hypothesis of the Slippery Slope Framework. This is the hypothesis that voluntary compliance relies on

institutional legitimacy. This was first proposed by Kirchler et al. (2008). It was also proposed by Hofmann et al. (2024) and Gangl et al. (2023).

The relationship between administrative practices and taxpayers' attitudes is mediated by the observed fairness. This is in line with TPB, which focuses on attitude as a predictor of behavioural intention (Ajzen, 1991; Luttmer & Singhal, 2024). Furthermore, compliance is reinforced by social norms and tax morale, which place taxes within the broader context of civic duties. It is important to note that research has shown awareness-raising campaigns do not always result in people using the knowledge they gain to change their behaviour (Alm & Torgler, 2023; Mascagni et al., 2023).

4.4 Strategies to increase taxpayer awareness

The integrative review also identifies four strategic orientations. These consistently show positive impacts. These impacts are on taxpayer consciousness and compliance results. These results are shown in Table 4. Tax education can be facilitated through an ongoing programme and should form part of comprehensive civic education rather than isolated interventions (OECD, 2024; Luttmer & Singhal, 2024). Digital engagement has been shown to reduce the cost of compliance and improve perceived behavioural control, a key TPB construct, when it is permitted by inclusive design and trust in institutions (Okunogbe & Santoro, 2023; Hofmann et al., 2024). Fiscal incentives and simplification measures signal fairness and responsiveness, creating commitment, while balanced enforcement simultaneously upholds harmony without eroding trust. In line with the Slippery Slope model, mixed strategies that implement assistance stand comparison with proportional sanctions in terms of durability (Alm & Torgler, 2023; Mascagni et al., 2023).

Table 1. Distribution of Reviewed Studies by Primary Research Focus

Research Focus	No. of Studies	% of Total	Dominant Analytical Lens
Administrative & regulatory constraints	14	26.90%	Institutional / policy
Behavioral & psychological determinants	16	30.80%	Behavioral economics
Tax education & awareness programs	9	17.30%	Behavioral / policy
Digital tax administration	8	15.40%	Technology / governance
Policy design & institutional trust	5	9.60%	Institutional theory
Total	52	100%	

Table 2. Major Tax Collection Constraints Identified in the Literature

Constraint Category	Frequency	Behavioral	Key References
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Regulatory complexity	Very high	Reduces perceived fairness	Beer et al. (2024); OECD (2023)
Administrative capacity	High	Weakens enforcement credibility	Mascagni et al. (2023)
Behavioral resistance	High	Lowers tax morale & intention	Alm & Torgler (2023)
Digital inequality	Moderate	Limits access & perceived control	Okunogbe & Santoro (2023)

Table 3. Behavioural Predictors of Taxpayer Awareness and Compliance

Determinant	Theoretical Basis	Behavioral Mechanism	Key Evidence
Trust in authorities	Slippery Slope	Enhances voluntary compliance	Hofmann et al. (2024)
Perceived fairness	TPB	Shapes positive attitudes	Gangl et al. (2023)
Social norms	Behavioral econ.	Encourages conformity	Luttmer & Singhal (2024)
Tax morale	Institutional trust	Internalized obligation	Alm & Torgler (2023)

Table 4. Strategic Interventions and Expected Behavioral Outcomes

Strategy	Primary	Expected Outcome	Supporting Studies
Tax education	Attitudes & norms	Higher awareness Lower costs, higher intent	OECD (2024); Luttmer & Singhal (2024)
Digital engagement	Perceived control	Voluntary compliance	Okunogbe & Santoro (2023)
Fiscal incentives	Fairness signaling	Sustainable compliance	Mascagni et al. (2023)
Balanced enforcement	Trust–power balance		Alm & Torgler (2023)

4.5 Discussion

The results of this study reinforce the growing consensus that the effectiveness of tax compliance cannot be simply explained by deterrence-based models. There is another way of looking at it: tax compliance is not just down to how the tax system is set up. Instead, it is the result of a interaction between how the system is set up, the power of institutions and what taxpayers think. The literature under review contains a preponderance of behavioural and administrative themes. This is consistent with recently reported empirical findings. These indicate that the law brings diminishing returns. This is if enforcement efforts are not complemented by considerations of trust and fairness (Alm & Torgler, 2023; Hofmann et al., 2024; Mascagni et al., 2023). This validates the central premise of the Slippery Slope Framework, which is that optimal compliance depends on achieving a balance between authority and trust over time, rather than relying solely on coercion.

The results support the Theory of Planned Behaviour (TPB) in explaining taxpayer awareness and compliance intentions. Our findings point to three key determinants: perceived fairness, social norms and trust. These three factors align closely with the TPB constructs of attitudes, subjective norms and perceived behavioural control (Ajzen 1991). Recent research on tax compliance has demonstrated that taxpayers' willingness to cooperate is closely connected with their assessment of the fairness of the tax process and the credibility of the state as a whole (cf. Gangl et al., 2023; Luttmer & Singhal, 2024; Hofmann

et al., 2024). These results support the idea that interventions to raise awareness should change attitudes and norms as well as providing information.

The discussion further emphasises that digitalisation is a prerequisite for increasing taxpayer awareness. This working paper's review of the evidence suggests that the introduction of digital systems for taxation is a transformative solution, but that this is dependent on institutional readiness and inclusivity, despite the promotion of such solutions by development partners. Digital solutions, which reduce the cost of compliance, may increase perceived behavioural control (a key factor in the TPB), but this could be offset by increasing inequality if digital skills and access are not equal (Okunogbe & Santoro, 2023; OECD, 2024; Mascagni et al., 2023). The reason for the conflicting results seen in earlier research is this. It underlines the importance of making sure that digital offerings are coupled with enhancements in education and service standards. This is to avoid unintentionally leading to exclusion.

We demonstrate that tax relief and proportionate enforcement policies are two sides of the same coin in a trust-based compliance regime. Incentives and simplification measures act as signals of fairness, increasing taxpayers' trust in the reciprocal state–citizen relationship, in line with institutional trust theory (see Hofmann et al., 2024; Alm & Torgler, 2023). Proportional enforcement has been shown to strengthen authority without undermining legitimacy (Mascagni et al., 2023; Gangl et al., 2023). This is consistent with the argument of equilibrium between power and trust as presented by



the Slippery Slope Framework (Kirchler et al., 2008). These findings clarify why mixed policy designs are more effective than purely punitive or purely educative strategies at maintaining voluntary compliance.

In summary, this study makes a valuable contribution to the existing literature by providing a unified analytical framework that integrates administrative, behavioural and institutional perspectives. The discussion connects previously disconnected findings by integrating recent and high-impact studies, and offers a theoretically informed explanation for why stand-alone reforms may fail to result in sustainable compliance improvements. A move to governance approaches that are more taxpayer-oriented is supported by the findings. These approaches emphasise the use of legitimacy, fairness and engagement, as well as administrative efficiency. A growing number of countries are adopting an integrated perspective in their tax systems. This is because the contemporary tax system is focused on digitalisation, has limited fiscal space and is looking for greater transparency and accountability (OECD, 2023; Beer et al., 2024; Hofmann et al., 2024).

5. Conclusion

This study addresses this gap in the literature by taking a multidimensional approach to consolidate the existing knowledge on tax collection barriers, mechanisms and strategies for enhancing taxpayers' awareness. Results show that tax compliance is not just a technical outcome of enforcement, but rather a behaviour that is influenced by trust, perceptions of fairness and quality governance. This is due to the consideration of administrative, behavioural and institutional factors all being taken into account simultaneously. Taxpayer awareness of tax obligations and voluntary compliance are compromised by interconnected issues, including regulatory complexity, capacity constraints, behavioural resistance and the digital divide. These issues are made worse when these issues are dealt with separately. In contrast, a combination of interventions, incorporating education, digital engagement, financial incentives and proportionate enforcement through institutional legitimacy and behaviour, is more likely to encourage compliance. This article develops a comprehensive theoretical framework. It does so by synthesising fragmented empirical evidence. This helps to understand why piecemeal reforms are likely to be ineffective. It also helps to understand why more integrated, taxpayer-focused policy instruments seem to have become

indispensable in contemporary tax systems. In summary, this study contributes to our understanding of how tax systems can evolve towards an 'attractive' compliance model based on legitimacy to support public finance in an era characterised by digitalisation and increasing fiscal demands.

Theoretical implications

From a theoretical perspective, our contribution to the tax compliance literature reinforces and extends the predictive ability of TPB and SSF through an integrated analytical framework. Our findings suggest that tax attitudes, subjective norms and perceived behavioural control, which are key TPB constructs, are predominantly shaped by a sense of fairness, trust in the tax authorities and quality. At the same time, the Slippery Slope Framework is confirmed, showing that voluntary compliance is based on a balance of institutional power and trust, rather than coercion. Most crucially, this research extends current theory by clearly identifying digital governance and tax education as mechanisms that mediate the formation of trust and perceived authority. By bringing together a number of cutting-edge studies, the analysis moves beyond piecemeal accounts to provide an integrative behavioural-institutional explanation for tax compliance. A more robust platform for exploration in editorial studies and public finance/behavioural economics research is offered by this theoretical synthesis.

Practical implications

The results carry significant policy implications for tax authorities and public finance professionals. First, they emphasize that achieving compliance goals is about more than just making procedures easier or increasing the intensity of enforcement. Efforts of tax authorities should include a focus on taxpayer-centred service delivery, transparent and understandable communication as well as uniform rule-application to increase perceived fairness. Secondly, investments in digital tax administration need to be complemented with measures that increase digital literacy and access to avoid exclusionary consequences. Third, education programmes should be considered as ongoing targeted initiatives within broader frameworks of civic education rather than once-off projects. Finally, enforcement tactics should be measured so that they are mixed with help as well as proportionate penalties to remain in control without undermining credibility. Through operationalising these understandings, practitioners can start on a path towards compliance tactics that are not

just more efficient, but also sustainable in the longer-term.

Policy implications

The findings have policy implications regarding the importance of moving toward taxpayer-oriented governance models that address legitimacy, engagement and trust in institutions. Regulators need to understand that the lack of compliance is a result of regulatory complexity and inconsistent enforcement which damages procedural justice. It is crucial, therefore that we seek to simplify and integrate our tax policies. In addition, digitalisation plans need to be defined as governance reform and not simply a technological exercise, and should ensure inclusiveness of coverage through service delivery number standards. Monetary incentives and recognition devices may act as a commitment signal between the state and taxpayers, reinforcing social norms regarding compliance. More importantly, implementation should complement and support - rather than replace trust building efforts. Taken together, these policy lessons indicate that sustainable revenue mobilization lies in the triangulation between technical efficiency, behavioral insights and institutional credibility.

Limitations

This study has some limitations despite its contributions. As a qualitative systematic literature review, there are limitations to the findings given that they are based on secondary data and may be limited by the type, quality and methodology of included studies. Second, the view is focusing on Top Tier Scopus journals and there may be a potential bias in publication that prevents information, including emerging evidence from unindexed sources or alternative perspectives to emerge. Third, the framework presented in this work is not empirically examined and inferences concerning causal links between attitudes can be drawn from them. Last, but not the least, there may be contextual disparities among tax systems that can affect which insights are applicable and this study intentionally refrains from location specific analysis. These limitations should be kept in mind when interpreting the results and using them in practice.

Appendix Table Data

Appendix A. Literature Selection Overview

Stage	Description	Number of Articles
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Future Research Directions

This integrated conceptual framework advanced in this article deserves empirical validation through the application of quantitative or mixed-method approaches (e.g., structure equation modeling, experiment design). Longitudinal research might shed some light on the development of trust, awareness and adherence with policy changes over time. Future studies could also examine the moderating effect of digital literacy, socio-economic characteristics and institutional quality on the influence of sufficient knowledge versus perceived risk towards compliance behaviour. Comparative cross-system analyses may provide insights into the ways in which different contexts of governance shape effectiveness of pricing strategy. Lastly, researchers should analyze the (unwanted) consequences of digitalization and enforcement policies to validate whether compliance in ways which are inclusive, just, and legitimacy supporting.

Credit authorship contribution statement

Ariska Setiana: Conceptualization, Methodology, Formal analysis, Writing – original draft. **Imahda Khorifurqon:** Supervision, Writing – review & editing, Validation.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Data availability

No primary data were collected for this study. All data supporting the findings are derived from publicly available peer-reviewed literature.

Initial database search	Keyword-based search across databases	312
After duplicate removal	Unique articles retained	247
Title and abstract screening	Relevant scope alignment	128
Full-text assessment	Methodological and theoretical relevance	74
Final sample	Included in content analysis	52

Appendix B. Thematic Classification of Reviewed Studies

Theme Category	Description	Key References
Administrative constraints	Regulatory complexity, system inefficiency	OECD (2023); Beer et al. (2024) Alm & Torgler (2023); Luttmer & Singhal (2024)
Behavioral factors	Trust, norms, tax morale	
Education and awareness	Tax literacy, communication	Hofmann et al. (2024)
Digitalization	E-filing, digital services	Okunogbe & Santoro (2023)
Policy instruments	Incentives, enforcement balance	Mascagni et al. (2023)

Appendix C. Mapping of Theoretical Frameworks

Theory	Core Assumption	Key Authors
Economic Deterrence Theory	Compliance driven by audits and penalties	Allingham & Sandmo
Theory of Planned Behavior	Behavior shaped by attitudes and norms	Ajzen
Slippery Slope Framework	Trust and power jointly affect compliance	Kirchler et al.
Institutional Trust Theory	Legitimacy enhances voluntary compliance	Hofmann et al.

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