Factors Affecting Individual Taxpayer Compliance Behavior: Evidence from Peshawar, Pakistan

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Abstract: Tax is a very important aspect in any country. Revenue collected from taxes enables a country to provide services for its citizens and also helps the development of the economy. However, Pakistan does not collect as much revenue as it should. Individual taxpayer compliance behavior has the potential of generating a lot of revenue for the government but that is not the case. This poses a significant problem to the government and the country's growth as a whole. Therefore, this study is aimed at assessing the factors responsible of affecting individual taxpayer compliance behavior in the Peshawar city of Pakistan. The study established the effect of tax education, tax knowledge, tax awareness, tax transparency, and tax penalty on individual tax compliance behavior. The survey was conducted on 320individual taxpayers in the city of Peshawar, Pakistan. Data was analyzed using both descriptive and inferential statistics. The nominal and ordinal data was collected using questionnaires and a convenient sampling technique was employed to sample individual taxonomists in the class, as each member of the target group was equally likely to be selected.

The findings of this study imply that tax penalties have a detrimental impact on tax compliance, and that instead of imposing fines, the relevant authorities should focus their attention on other factors that could lead to increased tax compliance. This research may assist Pakistan's Ministry of Education in developing a proper course outline and syllabus for schools, colleges, and universities to teach the public about taxation. It would boost tax compliance in Pakistan if individuals are properly educated about the importance of taxes for them and for the economy as a whole.

Keywords: Tax compliance, tax knowledge, tax education, tax awareness, tax transparency, and tax penalty.

1. Introduction

Taxes are an important part of government revenue from individuals, civil servants and organizations. This is a tax that the government estimates the labor, income, employment, rights, assets, etc. of individuals and organizations through the legislature. Taxes are the government's main source of income and are used to ensure the welfare and safety of its citizens. Taxation is a great advantage for the government. As such, taxation is one of the most important aspects of regional powers, and many governments today rely on taxation. Today, taxes are considered to be the main source of income for the Pakistani government. The Government of Pakistan imposes various taxes on Pakistani citizens and those who live and work in Pakistan and earn income from Pakistan's financial resources. Alternatively, taxes, whether individuals or businesses, can be considered taxpayer expenses. However, there are tax disputes where taxpayers want to reduce costs and increase profits, while governments want to increase revenues to better comply with taxes. There is a strike between taxpayers and taxpayers who needs to come up with strategies and methods to simplify the taxation process and requirements. The tax system in Pakistan is premised on a self-assessment system, and each taxpayer is responsible for registering, accounting, paying, and filing tax returns with the government. Therefore, the income of each tax is highly dependent on the taxpayer's compliance and awareness. Similarly, if the government uses a general tax system to continually improve tax compliance, it makes sense to expect tax audits and inspections to increase income. One such strategy is better education for taxpayers. (Lemmer and Oates, 2009). The issue of tax compliance is an important issue for fiscal authorities, which are known to be as old as tax itself (Andriani et al. 1998). Tax evasion and other tax evasion violations have become a global problem facing communities around the world, and tax evasion by taxpayers threatens most government budgets (Chow & Leung2009). Personal information and knowledge can be determinants of human intent and behavior. Without knowledge of taxes, taxpayers cannot understand the importance of taxation in the development of a country. Therefore, it is necessary to raise awareness of taxpayers' tax policies and raise awareness of taxpayers' fulfillment of their obligations. (Sireger et al. 2012) provides powerful results showing that information and services from tax authorities have a positive and significant impact on bans. Taxpayers with extensive tax experience often choose to reduce costs. Transparency plays an important role in taxation. The feeling of being open to the public can give taxpayers confidence. Therefore, taxpayers need more information about what the government is doing regarding tax transparency (Siahan2013). Without exposure, taxpayers could be suppressed by illegal means such as tax evasion (Hamza et al, 2016).Obedience is a prerequisite for good governance. If both are transparent, the public and the government will work hand in hand. Dartini and Caste (2016) disagree that transparency has a positive impact on tax-compliance. Consciousness is a human factor that influences behavior according to all existing realities (Trisnavati, 2015). Taxpayer awareness is the good intentions of individuals who fulfill their tax obligations on the basis of honesty and conscience (Shisilawati & Bodiyarthi, 2013). Sudharini (2016) conducted a survey on taxpayers' awareness of tax compliance. Taxpayers are afraid to break the tax bill because they will be fined to maintain the tax. If taxpayers perceive these penalties as more dangerous, they will reduce their tax returns (Jatmiko, 2006). In other words, fines guarantee compliance with the provisions of tax law (tax law). Tax payments are an obstacle for taxpayers and do not violate tax law (Mardiasmo, 2011). Therefore, taxpayer opinions affect taxpayer compliance. Taxes are considered considerable if the government provides the country with sufficient income to pay for public goods and services. In a detailed study, Siahan (2012) investigated the direct impact of tax justice and interaction on an individual's self-confidence in voluntary compliance. Studies show that the direct or not direct impact of individual Tax-compliance is affirmative and vital. And the direct or not direct impact on human Tax-compliance is important. Similarly, who paid tax is found a problem with the tax system, they try to avoid it. Therefore, much

research is being conducted in other countries such as Indonesia and Malaysia. Now I would like to understand the factors that influence the behavior of each taxpayer. The purpose of this study is to see how tax awareness, knowledge, education, fines, and tax clarifications affect tax debt repayment, which increases tax revenues in countries around the world as well as in many countries. Is to judge. You have to face. The problem is that Pakistan's current tax rate is 11.55% of GDP, the highest among developing countries (2021), making Pakistan's situation worse. Most taxpayers in Pakistan do not consider it mandatory and paying income tax is their moral and ethical responsibility (Famanulah Muhammad Israr and Ilyas Sharif, 2018). Taxpayers who listen to, see, and see tax information Yes, you can trust. Demonstrates government and very high tax compliance (Fajr OP Sehan, 2012). Based on the components, seven determinants are developed to study tax compliance intention: tax morale, tax fairness and trust in government and perceived power of authority, tax complexity, tax information, and tax awareness. (Heang &Yongjin,2021) The tax is one of the sources from which countries derive the necessary funds to meet their public expenditures to provide services such as education, health, security and others. The state can achieve it by imposing a tax that enables the state to intervene in economic and productive activities and direct these activities in the right direction (Hany,2021). Semarang City which have a Taxpayer Identification Number (Tutik,2021). The analysis shows a negative and significant effect of idealism, tax knowledge toward the ethical perception of tax evasion, a positive and significant impact of relativism toward the ethics perception of tax evasion, and no significant effect of religiosity and educational level toward the ethics perception of tax evasion. We found that ethical perception is a significant predictor of voluntary tax compliance (Arfah, 2021). Studies in the 1990s have shown that the puzzle of tax compliance is 'why so many individuals pay their taxes' and not 'why people evade taxes.' It has been noted that compliance cannot be entirely explained by the level of enforcement. Nevertheless, a high degree of compliance is observed. American Religious Data Archive and measure tax compliance as a discrepancy in reported income between Internal Revenue Service and Census data to analyze independent effects of church adherence rates on tax compliance in the United States at the county level. To our knowledge, this paper is the first study that analyzes the effect of religiosity on actual tax compliance behavior (Sanghyun, 2021).

The FBR estimates a tax of 10.9% of GDP from 2020 to 2021. It is 11.55% of GDP from 2021 to 2022 and 12% of GDP from 2022 to 2023 (brcorder.com). Pakistan's tax revenues are lower than the world average because the country's GDP tax rate is higher than Pakistan.

Table 1: *GDP tax rates in Pakistan and other countries (2021-22)*

Pakistan	11.55%
India	18.08%
Uzbekistan	17.30%
Kazakhstan	16.40%

According to the 2017 census, Pakistan has a population of 207 million, making it the fifth most populous country in the world. However, GDP is only 11%. The lowest among neighboring countries. This is why Pakistan has tax problems. Increasing their income is a big problem. As a result, tax evasion has hit domestic and foreign investors, reducing the country's growth potential. Generally speaking, the government is afraid to lose billions of rupees if taxpayers are not taxed. The FBR sets summit annual tax targets. According to the 2020-2021 tax form, those who earn between 6 and 1.2 lac rupees a year will pay less tax. Much research on tax compliance has focused on how taxpayers can change their behavior to comply with a combination of strategies such as auditing, fines and the provision of quality

services. Most people do not understand their tax liability. Therefore, in order to change the public's perception and attitude towards the voluntary tax filing behavior of the city of Peshawar, it is necessary to consider the grievance behavior of individual taxpayers.

The research objectives of the study are to investigate the effect of tax-awareness, tax-education, tax-knowledge, tax-penalties, and tax-transparency on individual taxpayer compliance behavior. Moreover, the study also endeavors to examine the mediating effect of *tax-awareness* in the relationship between tax-education and tax-compliance, and that between tax-knowledge and tax-compliance.

The study is expected to help income tax authorities identify the factors that influence taxpayer dissatisfaction and their views on tax systems such as tax collection and management systems. For individual taxpayers. It is hoped that the findings will not only serve the research literature, but also help understand the concepts and reasons for the role of policy makers such as tax authorities, boards and other things in overseeing tax compliance. This study may also help governments increase tax revenues in the short term by focusing on more influential variables.

2. Review of Literature

One of the obstacles to taxation is social and moral development (Mardiasmo, 2008). A person who knows little about taxes is clearly different from a taxpayer who knows everything about taxes. Taxpayers with extensive tax experience often choose to reduce costs. Taxpayers seek relief under existing law to reduce their obligations without violating the law. According to a Vardani & Assis (2017) study, taxpayer information levels negatively impact tax compliance. The more taxpayers are capable of calculating taxes, the more likely they are to reduce the amount they have to pay.

One barrier in tax collection is the thinker and moral development of the society (Mardiasmo, 2008). Somebody who has little information of taxation will certainly be different from taxpayers who understand taxation deeply. Taxpayers who have more knowledge in the field of taxation tend to prefer to reduce costs that must be paid. Taxpayers will seek accusation from existing regulations to minimize their obligations without breaking the law. Research conducted by Wardani and Asis (2017) found that the level of taxpayers knowledge has a negative effect on tax compliance. The higher the taxpayer's ability to calculate taxes, the more likely the taxpayer to reduce the tax that must be paid.

Tax education has an important factor on the behavior of individual taxpayers in Indonesia. Business analysis department located in the region / city of East Java, Indonesia. The role of tax education in tax information and its impact on Indonesian SMEs' tax monitoring and tax compliance (Imam Mukhlis, September 1, 2015). In this case, tax education can be done by disseminating information about tax types, tax rates and tax systems.

Tax awareness can be defined as a situation in which a taxpayer understands how to calculate and repay tax obligations. Generally speaking, taxpayers' tax awareness will create a better tax attitude in society. Moral people may feel that taxation is the responsibility of all citizens, as taxation is required to maintain government spending (Sehan, 2010). And why pay taxes? Impact of taxpayer education on Kenya's tax compliance. (July 1, 2017) A program designed to educate taxpayers about their rights, responsibilities, and legal requirements.

Personal tax compliance is designed to enhance taxpayer understanding, awareness, and compliance with current tax laws and taxpayers' tax obligations. In their study, Rohmavati, et al (2013) reported that tax compliance affects awareness and can affect taxpayer compliance. The self-assessment system requires taxpayers to better understand tax law and effectively fulfill their tax obligations. Taxes are regulated and help taxpayers understand tax law. This informs taxpayers that tax payments are the

responsibility of all citizens and must be obeyed. Having a tax number means that he is registered as a taxpayer and is ready to meet his tax obligations. It brings many benefits to individuals and businesses, applying on credit, and running a commerce. By recognizing the benefits of TIN ownership, taxpayers are aware of their responsibilities and are prepared to pay taxes. Tax authorities enhance taxpayer compliance and facilitate taxpayer tax management. Simplification of tax collection and management would not be successful without the cooperation of standard check tax the system. Taxpayers support customers with quality services, which tax establishment need to be aware of and maintain taxpayer compliance. Suryadi (2006) emphasizes the importance of quality tax authorities in servicing taxpayers. Excellent quality of service can raise taxpayer awareness and compliance.

Taxpayers will be fined for fear of violating tax law. If taxpayers perceive these penalties as more dangerous, they will reduce their tax returns (Jatmiko, 2006). Penalties ensure that the provisions of tax law (tax law) are observed / considered / adhered to, in other words, that taxpayers are prevented from violating tax law. (Mardiasmo, 2011). Therefore, taxpayer opinions affect taxpayer compliance.

Transparency plays an important role in taxation. If not disclosed, taxpayers may be suppressed by illegal acts such as tax evasion (Hamza et al., 2016). Obedience is a prerequisite for good governance. If both are transparent, the public and the government will work hand in hand. Dartini and Caste (2016) argue that transparency has a positive impact on tax compliance. Supported by Putra (2017), Sumianto, CH. Heaney (2015) and Siahan (2013).

Consciousness is an aspect of human behavior that influences behavior according to all available facts (Trisnavati2015). Taxpayer awareness is the good intentions of individuals who fulfill their tax obligations on the basis of honesty and conscience (Shisilawati and Bodiyarthi, 2013). Sudharini (2016) conducted a survey on taxpayers' awareness of tax compliance. This means that taxpayer awareness has a positive impact on tax compliance. This has been confirmed by studies by Terada (2013), Norless and Islamia (2015), Soyanto and Pratama (2018), and Vardani and Romayat (2017) with similar results.

3. Methodology

This study used a descriptive survey design. According to Kothari (2012), the descriptive study design contains questions about events or their relevance and describes the study's population data.The survey was conducted on individual taxpayers in the city of Peshawar. The survey focused on 320 individual taxpayers in Peshawar. This survey used a convenient sampling method to collect information from respondents. The complex population, time-consuming process, and easy way to create convenient samples ensure that all taxpayers in the city participate in sampling at all stages of compliance. Therefore, to eliminate bias, we used a convenient sampling technique to sample individual taxonomists in the class, as each member of the target group is equally likely to be selected.

The data collected in this study served as basic data. In it, we used a similar type of questionnaire with closed-end questions to collect basic data.

For consistency, we have prepared a complete survey. The quality and quantity of data generated is high. Frequently create and present tables, graphs, and bar charts to illustrate aspects of Peshawar's individual taxpayer compliance behavior. Therefore, a descriptive analytical method was used; according to the research plan. Quantitative data was coded using the Social Science Software Package (SPSS 21) to classify responses. The data is summarized using explicit statistics such as frequency and percentage. A coordinated study was performed to conclude the independent variable outcome on the dependent variable.

Conceptual frameworks are written or graphical representations that describe the schematic or descriptive forms of important things, concepts, or variables, and the imaginary relationships between them that are important to learning (Miles et al.,. 1999). The following concepts have been developed among these variables Tax-education, tax-awareness, tax-Knowledge, tax tax-penalty,tax-compliance, and

tax-transparency have a positive impact on the behavior of all taxpayers. Tax-awareness also acts as an intermediary between tax education and tax compliance, and tax-knowledge and tax compliance.
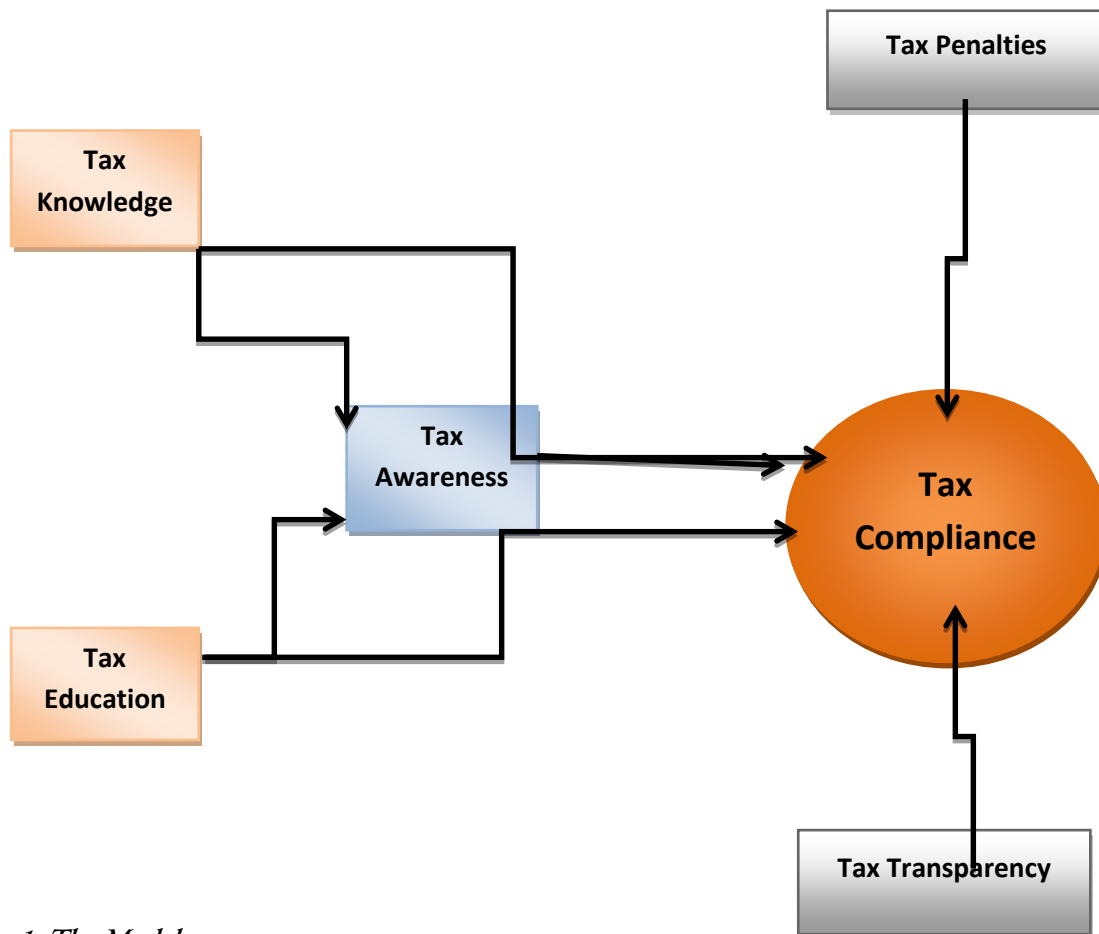

Figure 1: The Model

4. Analysis and Findings

Pilot Test was used for measuring internal consistency and its degree of strength in the questionnaire. Following are the results of the internal consistency reliability of the scales used in the study using the Cronbach's Alpha coefficient.

Table 2: *Reliability of Data*

S.No.	Variables	Respondents	Items	Cronbach's Alpha
1	Tax-Compliance	320	06	.786
2	Tax-Awareness	320	03	.936
3	Tax-Knowledge	320	04	.769
4	Tax-Education	320	03	.798
5	Tax-Penalty	320	04	.802
6	Tax-Transparency	320	03	.862

As cane be noticed, all the scales have a reliability coefficients greater than 0.7. Therefore, there is no issue of internal consistency reliability in the data.

Table 3: *Descriptive Statistics*

Variable	Respondents	Range	Minimum	Maximum	Sum	Mean	Std. Dev.
Tax-Comp.	320	15	15	30	7328	22.9	3.813
Tax-Awar.	320	12	3	15	3728	11.65	3.985
Tax-Know.	320	8	11	19	5200	16.25	2.168
Tax-Edu.	320	12	3	15	3712	11.6	3.077
Tax-Penal.	320	14	4	18	3936	12.3	3.828
Tax-Transp.	320	11	3	14	3072	9.6	2.713

Table 3 provides the descriptive statistics of all variables taken in the study including the minimum and maximum values, the mean and the standard deviation and also the range of observations.

Before the model could have been run, variables were checked for multicollinearity as well.

Table 4: *Multicollinearity*

Variables	Unstand-Coeff.	Stand-Coeff.	Collinearity Statistics	
	B	Beta	Tolerance	VIF
(Constant)	8.167			
Tax-awareness	.318	.333	.867	1.153
Tax-knowledge	-.013	-.008	.707	1.414
Tax-education	.951	.767	.726	1.378
Tax-penalty	-.219	-.22	.863	1.159
Tax-transparency	.303	.216	.894	1.119

Table 4 presents results of the multicollinearity tests. As per the requirement, the variance inflation factor (VIF) should not exceed 5 and the tolerance level (measured by 1 divided by the VIF) should be ideally more than .2 in order for the model not to suffer from problematic multicollinearity (Tabachnick & Fidel, 2007). Since in the current case, none of the VIF values are more than, or even close to, 5 and also none of the tolerance level values are less than, or even close to, .2, it can therefore be held that the model had no signs of multicollinearity and was safe to be proceeded with.

Table 5: *Goodness of Fit and Serial Correlation*

R	Adj. R Squared	Durbin Watson
.795	.633	2.029

Table 5 reveals that the adjusted R Squared for the model is fairly large, i.e., .633 meaning that the model explains around 63% of variance in the dependent variable. Moreover, the table also gives the Durbin-Watson test value which is 2.029; this is not only between the acceptance range of 1.75 to 2.25 but also very close to the ideal value of 2.0, indicating that there is no serial correlation between the variables.

After the preliminary analysis and checking for major assumptions, we proceed with the regression analysis. Table 6 provides results of the linear regression analysis for the model of the study.

Table 6: *Regression Analysis*

Independent Variables	Betas	*t*-Statistic	Significance	F-Statistic
(Constant)		6.254	.000	
Tax-Awareness	.333	9.054	.000	
Tax-Knowledge	.285	5.974	.000	108.11
Tax-Education	.767	19.114	.000	
Tax-Penalty	-.02	-.186	.428	
Tax-Transparency	.124	1.99	.043	

Dependent Variable: Tax Compliance

Before proceeding with explanation of the beta coefficients, we check the F Statistic of the model which is 108.11; much higher than the minimum threshold of 3.84, showing that the model is significant overall.

The betas of the regression analysis show that all the independent variables, except for the Tax-Penalty, have a significant relationship with Tax-Compliance. We discuss these associations one by one.

Tax-Awareness has a beta coefficient of .333 which is highly significant at a *p*-value of .000, meaning that it positively and significantly affects Tax-Compliance. Tax-Knowledge also has a highly significant positive relationship with Tax-Compliance (beta = .285). Tax-Education has the strongest relationship with the dependent variable having a beta coefficient of .767 and a *t*-statistic of 19.11. Moving further, Tax-Penalty has a very weak and highly insignificant negative relationship with the dependent variable. The beta coefficient is -.02 and the *t*-statistic is -.186. Finally, Tax-Transparency has a weak positive association with Tax-Compliance (beta = .124, *p*-value = .043).

4.1 The Mediation Analysis

In this section of the analysis, we check for the mediating effect of *Tax Awareness* in the relationship between *Tax Knowledge* and *Tax Compliance* and that between *Tax Education* and *Tax Compliance*.

Table 7: *Tax Awareness as a Mediator between Tax Knowledge and Tax Compliance*

Total Effect of X on Y					
Effect	SE	T	P	LLCI	ULCI
.699	.090	7.722	0	.521	.877
Direct Effect of X on Y					
Effect	SE	T	P	LLCI	ULCI
.588	.092	6.395	0	.407	.768
Indirect Effect(s) of X on Y:					
	Effect	Boot SE	Boot LLCI	Boot ULCI	
Tax-Awareness	.111	.042	.048	.215	

Table7 was used to check whether *Tax Awareness* mediates in the relationship between *Tax Knowledge* and *Tax Compliance*. It was found that Tax-Knowledge and Tax-Awareness have a combined, or total, effect of 0.699 on Tax-Compliance, with a highly significant *p*-value of 0.000. The direct effect, which is the effect of Tax-Knowledge on Tax-Compliance without taking into account the influence of Tax-Awareness, is 0.588, a value

sufficiently close to that of the total effect. The indirect effect, which is the difference between the total effects and the direct effects or which scales the effect of Tax-Knowledge on Tax-Compliance when a mediator (Tax-Awareness) is present is equal to 0.111 which is also significant. Hence, it may be concluded that the mediation is present. As a result, our hypothesis that Tax-Awareness mediates the link between Tax-Knowledge and Tax-Compliance is accepted.

Table 8: *Tax Awareness as a Mediator between Tax Education and Tax Compliance*

Total Effect of X on Y					
Effect	SE	T	P	LLCI	ULCI
.785	.053	14.603	0	.679	.890

Direct Effect of X on Y					
Effect	SE	T	P	LLCI	ULCI
.831	.047	17.661	0	.738	.923

Indirect Effect(s) of X on Y:				
	Effect	Boot SE	Boot LLCI	Boot ULCI
Tax-Awareness	-.046	.017	-.078	-.010

Table 8 was used to check whether *Tax Awareness* mediates in the relationship between *Tax Education* and *Tax Compliance*. It was found that Tax-Education and Tax-Awareness have a combined, or total, effect of 0.785 on Tax-Compliance, with a highly significant *p*-value of 0.000. The direct effect, which is the effect of Tax-Education on Tax-Compliance without taking into account the influence of Tax-Awareness, is 0.831.The indirect effect, which is the difference between the total effects and the direct effects or which scales the effect of Tax-Education on Tax-Compliance when a mediator (Tax-Awareness) is present is equal to -.046; however, the value is in significant. Hence, it may be inferred that the *Tax Awareness* does not mediate in the relationship between *Tax Education* and *Tax Compliance*. Resultantly, our hypothesis that Tax-Awareness mediates the link between Tax-Education and Tax-Compliance is rejected.

5. Conclusion

According to the findings of this study, tax awareness and tax education are the most important critical variables that influence tax-compliance positively and considerably. The results of our analysis for Tax-Awareness are identical to those of Saleh (2016), and the results of Tax-Education in our study also support those of Mukhlis (2015). Our results show that Tax Penalties have no significant impact on Tax Compliance, and our findings back those given in 1960s.Our Tax-Knowledge hypotheses were accepted since we demonstrated that Tax-Knowledge has a positive significant effect on tax-compliance, therefore our findings are validated by research (Imam & Mukhlis, 2015). Our hypotheses for Tax-transparency were also accepted as a weak positive significant effect was found on tax-compliance, a result backed up by Putra (2017).

As long as the mediation analysis is concerned, our mediator Tax Awareness was found to be significantly mediating in the relationship between Tax Knowledge and Tax Compliance. However, no significant mediation of Tax Awareness was found in the relationship between Tax Education and Tax Compliance.

The current study may assist Pakistan's Ministry of Education in developing a proper course outline and

syllabus for schools, colleges, and universities to teach the students/public about taxation. It may boost Tax Compliance in Pakistan if citizens are well informed about the importance of taxes. It may also help if a mandatory Taxation subject is developed.

Another finding of the study is that the government should work on transparency and fairness in its tax system so as to further Tax-Compliance in the country. Tax-Awareness had a high level of positive significant effect on Tax-compliance which was the study's major and crucial element. This research suggests that improving Tax Awareness through Tax Education and Tax knowledge may increase tax compliance across the country.

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