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ROLE OF TAX LITERACY IN VOLUNTARY TAX COMPLIANCE: A CONCEPTUAL FRAMEWORK

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ABSTRACT

Tax literacy promotes the measurement to freely comply with tax rules, regulations, laws in the modern tax system. The main goal of this research study is to fully understand the concepts, factors, features, effects and important of literacy skills of taxation specifically in the connection with voluntary tax compliance. This study is based on secondary data from government sources, academic journals, CBDT reports, articles, income tax department, OECD reports, is shown in the form of a table and graphs. The findings of the study are the tax literacy have an important effect on the better compliance ways, successful and efficient management and broad involvement in the taxation system. The study outcomes that the developing tax literacy with the help of higher taxation procedures, education responsiveness events could inspire voluntary tax complaints and increase positive impact of the taxation system.

Keywords: Tax Literacy, Tax Compliance, Tax Awareness, Tax Education, Voluntary Tax Compliance.

1. INTRODUCTION

In current years, tax knowledge has full-grown to be a vital section that regulates taxpayers' behaviour. It represents a taxpayer's information, awareness and considerate of tax regulations, responsibilities for taxes, tax-related exemptions, tax-filing requirements, and deductions and any other tax-related matters. Growing tax knowledge and awareness inspire taxpayers to make well-versed choices regarding their finances and speedily and accurately complete their tax tasks. According to previously shown studies, taxpayers who acquire basic tax knowledge are more feasible to perform themselves in compliance with laws compared to those who have not complied. (Palil & Mustapha, 2011; Kirchler, 2007).

Researchers and political leaders have concentrated an extensive amount of consideration on the relationship between compliance with voluntary taxes and the proper knowledge, understanding, and awareness about the taxes. Generally speaking, individuals who are sufficiently informed about taxes have a greater capacity to properly understand legal obligations, keep themselves aware of the filing mistakes, and respect the important role of tax contributors to the development of the country. Such knowledge of taxes improves cooperative compliance behaviour and promotes confidence with tax authorities. However, inadequate tax understanding can contribute to accidental non-compliance and imprecise reporting of tax in the regulated and official tax system. (Kirchler, 2007).

In India, a number of taxpayers' education initiatives and innovations have been successfully developed to simplify taxation procedures and promote compliance voluntarily that means there is good development

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in taxpayer interaction, demonstrated by the increasing number of income tax return submissions and the growing participation of new enrolled payers. However, challenges with low tax awareness, complex tax regulations, and various levels of knowledge of finances remain influencing compliance practices. Understanding the way of knowledge of tax law helps promote compliance with voluntary taxation, which is important in this scenario.

1.1 Tax Literacy: Conceptual Framework

The multidimensional phrase "tax literacy" relates to the knowledge, skills, awareness, understanding, attitudes, and abilities required to correctly understand, interpret, and utilize taxation-related knowledge. It includes the capacity of a person to evaluate a tax liability, develop intelligent taxation-related judgements, and follow taxation regulations in daily life, expanding beyond basic knowledge of tax laws. According to the most recent studies, tax literacy ought to be viewed as an integration of practical use, behavioural attitudes toward taxes, and conceptual engagement. (De Clercq, 2021).

According to (De Clercq, 2021) Tax literacy involves a variety of ability areas, including basic technical skills, tax knowledge and responsibilities for society. These skills enable taxpayers to regulate taxation procedures, explain the concepts of taxation and active role in the activities of the tax system. Similarly, (Kaur and Sekhon, 2022) Declare that three separate parts needed to describe the concepts of tax literacy are basic tax literacy, generalized insight and real-life knowledge of taxes. Good tax knowledge is the ability to properly file tax returns and follow to tax laws basic tax literacy is the overview of key tax learning to compute tax related duties.

Moreover, voluntary tax compliance becomes easier part of tax literacy, besides prevent filling issues and controlling and handling are new changes relative to digital tax system and tax laws taxpayers with excellent. Tax literacy is better adapted to interpret their responsibilities and right in a climate mode taxation defined by digital payment system, e-filling process and online taxpayer’s action. Tax literacy has known a key factor in assessing compliance behaviour and taxpayer interaction.

1.2 Components of Tax Literacy

The theory of tax literacy is extensive and includes more than a basic understanding of taxes. It includes the knowledge, abilities, qualifications and useful expertise needed to fully interpret and successfully apply tax regulations. Tax literacy is a complex topic which impacts taxpayers’ attitudes, decision-making procedures, and tax compliance behaviour as defined by the experts. Tax-literate people are better able to utilise digital tax services, understand tax laws and make informed financial decisions. Therefore, tax literacy may be recognised in terms of a range of interconnected elements that overall promotes effective tax compliance and responsible taxpayer behaviour. This is an overview of the main components of tax literacy. (De Clercq, 2021; Kaur & Sekhon, 2022).

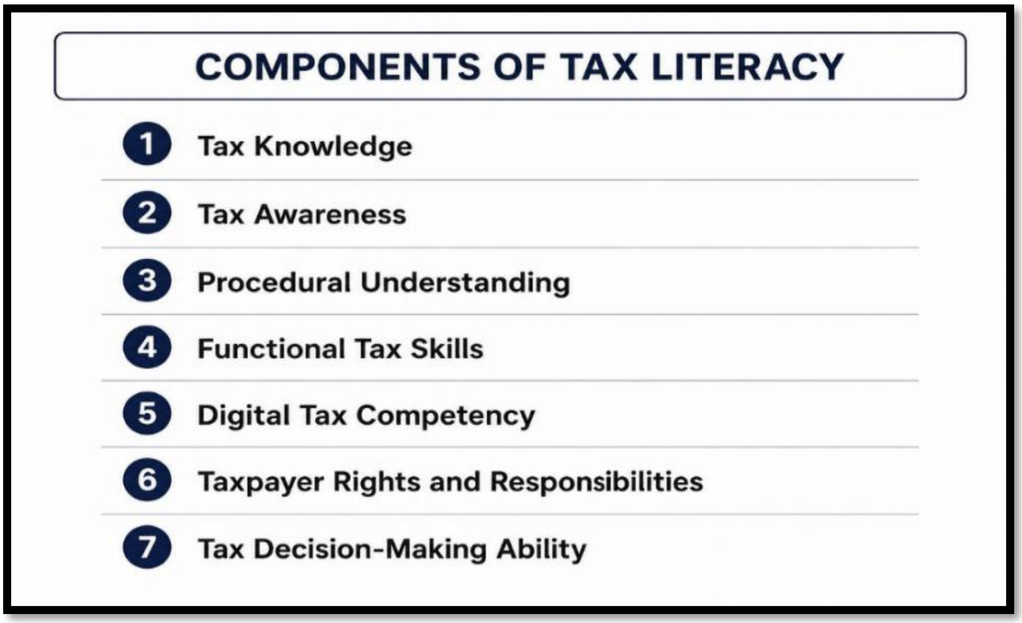


Figure 1: Components of Tax Literacy

Source: Author's Compilation based on De Clercq (2021) and Kaur & Sekhon (2022).

Tax literacy is a broad term generated from various components that combined affect an individual's capacity to understand and follow tax laws. **Tax knowledge,** which allows taxpayers to make educated choices about their tax liabilities, is the foundation of tax literacy. It is described as an individual understanding of tax laws, rates, exemptions, deductions, standard taxable income, and various taxation-related ideas. (De Clercq, 2021). **Tax awareness,** analyses how aware taxpayers are of their tax responsibilities, filing regulations, timelines for compliance and changes in policy. Increased tax knowledge about taxes reduces the risk of non-compliance and encourages responsible taxpayer behaviour**.** (Kaur & Sekhon, 2022).

Another important component is **Procedural Understanding** which involves familiarity with tax filling procedures, evaluation guidelines, require documents demands, and tax payments methods, is an additional essential component. It helps taxpayers in effectively managing the tax system and legally fulfilling their responsibilities. (De Clercq, 2021). The real-world abilities to calculate tax duties, prepare tax returns, keep records of financial information, and apply effective use of the available exemptions and deductions are all components of **Functional Tax Skills**. These skills improve compliance accuracy and enable taxpayers to implement their tax knowledge in real-world scenarios. (Tantriangela & Setyowati, 2023).

Digital Tax Competency is currently a vital part of tax literacy in the modern times of digital taxation. It refers to an individual's ability to use digital files, automated taxpayers' services, online tax billing, and e-filling websites. In order to attain simple compliance, taxpayers must require basic digital skills as tax agencies rapidly utilize standardized digital platforms. (Kaur & Sekhon, 2022). Furthermore, another significant aspect of tax literacy is an understanding **of Taxpayer Rights and Responsibilities**. It enhances faith and honesty in the tax system by developing awareness regarding legal rights, statutory demands and moral standards. (De Clercq, 2021).

Finally, **Tax Decision-Making Ability**, having the capacity of taxpayers to assess the effects, select suitable tax savings actions, and make well-informed monetary choices in compliance with current tax rules, is defined as the capability to make sensible tax decisions that boost voluntary tax compliance and help wise financial planning. (Tantriangela & Setyowati, 2023). When considered as an entire, these factors support the growth of tax literacy and are the important for improving taxpayers' compliance and participation in the formal tax system. (De Clercq, 2021; Kaur & Sekhon, 2022; Tantriangela & Setyowati, 2023).

2. REVIEW OF LITERATURE

(Patel, N. S. et al., 2025) A study of the income tax system in north Gujarat by Patel, S. N., assesses insights into taxpayer feelings. The principal objective of the study's analysis is to determine how demographic factors affect people's perceptions of India's current tax structure in the northern Gujarat region. This study used a well-structured questionnaire to collect data from 1500 participants in the northern region of Gujarat, reviewing main and secondary data as well as well as analytical and descriptive Purposive sampling. SPSS 25.0 and more statistical tools were working in the investigation. Based on the results of the investigation, most respondents had just a limited understanding of the proposed direct tax codes. The general finding of the study is that, notwithstanding variations in categories, the salaried class generally takes use of tax exemption opportunities.

(Krunal et al., 2025) This study examines how Ahmedabad residents feel about filing their taxes and how their age may affect their opinions. The primary goal of the research is to comprehend how Ahmedabad tax filing is perceived, awareness levels, and the effects of demographic factors like age and gender. In order to determine the relationship between age and the factor, this study uses the primary data coupled with statistical tools like the chi-square test. The government, tax experts, and educators will be able to better assist and encourage individuals to file their income tax forms thanks to this research. The findings indicate that just one of the seven criteria will be associated with additional direction for the important connection with age. Additionally, there is little distinction between the age categories in the next six results.

(Bhati et al., 2025) In India, women's tax-based participation has dramatically expanded in recent years. The study's primary goal is to analyse the regional distribution of female taxpayers and provide ways to boost participation. The number of female taxpayers is rising, with 22.9 million filing income-tax returns in the assessment year (AY) 2023–2024, according to data from the Lok Sabha. Statistical methods like state-wise percentage distribution were utilized in the investigation. The conclusion of the study shows that over the previous five years; the percentage of female taxpayers has risen by 25.3%. Nearly three-fourths of all women who paid income tax (IT) in Assessment Year (AY) 2023–2024 were in ten states, with Maharashtra topping at 16.1%, based on the most recent data. The outcomes of the research showed that by implementing gender-sensitive tax policies, financial literacy programs, and support for female-owned enterprises, India may further boost women's tax base contributions and establish a fairer economic structure.

(Singh, A. 2024) This's the primary objective study is for studying an association within demographic variables and tax literacy among non-government and government employees in Panjab. Data was collected from primary sources using a structured and pretested questionnaire with the sample of 250 employees, with 125 from government and 125 from non-government sectors with the help of stastical tools such as independent sample t tests, descriptive statistics and one way ANOVA. According to the research, knowledge about taxes is notably lower among women employees, those who have less money, less education, younger individuals, and People who do not work as much experience. The Findings show that demographic considerations such as gender, income, education, age, and work experience significantly affect tax literacy levels among both groups.

(Alexander et al., 2023) The main goal of this study is to examine the connection between tax literacy and demographic factors among Punjabi government and non-government workers. With the aid of statistical methods including independent sample t tests, descriptive statistics, and one-way ANOVA, data was gathered from primary sources utilizing a structured and pretested questionnaire with a sample of 250 employees, 125 from the government and 125 from the non-government sectors. The study found that women employees, People who have less money, those with fewer education, younger people, even people with less professional background all had significantly less tax awareness. The results demonstrate that both groups' tax literacy levels are strongly impacted by demographic factors such gender, income, education, age, and work experience.

(Saran, 2023) The researcher has looked into tax-saving strategies along with managing budgets for salaried workers. The study's primary goal was to learn about financial planning for individuals with fixed salaries, investigate ways to reduce tax obligations, and understand how salaried employees save and invest. Primary and secondary sources of information have been used. Using basic percentage approaches, a well-crafted survey that includes both optional and Likert's 5-point scale items utilized to collect the essential data. The findings indicate that the majority of workers Favour mutual funds, LICs, and PPFs in order to save taxes. Effective tax preparation is a crucial part of financial planning, and salaried employees need to be aware of exclusions in order to reduce their legal liability, according to the study's outcomes.

3. RESEARCH GAP

Numerous analyses have looked at taxpayers' tax compliance actions, thoughts and attitudes on taxes. tax planning and tax beliefs based on the review of literature. The conversation between Voluntary tax compliance and tax literacy has been examined by several investigators in a variety of different scenarios. The phrase "tax literacy," This includes information, comprehension, awareness, abilities, and computer literacy has been given adequate consideration. Furthermore, there are not many basic studies whichever that take into consideration The increased impact of tax knowledge When advising on voluntary tax compliance especially in the perspective of India. The majority of researchers employ empirical, analytical and descriptive research design are employed in earlier research. The current study focuses on the conceptual and descriptive research design are used with the help of using tables and charts to display supplementary data Additionally, the study emphasizes the taxpayers' behaviours, attitudes, and convictions on voluntary tax compliance and tax literacy.

4. OBJECTIVE OF THE STUDY

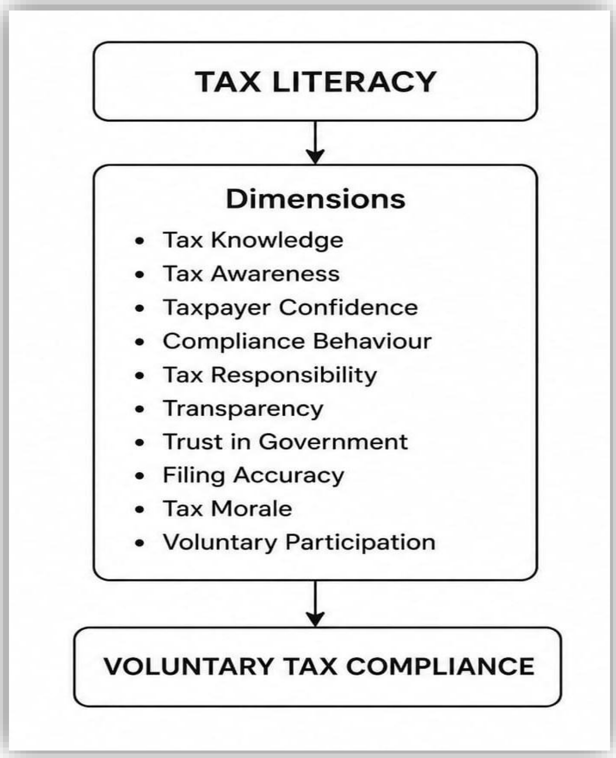
1) To explore the concept and features of tax literacy by reviewing an overview of current literature.
2) To find out the key elements of tax literacy and their function in the taxation system.
3) To examine the connection between voluntary tax compliance and tax literacy.
4) To examine how tax literacy improves taxpayers’ compliance behaviour and judgements.
5) To recommend strategies for enhancing tax literacy to promote voluntary tax compliance and optimise the functioning of the tax system.

5. TAX LITERACY AND VOLUNTARY TAX COMPLIANCE

Tax literacy and voluntary tax compliance are both strongly and positively connected to each other. Tax literacy allows taxpayers to more properly, comfortably and successfully adhere to tax standards because it provides to them more knowledge and comprehension of taxes laws. The filling process and their taxation responsibilities. When taxpayers gain enough knowledge about the tax that they may produce intelligent decisions, maintain clear of common mistakes and correctly and quickly fulfilled their tax duties, obligations and liabilities. (Hoffman et al., 2008; Kaur & Sekhon, 2022).

Furthermore, better tax literacy supports voluntary adherence to tax laws by improving information, knowledge, and faith in the taxation system. Taxpayers are more inclined to keep records of their income openly and pay taxes freely, without any outside influence, if they are aware of the goals and benefit of taxation. Hence, it is suggested that the ability to understand taxes is vital for inducting voluntary adherence to taxes and raising the overall effectiveness of the better tax system. (Appiah et al., 2024; Kirchler et al., 2008).

⇒ **Dimensions of the connection between voluntary tax compliance and tax literacy:**



6. CURRENT SCENARIO OF TAX COMPLIANCE IN INDIA

Indias Tax adherence has been better improved in the recent years due to easier tax procedures, growing taxpayer awareness and increase digitalization. Approximately 7.28 crore income tax returns (ITRs) were issued for the assessment year 2024-25. Suggesting a positive trend in voluntary tax compliance and taxpayer participation. The convivence and availability of tax filling have risen with the development of digital tax services and e-filling services. (OECD, 2021).

While these innovations, compliance levels are still affected by issues including lack of tax literacy, complex tax rules, laws and regulations and absence of understanding and understanding of the tax procedures. These issues demonstrates that tax literacy is encouraging the voluntary tax compliance. So that lets show that the current scenario of tax compliance in India with the help of tables and graphs. (De Clercq, 2021; Kaur & Sekhon, 2022; Palil & Mustapha, 2011).

Table 1: Growth in Income Tax Return Filing in India

Assessment Year	Number of ITRs Filed	Growth Rate (%)
AY 2020–21	5,78,45,678	-
AY 2021–22	5,77,39,682	-0.18
AY 2022–23	5,82,88,692	0.95
AY 2023–24	6,77,42,303	16.22
AY 2024–25	7,28,80,318	7.59

Source: Income Tax Department, Government of India (2024).

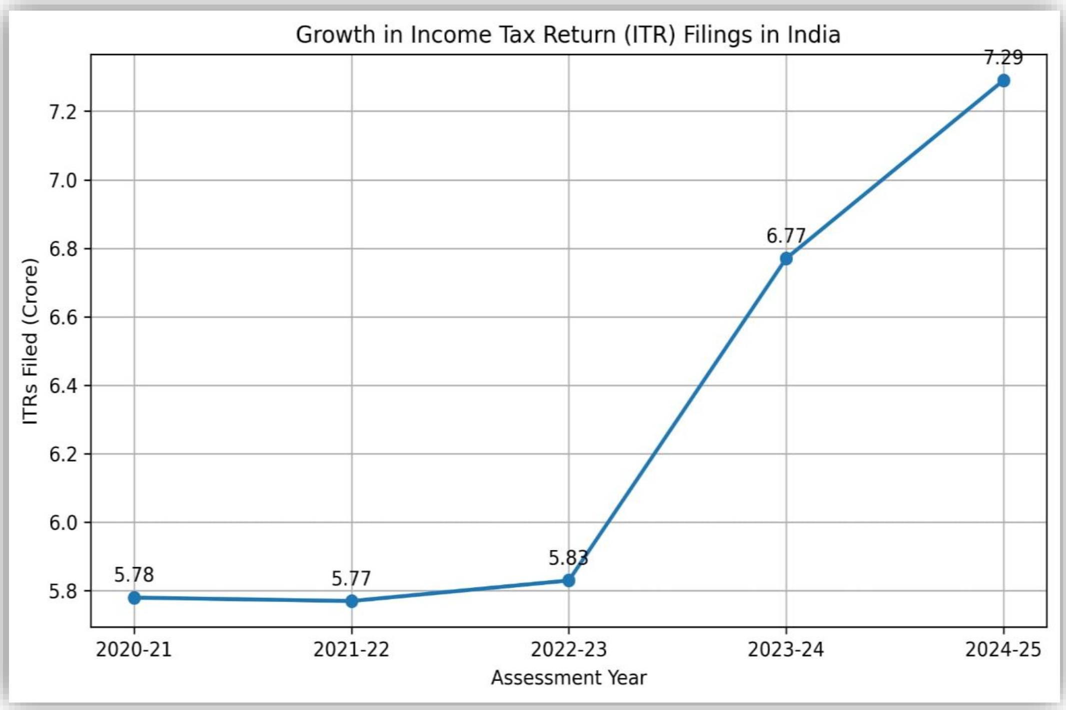


Figure 1: Growth in Income Tax Return (ITR) Filings in India (AY 2020–21 to AY 2024–25)

- **Interpretation:**

The above table no 1, reveals a consistent increase in Income Tax Return (ITR) filings in India. The number of returns filed increased from 5.78 crore in AY 2020–21 to 7.28 crore in AY 2024–25. The highest annual growth of 16.22% was observed in AY 2023–24. The increasing trend indicates greater taxpayer participation, improved digital adoption, and enhanced tax awareness among citizens. It also reflects the growing the significance of tax knowledge in promoting voluntary tax compliance.

Table 2 - Key Tax Compliance Indicators in India (AY 2024–25)

Particulars	Statistics
Total ITRs Filed	7.28 Crore
First-Time Filers	58.57 Lakh
ITRs under New Tax Regime	5.27 Crore
Share of New Tax Regime	72%
Highest Single-Day Filing	69.92 Lakh Returns

Source: CBDT and Income Tax Department Reports (2024).

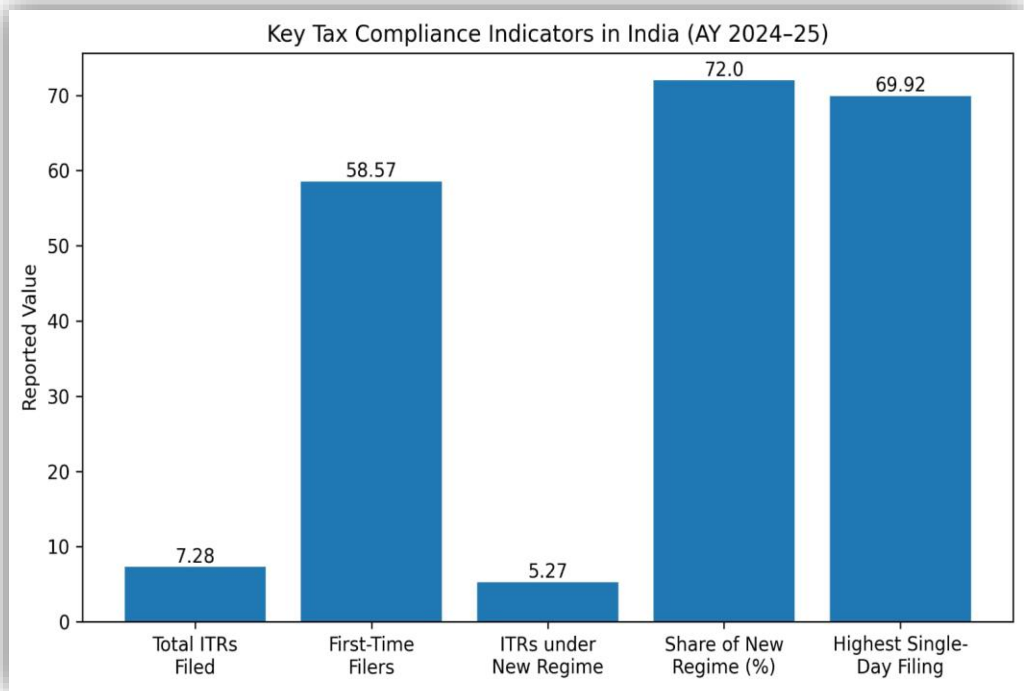


Figure 2: Key Tax Compliance Indicators in India (AY 2024–25)

- **Interpretation:**

Table no 2 establishes that the data highlights a positive trend in tax compliance across India. The addition of 58.57 lakh first-time filers indicates expansion of the taxpayer base. Further, 72% of taxpayers opted for the new tax regime, demonstrating growing acceptance of simplified tax structures. These developments suggest that tax literacy, awareness campaigns, and digital tax initiatives are contributing to improved voluntary tax compliance.

Table 3: Comparative Overview of Tax Compliance Trends and Indicators in India

No.	Description	AY 2020-21	AY 2021-22	AY 2022-23	AY 2023-24	AY 2024-25
1	Total ITRs Filed	5,78,45,678	5,77,39,682	5,82,88,692	6,77,42,303	7,28,80,318
2	Growth Rate (%)	-	-0.18	0.95	16.22	7.59

No.	Description	AY 2020-21	AY 2021-22	AY 2022-23	AY 2023-24	AY 2024-25
3	First-Time Filers (Lakh)	-	-	-	-	58.57
4	New Tax Regime Users (Crore)	-	-	-	-	5.27
5	Share of New Tax Regime (%)	-	-	-	-	72.00

Source: CBDT and Income Tax Department Reports.

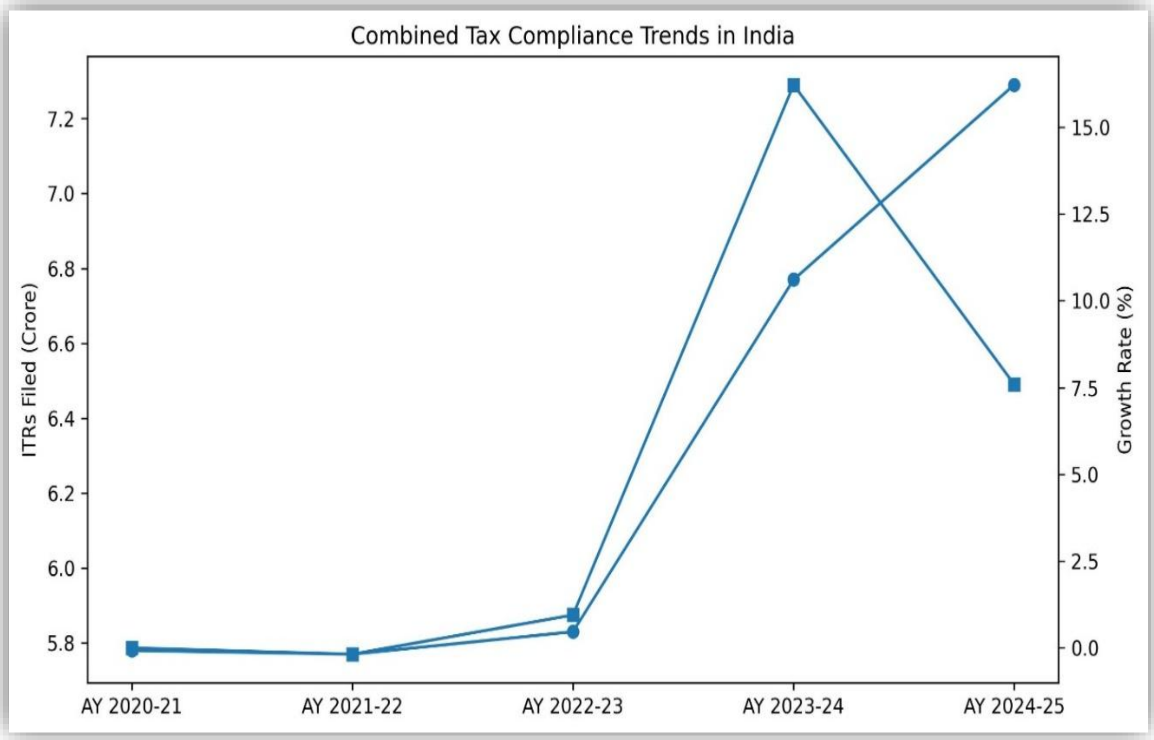


Figure: 3 Comparative Overview of Tax Compliance Trends and Indicators in India

7. RESEARCH METHODOLOGY

The current research is both conceptual and descriptive. By reviewing current studies along with official data, the investigation seeks to investigate how tax literacy helps ensure voluntary tax compliance. The study's foundation is data on taxes, tax literacy, and taxpayer compliance behaviour that was obtained through a variety of public sources.

7.1 Research Design

The study adopts a Conceptual and design of Descriptive Research to understand and explain The connection between tax literacy and voluntary tax compliance.

7.2 Sources of Data

The research is based on secondary information sources collected from:

- Research Articles
- Academic Journals

- Books and Book Chapters
- CBDT Reports
- Income Tax Department Reports
- Ministry of Finance Publications
- Government Statistics and Official Documents

7.3 Method of Analysis

The data gathered has been examined using Descriptive and Qualitative Analysis. Relevant literature, theoretical concepts, and government statistics have been reviewed and interpreted to comprehend the effects of tax literacy on voluntary tax compliance.

7.4 Scope of the Study

The study focuses on comprehending the concept, components, and significance of tax literacy and examining its role in influencing voluntary tax compliance. The scope is limited to the analysis of current literature and does not use original data collection.

8. FINDINGS OF THE STUDY

- Tax literacy significantly influences voluntary tax compliance by improving taxpayers' understanding of tax laws, procedures, deductions, and responsibilities.
- Income Tax Return (ITR) filings in India increased from 5.78 crore (AY 2020–21) to 7.28 crore (AY 2024–25), indicating improved taxpayer participation and compliance.
- The addition of first-time taxpayers and the growing adoption of the New Tax Regime reflect increasing tax awareness and acceptance of tax reforms.
- Digital tax initiatives, including e-filing and online tax services, have enhanced accessibility, convenience, and compliance.
- Overall, tax literacy, taxpayer awareness, and digitalization play a vital role in strengthening voluntary tax compliance and improving the effectiveness of India's taxation system.

9. SUGGESTIONS

Based on the conceptual analysis, the following suggestions are as the below.

⇒ To establish a fundamental understanding and awareness of taxes, tax education should be taught in schools, colleges, and universities.

⇒ The Income Tax Department should regularly host workshops, seminars, webinars, and awareness initiatives to give taxpayers tax-related information.

⇒ Simplifying the tax regulations, processes, and return filing system will make it easier for taxpayers to comply.

⇒ The development of bilingual teaching materials and user-friendly digital platforms is necessary to make tax-related information freely accessible.

⇒ To promote confidence in the tax system, transparency, effective communication, and taxpayer aid services should be further reinforced.

10. LIMITATION OF THE STUDY

1) The entirety of the secondary data included in the study came from books, government publications, published research articles, and other reliable sources. Therefore, the dependability of the given data determines how accurate the results are.

2) The study is subject to the limitations associated with secondary data and previously published information, despite every effort to use reliable and current sources.
3) The study's exclusive focus on tax literacy and voluntary tax compliance may limit the findings' applicability to other taxation scenarios.
4) Over time, modifications to tax laws, tax policies, and digital taxation practices may affect the applicability of specific conclusions and interpretations.

11. CONCLUSION

One of the most crucial elements in guaranteeing voluntary tax compliance under the existing tax system is tax literacy. When a taxpayer is adequately informed about tax laws, regulations, dedications, e-filling options, exemptions, tax obligations, and also, they are more conscious of the need to comply with tax laws. People with training are more likely to file their taxes, submit accurate and timely income tax returns and use the official tax system.

The study focuses on taxpayers' comprehension and knowledge of taxes, enhancing digital tax services and tax procedures carried out by the government on tax compliance in India. Both the number of income tax returns filed and the number of first-time taxpayers is steadily rising; this suggests a a more proactive and accountable tax structure. These findings suggest that raising voluntary tax compliance is mostly dependent on tax literacy.

Moreover, the study concludes that the tax literacy relates the tax compliance and accuracy and efficiency and improve the taxation system confident, Also, they conclude the government, educational establishments such as colleges, universities, schools, and tax authorities should evaluate and arrangement of the best tax awareness programmes, so that taxpayers understand tax literacy and also, also government surge the figure of taxpayers and make India's tax structure more competent and continuing and improve and increase their tax returns.

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❖ ABBREVIATIONS:

- TL – Tax Literacy
- VTC – Voluntary Tax Compliance
- AY – Assessment Year
- CBDT – Central Board of Direct Taxes
- ITR – Income Tax Return
- OECD – Organisation for Economic Co-operation and Development
- IT – Income Tax
- LIC – Life Insurance Corporation of India
- PPF – Public Provident Fund
- GDTP – Government Data-Based Tax Practices