EXPLORING THEMES OF A VOLUNTARY AND ENFORCED TAX COMPLIANCE BEHAVIOUR: A STAKEHOLDER'S PERSPECTIVE USING THEMATIC APPROACH IN KHYBER PAKHTUNKHWA – PAKISTAN

Furqan Ullah

PhD. Scholar, Department of Management Sciences, Islamia College Peshawar – https://orcid.org/0000-0003-0108-9687
Corresponding author - furqan815@gmail.com

Hamid Ullah

Assistant Professor, Department of Management Sciences, Islamia College Peshawar - hamidullah@icp.edu.pk

Shahid Jan

Associate Professor, Department of Management Sciences, Islamia College Peshawar - shahidjan@icp.edu.pk

A B S T R A C T

Around the World, Governments pay their public expenditures primarily through the finance generated from the tax revenues. However, for many developing countries like Pakistan, the state authorities still face difficulties achieving tax compliance. Therefore, this research explores several themes related to nudge practices toward a sustainable tax system in the province of Khyber Pakhtunkhwa. This research employed a qualitative methodology following an interpretive research approach. This paper used a thematic approach using the qualitative data to achieve the research objectives. The qualitative data was collected through semi-structured interviews conducted with four major stakeholders, i.e., tax consultants, tax administration officials, business and salaried individuals, and then analysed using QSR NVivo 13. Two central themes were identified during thematic analysis – deterrence and non-deterrence nudges. Deterrence nudges are divided into coercive factors (power of authority, tax enforcement escalation) and economic factors (probability of detection, tax rate, and the perceived threat of punishment). While the non-deterrence nudges include social factors (perceived tax fairness, perceived leadership agility, taxpayer morale and taxpayer knowledge), psychological factors (perception of govt. spending, positive incentive inducement, perception of taxing wealthy people, naming shaming intervention, perceived moral suasion, perceived service orientation, perceived trustworthiness, tax simplicity and the taxpayer religiosity evaluation). This research also sheds light on several other important implications for the academics and tax administration authorities in Khyber Pakhtunkhwa – Pakistan

INTRODUCTION

"In 1990, Once Benjamin Franklin said that there are only two things certain in life: "death and taxes."
It is a matter of the fact that tax is the primary source of internal resources for an economy to meet the country's revenue and developmental expenditures. Tax is not a new notion. In the simplest form, tax can be defined as the compulsory economic obligations levied by the government on legal persons and citizens (Gangl & Torgler, 2020). On the other hand, the problem of tax compliance is as old as the tax itself. However, improving compliance with tax laws has always been a fundamental goal for governments and revenue collection authorities around the World. The tax compliance domain covers the area of public finance, organizational design, law enforcement agencies, ethics, labour supply and the combination of all these factors (Hassan, Naeem & Gulzar, 2021). Existing literature discusses the construct of tax compliance from different perspectives. Tax compliance is the taxpayers' willingness to follow the tax law to pay their obligations on time in the specific calendar year. Moreover, James, Simon and Alley, (2010) define tax compliance as the taxpayers' intentions towards the gratification of the tax laws. However, on the other hand, voluntary tax compliance behaviour results from the individual willingness to comply with the tax laws without any enforcement application (Alabede et al., 2011).

Around the World, tax compliance is a major issue for revenue collection administrations. Therefore, several countries have attempted to improve tax compliance by considering the broader economic and non-economic perspectives (Antinyan & Asatryan, 2019; Ahmad Farhan Alshira'h, 2019). These economic and non-economic factors are investigated in developed countries like Malaysia (Jabbar, 2016), Italy (D'Attoma, 2020), New Zealand (Saad, 2012;2014), United States (D'Attoma, 2020; Alm et al., 2017), Europe (Alm & Torgler, 2006), Switzerland (Torgler, 2004), Australia (Devos, 2014). All the studies mentioned above are conducted in developed countries, indicating that tax compliance is not merely reported in developing countries. Therefore, it is concluded that tax compliance issues require more attention to study all the relevant factors influencing tax compliance behaviour. Several international studies investigate tax simplicity and the structure of tax administration factors, which affect tax compliance among the taxpayers (Liebman & Ramsey, 2019). Tax compliance behaviour does not improve unless the tax authorities do not simplify the tax return submission procedure and registration process for the individual and corporate taxpayers. If a tax complexity problem prevails in the system, this spontaneously promotes non-compliance, alarming for revenue collection administration (Liebman & Ramsey, 2019).

Religious belief is also a strong determinant of taxpayer compliance behaviour. Religious belief is the strong affiliation of any person with their specific ethnic group, which adds to the decision-making process (Nicholson, 2019). Therefore, religious commitment and affiliation positively affect tax morale associated with tax compliance (Worthington et al., 2003). This phenomenon is clearly shown in the following figure;
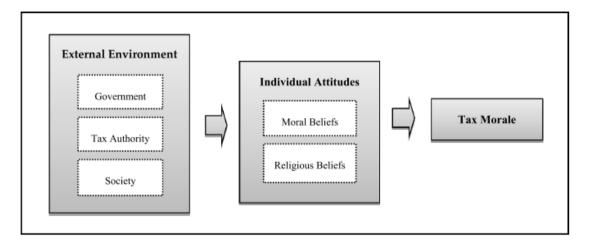
Figure 1: Major Influences on the Formation of Tax Morale (Adapted from Worthington et al., 2003, p. 570).

Moreover, other types of religiosities were also investigated (interpersonal religiosity and intrapersonal religiosity) and found that general religiosity positively influences enforced and voluntary tax compliance behaviour. However, only one dimension of religiosity (intrapersonal) turned out significant concerning the voluntary tax compliance variable. At the same time, the other dimension (interpersonal) was reported insignificant for both the enforced and voluntary compliance dependent variables therein. However, the current study focuses on qualitative research design using a thematic approach to explore the themes relevant to the new deterrence and non-deterrence nudge practices for the sustainable tax system in Khyber Pakhtunkhwa. Overall, this research aims to investigate the new behavioural interventions in improving the tax compliance behaviour among the individual taxpayers in Khyber Pakhtunkhwa.

REVIEW OF LITERATURE

Researchers tested the slippery slope framework using the independent variables of trust in authorities and authorities' power against the tax compliance behaviour in different countries (Hofmann et al., 2017). *Tax administration* and tax compliance behaviour studies (Uddin et al., 2020) reported. Literature also revealed some other contributively works on tax information (Li et al., 2020) and tax information (Ayuba et al., 2016) against the dependent variable of tax compliance. Tax rate and tax compliance were studied (Guerra & Harrington, 2018). Taxpayers are influenced by the probability of detection when involved in tax evasion crime. Therefore, the likelihood of detection is important in assessing individual and corporate level tax compliance behaviour.

Several other researchers tested this association globally (Ayuba et al., 2016). Tax complexity is treated as an important element in determining the individual tax compliance behaviour, and thus literature shows some important research studies on the same variable (Gangl et al., 2019; Jugurnath & Ramen, 2018). The author of this study also found some other important independent variables in consideration with the tax compliance dependent variable in which incentive positive inducements (IPI) were studied (Ayuba et al., 2016; Kastlunger et al., 2011; Smith & Stalans, 1991), perceived service orientation (PSO) (Ayuba et al., 2016).

Keeping in view the behavioural factors affecting tax compliance behaviour. Tax penalty plays an important role in shaping individual taxpayer tax compliance behaviour. Several studies, among others, studied the influence of tax penalties on tax compliance in the last decades (Antinyan & Asatryan, 2019). Tax audit is also examined, and literature shows several studies on the same variable (Antinyan & Asatryan, 2019; Helhel & Sikayu, 2016). The same study also sheds light on the literature's moral

suasion and tax compliance behaviour. Moral suasion, among other variables, is documented by (Torgler 2004).

Every country exhibits its own culture, which affects the moods and behaviour of the citizens. Therefore, culture is also studied in the literature associated with the tax compliance relating to an individual and corporate taxpayers (Awan & Hannan, 2014; McGee et al., 2016). Recent literature also shows some new practices that influence individual tax compliance behaviour. Many researchers tested the naming shaming theory is tested by many researchers (Dwenger & Treber, 2019). Another new behavioural intervention is the nudge theory implemented and mainly tested in the United Kingdom and other countries. These nudge practices have shown progress in different policy-related areas in governance, health, and taxation (Antinyan & Asatryan, 2019; Farhi & Gabaix, 2020; Holz et al., 2020; Hoy et al., 2020).

RESEARCH METHDOLOGY

The Rationale for Choosing a Qualitative Research Design
A qualitative research design is employed in the study (Pasipamire, 2021; Mason *et al.*, 2020). Existing tax compliance literature on economic factors in developed and developing countries revealed several studies (Kirchler et al., 2008; Nicholson, 2019) and non-economic factors around the World (Nguyen *et al.*, 2020). It is worth mentioning that many researchers conducted quantitative studies on tax compliance in Pakistan. Still, no such qualitative research study exists concerning tax compliance owing to its deterrence and non-deterrence nudge practices in the current literature. This study bridges the above gap by using a qualitative research design and thematic data analysis procedure.

Research Philosophy
This study applied a qualitative research technique following an interpretive stance to answer the proposed research question in the study (Creswell & Winter, 2018). German researchers used the interpretivism approach to finding dynamics by exploring unknown phenomena. This approach investigates a phenomenon as "the world of human experience". The interpretive approach assumes that humans socially construct reality in the World. Moreover, Interpretivism researchers usually rely on considering participants' views, own recognitions, observations, and contingencies. It is worth mentioning that researchers follow an interpretivism approach to develop a theory, which provides a basis for the qualitative research study (Bryman, 2007).

Research Approach
Research design is divided into two critical approaches, i.e., deductive and inductive. Quantitative research studies closely follow deductive guidelines drawing hypotheses and corroborating the underlying theory. On the other hand, Qualitative studies follow inductive approaches, allowing the researchers to draw assumptions by looking into observations and interviews and emerging new ideas based on the data analysis. Qualitative research employs the inductive method, which allows the researchers to collect the data through observations, interviews and case studies and draw conclusions from the qualitative data analysis (Bryman, 2007; Saunders, Lewis & Thornhill, 2012). The interpretivism paradigm strongly supports inductive research studies, which portray that reality is socially constructed based on the researcher's observations and participant's interviews conducted in the qualitative research study. This qualitative study explores and explains themes of the tax compliance issues. This qualitative research shows many rich and meaningful data patterns and charts concerning the tax compliance deterrence and non-deterrence nudge practices using the study's inductive approach (Bryman, 2007; Creswell & Winter, 2018).
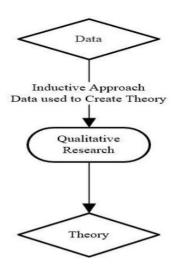
Data

Inductive Approach
Data used to Create Theory

Qualitative
Research

Theory

Figure 2: Inductive Approach in Qualitative Research.

Source. Saunders et al. (2012)

Choosing the Research Strategy

In this research, the authors are interested in performing a thematic approach to explore and identify themes concerning the tax compliance factors in the province of Khyber Pakhtunkhwa. The authors conducted semi-structured interviews with the income tax consultants showing important questions to know their expert opinion on the individual tax compliance behaviour. The non-probability purposive convenience sampling technique is used to collect the data from the respondents following 360-degree feedback (Kanaslan & Iyem, 2016) to develop themes in the current study. 360-degree feedback is a process where data is collected from the major stakeholders. The author collected the data from the major stakeholders, i.e., tax consultants, tax administration officials, business individuals and salaried individuals. The authors applied the qualitative NVivo 13 package to transcribe interviews into codes, nodes, themes, charts, and thematic analysis and display the data for analysis. The authors employed the following patterns to carry out the current research study;

- o Questions from the Literature review
- o Sequencing of questions
- o Conducting semi-structured interviews
- o Developing coding (Open Coding, Axial Coding, and Selective coding) using NVivo 13 qualitative software

The Population and Sample Size

The target population for the study is all the major stakeholders located in Khyber Pakhtunkhwa province, i.e., individual taxpayers, corporate taxpayers, tax practitioners, tax consultants, and others. As per the previous literature, only tax consultants are selected for data collection among all the major stakeholders (Khadijah Mohd Isa, 2012; Hamid, 2013; Farhi & Gabaix, 2020). Following the saturation principle, the authors selected sixty (60) participants divided into major four sampling clusters; tax consultants, tax administration officers, tax consultants and individual taxpayers (salaried individuals), for interviews and data collection.

These four significant stakeholders are selected due to their deep knowledge, expertise, and regular interactions with the revenue authorities related to tax compliance issues and voluntarily providing in-depth and sometimes confidential information. The non-random purposive sampling technique is most suitable for the qualitative interviews (Creswell, 2009; Creswell & Winter, 2018; Peters, 2010). Respondents were carefully selected following the criteria where (i) the respondents must hold detailed

information about the problem being investigated; (ii) voluntarily participated in the research process; (iii) and those consultants who provided relevantly and desired detailed information (Korstjens & Moser, 2018). A total of 60 semi-structured interviews were conducted with the major stakeholders of the tax concern, i.e., 60 respondents (15) from each category of tax consultants, tax administration officers, business individuals (BI) and salaried individuals (SI).

Data Collection, Source and Tools
Sources of data collection are divided into categories; Primary data and secondary data. Primary data is collected from several sources, i.e., observations, surveys, questionnaires, interviews, and focus groups. At the same time, secondary data sources include; journals, books, web pages, articles, and blogs. Therefore, these two data sources are different and no intersection between the primary and secondary data. However, the author of this study chooses to select interviews as a source of data collection. The author collected preliminary data by conducting face to face personal interviews with the significant tax stakeholders, i.e., tax consultants, tax administration officers, business individuals and salaried individuals. The authors collected the data via interviews with the major stakeholders and applied the thematic process using the qualitative QSR NVivo 13 software.

Results, Discussion, Findings and Conclusion

QSR NVivo Qualitative Results
This section discusses the QSR NVivo qualitative results, i.e., word frequency query results (word clouds, tree map and cluster analysis charts). In addition, this section also provides a discussion on the text search query, i.e., word tree. The hierarchy chart and project map are also discussed in the current section.

Word Frequency Query Results
Word frequency query results showed several charts, i.e., word clouds, tree map, and cluster analysis chart in the current section.
Word Clouds

Figure 3: Word Frequency Query – Word cloud

A word tag cloud (figure 3) reveals the themes based on the frequency of words that how much it is repeated in the whole process. The figure shows that size of the repeated words is greater than the other remaining words. For example, awareness, government, taxpayers, tax, payments, federal board of revenue, practices, etc. Word tag clouds do not show the linkages and direction of words but offer a

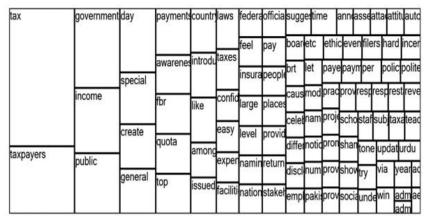simple pattern of the most repeated words.

Tree Map

Figure 4: Word Frequency Query - Tree Map

A word tree map (figure 4) is also a type of the word frequency query search result obtained from the QSR NVivo qualitative software. This word tree map shows the extent of responses for one variable separately in the chart. The greater the size of the boxes, the highest the number of references given for that particular variable. The word "Tax" has the highest number of references, showing that tax compliance is a big issue for the administrative authorities.
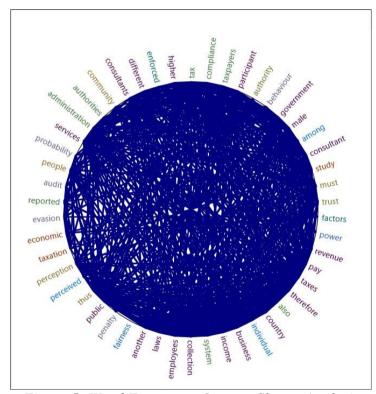
Cluster Analysis

Figure 5: Word Frequency Query - Cluster Analysis

Cluster analysis (figure 5) is the type of word frequency query. This figure again counter verifies the results of the word clouds and tree map showing the number of references coded for a particular word in the thematic process. This cluster analysis reveals several words used repeatedly in the codes, i.e.,

business, income, system, laws, fairness, penalty, perception, taxation, economic, evasion, audit, administration, and compliance. These words are a severe concern in the study.
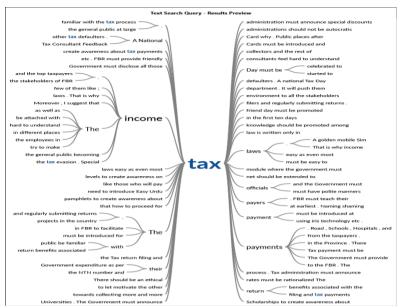
Text Search Query – Word Tree

Figure 6: Text Search Query - Word Tree

The word tree map (figure 6) shows the association and direction of words from a central word with the pattern of a talk by the respondent. This word tree pattern shows several directions from one theme to another, which helps establish new themes in the study. The tax is the central word, and the associated responses are mapped with the left and right side in the word tree map, which constitutes a complete phrase if one reads it while aligning the left central right words.

Hierarchy Chart

Figure 7: Hierarchy Chart

The hierarchy chart (figure 7) shows several variables successfully coded in the study. The hierarchy chart provides all the open, axial, and selective codes. Deterrence nudes show two main coercive factors (power of authority and tax enforcement escalation) and economic factors (tax rate, perceived threat of punishment and probability of tax fraud detection). The same pattern is shown for the non-deterrence nudges in the hierarchy chart.
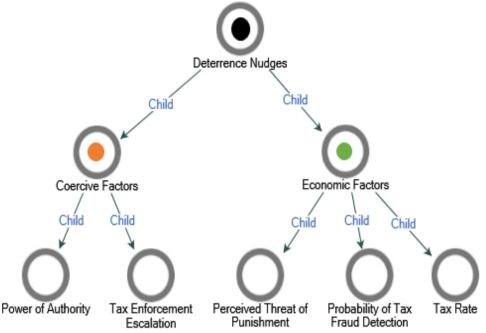
Project Maps (Thematic Framework)

Figure 8: Thematic Framework for Deterrence Nudges

Above is the project-based thematic framework of all the codes and themes entered in the QSR NVivo qualitative software. This diagram shows all the contributing factors to the primary deterrence nudges variable. Deterrence nudges show two main coercive and economic factors, where the first has two more themes of the power of authority and tax enforcement escalation. While the second one shows three main sub child themes in the names of the perceived threat of punishment, probability of tax fraud detection and the tax rate.

The previous literature strongly theoretically supports the above framework. Power of authority and tax enforcement escalation are supported by the slippery slope framework (Kirchler et al., 2008), and the perceived threat of punishment, probability of tax fraud detection and tax rate are supported in the literature by the Fischer's model of tax compliance (Fischer et al., 1992). Literature also shows previous studies used the power of authority as enforced tax compliance (Hofmann et al., 2017) and the tax enforcement escalation (Thesis, 2008). The perceived threat of punishment also shows previous linkages in the literature (Khan et al., 2016). The probability of tax fraud detection aligns with the previous literature (Alm, 2014). Current literature also supports the tax rate themes established in the present study (Rizkiyah et al., 2020).
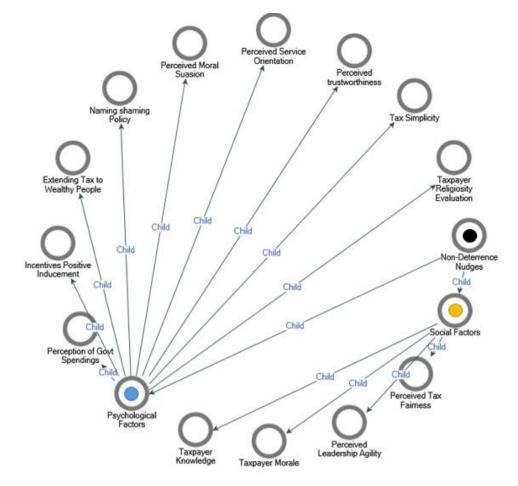
Figure 9: Thematic Framework for Non-Deterrence Nudges

The thematic framework (figure 13) shows all the relevant themes of non-deterrence nudges established following the current study's thematic analysis. Non-deterrence nudges show two major relevant sub-themes of social factors and psychological factors. Social factors include other descendent themes of perceived tax fairness, leadership agility, and taxpayer morale and knowledge of tax payment procedures.

However, the other main child themes include perception of govt spending (Modugu & Anyaduba, 2014), incentive positive inducement (Dunning et al., 2015), extending the tax to wealthy people (Gangl & Torgler, 2020), taxpayer naming shaming intervention (Dwenger & Treber, 2019) and the perceived moral suasion (Torgler, 2013). In addition, psychological factors also show perceived service orientation (Ayuba et al., 2020), perceived trustworthiness (Ahmed & Braithwaite, 2004), tax simplicity (Hassan et al., 2021) and the taxpayer religiosity evaluation (Nicholson, 2019) towards the voluntary tax compliance behaviour. All the current themes established in this study are closely aligned with the literature's previous studies and strongly show theoretical support. Strong theoretical support is also found in the previous literature for the current findings. All the above themes are supported by the theory of reasoned action (Ajzen, 1985), expected utility theory (Loomes & Sugden, 1982), theory of planned behaviour (Ajzen, 1991), naming shaming theory (B. John, 1989), nudge theory (Thaler & Sustein, 2008), social exchange theory (Homans, 1958).

RESEARCH FINDINGS, DISCUSSION AND IMPLICATIONS

Main Themes and Sub-Themes Established in Thematic Analysis

The qualitative data was gathered from the sixty major stakeholders, 15 samples from each category of tax consultants, tax administration officers, business individuals and salaried individuals. Therefore, this section discusses the central themes in NVivo 13 qualitative analytical software during the thematic process. Several codes were established, i.e., selective coding, axial coding and open coding. Each selective code includes other axial codes. Meanwhile, axial codes were extended in several other open codes showing many themes of the tax compliance behaviour among the tax consultants, tax administration officers, business individuals, and salaried persons in Khyber Pakhtunkhwa. Detail of all the themes explored are given below;

Table 1: Main Themes and Sub-Themes of Tax Compliance Behaviour

Selective Coding	Axial Coding	Open Coding
Deterrence Nudges	**Coercive Factors**	❖ Power of Authority ❖ Tax Enforcement Escalation
	Economic Factors	❖ Probability of Detection ❖ Tax rate ❖ The perceived threat of punishment
Non-Deterrence Nudges	**Social Factors**	❖ Perceived Tax Fairness ❖ Perceived leadership agility ❖ Taxpayer morale ❖ Taxpayer knowledge
	Psychological Factors	❖ Perception of Govt spending ❖ Incentive positive inducement ❖ Perception of taxing wealthy people ❖ Naming shaming intervention ❖ Perceived moral suasion ❖ Perceived service orientation ❖ Perceived trustworthiness ❖ Tax simplicity ❖ Taxpayer religiosity evaluation

Source: Authors' self-generated Table

The above Table explains all these major themes and sub-themes, respectively. This Table contains two types of nudges deterrence and non-deterrence nudges come under the particular coding category, while axial coding has the coercive and economic factors, which add to deterrence nudges in taxation. The open codes include the power of authority, tax enforcement escalation, tax rate, tax penalty and probability of detection. All these deterrence nudges lead to enforced tax compliance behaviour. This Table also provides the participants' opinions on the deterrence factors contributing to the enforced tax compliance behaviour. The last column of this Table is the compliance strategy that explains the deterrence and non-deterrence compliance strategy explored to promote enforced compliance and voluntary compliance among the individual taxpayers in the province of Khyber Pakhtunkhwa. The authors did not provide the compliance strategy column due to the table length.

The second major category under selective coding is the non-deterrence nudges arising from axial coding, including social and psychological factors. However, the social factors emerged from the open coding, including perceived tax fairness, perceived service orientation, leadership agility, tax morale, tax knowledge, tax attitude, and tax awareness. In contrast, the psychological factors include government spending, positive incentive inducements, perception of taxing wealthy people, naming shaming interventions, tax simplicity, tax complexity, and the individual taxpayers' religiosity evaluation. These social and psychological factors promote voluntary tax compliance if the tax administration authority (Hofmann et al., 2017; Monageng, 2019)

To use the deterrence nudges for enforced tax compliance, the author of the study provides several deterrence compliance strategies, i.e., making punishment salient, the use of third-party information, using deterrence messages about the cost of evasion, using default option in case of tax payment failure, escalating the tax enforcement via surprise visits to the business's individuals and others. At the same time, the non-deterrence nudges are used for voluntary tax compliance behaviour. This voluntary tax compliance behaviour further improves through the use of non-deterrence tax compliance strategies like the use of behaviourally informed messaging (Hallsworth et al., 2017), disclosing the benefits of paying the taxes, prioritizing tax morale, making tax declaration easy, avoiding cognitive overload messages, the announcement of appealing to the good citizenship behaviour, the use of social shame (Ahmad, 2019; Dwenger & Treber, 2018, 2019) as a motivator, using the ring tone for the tax compliance, honest omission and deliberate commission approach—moreover, the sending social norm messages, and the translating English legislations to other local languages.

All the themes provided in this Table are established as Deterrence nudges (selective codes), which contain more than two factors of coercive and economic factors (axial codes). Coercive factors include the power of authority and tax enforcement escalation, while economic factors include the tax rate, tax penalty, and probability of detection. This Table also shows the non-deterrence compliances nudges to improve the enforced tax compliance, which shows punishment salient, the use of third party information, using deterrence messages about the cost of evasion, also using the default option in the case of tax payment failure, tax enforcement escalation (Li et al., 2020) via surprise visits to the business individuals and others as well as the social insurance benefits as a positive inducement.

The other extreme side of the study provided in this study is the non-deterrence nudges (main selective code) which includes other axial codes of social and psychological factors. Social factors consist of the perceived tax fairness, service orientation, leadership agility, tax morale, tax knowledge, tax attitude, and tax awareness among the individual taxpayers in the province. The psychological factors include several factors of perception of government spending, positive incentive inducements (Dunning et al., 2015), perception of taxing wealthy people (Gangl & Torgler, 2020), naming shaming intervention, tax simplicity (Hassan et al., 2021), tax complexity, and the religiosity evaluation (Jun & Yoon, 2018; Nicholson, 2019) by the individual taxpayers. However, the Table also provides non-deterrence nudges to promote voluntary tax compliance. Those strategies are sending behaviourally informed messages, disclosing all the associated benefits with paying taxes, more importantly, prioritizing tax morale, making the tax detection easy for taxpayers, avoiding cognitive overload messages to taxpayers, and announcements of the appealing good citizenship behaviour through different social media platforms as well as the use of social shame as the motivator. Other non-deterrence nudes show the use of ring tone messages for tax compliance, honest omission, and deliberate commission approach, sending social norm messages to the individual taxpayers and translating tax legislation into other local languages. Findings obtained in this research urgently requires to take care of the deterrence and non-deterrence nudge practices for a sustainable tax system in the Province of Khyber Pakhtunkhwa.

Theoretical Contribution
This study extends the scope of tax compliance, particularly the "Nudge Theory," in the context of individual taxpayers and builds upon the limited international and Pakistani literature in the area. The author integrated the mixed-method research design findings. Several nudge practices in taxation were identified to nudge the current tax system through behavioural interventions and assessed its socio-economic influence in the province of Khyber Pakhtunkhwa

Academic Contribution
This study is the first to use mixed-method in taxation to nudge the tax system through behavioural interventions and assess its socio-economic influence in the province of Khyber Pakhtunkhwa. This study applied qualitative thematic analysis and explored several factors influencing the taxpayer's

compliance behaviour. A more complex qualitative framework was established, further analysed quantitatively, applying advanced techniques and analysing the results. Therefore, the quantitative and qualitative research results could be used widely in academia, and researchers may benefit them in several ways. The researchers related to different academia extend the scope of the current study by enhancing their knowledge concerning the newly explored behavioural interventions in the study.

Moreover, the academia could also adopt different sections from the current study's findings to help them uncover critical areas that many researchers were not able to explore in their studies. Thus, the current study increases the researchers' level of knowledge on learning the new "Nudge Theory" in taxation. The current study's findings could also assist the researchers in how "Nudge Theory" works in taxation to improve tax compliance behaviour.

Conclusion

Tax administration plays a vital role in a country's economy. However, this economic growth comes through a sustainable tax system in the country. Therefore, several serious concerns must be considered to revive a sound administration system. This paper explored several deterrence and non-deterrence nudge practices to maintain a sustainable tax system. This research provides several recommendations for the tax administration and provincial and federal governments, who must consider all the explored themes in the current study for policymaking. A collective perception must prevail in the country for voluntary tax compliance (Ullah, Ullah, Jan, & Mahreen, 2021). Given the study's inherent limitations, researchers may explore more relevant themes concerning nudge practices for the corporate sector, assuming a larger sample size and employing mixed-method approaches. The findings of the current research are in line with the previous studies (Barbuta-misu et al., 2006; Barbuta-Misu et al., 2006; Dwenger & Treber, 2019; Umar Lawan, 2017; Ullah, Ullah & Jan, 2021) and follow strong theoretical support, i.e. theory of reasoned action (Ajzen & Fishbein, 1975), expected utility theory, theory of planned behaviour (Ajzen, 1991), naming shaming theory (B. John, 1989), social exchange theory (Homans, 1958) and the most important Richard Thaler and case sustein – Nudge theory (Thaler & Sustein, 2008).

REFERENCES

Aghion, P., Akcigit, U., Lequien, M., & Stantcheva, S. (2017). Tax Simplicity and Heterogeneous Learning. *SSRN*. https://doi.org/10.3386/w24049

Ahmad Farhan Alshira'h. (2019). The Effect of Peer Influence on Sales Tax Compliance Among Jordanian SMEs. *International Journal of Academic Research in Business and Social Sciences*, *9*(3). https://doi.org/10.6007/ijarbss/v9-i3/5737

Ahmad, S. U. (2019). Can Tax Compliance be improved through Naming and Shaming Penalty? Some Observations. *The Cost and Management*, *47*(02), 42–47. http://www.icmab.org.bd/wp-content/uploads/2019/12/7.Can-Tax-Compliance.pdf

Ahmed, E., & Braithwaite, V. (2004). When tax collectors become collectors for child support and student loans: Jeopardizing the revenue base? *Kyklos*, *57*(3), 303–326. https://doi.org/10.1111/j.0023-5962.2004.00256.x

Ajzen, I. (1985). From Intentions to Actions: A Theory of Planned Behavior. In *Action Control* (pp. 11–39). Springer, Berlin, Heidelberg. https://doi.org/10.1007/978-3-642-69746-3_2

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I., & Fishbein, M. (1975). *Fishbein & Ajzen (1975)*. Addison-Wesley Publishing Company. https://people.umass.edu/aizen/f&a1975.html

Alabede, J. O., Ariffin, Z. B. Z., & Idris, K. M. (2011). Determinants of tax compliance behaviour: A proposed model for Nigeria. *International Research Journal of Finance and Economics*, *78*(1), 121–136.

Alm, J. (2014). Expanding the theory of tax compliance from individual to group motivations. In *A Handbook of Alternative Theories of Public Economics* (pp. 260–277). Edward Elgar Publishing Ltd. https://doi.org/10.4337/9781781004715.00020

Alm, J., Bernasconi, M., Laury, S., Lee, D. J., & Wallace, S. (2017). Culture, compliance, and confidentiality: Taxpayer behavior in the United States and Italy. *Journal of Economic Behavior and Organization*, *140*, 176–196. https://doi.org/10.1016/j.jebo.2017.05.018

Alm, J., Cifuentes, L. R., Niño, C. M. O., & Rocha, D. (2019). Can behavioral "nudges" improve compliance? The case of Colombia social protection contributions. *Games*, *10*(4), 43. https://doi.org/10.3390/g10040043

Alm, J., & Torgler, B. (2006). Culture differences and tax morale in the United States and in Europe. *Journal of Economic Psychology*, *27*(2), 224–246. https://doi.org/10.1016/j.joep.2005.09.002

Anderson, J. E. (2017). Paying the State Use Tax: Is a "Nudge" Enough? *Public Finance Review*, *45*(2), 260–282. https://doi.org/10.1177/1091142115614390

Antinyan, A., & Asatryan, Z. (2019a). Nudging for Tax Compliance: A Meta-Analysis. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3500744

Antinyan, A., & Asatryan, Z. (2019b). Nudging for Tax Compliance: A Meta-Analysis. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3500744

Awan & Hannan. (2014). The Determinants of Tax Evasion in Pakistan-a Case Study of Southern Punjab. *International Journal of Development and Economic Sustainability*, *2*(4), 50–69.

Ayuba, A., Saad, N., & Ariffin, Z. Z. (2015). Interacting role of perceived service orientation on work family conflict, fuel subsidy removal and tax compliance behaviour: Evidence from Nigerian SMEs. *Asian Social Science*, *11*(28), 226–239. https://doi.org/10.5539/ass.v11n28p226

Ayuba, A., Saad, N., & Zainol Ariffin, Z. (2020). Perceived Service Orientation, Economic Factors, Psychological Factors and Tax Compliance: Evidence From Nigerian SMEs. *Malaysian Management Journal*, *20*, 41–57. https://doi.org/10.32890/mmj.20.2016.9040

Ayuba, A., Saad Zaimah, N., Ariffin, Z., Puteri, T., & Safinaz, I. (2016). Perceived service orientation, economic factors, psychological factors and tax compliance: evidence from Nigerian SMEs. *Malaysian Management Journal*, *20*, 41–57. http://mmj.uum.edu.my

Barbuta-Misu, N., Bărbuţă-Mişu, N., & Bărbuţă-mişu, N. (2006). A Review of Factors for Tax Compliance. *Annals of Dunărea de Jos University. Fascicle I : Economics and Applied Informatics*, *1*(1), 69–76. www.ann.ugal.ro/eco

Barbuta-misu, N., Bărbuţă-mişu, N., Erich, K., Wahl, I., & Wahl, I. (2006). A Review of Factors for Tax Compliance. *Annals of Dunărea de Jos University. Fascicle I : Economics and Applied Informatics*, *1*(1), 69–76.

Benk, S., Budak, T., Yüzba, B., & Mohdali, R. (2016). The Impact of Religiosity on Tax Compliance among Turkish Self-Employed Taxpayers. *Religions*, *7*(4), 37. https://doi.org/10.3390/rel7040037

Bernstein, A. (2019). The complexities of compliance: tax authority processes and making an appeal. *Journal of Aesthetic Nursing*, *8*(10), 500–502. https://doi.org/10.12968/joan.2019.8.10.500

Bø, E. E., Slemrod, J., & Thoresen, T. O. (2015). Taxes on the internet: Deterrence effects of public disclosure. *American Economic Journal: Economic Policy*, *7*(1), 36–62. https://doi.org/10.1257/pol.20130330

Boucher, T. (1991). The simplification debate: too simplistic? *Taxation in Australia*, *26*(5), 277–282.

Bryman, A. (2007). Barriers to Integrating Quantitative and Qualitative Research. *Journal of Mixed Methods Research*, *1*(1), 8–8. https://doi.org/10.1177/1558689806290531

Castellón González, P., & Velásquez, J. D. (2013). Characterization and detection of taxpayers with false invoices using data mining techniques. *Expert Systems with Applications*, *40*(5), 1427–1436. https://doi.org/10.1016/j.eswa.2012.08.051

Chau, G., & Leung, P. (2009). A critical review of Fischer tax compliance model : A research

synthesis. *Journal of Accounting and Taxation*, *1*(2), 034–040.

Chaudhry, I. S., & Munir, F. (2010). Determinants of Low Tax Revenue in Pakistan. *Pakistan Journal of Social Sciences (PJSS)*, *30*(2), 439–452.

Creswell, J. W. (2009). Mixed methods procedures. In *Research Design: Qualitative, Quantitative and Mixed Method Approaches* (pp. 203–223). http://libproxy.unm.edu/login?url=http://search.ebscohost.com/login.aspx?direct=tru

Creswell, J. W., & Winter, R. J. (2018). *Qualitative, Quantitative, and Mixed Methods Approaches*. Sage Publications.

D'Attoma, J. (2020). More bang for your buck: Tax compliance in the United States and Italy. In *Journal of Public Policy* (Vol. 40, Issue 1, pp. 1–24). Cambridge University Press. https://doi.org/10.1017/S0143814X18000302

Devos, K. (2013). The Role of Sanctions and other Factors in Tackling International Tax Fraud. *Common Law World Review*, *42*(1), 1–22. https://doi.org/10.1350/clwr.2013.42.1.0246

Devos, K. (2014a). Tax Compliance Theory and the Literature. In *Factors Influencing Individual Taxpayer Compliance Behaviour* (pp. 13–65). Springer Netherlands. https://doi.org/10.1007/978-94-007-7476-6_2

Devos, K. (2014b). Factors influencing individual taxpayer compliance behaviour. In *Factors Influencing Individual Taxpayer Compliance Behaviour* (Vol. 9789400774). Springer Netherlands. https://doi.org/10.1007/978-94-007-7476-6

Dhami, S., & Al-Nowaihi, A. (2007). Why do people pay taxes? Prospect theory versus expected utility theory. *Journal of Economic Behavior and Organization*, *64*(1), 171–192. https://doi.org/10.1016/j.jebo.2006.08.006

Dunning, T., Monestier, F., Piieiro, R., Rosenblatt, F., & Tuuun, G. (2015). Positive vs. Negative Incentives for Compliance: Evaluating a Randomized Tax Holiday in Uruguay. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.2650105

Dwenger, N., & Treber, L. (2018a). *Shaming and tax compliance | VOX, CEPR Policy Portal*. VOX CEPR. https://voxeu.org/article/shaming-and-tax-compliance

Dwenger, N., & Treber, L. (2018b). Shaming for Tax Enforcement: Evidence from a New Policy. *SSRN*. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3254229

Dwenger, N., & Treber, L. (2019). Shaming for tax enforcement: Evidence from a new policy. *CEPR DP13194*. https://ideas.repec.org/p/zbw/hohdps/212018.html

e Hassan, I., Naeem, A., & Gulzar, S. (2021a). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation*, *7*(1). https://doi.org/10.1186/s40854-021-00234-4

e Hassan, I., Naeem, A., & Gulzar, S. (2021b). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation*, *7*(1). https://doi.org/10.1186/s40854-021-00234-4

e Hassan, I., Naeem, A., & Gulzar, S. (2021c). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation*, *7*(1), 1–23. https://doi.org/10.1186/S40854-021-00234-4/Figures/4

Earl, P. E. (2018). Richard H. Thaler: A Nobel Prize for Behavioural Economics. *Review of Political Economy*, *30*(2), 107–125. https://doi.org/10.1080/09538259.2018.1513236

Epstein, R. A. (2014). Taxing Nudges. *Virginia Law Review*, *81*(8), 2305–2341.

Falkinger, J., & Walther, H. (1991). Rewards Versus Penalties: On a New Policy against Tax Evasion. *Public Finance Review*, *19*(1), 67–79. https://doi.org/10.1177/109114219101900104

Farhi, E., & Gabaix, X. (2020). Optimal taxation with behavioral agents. *American Economic Review*, *110*(1), 298–336. https://doi.org/10.1257/aer.20151079

Fischer, C. M., Wartick, M., & Mark, M. M. (1992). Detection probability and taxpayer compliance: A review of the literature. *Journal of Accounting Literature*, *11*, 1.

Fonseca, M. A., & Grimshaw, S. B. (2017). Do behavioral nudges in prepopulated tax forms affect

compliance? Experimental evidence with real taxpayers. *Journal of Public Policy and Marketing*, *36*(2), 213–226. https://doi.org/10.1509/jppm.15.128

Friedland, N. (1982). A Note on Tax Evasion as a Function of the Quality of Information about the Magnitude and Credibility of Threatened Fines: Some Preliminary Research. *Journal of Applied Social Psychology*, *12*(1), 54–59. https://doi.org/10.1111/j.1559-1816.1982.tb00848.x

Gangl, K., Hartl, B., Hofmann, E., & Kirchler, E. (2019). The relationship between Austrian tax auditors and self-employed taxpayers: Evidence from a qualitative study. *Frontiers in Psychology*, *10*(MAY), 1034. https://doi.org/10.3389/fpsyg.2019.01034

Gangl, K., & Torgler, B. (2020). How to Achieve Tax Compliance by the Wealthy: A Review of the Literature and Agenda for Policy. *Social Issues and Policy Review*, *14*(1), 108–151. https://doi.org/10.1111/sipr.12065

Guerra, A., & Harrington, B. (2018). Attitude and behavior consistency in tax compliance: A cross-national comparison. *Journal of Economic Behavior and Organization*, *156*, 184–205. https://doi.org/10.1016/j.jebo.2018.10.013

Hallsworth, M., List, J. A., Metcalfe, R. D., & Vlaev, I. (2017). The behavioralist as tax collector: Natural field experiments to enhance tax compliance. *Journal of Public Economics*, *148*, 14–31. https://doi.org/10.1016/J.JPUBECO.2017.02.003

Hamid, S. A. (2013). Tax Compliance Behaviour of Tax Agents : A Comparative Study of Malaysia and New Zealand. *Unpublished Doctoral Thesis, University of Canterbury, New Zealand*.

Helhel, Y. &, & Ahmed, Y. (2014). Factors Affecting Tax Attitudes and Tax Compliance : A Survey Study in Yemen. *European Journal of Business and Management Online)*, *6*(22), 2222–2839.

Hite, P. A. (1997). An investigation of moral suasion and vertical equity arguments on intended taxpayer non-compliance. *Law and Policy*, *19*(1), 1–22. https://doi.org/10.1111/1467-9930.00019

Ho, H. K., Ho, D. C., & Young, A. (2013). A study of the impact of culture on tax compliance in China. *International Tax Journal*, *39*(3), 33.

Hofmann, E., Hartl, B., Gangl, K., Hartner-Tiefenthaler, M., & Kirchler, E. (2017). Authorities' coercive and legitimate power: The impact on cognitions underlying cooperation. *Frontiers in Psychology*, *8*(JAN). https://doi.org/10.3389/fpsyg.2017.00005

Holz, J., List, J. A., Zentner, A., Cardoza, M., & Zentner, J. (2020). The $100 Million Nudge: Increasing Tax Compliance of Businesses and the Self-Employed Using a Natural Field Experiment. *SSRN Electronic Journal*, 113. https://doi.org/10.2139/ssrn.3677518

Homans, G. C. (1958a). Social Behavior as Exchange. *American Journal of Sociology*, *63*(6), 597–606. https://doi.org/10.1086/222355

Homans, G. C. (1958b). Social Behavior as Exchange. *American Journal of Sociology*, *63*(6), 597–606. https://doi.org/10.1086/222355

Hoy, C., McKenzie, L., & Sinning, M. (2020). Improving Tax Compliance Without Increasing Revenue: Evidence From Population-Wide Randomized Controlled Trials in Papua New Guinea. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3632684

Intra-European Organisation of Tax Administrations. (2019). *Nudging in the Context of Taxation*.

Jabbar, H. A. (2016). *Tax Simplicity and Small Business in Malaysia : Past Developments and the Future*. *May*. https://www.researchgate.net/publication/303453642

James, Simon and Alley, C. (2010). Tax compliance , self-assessment and tax administration Tax Compliance , Self-Assessment and Tax Administration. *School of Business and Economics , University of Exeter*, *2*(26906), 27–42.

James, S., & Alley, C. (2009). Tax Compliance , Self-Assessment and Tax Administration. *Journal of Finance and Management in Public Services*, *2*(2), 27–42. http://hdl.handle.net/10036/47458

John, B. (1989). *Crime, shame and reintegration*. New York: Cambridge University

John, P., & Blume, T. (2018). How best to nudge taxpayers? The impact of message simplification and

descriptive social norms on payment rates in a central London local authority. *Journal of Behavioral Public Administration*, *1*(1). https://doi.org/10.30636/jbpa.11.10

Jugurnath, B., & Ramen, M. (2018). CT-Model: An Explanation of Corporate Tax Payers' Attitude. *The Journal of Developing Areas*, *52*(3), 211–230. https://doi.org/10.1353/jda.2018.0047

Jun, B. W., & Yoon, S. M. (2018). Taxpayer's religiosity, religion, and the perceptions of tax equity: Case of south Korea. *Religions*, *9*(11), 333. https://doi.org/10.3390/rel9110333

Kanaslan, E. K., & Iyem, C. (2016). Is 360 Degree Feedback Appraisal an Effective Way of Performance Evaluation? *International Journal of Academic Research in Business and Social Sciences*, *6*(5), 172–182. https://doi.org/10.6007/ijarbss/v6-i5/2124

Kastlunger, B., Kirchler, E., Mittone, L., & Pitters, J. (2009). Sequences of audits, tax compliance, and taxpaying strategies. *Journal of Economic Psychology*, *30*(3), 405–418. https://doi.org/10.1016/J.JOEP.2008.10.004

Kastlunger, B., Muehlbacher, S., Kirchler, E., & Mittone, L. (2011). What goes around comes around? Experimental evidence of the effect of rewards on tax compliance. *Public Finance Review*, *39*(1), 150–167. https://doi.org/10.1177/1091142110376518

Kettle, S., Hernandez, M., Ruda, S., & Sanders, M. (2016). Behavioral Interventions in Tax Compliance - Evidence from Guatemala. *World Bank Policy Research*, *June*, 1–40. https://ssrn.com/abstract=2811337

Khadijah Mohd Isa. (2012). Corporate Taxpayers' Compliance Variables under the Self-Assessment System in Malaysia: A Mixed Method Approach. In *PhD Thesis* (Issue May).

Khan, A. Q., Khwaja, A. I., & Olken, B. A. (2016). Tax farming redux: Experimental evidence on performance pay for tax collectors. *Quarterly Journal of Economics*, *131*(1), 219–271. https://doi.org/10.1093/qje/qjv042

Kirchler, E. (2007). The economic psychology of tax behaviour. In *The Economic Psychology of Tax Behaviour*. Cambridge University Press. https://doi.org/10.1017/CBO9780511628238

Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The "slippery slope" framework. *Journal of Economic Psychology*, *29*(2), 210–225. https://doi.org/10.1016/j.joep.2007.05.004

Kirchler, E., Niemirowski, A., & Wearing, A. (2006). Shared subjective views, intent to cooperate and tax compliance: Similarities between Australian taxpayers and tax officers. *Journal of Economic Psychology*, *27*(4), 502–517. https://doi.org/10.1016/j.joep.2006.01.005

Kirchler, E., & Wahl, I. (2010). Tax compliance inventory TAX-I: Designing an inventory for surveys of tax compliance. *Journal of Economic Psychology*, *31*(3), 331–346. https://doi.org/10.1016/J.JOEP.2010.01.002

Korstjens, I., & Moser, A. (2018). Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *European Journal of General Practice*, *24*(1), 120–124. https://doi.org/10.1080/13814788.2017.1375092

Lenter, D., Slemrod, J., & Shackelford, D. (2003). Public Disclosure of Corporate Tax Return Information: Accounting, Economics, and Legal Perspectives. *National Tax Journal*, *4*, 803–830. https://doi.org/10.17310/NTJ.2003.4.06

Li, J., Wang, X., & Wu, Y. (2020). Can government improve tax compliance by adopting advanced information technology? Evidence from the Golden Tax Project III in China. *Economic Modelling*, *93*, 384–397. https://doi.org/10.1016/j.econmod.2020.08.009

Liebman, J., & Ramsey, D. (2019). Independent taxation, horizontal equity, and return-free filing. *Tax Policy and the Economy*, *33*(1), 109–130. https://doi.org/10.1086/703230/Asset/Images/Large/Fg3b.Jpeg

Loomes, G., & Sugden, R. (1982). Regret Theory: An Alternative Theory of Rational Choice Under Uncertainty. *The Economic Journal*, *92*(368), 805. https://doi.org/10.2307/2232669

Luttmer, E. F. P., & Singhal, M. (2014). Tax morale. *Journal of Economic Perspectives*, *28*(4), 149–168. https://doi.org/10.1257/jep.28.4.149

Mason, W., Morris, K., Webb, C., Daniels, B., Featherstone, B., Bywaters, P., Mirza, N., Hooper, J., Brady, G., Bunting, L., & Scourfield, J. (2020). Toward Full Integration of Quantitative and Qualitative Methods in Case Study Research: Insights From Investigating Child Welfare Inequalities. *Journal of Mixed Methods Research*, *14*(2), 164–183. https://doi.org/10.1177/1558689819857972

McGee, R. W., Devos, K., & Benk, S. (2016). Attitudes towards tax evasion in Turkey and Australia: A comparative study. *Social Sciences*, *5*(1), 10. https://doi.org/10.3390/socsci5010010

McLaughlin, C. (n.d.). *Can A Gentle Nudge Increase Tax Collections? - Coates' Canons Coates' Canons*. 2017. Retrieved July 27, 2021, from https://canons.sog.unc.edu/can-gentle-nudge-increase-tax-collections/

Modugu, K. P., & Anyaduba, J. O. (2014). Impact of tax audit on tax compliance in Nigeria. *International Journal of Business and Social Science*, *5*(9), 207–215. www.ijbssnet.com

Mohd Rizal Palil. (2011). Factors affecting tax compliance behaviour in self-assessment system. *African Journal of Business Management*, *5*(33), 12864–12872. https://doi.org/10.5897/ajbm11.1742

Molero, J. C., & Pujol, F. (2012). Walking inside the potential tax evader's mind: tax morale doesmatter. *J Bus Ethics*, *105*(2), 151–162. https://doi.org/10.1007/s10551-011-0955-1

Monageng, M. (2019). The effect of reciprocity and social norm nudges on tax compliance. *Tax, Innovation and Education: Tax in a Changing World*, 1–19.

Murphy, K. (2004). The role of trust in nurturing compliance: A study of accused tax avoiders. In *Law and Human Behavior* (Vol. 28, Issue 2, pp. 187–209). https://doi.org/10.1023/B:LAHU.0000022322.94776.ca

Nerré, B. (2008). Tax Culture: A Basic Concept for Tax Politics. *Economic Analysis and Policy*, *38*(1), 153–167. https://doi.org/10.1016/S0313-5926(08)50011-7

Nguyen, L. T., Nguyen, A. H. V., Le, H. D., Le, A. H., & Truong, T. T. V. (2020). The factors affecting corporate income tax non-compliance: A case study in Vietnam. *Journal of Asian Finance, Economics and Business*, *7*(8), 103–115. https://doi.org/10.13106/Jafeb.2020.Vol7.No8.103

Nicholson, R. (2019a). *Religiosity and Tax Compliance: A Practical Study in New Zealand*.

Nicholson, R. (2019b). *Religiosity and Tax Compliance: A Practical Study in New Zealand*. University of Canterbury.

Nkundabanyanga, S. K., Mvura, P., Nyamuyonjo, D., Opiso, J., & Nakabuye, Z. (2017). Tax compliance in a developing country: Understanding taxpayers' compliance decision by their perceptions. *Journal of Economic Studies*, *44*(6), 931–957. https://doi.org/10.1108/JES-03-2016-0061

Oberholzer, R. (2008). *Attitudes of South African taxpayers towards taxation : a pilot study*. *7*(1), 44–69.

Olatunji Olaoye, C. (2017). Tax Information, Administration and Knowledge on Tax Payers' Compliance of Block Moulding Firms in Ekiti State. *Journal of Finance and Accounting*, *5*(4), 131. https://doi.org/10.11648/j.jfa.20170504.12

Olowookere, J. K., & Fasina, H. T. (2013). Taxpayers' Education : A Key Strategy in Achieving Voluntary Compliance in Lagos State , Nigeria. *European Journal of Business and Management*, *5*(10), 146–155.

Palil, M. R., & Mustapha, A. F. (2011). Determinants of tax compliance in Asia: A case of Malaysia. *European Journal of Social Sciences*, *24*(1), 7–32.

Park, C. G., & Hyun, J. K. (2003). Examining the determinants of tax compliance by experimental

data: A case of Korea. *Journal of Policy Modeling*, *25*(8), 673–684. https://doi.org/10.1016/S0161-8938(03)00075-9

Pasipamire, N. (2021). Integration in Mixed Methods Research Designs by Graduate Students at the University of Science and Technology. In *Research Anthology on Innovative Research Methodologies and Utilization Across Multiple Disciplines* (pp. 289–311). IGI Global. https://doi.org/10.4018/978-1-6684-3881-7.ch016

Peters, S. (2010). Qualitative research methods in mental health. *Evidence-Based Mental Health*, *13*(2), 35–40. https://doi.org/10.1136/EBMH.13.2.35

Pommerehne, W. W. (1996). Tax rates, tax administration and income tax evasion in Switzerland. *Public Choice*, *88*(1–2), 161–170. https://doi.org/10.1007/BF00130416

Richardson, G. (2006). Determinants of tax evasion: A cross-country investigation. *Journal of International Accounting, Auditing and Taxation*, *15*(2), 150–169. https://doi.org/10.1016/j.intaccaudtax.2006.08.005

Rizal Palil, M. (2010). *Tax understanding and tax compliance determinants in self assessment system*. www.acta.uob.edu.au/asfc.html

Rizkiyah, R., Kusumawati, A., & Amiruddin. (2020). The Factors That Effect Taxpayer Compliance By Using Environment as the Moderating Variable. *International Journal of Innovative Science and Research Technology*, *5*(1), 509–521. www.ijisrt.com509

Roberts, M. L., & Hite, P. A. (1994). Progressive Taxation, Fairness, and Compliance. *Law & Policy*, *16*(1), 27–48. https://doi.org/10.1111/j.1467-9930.1994.tb00115.x

Saad, N. (2011). Fairness perceptions and compliance behaviour: Taxpayers' judgments in self-assessment environments. *PhD Thesis*, 549.

Saad, N. (2012a). Perceptions of tax fairness and tax compliance behaviour: A comparative study. *Jurnal Pengurusan*, *36*, 89–100. https://doi.org/10.17576/pengurusan-2012-36-08

Saad, N. (2012b). Tax Non-Compliance Behaviour: Taxpayers View. *Procedia - Social and Behavioral Sciences*, *65*, 344–351. https://doi.org/10.1016/j.sbspro.2012.11.132

Saad, N. (2014a). Tax Knowledge, Tax Complexity and Tax Compliance: Taxpayers' View. *Procedia - Social and Behavioral Sciences*, *109*, 1069–1075. https://doi.org/10.1016/j.sbspro.2013.12.590

Saad, N. (2014b). Tax Knowledge, Tax Complexity and Tax Compliance: Taxpayers' View. *Procedia - Social and Behavioral Sciences*, *109*, 1069–1075. https://doi.org/10.1016/j.sbspro.2013.12.590

Said, E. (2017). Tax Policy in Action: 2016 Tax Amnesty Experience of the Republic of Indonesia. *Laws*, *6*(4), 16. https://doi.org/10.3390/laws6040016

Sapiei, N., Abdullah, M., & Ismail, K. (2013). A Qualitative Findings of Tax Compliance Burden: Analysis of Tax Preparers Survey. *American Journal of Economics*, *3*(i), 1–5. https://doi.org/10.5923/C.ECONOMICS.201301.01

Saunders, M., Lewis, P., & Thornhill, A. (2012). *Research Methods for Business Students* (2012th ed.). Pearson, London, Uk.

Serem, W., Robert, K., & Phillip, O. (2017). The Effect Of Tax System Simplicity On Tax Compliance Among The Rental Income Earners In Kenya. A Case Of Eldoret Central Business. *Solid State Ionics*, *2*(1), 1–10.

Sikayu, S. H. (2016). A Study of Tax Authority Information Assistance in Malaysia: Determinants of Its Usage and Impacts on Tax Compliance. *Thesis*, *September*. https://espace.curtin.edu.au/handle/20.500.11937/51703

SMITH, K. W., & STALANS, L. J. (1991). Encouraging Tax Compliance With Positive Incentives: A Conceptual Framework and Research Directions. *Law & Policy*, *13*(1), 35–53. https://doi.org/10.1111/j.1467-9930.1991.tb00056.x

Thaler, R., & Sustein, C. (2008). Nudge: Improving Decisions about Health, Wealth, and Happiness. In *International Journal of Pharmaceutical and Healthcare Marketing* (Vol. 5, Issue 4, pp. 349–

352). https://doi.org/10.1108/17506121111190149

Thesis, M. (2008). *Administrative Dimensions of Tax System Reform in Transition Countries - Comparison between Croatian and Slovenian Tax Administration*. 1–101.

Tjondro, E., Santosa, K. G., & Prayitno, N. (2019). Perceptions of Service-Orientation and Trust of Tax Officers Between Millenials, X, and Baby Boomers. *Mix: jurnal ilmiah manajemen*, *9*(1), 1. https://doi.org/10.22441/mix.2019.v9i1.001

Torgler, B. (2004a). Moral suasion: An alternative tax policy strategy? Evidence from a controlled field experiment in Switzerland. *Economics of Governance*, *5*(3), 235–253. https://doi.org/10.1007/s10101-004-0077-7

Torgler, B. (2004b). Moral suasion: An alternative tax policy strategy? Evidence from a controlled field experiment in Switzerland. *Economics of Governance*, *5*(3), 235–253. https://doi.org/10.1007/s10101-004-0077-7

Torgler, B. (2013). A Field Experiment in Moral Suasion and Tax Compliance Focusing on Underdeclaration and Overdeduction. *FinanzArchiv*, *69*(4), 393. https://doi.org/10.1628/001522113x675647

Uddin, N., Ali, B., Ali, A., & Iqbal, S. (2020). *Investigating the Determinants Influencing the Tax Administration Efficiency in Pakistan*. *11*(1), 404–414.

Ullah, F., Ullah, H., & Jan, S. (2021). Factors Affecting Individual Taxpayer Compliance Behavior: A Khyber Pakhtunkhwa Stakeholders Perspective. *Iqra Journal of Business & Management*, *5*(2), 19–53.

Ullah, F., Ullah, H., Jan, S., & Asif, M. (2021). Delusion and Madness of the Crowds : Collective Perception in Pakistani Exchange Markets. *Journal of Contemporary Issues in Business and Government*, *27*(06), 1442–1459. https://doi.org/10.47750/cibg.2021.27.06.116

Umar Lawan, J. (2017). A Review of Fischer Tax Compliance Model: a Proposal for Nigeria. *International Journal of Advanced Academic Research | Social & Management Sciences |*, *3*(7), 2488–9849. www.ijaar.org

Wang, T. Y., & Winton, A. (2014). Product Market Interactions and Corporate Fraud. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.2398035

Worthington, E. L., Wade, N. G., Hight, T. L., Ripley, J. S., McCullough, M. E., Berry, J. W., Schmitt, M. M., Berry, J. T., Bursley, K. H., & O'Connor, L. (2003). The Religious Commitment Inventory-10: Development, refinement, and validation of a brief scale for research and counselling. *Journal of Counseling Psychology*, *50*(1), 84–96. https://doi.org/10.1037/0022-0167.50.1.84

Yücedoğru, R., & Hasseldine, J. (2016). Understanding tax morale of SMEs: A qualitative study. *EJournal of Tax Research*, *14*(3), 531–566.

APPENDIX:
Interview Protocol
Thank you for agreeing to be interviewed – I am conducting several interviews to understand the effect of tax morale on tax-paying behaviour. I have several questions that generally take 45 to 60 minutes. Please feel free to talk. If you are comfortable, I would like to record the interview to concentrate on listening to you and asking questions rather than taking notes. Please feel free to ask if you need any clarification for the interview process?
Are you happy for me to do the interview?
Demographics:
1. Could you please tell us about you? (Education, sex, age)
2. Can you please share your experience?
3. Can you please tell us about your education?

Deterrence Nudges
Coercive Factors & Economic Factors

4. What do you think about the probability of detection? Does it make sense in improving individual tax compliance behaviour?
5. What do you think about the tax rate in the context of tax compliance?
6. In your opinion, does imposing penalties on taxpayers will motivate them towards tax compliance?
7. Does tax authority autocracy influence tax compliance behaviour?
8. How do you think current tax enforcement is enough or still needs to escalate more for tax compliance?

Non-Deterrence Nudges
Social Factors & Psychological Factors

9. How do you see that tax system is fair and fairly distributed among the stakeholders.?
10. Do you believe that to pay taxes to the tax authorities in KP like FBR and KPRA is fair or unfair?
11. In your opinion, does it make sense that agile indigenous leaders could establish connection between tax authorities and taxpayers?
12. Do you believe that to pay taxes to the government is our moral obligation and the right thing to do?
13. Do you have tax knowledge, if yes then how does it help you out in paying taxes?
14. What do you say about the government expenditure?
15. If the government streamline the tax refund, would it enhance their tax morale?
16. Do you believe that wealthy taxpayers are less tax compliant than average taxpayers?
17. Is tax authority efficient enough in dealings with the taxpayer (i.e., making tax refunds quickly)?
18. Water wasters are shamed in Africa, sex offenders in the US, and speeding drivers in Australia. Does tax evaders are shamed in KP province?
19. Evading tax means to seize someone rightful due to me, do you agree with this statement?
20. Do you believe that reminding taxpayers of their moral obligation to pay taxes will improve their tax compliance behaviour?
21. Do you agree that the tax office and its employees keep their promises?
22. Overall, do you trust the tax authorities working in KP Province?
23. What do you think that introducing nudge practices in taxation would result in social and economic influence?