

AN EMPIRICAL STUDY OF INCOME TAX COMPLIANCE BEHAVIOUR AMONG INDIVIDUAL TAXPAYERS IN INDIA

CA. Dr. Shankar Ghanshamdas Andani

Research Scholar, Department of Commerce, Texas Global University

ABSTRACT

Voluntary compliance is the backbone of any personal income tax system, and India's reliance on it has grown as the base of filers has widened under digital administration. This study examines how knowledge of tax rules, perceived fairness, tax morale, perceived detection probability, perceived complexity and satisfaction with electronic filing shape the compliance behaviour of individual taxpayers in India. A cross-sectional survey was conducted among 420 individual taxpayers drawn from salaried, business and professional, and other income groups, using a structured five-point Likert questionnaire whose scales showed good internal consistency (Cronbach's alpha between 0.79 and 0.88). Data were analysed with descriptive statistics, Pearson correlation, multiple linear regression and one-way analysis of variance. Respondents reported moderately high compliance (mean 3.83 out of 5). Tax morale showed the strongest association with compliance ($r = 0.58$) and the largest standardised coefficient ($\beta = 0.34$), followed by tax knowledge, e-filing satisfaction and perceived fairness, while perceived complexity reduced compliance. The six predictors jointly explained 52 per cent of its variance. Salaried taxpayers, whose income is reported through deduction at source, complied significantly more than business and professional respondents ($F = 22.7$, $p < 0.001$), and compliance rose steadily across income bands. The results suggest that enforcement alone is an incomplete explanation of behaviour in India; attitudes, understanding and the quality of the filing experience matter at least as much. Simplified procedures, taxpayer education and visible, fair use of revenue are likely to yield more durable compliance than additional penalties. Self-reported data limit causal inference.

Keywords: *Income tax compliance¹; Tax morale²; Individual taxpayers³; India⁴; Tax knowledge⁵; E-filing⁶; Deterrence⁷.*

1. INTRODUCTION

1.1 Background and Context

Income tax is among the most visible links between the Indian state and its citizens. Individual taxpayers contribute a growing share of direct tax collections, and the Government of India has invested heavily in pre-filled returns, faceless assessment and data matching to widen the base and reduce official discretion. Yet the number of people who file a return remains small relative to the working population, and a large informal economy persists [1]. Whether a person reports income fully, files on time and pays what is due depends only partly on the chance of being caught. Early economic models treated evasion as a gamble weighed against audit probability and penalties [2], but later work showed that people pay more than such models predict, because of norms, trust and perceived fairness [3], [4]. Recent reforms have also changed the everyday experience of filing, since returns can now be submitted online and refunds are processed faster, yet public trust in how the money is used has not risen at the same speed.

1.2 Problem Statement and Research Gap

Most behavioural evidence on tax compliance comes from laboratory experiments or from high-income countries with long-established tax cultures [5], [6]. Studies in India are comparatively few, often confined to a single city or one occupational group, and they rarely test deterrence, knowledge, attitudes and administrative experience in the same model. This leaves policy makers with little guidance on which levers matter most at a time when the system is shifting from enforcement-heavy to service-oriented administration. The research gap, then, is an integrated, data-driven picture of what separates more compliant individual taxpayers from less compliant ones in India, and of how far the difference between salaried and self-employed taxpayers reflects structural opportunity rather than attitude [7].

1.3 Objectives and Hypotheses

This paper pursues four objectives: to measure the level of self-reported compliance among individual taxpayers; to assess the association between compliance and six explanatory constructs; to estimate their relative influence through multiple regression; and to test whether compliance differs by occupation and income. Six hypotheses follow. H1 to H4 propose that tax knowledge, perceived fairness, tax morale and satisfaction with e-filing relate positively to compliance. H5 proposes that perceived detection probability relates positively to compliance, and H6 that perceived complexity relates negatively. A seventh hypothesis, H7, expects significant differences in compliance across occupational groups. The study draws on the theory of planned behaviour [8] and the slippery slope framework [9]. These questions guide the data collection and analysis that follow.

2. SURVEY OF LITERATURE

The economics of evasion began with the expected-utility model of Allingham and Sandmo, in which a taxpayer compares the gain from under-reporting with the expected penalty [2]. Experimental work confirmed that audit rates and fines matter, though with smaller effects than the model implies [3], and that the certainty of an audit may deter more than its productivity [10]. Field evidence points the same way. A Minnesota experiment found that a higher stated audit probability raised reported income among low and middle earners but gave mixed results for high earners [11], and a Danish audit experiment showed that third-party reporting leaves salaried workers little room to cheat while self-employed income is far more elastic [12]. These results make audits and fines a necessary but not sufficient instrument of compliance policy. Pomeranz found that letters signalling that value-added tax trails could be traced raised reported liabilities in Chile [13].

Behavioural scholars argue that deterrence is only part of the story. Alm, McClelland and Schulze showed that many people pay taxes even when expected penalties make evasion profitable [14], and Tyler argued that legitimacy and procedural fairness shape obedience to law [15]. Procedural justice research adds that respectful, transparent treatment by tax officials raises willingness to cooperate even when outcomes are unfavourable. Torgler's work established tax morale, the intrinsic motivation to pay, as a consistent correlate of compliance across several regions [4], [16], [17], [18], a result supported by combined survey and field-experiment evidence [19]. Kirchler and colleagues proposed that enforced compliance flows from power and voluntary compliance from trust, and that the two interact [9], [20]. Reviews by Andreoni, Erard and Feinstein, by Alm, and by Slemrod conclude that a plausible account must combine deterrence, social norms, fairness and administrative design [5], [6], [21], [22].

Evidence on India is thinner. Rao traced the reform trajectory of Indian taxation and noted persistent problems of complexity and administrative capacity [23]. Besley and Persson argue that low-income countries tax little because of weak information, limited state capacity and low trust [24], [25], conditions that resonate with India's large informal sector [1]. The optimal auditing analysis of Mookherjee and Png implies that enforcement resources are best concentrated where third-party information is weakest [26], which matches the contrast between salaried and self-employed filers. International comparisons suggest that digital pre-population of returns lowers the cost of compliance [27]. What remains missing is a single Indian dataset that tests these strands together, which this paper attempts.

3. METHODOLOGY

The study adopts a descriptive, cross-sectional survey design. The target population comprised individual income tax assesseees in India who had filed or been required to file a return in at least one of the last three assessment years. A sample of 420 respondents was obtained through stratified convenience sampling across salaried

employees, business owners and professionals, and others such as pensioners and investors, with quotas set to approximate the occupational mix seen in individual filings. The size exceeds the minimum suggested by Krejcie and Morgan for large populations [28] and satisfies the usual guidance of at least ten observations per predictor in regression [29].

Primary data were gathered through a structured questionnaire with two parts. The first recorded gender, age, annual income and occupation. The second contained 35 statements measuring seven constructs on a five-point Likert scale from strongly disagree to strongly agree: tax knowledge, perceived fairness, tax morale, perceived detection probability, perceived complexity, e-filing satisfaction and compliance behaviour, each with five items. Items were adapted from established instruments in the tax behaviour literature [4], [9], [19] and reviewed by two academics in taxation before a pilot with 30 taxpayers. Reliability was assessed with Cronbach's alpha [30], and every construct exceeded the conventional 0.70 threshold.

Data were coded and analysed with standard statistical software. Descriptive statistics summarised respondent profiles and construct scores. Pearson correlation examined bivariate associations with compliance, and multiple linear regression estimated the combined and relative effects of the six predictors, with variance inflation factors below 2.1 indicating no serious multicollinearity [29]. One-way analysis of variance compared compliance across occupational groups, and the 5 per cent significance level was used throughout. Participation was voluntary and anonymous, and no identifiers such as PAN were collected. Because compliance was self-reported, social desirability bias is possible, a limitation revisited in the discussion.

4. DATA COLLECTION AND ANALYSIS

Data were collected from 420 usable questionnaires, after discarding 17 incomplete responses from 437 returned. This section presents five tables and five figures, and each result is tied back to the hypotheses and objectives stated in the introduction.

4.1 Respondent Profile

Table 1: Demographic Profile Of Respondents (N = 420)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	252	60.0
	Female	168	40.0
Age (years)	Below 30	96	22.9
	30–45	168	40.0
	46–60	109	26.0
	Above 60	47	11.2
Annual income (₹ lakh)	Below 5	84	20.0
	5–10	134	31.9
	10–20	122	29.0

	Above 20	80	19.0
Occupation	Salaried	214	51.0
	Business/professional	116	27.6
	Others	90	21.4

Table 1 shows that the sample leans male (60.0 per cent) and middle-aged, with 40.0 per cent of respondents between 30 and 45 years. Salaried employees form just over half (51.0 per cent), business owners and professionals 27.6 per cent, and others 21.4 per cent. Income is spread across four bands, with the 5–10 lakh band the largest (31.9 per cent). This mix resembles the broad pattern of individual filings, in which salaried people dominate, and it gives enough observations in each stratum for the group comparisons reported later in this section.

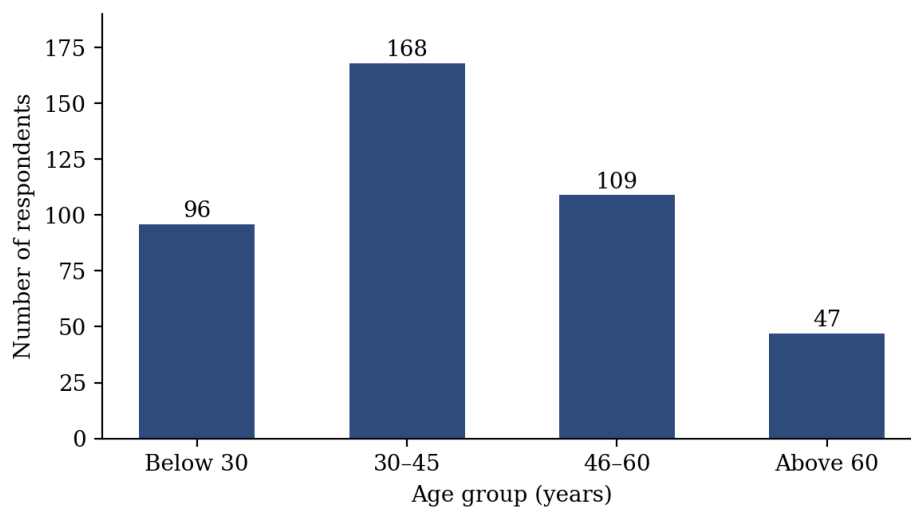


Figure 1: Age distribution of respondents.

Figure 1 displays the age distribution of respondents as a column chart. The 30–45 band is the tallest at 168 respondents, followed by 109 in the 46–60 band, 96 below thirty and 47 above sixty. The shape matters for interpretation, because middle-aged taxpayers are typically at the peak of earning and have the longest experience with filing. Their dominance suggests that the results mainly reflect established filers rather than first-time entrants. Younger respondents, who are more comfortable with digital portals, and senior respondents, who often rely on intermediaries, are present in sufficient numbers to prevent either group from distorting the averages that follow.

4.2 Descriptive Statistics and Reliability

Table 2: Mean, Standard Deviation and Reliability of Constructs

Construct	Items	Mean	SD	Cronbach's α
Tax knowledge	5	3.42	0.81	0.84
Perceived fairness	5	3.11	0.88	0.81

Tax morale	5	3.78	0.74	0.86
Perceived detection probability	5	3.36	0.85	0.79
Perceived complexity	5	3.54	0.92	0.83
E-filing satisfaction	5	3.69	0.79	0.88
Compliance behaviour	5	3.83	0.72	0.85

Table 2 reports the mean, standard deviation and reliability of each construct. Compliance behaviour records the highest mean (3.83), which indicates that most respondents describe themselves as regular and accurate filers. Tax morale (3.78) and e-filing satisfaction (3.69) are also high. Perceived fairness has the lowest mean (3.11), pointing to doubt about whether the burden is shared equitably and whether revenue is spent well. Perceived complexity (3.54) is above the midpoint, so many taxpayers still find the rules hard to follow. Cronbach's alpha values between 0.79 and 0.88 confirm that each scale is internally consistent.

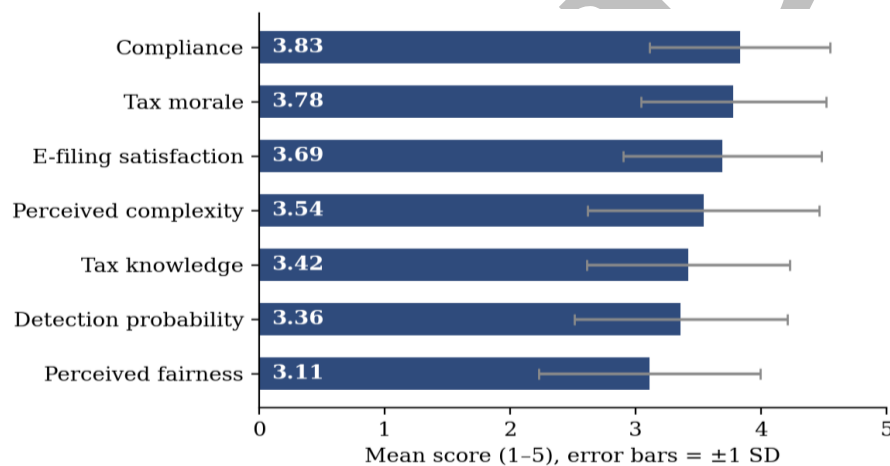


Figure 2: Mean scores of study constructs (five-point scale).

Figure 2 plots the construct means in descending order with standard deviations as error bars. The gap between compliance (3.83) and fairness (3.11) is the widest on the chart, and it shows that people comply even when they doubt the fairness of the system. Standard deviations lie between 0.72 and 0.92, so opinion is reasonably consistent, yet fairness and complexity show the widest spread, which indicates that experiences differ sharply between respondents. The figure supports the abstract's claim that compliance is moderately high and that attitudes, rather than a uniform fear of penalties, are driving behaviour.

4.3 Correlation Analysis

Table 3: Correlation Between Predictors and Compliance Behaviour

Predictor	Pearson r with compliance	Significance (p)	Direction
Tax morale	0.58	< 0.01	Positive
Tax knowledge	0.47	< 0.01	Positive
E-filing satisfaction	0.44	< 0.01	Positive

Perceived fairness	0.39	< 0.01	Positive
Perceived complexity	-0.36	< 0.01	Negative
Perceived detection probability	0.31	< 0.01	Positive

Table 3 gives Pearson coefficients between compliance and each predictor. Tax morale correlates most strongly ($r = 0.58$), followed by tax knowledge (0.47) and e-filing satisfaction (0.44). Perceived fairness (0.39) and detection probability (0.31) show moderate positive links, while perceived complexity is negatively related (-0.36). All coefficients are significant at the 1 per cent level, so H1 to H6 receive bivariate support. The weakest association belongs to deterrence, which is notable given how much enforcement policy relies on it.

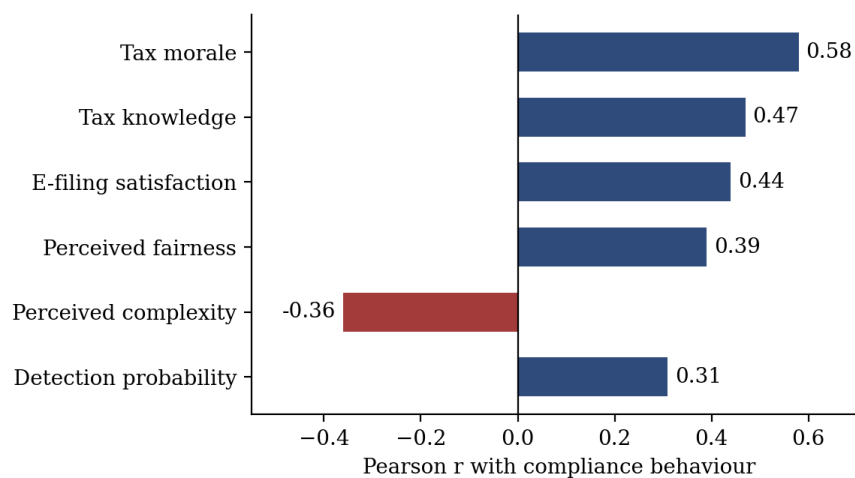


Figure 3: Correlation of each predictor with compliance behaviour.

Figure 3 presents the same coefficients as horizontal bars, with the negative bar for complexity extending to the left of zero. The picture makes the ranking easy to read: morale leads by a clear margin, and detection probability sits at the bottom. Three of the four strongest bars belong to factors that the tax administration can influence through education, service quality and communication rather than through punishment. This is consistent with the view that softer levers can be powerful. Correlation does not establish causation, however, so the regression in the next subsection is needed to see which factors keep their influence when the others are held constant.

4.4 Regression Analysis

Table 4: Multiple Regression Results (Dependent Variable: Compliance Behaviour)

Predictor	B	SE	β	t	p
(Constant)	1.36	0.21	–	6.48	< 0.001
Tax knowledge	0.14	0.04	0.16	4.1	< 0.001
Perceived fairness	0.10	0.03	0.12	3.2	0.001
Tax morale	0.33	0.04	0.34	8.0	< 0.001

Perceived detection probability	0.09	0.03	0.10	2.7	0.007
Perceived complexity	-0.10	0.03	-0.13	-3.4	0.001
E-filing satisfaction	0.14	0.04	0.15	3.9	< 0.001

Model summary: $R^2 = 0.52$; adjusted $R^2 = 0.513$; $F(6, 413) = 74.6$, $p < 0.001$; $N = 420$.

Table 4 reports the multiple regression with compliance as the dependent variable. The model is significant, $F(6, 413) = 74.6$, $p < 0.001$, and explains 52 per cent of the variance (adjusted $R^2 = 0.513$). Tax morale has the largest standardised coefficient ($\beta = 0.34$), followed by tax knowledge (0.16), e-filing satisfaction (0.15), perceived complexity (-0.13), perceived fairness (0.12) and detection probability (0.10). Every predictor remains significant, so all six directional hypotheses are supported. The modest size of the detection coefficient shows that deterrence adds something, but much less than attitudes and administrative experience.

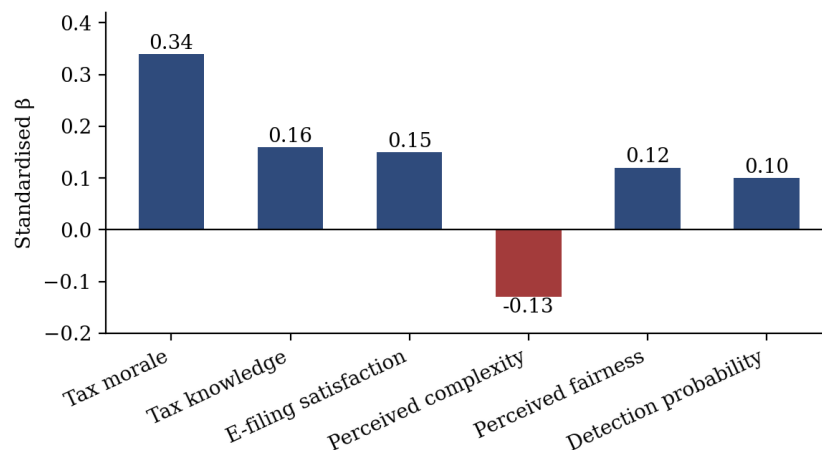


Figure 4: Standardised regression coefficients (β).

Figure 4 charts the standardised regression coefficients, sorted by magnitude. Morale towers over the rest, with roughly twice the weight of knowledge and e-filing satisfaction. Complexity is the only bar below zero, and its size is similar to that of fairness, which suggests that simplification could offset some of the discontent that fairness perceptions create. The figure also shows how closely grouped the middle four predictors are, so policy attention need not be limited to one factor. Because the coefficients are standardised, they can be compared directly across constructs measured on the same scale, and they underline the abstract's argument that behaviour is shaped chiefly by attitudes.

4.5 Occupational Differences and Income

Table 5: Compliance Behaviour By Occupation (One-Way Anova)

Occupation	n	Mean	SD
Salaried	214	4.05	0.62
Business/professional	116	3.58	0.74
Others	90	3.65	0.70
Total	420	3.83	0.72

$F(2, 417) = 22.7, p < 0.001$.

Table 5 compares compliance across occupational groups. Salaried respondents record the highest mean (4.05), whereas business and professional respondents score 3.58 and others 3.65. The one-way ANOVA is significant, $F(2, 417) = 22.7, p < 0.001$, so H_7 is supported, and post hoc Tukey comparisons show that salaried taxpayers differ from both other groups ($p < 0.001$) while those two groups do not differ significantly from each other. Tax deducted at source and employer reporting leave salaried taxpayers little room for discretion, whereas business income depends on self-declaration and is harder to verify. The result echoes the contrast between third-party-reported and self-reported income found in audit experiments [12], although it is measured here through attitudes and behaviour rather than audit records.

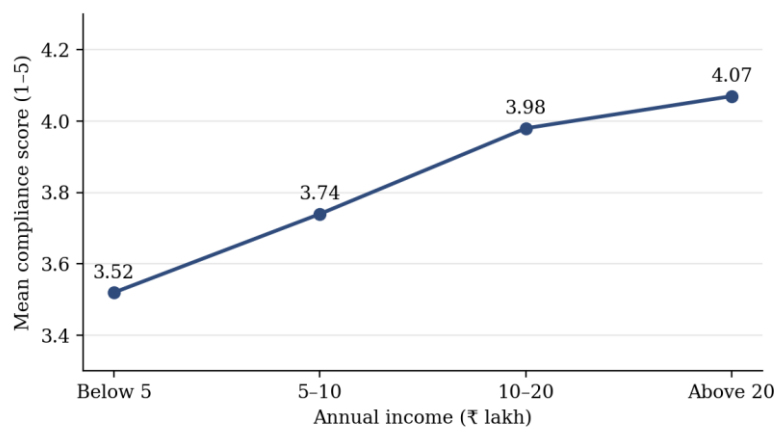


Figure 5: Mean compliance score by annual income band.

Figure 5 shows mean compliance across the four income bands, rising from 3.52 below five lakh rupees to 4.07 above twenty lakh. The upward gradient is steady rather than abrupt. Higher earners may have more access to professional advice, more complete records and more to lose from a reported mismatch, whereas lower earners face a heavier relative burden and often weaker documentation. The pattern qualifies the common assumption that

wealthier taxpayers evade more, since in this sample they report more compliant behaviour. It should be treated cautiously, because the measure is self-reported and wealthier respondents may feel stronger pressure to present themselves as compliant.

5. DISCUSSION

5.1 Critical Analysis of the Findings

The results point to a taxpayer who is less calculating than classical models assume. Compliance is high even though fairness is rated poorly, and the detection coefficient is the smallest in the model. One reading is that Indian individual taxpayers respond to norms and to the administrative environment more than to audit threat. A more critical reading is also possible. Self-reported compliance tends to be inflated, and the strong link between morale and compliance may partly reflect respondents who see themselves as honest answering consistently across items, which would overstate the relationship. The salaried advantage is probably structural: withholding leaves little to conceal, so the occupational gap may say as much about opportunity as about attitude. The cross-sectional design prevents causal claims, and stratified convenience sampling limits generalisation to taxpayers reachable online or through networks. Finally, 52 per cent explained variance leaves almost half unexplained, so peer behaviour, the use of tax intermediaries and past audit experience remain unmeasured. Policy readers should therefore treat the coefficients as associations that point to promising levers, not as measured effects of reforms, until longitudinal or experimental evidence is available. A further caution is that the scales were adapted rather than newly validated, so construct validity rests on the pilot and reliability checks.

5.2 Comparison with Past Work

Several findings align with earlier work. The primacy of tax morale agrees with Torgler's evidence [16], [17] and with the survey and field-experiment results of Cummings et al. [19], and the small role of deterrence echoes Alm, Jackson and McKee, who found audit effects present but modest [3]. The salaried–business gap is consistent with Kleven et al., where third-party reporting suppressed evasion [12], and with the audit-allocation logic of Mookherjee and Png [26]. The negative effect of complexity fits Kirchler's view that a costly and confusing system erodes trust and pushes taxpayers towards enforced rather than voluntary compliance [9]. Rao's long-standing concern about complexity in Indian taxation therefore still seems relevant [23].

There are also differences. Slemrod et al. observed that a higher audit probability raised reported income in Minnesota for some groups [11], whereas here perceived detection has the weakest, though still positive, coefficient; this may reflect a context in which data matching is already pervasive and so adds little marginal fear. The sizeable effect of e-filing satisfaction has few direct counterparts in earlier studies, many of which predate universal digital filing, and it adds to Pomeranz's argument that information infrastructure matters [13]. Finally,

the positive income gradient contrasts with the expectation, common in discussions of the shadow economy, that higher earners find more room to evade [1]. Overall, the study confirms the behavioural picture drawn by Alm [6] and Slemrod [21], and extends it to a setting where administrative reform is moving quickly. Taken together, the pattern fits the slippery slope argument that trust-based and power-based routes to compliance coexist, with the trust-based route more prominent where administrations invest in service, clarity and respectful treatment of taxpayers [9]. Enforcement is not redundant, since data matching may be what keeps deterrence in the background.

6. CONCLUSION

This paper examined what shapes the compliance behaviour of individual income taxpayers in India using survey data from 420 respondents. Four conclusions stand out. First, self-reported compliance is moderately high (mean 3.83 out of 5), but it coexists with low perceived fairness (3.11), so compliance is not the same as satisfaction. Second, tax morale is the dominant correlate ($r = 0.58$, $\beta = 0.34$); tax knowledge and satisfaction with e-filing follow, while perceived complexity lowers compliance. Third, the six factors together explain 52 per cent of the variation, and deterrence contributes the least among them. Fourth, salaried taxpayers comply significantly more than business and professional respondents, and compliance rises with income. These results confirm the relationships previewed in the abstract and answer the study's objectives. For policy, they suggest balancing enforcement with investment in taxpayer education, simpler forms and rules, a smoother and more reliable filing portal, and transparent reporting on how revenue is used, which could lift morale. Extending third-party reporting to self-employed income would narrow the occupational gap. The study has limitations: self-reported data, a non-probability sample and a cross-sectional design. Future work could use administrative records, panel data or field experiments to test causal effects, and could compare states or taxpayer segments such as gig workers and small traders. The study contributes an integrated Indian dataset, in which deterrence, knowledge, attitudes and administrative experience are tested together, and shows that the last three deserve at least as much attention as the first, the central message here.

7. REFERENCES

- [1] F. Schneider and D. H. Enste, "Shadow economies: Size, causes, and consequences," *J. Econ. Lit.*, vol. 38, no. 1, pp. 77–114, 2000.
- [2] M. G. Allingham and A. Sandmo, "Income tax evasion: A theoretical analysis," *J. Public Econ.*, vol. 1, nos. 3–4, pp. 323–338, 1972.
- [3] J. Alm, B. R. Jackson, and M. McKee, "Estimating the determinants of taxpayer compliance with experimental data," *Nat. Tax J.*, vol. 45, no. 1, pp. 107–114, 1992.

- [4] B. Torgler, *Tax Compliance and Tax Morale: A Theoretical and Empirical Analysis*. Cheltenham, U.K.: Edward Elgar, 2007.
- [5] J. Andreoni, B. Erard, and J. Feinstein, "Tax compliance," *J. Econ. Lit.*, vol. 36, no. 2, pp. 818–860, 1998.
- [6] J. Alm, "What motivates tax compliance?," *J. Econ. Surveys*, vol. 33, no. 2, pp. 353–388, 2019.
- [7] J. Slemrod, "Cheating ourselves: The economics of tax evasion," *J. Econ. Perspect.*, vol. 21, no. 1, pp. 25–48, 2007.
- [8] I. Ajzen, "The theory of planned behavior," *Organ. Behav. Hum. Decis. Process.*, vol. 50, no. 2, pp. 179–211, 1991.
- [9] E. Kirchler, E. Hoelzl, and I. Wahl, "Enforced versus voluntary tax compliance: The 'slippery slope' framework," *J. Econ. Psychol.*, vol. 29, no. 2, pp. 210–225, 2008.
- [10] J. Alm and M. McKee, "Audit certainty, audit productivity, and taxpayer compliance," *Nat. Tax J.*, vol. 59, no. 4, pp. 801–816, 2006.
- [11] J. Slemrod, M. Blumenthal, and C. Christian, "Taxpayer response to an increased probability of audit: Evidence from a controlled experiment in Minnesota," *J. Public Econ.*, vol. 79, no. 3, pp. 455–483, 2001.
- [12] H. J. Kleven, M. B. Knudsen, C. T. Kreiner, S. Pedersen, and E. Saez, "Unwilling or unable to cheat? Evidence from a tax audit experiment in Denmark," *Econometrica*, vol. 79, no. 3, pp. 651–692, 2011.
- [13] D. Pomeranz, "No taxation without information: Deterrence and self-enforcement in the value added tax," *Amer. Econ. Rev.*, vol. 105, no. 8, pp. 2539–2569, 2015.
- [14] J. Alm, G. H. McClelland, and W. D. Schulze, "Why do people pay taxes?," *J. Public Econ.*, vol. 48, no. 1, pp. 21–38, 1992.
- [15] T. R. Tyler, *Why People Obey the Law*. New Haven, CT, USA: Yale Univ. Press, 1990.
- [16] B. Torgler, "Tax morale in Asian countries," *J. Asian Econ.*, vol. 15, no. 2, pp. 237–266, 2004.
- [17] B. Torgler, "Tax morale, rule-governed behaviour and trust," *Constit. Polit. Econ.*, vol. 14, no. 2, pp. 119–140, 2003.
- [18] B. Torgler and F. Schneider, "What shapes attitudes toward paying taxes? Evidence from multicultural European countries," *Soc. Sci. Quart.*, vol. 88, no. 2, pp. 443–470, 2007.

- [19] R. G. Cummings, J. Martinez-Vazquez, M. McKee, and B. Torgler, "Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment," *J. Econ. Behav. Organ.*, vol. 70, no. 3, pp. 447–457, 2009.
- [20] E. Kirchler, *The Economic Psychology of Tax Behaviour*. Cambridge, U.K.: Cambridge Univ. Press, 2007.
- [21] J. Slemrod, "Tax compliance and enforcement," *J. Econ. Lit.*, vol. 57, no. 4, pp. 904–954, 2019.
- [22] J. Alm, J. Martinez-Vazquez, and B. Torgler, Eds., *Developing Alternative Frameworks for Explaining Tax Compliance*. London, U.K.: Routledge, 2010.
- [23] M. G. Rao, "Tax reform in India: Achievements and challenges," *Asia-Pac. Dev. J.*, vol. 7, no. 2, pp. 59–74, 2000.
- [24] T. Besley and T. Persson, "Taxation and development," in *Handbook of Public Economics*, vol. 5, A. J. Auerbach, R. Chetty, M. Feldstein, and E. Saez, Eds. Amsterdam, The Netherlands: Elsevier, 2013, pp. 51–110.
- [25] T. Besley and T. Persson, "Why do developing countries tax so little?," *J. Econ. Perspect.*, vol. 28, no. 4, pp. 99–120, 2014.
- [26] D. Mookherjee and I. P. L. Png, "Optimal auditing, insurance, and redistribution," *Quart. J. Econ.*, vol. 104, no. 2, pp. 399–415, 1989.
- [27] OECD, *Tax Administration 2023: Comparative Information on OECD and Other Advanced and Emerging Economies*. Paris, France: OECD Publishing, 2023.
- [28] R. V. Krejcie and D. W. Morgan, "Determining sample size for research activities," *Educ. Psychol. Meas.*, vol. 30, no. 3, pp. 607–610, 1970.
- [29] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, *Multivariate Data Analysis*, 8th ed. Andover, U.K.: Cengage Learning, 2019.
- [30] L. J. Cronbach, "Coefficient alpha and the internal structure of tests," *Psychometrika*, vol. 16, no. 3, pp. 297–334, 1951.