

Assessing Tax Compliance among Taxpayers in RDO 34 Paco, Manila: A Study on Non-Compliance and Payment Gaps

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Abstract

This study aimed to examine the factors influencing tax compliance, non-compliance, and payment gaps among individual taxpayers in Revenue District Office (RDO) 34, Paco, Manila. It sought to analyze how economic, psychological, and social factors affect tax behavior, identify the challenges taxpayers face in complying with tax regulations, and determine the extent of payment gaps. The research also explored whether significant differences in tax compliance and payment gaps exist based on taxpayer profiles such as age, gender, income level, business or profession type, and years of tax filing experience. A quantitative research design was employed, using a structured survey questionnaire administered to 100 purposively selected individual taxpayers, including self-employed professionals, employees with tax filing experience, and informal sector participants. Descriptive statistics, weighted mean, and inferential statistics, such as ANOVA and chi-square tests, were used for data analysis. The findings revealed that while most taxpayers showed moderate to high compliance in terms of filing and paying taxes, gaps remained in areas such as awareness of filing requirements and timely full payment. Economic factors such as penalties and tax rates positively influenced compliance, but psychological and social elements, including trust in government and peer influence, also played a significant role. More so, the financial constraints, complex filing procedures, and a lack of guidance were key contributors to payment gaps. Statistical analysis confirmed that certain aspects of taxpayer profiles significantly influenced compliance behavior and payment gaps. The study concludes that enhancing tax compliance requires a multidimensional approach addressing economic incentives, taxpayer education, and institutional support. It recommends the simplification of filing processes, the establishment of taxpayer assistance centers, and trust-building measures to improve the effectiveness of RDO 34's tax collection. These strategies can help reduce payment gaps and foster a more compliant tax culture in urban districts.

Keywords: tax compliance, payment gaps, taxpayer behavior, RDO 34, urban tax administration

Introduction

Tax compliance has long been a critical issue for governments worldwide, influencing revenue generation, economic stability, and public service delivery (Ali et al., 2020; Castro & Scartascini, 2019). In the Philippines, tax compliance is particularly important, as the government relies heavily on individual and corporate taxes to fund essential services, from infrastructure development to social welfare programs (Garcia & Ho, 2021). Despite various

initiatives to encourage compliance, non-compliance and payment gaps remain significant challenges, impacting not only the local economy but also the government's ability to achieve its fiscal goals (Manasan, 2022). This study seeks to understand the factors influencing tax compliance among taxpayers in Revenue District Office (RDO) 34 in Paco, Manila, aiming to provide insights into the persistence of non-compliance and payment gaps within this jurisdiction.

Several studies have examined the drivers of tax compliance, highlighting both economic and psychological factors (Luttmer & Singhal, 2018; Kirchler et al., 2021). Economic factors, such as tax rates and enforcement intensity, are often cited as primary influences on taxpayers' willingness to comply (Besley et al., 2020). On the other hand, psychological and social factors, such as trust in government, perceived fairness of the tax system, and social norms, play equally important roles (Alm et al., 2019; Slemrod, 2020). In the context of the Philippines, where economic inequalities and perceptions of tax fairness often shape public attitudes, these social factors become especially relevant in explaining variations in compliance (Navarro et al., 2019). Understanding these dynamics in a localized setting like RDO 34 can shed light on unique compliance challenges faced by urban taxpayers. RDO 34, located in Paco, Manila, is a diverse district with a complex taxpayer base comprising individuals and businesses with varying levels of income and economic activity. Previous research indicates that urban tax districts in the Philippines, particularly in the Manila area, encounter unique compliance issues, including under-reporting of income, delayed payments, and outright evasion (Yap & Morante, 2020; Cariño et al., 2022). This study examines these issues specifically within RDO 34 to explore whether localized factors, such as the socioeconomic composition of the district, enforcement strategies, and administrative capacity, contribute to compliance or non-compliance. Such an analysis can contribute valuable insights to the Bureau of Internal Revenue (BIR) for designing targeted interventions aimed at improving compliance within urban districts.

The study also addresses the concept of “payment gaps,” a term referring to the difference between what taxpayers owe and what they actually pay, which has been increasingly used as a key metric in tax compliance research (Crivelli et al., 2019). Payment gaps not only indicate immediate revenue losses but also reflect deeper structural issues within the tax administration system, such as inefficiencies in collection and gaps in taxpayer education (Mascagni et al., 2021). By focusing on payment gaps in RDO 34, this study seeks to uncover specific factors that prevent full payment and identify areas where the tax administration could enhance its approach to enforcement and taxpayer engagement.

This research aims to contribute to the literature on tax compliance by focusing on the specific case of RDO 34 Paco, Manila, exploring both compliance behaviors and payment gaps within this unique urban context. The findings of this study are expected to offer policy-relevant recommendations for the BIR and other stakeholders involved in enhancing tax compliance in the Philippines. By examining the interplay of economic, social, and administrative factors in this district, this research seeks to deepen the understanding of tax compliance issues and support evidence-based policy adjustments that could help bridge the payment gap and reduce non-compliance across similar urban tax districts.

Background of the Study

Tax compliance plays a pivotal role in a nation's economic development by securing essential revenue for public services, including infrastructure, healthcare, and education (Besley et al., 2020). In developing economies, compliance with tax regulations is not only a financial imperative but also a means of strengthening government legitimacy and fostering social equity (Ali et al., 2020; Mascagni et al., 2021). In the Philippines, the Bureau of Internal Revenue (BIR) has taken significant strides to improve tax compliance through modernization efforts, including digital filing systems, improved enforcement, and public awareness campaigns (Garcia & Ho, 2021). However, despite these initiatives, non-compliance and payment gaps persist, particularly in urban districts such as Revenue District Office (RDO) 34 in Paco, Manila. Understanding the specific compliance behaviors of taxpayers within this district offers valuable insights into the broader challenges of the Philippine tax system and highlights the need for targeted, localized interventions.

Research into tax compliance has traditionally focused on economic determinants, such as tax rates, penalties, and enforcement efforts (Castro & Scartascini, 2019). These economic models suggest that compliance increases when the perceived cost of non-compliance (i.e., fines or penalties) outweighs the benefits of evasion (Slemrod, 2020). However, recent studies have emphasized the influence of psychological and social factors on tax behavior, such as trust in government, tax morale, and perceptions of fairness within the tax system (Luttmer & Singhal, 2018; Alm et al., 2019). For instance, Alm and Torgler (2019) argue that taxpayers are more likely to comply when they perceive the tax system as fair and when they trust that their taxes will be used effectively. In the Philippine context, public trust in the government and perceptions of tax equity are crucial in shaping compliance behavior, especially in densely populated urban areas like Manila (Navarro et al., 2019).

Moreover, urban tax districts face unique compliance challenges due to the diverse socio-economic composition of their taxpayers (Cariño et al., 2022). RDO 34, located in Paco, Manila, presents a microcosm of these complexities, with a taxpayer base that includes both small businesses and large corporations, as well as individual taxpayers with varied income levels. This diversity makes uniform enforcement challenging, as taxpayers' compliance behaviors may differ based on their economic capacity, business type, and perceived benefits of tax compliance (Yap & Morante, 2020). Previous studies have noted that tax compliance behaviors in urban areas are influenced by factors like the informal economy, access to tax resources, and local enforcement capabilities, all of which are prominent in Metro Manila districts (Manasan, 2022). A comprehensive study on the specific dynamics within RDO 34 can therefore provide a deeper understanding of the social and economic drivers behind compliance and non-compliance in urban Philippine tax districts.

The concept of the “payment gap,” defined as the discrepancy between taxes owed and taxes actually paid, is another critical focus in tax compliance research (Crivelli et al., 2019). Payment gaps are indicative not only of taxpayer behavior but also of systemic inefficiencies within tax administration, including issues related to tax collection processes, taxpayer education, and administrative capacity (Mascagni et al., 2021). Despite being a common metric in tax compliance studies globally, the examination of payment gaps in the Philippines remains under-researched, with few studies analyzing these gaps in specific districts like RDO 34. Understanding the nature and causes of payment gaps in this area could reveal actionable insights into administrative challenges and areas for improvement in local tax collection processes.

Although extensive literature exists on tax compliance and the factors influencing it, there is a notable research gap in examining compliance at the micro-level in specific Philippine tax districts, especially in high-density urban areas like Paco, Manila. Most studies on Philippine tax compliance either provide a broad national perspective or focus on rural areas, where tax compliance challenges are distinct from those in metropolitan regions (Cariño et al., 2022; Garcia & Ho, 2021). Furthermore, while recent studies emphasize the importance of psychological and social factors, limited research has been conducted on how these factors interplay with local economic conditions and administrative practices in districts like RDO 34 (Navarro et al., 2019). This study aims to bridge this gap by examining both the economic and social determinants of compliance in a localized urban context, contributing to a more nuanced understanding of compliance behavior among urban Filipino taxpayers.

Additionally, while the concept of payment gaps has gained traction in international tax compliance research, it remains underexplored in the Philippine context (Crivelli et al., 2019; Mascagni et al., 2021). Few studies have systematically analyzed payment gaps within specific tax districts, despite their potential to reveal underlying inefficiencies in tax collection and enforcement. By focusing on RDO 34, this study seeks to provide empirical data on payment gaps within this urban tax district, offering insights that could inform policy decisions aimed at reducing these gaps and enhancing revenue collection in Manila and similar areas.

Objectives of the Study

This study aims to explore the factors influencing tax compliance, non-compliance, and payment gaps among taxpayers in RDO 34 Paco, Manila. Specifically, it seeks to:

1. Determine the demographic profile of the respondents in terms of:
 - a. Age
 - b. Gender
 - c. Income level
 - d. Type of business or profession
 - e. Years of experience in filing taxes
2. Assess the extent to which economic factors influence tax compliance among taxpayers in RDO 34.
3. Examine the impact of psychological and social factors on tax compliance behavior among taxpayers in RDO 34.
4. Identify the primary causes of payment gaps among taxpayers in RDO 34.
5. Analyze whether there are significant differences in tax compliance and payment gaps when respondents are grouped according to their profile variables.
6. Investigate the challenges faced by taxpayers in RDO 34 in achieving full compliance with tax regulations.
7. Propose recommendations and strategies to improve tax compliance and reduce payment gaps among taxpayers in RDO 34.

Methodology

This study adopted a quantitative, descriptive-correlational research design to systematically examine tax compliance, non-compliance, and payment gaps among taxpayers in RDO 34, Paco, Manila. The descriptive component focused on profiling respondents by age, gender, income level, type of business or profession, and years of experience in tax filing, while also assessing the extent of compliance and causes of payment gaps. The correlational aspect determined whether significant relationships existed between demographic and socioeconomic factors and tax compliance behaviors, as well as whether compliance and payment gaps differed significantly across taxpayer profiles. This approach was deemed appropriate as it enabled statistical measurement of relationships and differences, offering evidence-based insights into compliance patterns.

Population and Sampling. The study population comprised individual taxpayers registered under RDO 34, including self-employed professionals, employees, and informal sector participants. A purposive sampling technique was employed to ensure the inclusion of taxpayers directly relevant to the research objectives. The sample size consisted of 100 respondents: 40 self-employed professionals (e.g., doctors, lawyers, freelancers), 30 employees with direct tax filing responsibilities, and 30 informal sector participants (e.g., vendors, micro-business owners). Inclusion criteria required respondents to be at least 18 years old, registered in RDO 34, and to have filed or attempted to file taxes within the past two years. This categorization ensured nuanced insights into how different taxpayer groups experienced compliance and payment challenges.

Research Instrument and Validation. Data were collected using a structured survey questionnaire, designed to capture demographic profiles, compliance behaviors, influencing factors, and payment gaps. The instrument was divided into sections covering tax filing frequency and timeliness, determinants of compliance (economic, psychological, and social), and respondents' recommendations for improving compliance. To ensure rigor, the survey underwent face content validation by experts in taxation, methodology, and statistics, and was refined based on their feedback. A reliability test using Cronbach's Alpha confirmed high internal consistency across all sections, with values above 0.80. This demonstrated that the instrument was both valid and reliable for generating accurate, quantifiable insights into tax compliance behaviors.

Data Gathering and Statistical Treatment. The data collection procedure involved seeking formal approval from the Bureau of Internal Revenue (BIR) and coordinating with local associations to access respondents. Surveys were administered both face-to-face and online, with informed consent obtained to ensure ethical standards, confidentiality, and voluntary participation. Collected data were processed using SPSS, employing descriptive statistics (frequencies, percentages, means, standard deviations) to summarize profiles and compliance behaviors, and inferential statistics (Pearson’s correlation and ANOVA) to analyze relationships and differences. A significance level of 0.05 guided hypothesis testing, where p-values below the threshold indicated statistically significant results. This systematic approach ensured both rigor and reliability in answering the study’s objectives on tax compliance and payment gaps in RDO 34.

Results and Discussion

This study investigated the factors influencing tax compliance, non-compliance, and payment gaps among taxpayers in Revenue District Office (RDO) 34, Paco, Manila. The findings were derived from responses of purposively selected individual taxpayers comprising self-employed professionals, employees with tax filing experience, and informal sector participants. The summary below outlines the findings corresponding to each of the research questions.

1. Profile of the Respondents

The respondents were diverse in demographic and socio-economic backgrounds. The majority were aged 30–39 (34%) and 40–49 (27%), with a relatively even gender distribution (58% male, 42% female). Most respondents earned an annual income between ₱250,000 and ₱500,000 (58%), while 34% earned below ₱250,000. Professionally, 40% were self-employed professionals, while 30% each were employees or informal sector participants. Notably, 58% had 4–6 years of experience in filing taxes, indicating moderate familiarity with tax systems.

2. Extent of Influence of Economic Factors on Tax Compliance

Economic factors were found to strongly influence tax compliance. Respondents agreed that current tax rates and penalties motivated them to comply ($w_m = 3.5$), suggesting that economic deterrence plays a key role. This supports global literature highlighting the cost-benefit calculus of tax compliance as a central consideration for individual taxpayers (Alm & Soled, 2021).

3. Impact of Psychological and Social Factors on Tax Behavior

Psychological and social factors were also influential. Trust in government ($w_m = 3.1$), perceptions of fairness ($w_m = 3.1$), and peer influence ($w_m = 3.5$) were moderately strong factors in shaping compliance behavior. This finding affirms studies that emphasize the relational aspect of tax behavior, where compliance is linked to perceived legitimacy and normative influences (Kirchler et al., 2021; Torgler & Murphy, 2020; Carvajal, 2024).

4. Primary Causes of Payment Gaps Among Taxpayers

The most commonly cited causes of payment gaps were financial strain ($w_m = 3.4$), prioritization of other expenses ($w_m = 3.7$), and complications in the tax process ($w_m = 3.3$). Respondents also reported frequent system issues, such as delays or technical errors ($w_m = 3.6$).

5. Significant Differences Based on Respondent Profile

Statistical tests revealed significant differences in tax compliance and payment gaps when respondents were grouped according to age ($p = 0.031$), income level ($p = 0.018$), and type of business or profession ($p = 0.047$). However, no significant differences were found based on gender ($p = 0.124$) or years of tax filing experience ($p = 0.062$). These findings partially reject the null hypothesis, indicating that demographic and occupational factors influence compliance behavior and financial capacity (Robles & Gutierrez, 2023).

6. Challenges Faced by Taxpayers in Achieving Full Compliance

Respondents strongly agreed that time constraints ($wm = 3.4$), lack of support from BIR personnel ($wm = 3.2$), and fear of penalties despite good faith efforts ($wm = 3.6$) hinder full compliance. Digital accessibility challenges ($wm = 3.2$) were also reported.

7. Recommendations to Improve Tax Compliance and Reduce Payment Gaps

Respondents proposed several key strategies: enhancing transparency on tax revenue use ($wm = 3.9$), offering flexible payment options ($wm = 3.8$), simplifying tax processes ($wm = 3.7$), and launching more taxpayer education programs ($wm = 3.6$). These recommendations reflect a strong demand for reforms that are participatory, supportive, and trust-building.

Conclusions

Based on the findings presented and analyzed in this study, the following conclusions are drawn:

1. The respondents of RDO 34 vary in age, gender, income level, type of business or profession, and years of experience in filing taxes, with a majority falling in the 30–49 age range, male, self-employed or in the informal sector, and moderately experienced in tax filing.
2. Economic factors significantly influence tax compliance among taxpayers in RDO 34, particularly tax rates and penalties.
3. Psychological and social factors such as trust in government, fairness of the tax system, and peer influence impact tax compliance behavior to a moderate to strong extent.
4. The primary causes of payment gaps among taxpayers include financial constraints, prioritization of other expenses, and procedural difficulties.
5. There is a significant difference in tax compliance and payment gaps when respondents are grouped according to age, income level, and type of business or profession, but not by gender or years of tax filing experience.
6. Taxpayers in RDO 34 face challenges in achieving full compliance, such as complex filing systems, time constraints, digital accessibility issues, and inadequate support from BIR personnel.
7. Recommendations to improve tax compliance and reduce payment gaps include simplifying tax procedures, offering flexible payment options, enhancing transparency, and providing taxpayer education and assistance.

Recommendations

Based on the results and conclusions of this study, the following recommendations are proposed:

1. Simplify Tax Filing Procedures

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The Bureau of Internal Revenue (BIR) should streamline and simplify tax filing processes, particularly for self-employed and informal sector taxpayers. This includes revising forms, reducing documentary requirements, and offering step-by-step digital or printed guides to minimize confusion and procedural delays.

2. Enhance Taxpayer Education Programs

Conduct regular taxpayer education campaigns targeting various income groups and occupations. These programs should clarify filing procedures, deadlines, payment options, and common errors to avoid. They should also be made accessible through multiple formats—online modules, webinars, in-person workshops, and printed materials.

3. Promote Flexible and Accessible Payment Options

To address payment gaps caused by financial strain, BIR should introduce or strengthen installment plans, mobile-based payment systems, and accessible online payment portals. Flexible payment terms may help taxpayers avoid penalties and reduce arrears while encouraging consistent compliance.

4. Strengthen Trust through Transparency and Accountability

BIR should consistently communicate how tax revenues are used through annual public reports, local newsletters, and visual dashboards. Demonstrating that taxes fund health, education, and infrastructure projects may strengthen taxpayer morale and voluntary compliance.

5. Establish Localized Taxpayer Assistance Centers

Create well-equipped taxpayer support centers within RDO 34 to assist individuals who struggle with tax systems, especially those with limited internet access. These centers should offer guidance on eBIR systems, filing support, and real-time Q&A services.

6. Develop Targeted Compliance Strategies for High-Risk Groups

Given the significant differences in compliance based on profession, income, and age, the BIR should adopt targeted strategies, such as specialized outreach for informal workers, mobile tax caravans in public markets, and customized programs for young professionals and start-ups.

7. Invest in Staff Training and Digital Infrastructure

To improve the overall taxpayer experience, BIR personnel must undergo regular training in client relations, digital service delivery, and updated tax regulations. Simultaneously, digital platforms such as eFPS and eBIRForms should be improved to ensure user-friendliness, stability, and accessibility.

8. Introduce Pre-Filing and Reminder Systems

Implement pre-filing reminders and deadline alerts via SMS or email to reduce late filing and missed payments. Taxpayers who regularly receive nudges are more likely to comply on time, particularly those with busy schedules or limited experience in filing.

9. Encourage Community-Based Advocacy and Peer Influence

Encourage compliance through community influencers—such as local leaders, professional associations, and business chambers—who can promote tax awareness and serve as role models. Strengthening social norms around compliance can increase voluntary adherence to tax laws.

10. Institutionalize Periodic Assessment and Feedback Mechanisms

Conduct regular surveys and feedback loops among taxpayers to monitor satisfaction, identify new challenges, and improve services based on lived experiences in the district. Evidence-based feedback can inform adaptive reforms that remain responsive to taxpayer needs.

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