

**UNIVERSITY OF EDUCATION, WINNEBA**



**COMMUNICATION STRATEGIES FOR TAX COMPLIANCE: A CASE  
STUDY OF GHANA REVENUE AUTHORITY**



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## DECLARATION

### STUDENT'S DECLARATION

I, Mawushie Adotey, declare that this dissertation, with the exception of quotations and references contained in published works, which have all been identified and duly acknowledged, is entirely my original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

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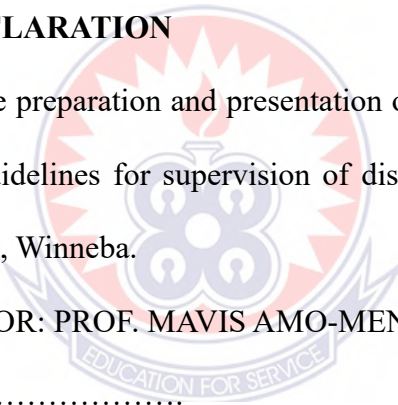
### SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of this work were supervised in accordance with the guidelines for supervision of dissertations as laid down by the University of Education, Winneba.

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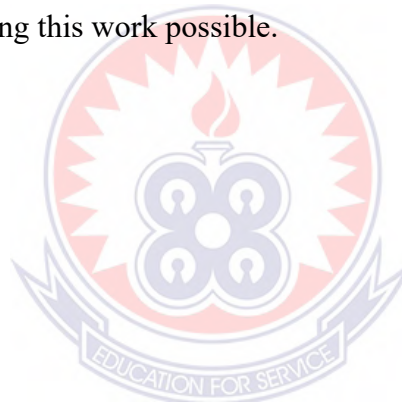
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## **DEDICATION**

This work is lovingly dedicated to my family, whose unwavering support, encouragement, and belief in my abilities have been a constant source of strength throughout this journey. Your sacrifices, patience, and inspiration made this accomplishment possible, and for that, I am eternally grateful.



## TABLE OF CONTENTS

<b>Contents</b>	<b>Pages</b>
<b>DECLARATION</b>	<b>iii</b>
<b>ACKNOWLEDGEMENTS</b>	<b>iv</b>
<b>DEDICATION</b>	<b>v</b>
<b>TABLE OF CONTENTS</b>	<b>vi</b>
<b>LIST OF TABLES</b>	<b>ix</b>
<b>LIST OF ABBREVIATIONS</b>	<b>x</b>
<b>ABSTRACT</b>	<b>xii</b>
<b>CHAPTER ONE: INTRODUCTION</b>	<b>1</b>
1.1 Background of Study	1
1.1.1 Overview of Ghana Revenue Authority	4
1.2 Problem Statement	5
1.3 Research Objectives	7
1.4 Research Questions	7
1.5 Significance of the Study	8
1.6 Scope of the Study	9
1.7 Organisation of the Study	10
1.9 Chapter Summary	11
<b>CHAPTER TWO: LITERATURE REVIEW</b>	<b>12</b>
2.1 Introduction	12
2.2 An Overview of Tax Compliance	12
2.2.1 Tax Compliance	12
2.2.2 Tax Compliance in a Global Context	13
2.2.3 Tax Compliance in Ghana	16
2.3 Communication and Tax Compliance	19
2.3.1.1 Communication in Tax Administration	20
2.3.1.2 Targeted Communication for Different Taxpayer Groups	23
2.3.2 Impact of Socio-Cultural Context on Taxpayer Compliance	25
2.3.2.1 Tax Culture	25
2.3.2.2 Tax Morale and Social Norms in Tax Compliance	30

2.3.2.3 Informal Sector and Cultural Attitudes Toward Taxation	33
2.4 Issues in Promoting Tax Compliance	36
2.5 Theoretical Framework	48
2.5.1 Theory of Planned Behaviour	49
2.5.2 Slippery Slope Framework	50
2.5.3 Relevance of the Theories to the Study	50
2.6 Chapter Summary	52
<b>CHAPTER THREE: RESEARCH METHODOLOGY</b>	<b>53</b>
3.1 Introduction	53
3.2 Research Approach	53
3.3 Research Design	54
3.4 Sampling	55
3.5 Data Collection Methods	57
3.6 Data Collection Procedures	59
3.7 Data Analysis Method	61
3.8 Ensuring Trustworthiness	63
3.9 Ethical Considerations	64
3.10 Chapter Summary	65
<b>CHAPTER FOUR: FINDINGS AND DISCUSSIONS</b>	<b>66</b>
4.1 Introduction	66
4.2 RQ1: How does GRA promote tax knowledge among small taxpayers?	66
4.4.1 Strategic Framing and Behavioural Design	67
4.4.2 Multichannel Dissemination	71
4.4.3 Targeted Segmentation of Taxpayers	74
4.4.4 Monitoring and Feedback Loops	77
4.4.5 Stakeholder Collaboration and Institutional Alignment	81
4.3 RQ2: What communication strategies are employed to promote tax compliance?	84
4.4.1 Cultural and Linguistic Adaptation	85
4.4.2 Engagement with Community Structures	88
4.4.3 Localised Outreach Channels	91
4.4 RQ3: What issues does GRA face in promoting tax compliance among small taxpayers?	94
4.4.1 Low Literacy and Complexity of Tax Language	95
4.4.2 Limited Access to Digital Tools	99

4.4.3 Absence of Local Relevance	102
4.4.4 Lack of Early Stakeholder Engagement	104
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	108
5.1 Introduction	108
5.2 Summary of Key Findings	108
5.3 Conclusion	110
5.4 Recommendations	111
5.5 Areas for Future Research	113
REFERENCES	114
APPENDIX	131



## LIST OF TABLES

<b>Table</b>	<b>Pages</b>
Table 4.1: Frequency Distribution Table of Themes from How Communication Strategies are Employed	67
Table 4.2: Frequency Distribution Table of Themes from Influence of Socio-Cultural Context	85
Table 4.3: Frequency Distribution Table of Themes from Challenges Faced by Taxpayers	95



## LIST OF ABBREVIATIONS

- ARDL - Autoregressive Distributed Lag
- AI - Artificial Intelligence
- CAS - Computerised Accounting Systems
- CCCTB - Common Consolidated Corporate Tax Base
- CD - Customs Division
- CEPS - Customs, Excise and Preventive Service
- DOLS - Dynamic Ordinary Least Squares
- DTRD - Domestic Tax Revenue Division
- eSSF - extended Slippery Slope Framework
- FMOLS - Fully Modified Least Squares
- GMM - Generalised Method of Moments
- GRA - Ghana Revenue Authority
- IRS - Internal Revenue Service
- ICT - Information and Communication Technologies
- ITU - International Telecommunication Union
- MSMEs - Micro, Small, and Medium Enterprises
- NFRIS - Nigerian Federal Inland Revenue Service
- PLS-SEM - Partial Least Square Structural Equation Modelling
- PR - Public Relations
- TPB - Theory of Planned Behaviour
- RA - Revenue Authority
- RAGB - Revenue Agencies Governing Board
- SEM - Structural Equation Modelling
- SIRS - State Internal Revenue Service

SMEs - Small and Medium-Sized Enterprises

SSA - Sub-Saharan Africa

SSD - Support Services Division

SSF - Slippery Slope Framework

TCI - Tax Complexity Index

TPB - Theory of Planned Behaviour

VATS - Value Added Tax Service

WVS - World Values Survey



## ABSTRACT

The study examined how the Ghana Revenue Authority (GRA) promotes tax knowledge and compliance among small taxpayers, explored the communication strategies employed, and identified the challenges related to compliance. Guided by the Theory of Planned Behaviour and the Slippery Slope Framework, the research adopted a qualitative approach, collecting data through semi-structured interviews with five (5) participants. The findings revealed that GRA employs segmented messaging, diverse communication channels, and culturally responsive strategies to enhance engagement, although issues such as inconsistent messaging, accessibility barriers in rural areas, and gaps in feedback mechanisms hinder effectiveness. Tailored campaigns incorporating vernacular translations and storytelling were noted to build trust and encourage compliance. However, low literacy levels and limited public understanding of tax revenue utilisation remained significant challenges. The study recommended expanding interactive communication tools, improving feedback systems, and fostering transparency about the use of tax revenues to strengthen compliance efforts. These findings underscore the need for inclusive and adaptive communication approaches to address the socio-economic and cultural realities of small taxpayers in Ghana.

Keywords: Tax, Compliance, Communication Strategies, GRA, Small Taxpayers



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of Study

Taxes serve as the primary means by which governments finance their expenditures (Brown et al., 2023). These financial contributions, levied on individuals and entities, underpin public services and infrastructure development. They embody the essence of fiscal policy, shaping economic behaviour and redistributing resources to promote social equity (Yiadom et al., 2024). Through a carefully calibrated tax system, Paseda (2020) argues that governments aim to balance economic growth with their citizens' welfare needs, thereby ensuring a sustainable future. Tax compliance is a cornerstone of a nation's fiscal stability (Slemrod, 2019; Torgler, 2007), playing a pivotal role in enabling governments to provide essential services and implement developmental policies (Mas'ud et al., 2019). González-Vasco et al. (2019) explain that tax compliance is not merely a legal obligation but a multifaceted phenomenon influenced by economic, psychological, and communication factors.

In the sphere of tax compliance, Acheampong et al. (2016) observe that communication is a critical element. It involves not only the dissemination of tax-related information but also encompasses broader interactions between taxpayers and tax authorities (Gangl et al., 2015). Research (eg, Garcia et al., 2020; Gangl et al., 2020; Twum et al., 2020) has consistently shown that effective communication strategies can significantly improve taxpayer morale and compliance. Williams and Krasniqi (2017), for instance, found that clear, transparent, and frequent communication from tax authorities substantially boosts taxpayer compliance.

When examining tax compliance, especially in developing economies, the context becomes even more complex (Agba et al., 2023). Kamasa et al. (2022) note that developing economies, such as Ghana, often grapple with evolving tax systems and varying levels of public understanding of tax responsibilities. This is compounded by challenges like extensive informal sectors and diverse literacy levels, as noted by Ameyaw et al. (2016).

Despite numerous reforms by the Ghana Revenue Authority (GRA) to improve compliance, the effectiveness of these initiatives remains a topic of interest. A significant challenge in Ghana is the limited public understanding of tax laws, as observed by Twum et al. (2020), which can lead to unintentional non-compliance. This highlights the necessity for effective communication strategies that are not only informative but also culturally resonant.

The role of the GRA in shaping taxpayer behaviour in Ghana is crucial (Aboagye & Hillbom, 2020). As the central body responsible for tax administration, the GRA's communication strategies are central to understanding and enhancing taxpayer compliance. The integration of digital technology into tax systems, championed by the GRA, presents new opportunities for engagement. With the rise of mobile technology, as indicated by the International Telecommunication Union (ITU) (2020), leveraging digital platforms could revolutionise taxpayer communication, making it more accessible and efficient.

In addition, digital platforms offer the GRA a unique opportunity to engage with a wider audience in a more interactive and timely manner. This digital approach can be particularly effective in Ghana, where Ayakwah et al. (2021) note that mobile technology penetration is high. However, the digitalisation of tax systems and communication must be approached with an understanding of the local context.

Cultural factors, as Oduro et al. (2018) note, significantly influence attitudes towards tax compliance. Therefore, communication strategies need to be tailored to align with local languages, norms, and values to be truly effective.

Moreover, trust in government and perceptions of fairness in the tax system are pivotal in compliance decisions. Nyarkpoh et al. (2023) suggest that when taxpayers perceive the tax system as fair and believe that their taxes contribute to societal development, their willingness to comply increases. Thus, transparent communication that elucidates how tax revenues are utilised can foster this trust and encourage compliance. Historically, the tax compliance landscape in Ghana has undergone considerable changes, influenced by shifts in governance and economic policies since independence (Seidu & Asante, 2011). This historical perspective is vital for understanding the current state of tax compliance and the effectiveness of contemporary communication strategies.

In essence, tax compliance in Ghana is influenced by a complex interplay of factors, with communication playing a central role. The effectiveness of the GRA's communication strategies, particularly in the context of digitalisation and cultural considerations, is paramount. By examining these strategies and their impact on tax compliance, a deeper understanding of how effective communication can enhance compliance can be gained. This study examines the influence of the GRA's communication strategies on tax compliance among small taxpayers in Ghana. By exploring this relationship, the study seeks to contribute to a broader understanding of how effective communication tailored to the unique socio-economic and cultural context of a developing economy can improve tax compliance.

### **1.1.1 Overview of Ghana Revenue Authority**

The GRA stands as a paramount entity in Ghana's fiscal landscape, committed to excellence in revenue administration. Established in 2009 through the amalgamation of the Customs, Excise and Preventive Service (CEPS), the Internal Revenue Service (IRS), the Value Added Tax Service (VATS), and the Revenue Agencies Governing Board (RAGB), the GRA operates under the Ghana Revenue Authority Act 2009 (Act 791). This strategic consolidation aimed to enhance efficiency, ensure compliance, and promote a streamlined approach to revenue collection and management.

At the heart of GRA's operational ethos lies a vision to be recognised globally as a model of professionalism, integrity, and excellence in revenue administration (Ghana Revenue Authority, 2024). This vision guides all aspects of the Authority's work, from daily interactions to long-term strategic planning. The GRA's mission is linked to national development, focusing on mobilising revenue in a transparent, fair, effective, and efficient manner (Ghana Revenue Authority, 2024). This mission is critical to Ghana's sustainable economic growth and development.

The GRA is anchored by a set of core values, including integrity, fairness, service, teamwork, innovation, and professionalism. These values are not mere words; they are ingrained in the Authority's culture and operational frameworks. Each value plays a pivotal role: integrity and fairness ensure that all stakeholders are treated honestly and consistently; service and teamwork emphasise responsive, collaborative approaches; while innovation and professionalism drive the GRA to adapt to changing environments and meet stakeholder expectations with the highest standards of knowledge, skills, and abilities.

The GRA's organisational structure is streamlined for effective service delivery. Led by the Commissioner-General, the Authority is divided into three main divisions: the

Domestic Tax Revenue Division (DTRD), the Customs Division (CD), and the Support Services Division (SSD). Each division plays a critical role in fulfilling the GRA's mandate, which includes ensuring compliance with relevant laws, facilitating trade, and controlling the flow of goods across Ghana's borders.

## **1.2 Problem Statement**

Tax compliance remains a persistent challenge in developing economies. Yiadom et al. (2020) and Abdu et al. (2020) emphasise that tax compliance is a crucial element for maintaining fiscal sustainability in developing economies. Despite its importance, tax compliance among taxpayers remains a key issue (Wassermann & Bornman, 2020). Extant tax research highlights a strong link between effective communication from tax authorities and improved compliance rates (Cranor et al., 2020; Purnomo, 2019). This is particularly significant in developing economies like Ghana, where the informal sector dominates, making tailored communication essential for bridging the gap between authorities and small taxpayers (Mpofu, 2023; Kuandykov et al., 2021). Within this broader tax-paying ecology, small taxpayers occupy a critical position due to their numerical dominance and persistent exposure to communication barriers.

In Ghana, Attobrah (2020) highlights significant challenges faced by the GRA, particularly inadequate taxpayer engagement, which undermines compliance efforts. This issue is compounded by ineffective tax compliance strategies that have resulted in widespread confusion and reluctance to comply (Amanamah, 2016), underscoring the need for more targeted stakeholder engagement. Agyapong (2019) further notes that the lack of effective sensitisation extends beyond small taxpayers, reflecting a broader systemic issue. Despite recognising the role of communication in enhancing tax compliance, existing literature largely favours enforcement and deterrence strategies over engagement-driven approaches (Andoh, 2020; Appiah et al., 2024; Hammond et

al., 2023). Economic models often focus on audits and penalties as key compliance drivers (Alm, 2021; Slemrod, 2019; Dularif & Rustiarini, 2022), particularly in contexts with extensive informal sectors (Mpofu, 2023; Umar et al., 2016). However, this reliance on punitive measures has exacerbated non-compliance, as ineffective communication and limited taxpayer education perpetuate exclusion from the tax system (Twum et al., 2020; Peprah et al., 2020). Small taxpayers are disproportionately affected by these dynamics due to limited access to clear, consistent, and context-sensitive tax information.

In Nigeria, for instance, deterrence-based methods have deepened trust deficits between tax authorities and taxpayers, further hindering compliance (Okolo et al., 2017). Conversely, evidence from Moore (2023), Agyapong (2019), and Nichita et al. (2019) suggests that clear, trust-building communication strategies significantly enhance voluntary compliance. Studies from Asian contexts, such as those by Le et al. (2020) and Inasius (2019), further corroborate the effectiveness of tailored educational interventions in improving compliance. Nonetheless, the lack of localised research in Ghana (Kamasa et al., 2022) reveals a critical gap in understanding how culturally adapted communication strategies might better address socio-economic barriers, rather than solely relying on deterrence (Gashenko et al., 2018; Kuandykov et al., 2021). This gap is most evident in relation to small taxpayers, whose compliance behaviour is shaped by both institutional communication practices and everyday socio-economic realities.

The urgent need to investigate communication strategies as a proactive tool for promoting voluntary tax compliance in Ghana cannot be overstated. Despite the critical role of communication, there remains a significant gap in identifying the specific channels, messages, and methods that are truly effective in this context (Gangl et al.,

2015; Kuandykov et al., 2021). The persistent barriers faced by small taxpayers continue to hinder progress. Accordingly, this study does not attempt to segment the entire Ghanaian tax-paying landscape, but deliberately concentrates on small taxpayers as a strategic analytical focus. This study aims to address these issues by examining the GRA's communication strategies. As a result, this study is not only timely but also essential for developing more efficient and taxpayer-friendly tax systems in Ghana and similar contexts.

### **1.3 Research Objectives**

This study is guided by clearly defined objectives that focus on the role of communication in shaping tax compliance among small taxpayers in Ghana. To realise this, the study set the following specific objectives;

1. To examine how GRA promotes tax knowledge among small taxpayers
2. To explore the communication strategies employed by GRA to promote tax compliance among small taxpayers
3. To identify and describe the issues GRA faces in promoting tax compliance among small taxpayers

### **1.4 Research Questions**

This study is driven by a set of research questions that examine how communication influences tax compliance among small taxpayers in Ghana. Accordingly, the following questions guide the inquiry;

1. How does GRA promote tax knowledge among small taxpayers?
2. What communication strategies are employed to promote tax compliance?
3. What issues does GRA face in promoting tax compliance among small taxpayers?

### **1.5 Significance of the Study**

This study is of considerable significance, as it aims to contribute to the broader body of knowledge on tax compliance by examining the role of communication strategies in Ghana. By focusing on the GRA's communication approaches, the research seeks to provide insights into how effective, targeted communication can influence taxpayer behaviour, particularly in a developing economy. This exploration offers insight into the relationship between communication strategies and voluntary tax compliance, adding to existing theories on public engagement and fiscal policy while also filling critical gaps in the literature. The findings advance current discourse on how communication practices intersect with socio-cultural contexts to shape tax compliance in Ghana, thereby making a substantial scholarly contribution.

The relevance of this research to policy development is significant. With governments in developing economies striving to enhance revenue collection, particularly from the informal sector, the outcomes of this study could provide evidence-based recommendations for policy reforms. These reforms could guide the GRA in developing more refined communication strategies that resonate with various taxpayer groups, ultimately improving compliance rates. The study's focus on digital communication also aligns with the government's broader goals of modernising public administration and using technology to increase efficiency. Hence, the research has the potential to inform both current and future policies aimed at optimising tax administration, thereby contributing to the country's sustainable economic development.

In terms of practical implications, the study benefits multiple stakeholders. Government agencies, such as the GRA, will gain practical insights into how to adjust their communication strategies to enhance taxpayer engagement and compliance. Taxpayers, particularly small and medium enterprises, will benefit indirectly from more accessible

and comprehensible communication, leading to reduced confusion and greater willingness to comply. Additionally, the broader public sector will have access to a framework to improve communication across other areas of public administration, enhancing overall public trust and cooperation. The findings may also serve as a valuable reference for policymakers and practitioners beyond Ghana, particularly in other developing countries facing similar challenges.

Future research finds this study instrumental as a foundation for further exploration. The study's emphasis on the interplay between communication strategies and tax compliance opens avenues for researchers to investigate how these findings can be applied across different contexts, including other developing economies and sectors beyond taxation. Moreover, the focus on digital platforms and socio-cultural factors provides subsequent studies with a basis for deeper exploration of the technological and cultural dimensions of public communication. This will encourage ongoing scholarly inquiry, fostering a richer understanding of the practical and theoretical aspects of effective communication in governance.

### **1.6 Scope of the Study**

In this study, the scope is carefully defined to provide a focused, in-depth examination of the influence of communication on tax compliance in the Ghanaian setting. The study primarily centres around assessing the strategies and approaches employed by the GRA in communicating with taxpayers, evaluating their effectiveness and impact on compliance behaviours. This scope includes an analysis of various communication channels, from traditional methods to digital platforms, taking into account Ghana's unique technological landscape and socio-cultural dynamics. While the study's geographic focus remains on Ghana, the implications of the findings may be

extrapolated to offer insights relevant to other developing economies with similar characteristics.

### **1.7 Organisation of the Study**

The study is structured systematically into five comprehensive chapters, each building progressively on the information and analysis presented in the preceding chapters, thereby offering a cohesive and in-depth exploration of the influence of communication on tax compliance in Ghana.

Chapter 1, the Introduction, sets the stage for the study by providing an overview of the research topic. It outlines the study's background, emphasising the relevance and significance of exploring communication in the context of tax compliance, particularly in Ghana. This chapter also introduces the research objectives and presents a brief overview of the study's methodological approach, laying the foundation for the subsequent chapters.

Transitioning into Chapter 2, the Literature Review, the study delves into a detailed examination of existing academic work and theoretical perspectives related to tax compliance and communication. This chapter critically analyses previous studies, highlighting the gaps in the literature that the current study aims to address. It provides a comprehensive overview of the theories and empirical findings pertinent to the study's focus, thereby grounding the research in a solid academic context.

Chapter 3, the Methodology, details the research design and methods employed in the study. It describes the approach taken for data collection and analysis, elaborating on the tools and techniques used to gather and interpret data relevant to understanding the dynamics of communication and tax compliance in Ghana. This chapter ensures that the study's methodology is transparent and replicable, providing the basis for the reliability and validity of the research findings.

In Chapter 4, Data Analysis and Findings, the study presents the results of the data analysis. This chapter is critical as it translates the collected data into meaningful insights, closely examining how GRA communication strategies influence taxpayer behaviour and compliance. The chapter interprets these findings in the context of the theoretical framework and literature reviewed earlier, offering a thorough understanding of the study's key themes.

Finally, Chapter 5, the Conclusion and Recommendations, synthesises the study's findings and discusses their implications. This chapter not only summarises the key insights derived from the research but also offers practical recommendations for policy and practice, particularly for the GRA and other stakeholders. Additionally, it identifies limitations of the current study and suggests areas for future research, thereby contributing to the ongoing scholarly discourse on tax compliance and communication.

### **1.9 Chapter Summary**

This chapter serves as the foundational entry point to the study, establishing a comprehensive framework for exploring the influence of communication on tax compliance in Ghana. It begins by outlining the study's background and highlighting the importance and relevance of examining the interplay between communication strategies and tax compliance. The chapter succinctly introduces the central research objectives and questions, setting the stage for the investigation.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The chapter reviews the existing body of knowledge on tax compliance, communication strategies, and their impact within the context of developing economies. A thorough review of relevant theoretical perspectives, empirical studies, and frameworks provides a foundation for understanding how communication influences taxpayer behaviour. The exploration of these sources not only identifies gaps in existing literature but also highlights the role of socio-cultural dynamics, trust in authorities, and the effectiveness of digital communication platforms. Theoretical concepts, such as the Theory of Planned Behaviour and the Slippery Slope Framework, are introduced as foundational frameworks that align with the study's objectives and offer a structured approach to examining tax compliance from both behavioural and communicative perspectives.

#### **2.2 An Overview of Tax Compliance**

##### **2.2.1 Tax Compliance**

Tax compliance, often defined as the degree to which taxpayers adhere to tax laws and regulations, involves both voluntary and enforced behaviour (Alm, 2021). The voluntary dimension, rooted in economic theories such as the Allingham and Sandmo (2002) model, posits that compliance is influenced by the probability of detection and the severity of penalties. However, these economic perspectives alone do not account for the broader socio-psychological drivers of tax compliance (Dularif & Rustiarini, 2022). Social norms and the perception of fairness, for example, significantly shape compliance behaviour, as noted by Kirchler (2007), who emphasised the role of trust in government institutions and tax authorities. Furthermore, the “slippery slope” framework developed by Kirchler et al. (2008) illustrates how power dynamics and

perceived legitimacy of tax authorities affect compliance, moving beyond mere deterrence. The complexity of compliance decisions is also underscored by behavioural economics, with Robbins and Kiser (2020) demonstrating that intrinsic motivations, such as civic responsibility and moral considerations, play an equally vital role. Thus, tax compliance emerges not only as a legal obligation but also as a reflection of the broader interaction between taxpayers and the governing bodies, shaped by both external enforcement and internalised beliefs about fairness and responsibility.

### **2.2.2 Tax Compliance in a Global Context**

The literature on tax compliance has explored various frameworks, methodologies, and contexts across different countries and regions. A global approach has been adopted to better understand the dynamics that drive tax compliance and non-compliance. The research by Mas'ud et al. (2019) focused on the Slippery Slope Framework, which examines the roles of trust and power in tax compliance across 158 countries. Their study applied Ordinary Least Squares Regression Analysis to a global dataset, and the results indicated that trust in authorities significantly influences tax compliance, whereas authority power does not. Mas'ud et al. (2019) concluded that fostering trust among taxpayers by transparently using public funds could enhance tax compliance globally. Furthermore, they suggested the need for disaggregated analyses to better understand these dynamics across different continents.

At the regional level, Brown et al. (2023) investigated how taxation could help bridge the income inequality gap in sub-Saharan Africa (SSA). Using a panel data set of 36 SSA countries, they employed the Generalised Method of Moments (GMM) technique to analyse the effect of tax components on income inequality. Brown et al. (2023) found that direct taxes, owing to their progressive nature, significantly reduced income inequality, whereas indirect taxes did not. This study provided insights into how

developing countries could use direct taxes to alleviate income disparities. Additionally, it contributed to the limited literature on taxation's impact on income distribution, particularly in SSA.

Focusing on Ethiopia, Abdu and Adem (2023) reviewed the determinants and challenges of tax compliance behaviour. They identified several key obstacles, including the complexity of the tax system, inefficiencies in tax authorities, a lack of tax knowledge, and negative perceptions among taxpayers. Abdu and Adem (2023) highlighted that these challenges hindered effective revenue collection, which is essential for government functions. Their review also indicated that tax non-compliance in Ethiopia is influenced by both structural and individual factors, calling for tax reform and education initiatives.

In contrast, Abdu et al. (2020) examined tax compliance among firms in SSA using an extended Slippery Slope Framework (eSSF). The study employed instrumental variables and generalised estimating equations models on a longitudinal dataset from the World Bank's Enterprise Survey. Abdu et al. (2020) discovered that perceived trust in tax authorities was a critical factor in promoting tax compliance among firms. However, they found that perceived authority power did not influence compliance, which they attributed to the prevalence of corruption. These findings suggest that building trust between taxpayers and authorities could help mitigate the culture of tax non-compliance in SSA.

The study by Le et al. (2020) on tax compliance in Vietnam's small- and medium-sized enterprises (SMEs) took a more micro-level approach. Le et al. (2020) explored six factors impacting tax compliance, including business characteristics, tax policy, and accounting practices, using a multivariate analysis. Their findings highlighted that accounting practices within organisations had the most significant influence on

compliance. Consequently, Le et al. (2020) recommended that tax authorities provide training to improve SMEs' accounting skills, thereby enhancing compliance. The study contributed valuable insights into the relationship between internal business practices and tax compliance in developing economies like Vietnam.

The broader global context of tax compliance was further examined by Gaber and Gruevski (2018), who explored the implications of economic crises on tax compliance, particularly in developing countries. Their research focused on how shifts in fiscal policy, especially changes in tax regimes, affect compliance behaviours. Gaber and Gruevski (2018) identified several factors contributing to tax evasion, such as a small tax base, weak institutions, and high levels of corruption. Their findings underscore the role of tax culture in shaping compliance, as governments in developing countries increasingly rely on domestic revenue sources after years of borrowing from abroad.

The study by Barrios et al. (2020) examined the potential impact of the European Commission's Common Consolidated Corporate Tax Base (CCCTB) proposal on tax compliance costs. By utilising recently released survey data, Barrios et al. (2020) employed a general equilibrium modelling approach to assess the reduction in tax compliance costs associated with the CCCTB. Their findings suggested that this reduction would lead to increased economic efficiency, particularly benefiting member states with lower compliance costs and those with significant foreign investment. This study provided a comprehensive assessment of how tax reform could influence compliance costs within the European Union, with broader implications for international tax policy.

In a similar line of inquiry, Inasius (2019) focused on SMEs in Indonesia and the factors influencing their income tax compliance. Using a multiple regression model, Inasius (2019) found that referral groups, audit probability, and tax knowledge were key drivers

of compliance. Interestingly, referral groups had the most significant influence on non-compliance, suggesting that social factors play a crucial role in shaping tax behaviour. Inasius (2019) contributed to the growing literature on SME tax compliance by providing evidence from an Asian context and emphasised the need for policy interventions that target social and behavioural aspects of tax compliance.

### **2.2.3 Tax Compliance in Ghana**

Research on tax compliance in Ghana has largely concentrated on small and medium enterprises (SMEs), with a significant focus on the factors that influence compliance behaviour and the challenges businesses face. The study by Acheampong et al. (2016) assessed tax compliance among small businesses in the Sunyani Municipality and highlighted several key factors that affect compliance. Using a sample of 500 businesses, the researchers applied Probit regression models to analyse the data. Acheampong et al. (2016) found that a lack of tax education, computational challenges, and inadequate bookkeeping were significant barriers to tax compliance among small businesses. Furthermore, they discovered that factors such as age, duration of business operations, and business incorporation also played important roles in determining compliance levels. Their findings suggested that continuous, localised tax education could significantly improve tax compliance among small businesses in Ghana.

Similarly, Agyapong (2019) explored tax evasion, which remains a core challenge for many African governments, including Ghana. The study focused on SMEs in the Cape Coast Metropolis, employing an explanatory research design and a cross-sectional survey to collect data from 301 respondents. Agyapong (2019) utilised Partial Least Squares Structural Equation Modelling (PLS-SEM) to identify the determinants of tax compliance. The results revealed that tax knowledge, perceptions of government spending, and the probability of being audited significantly affected compliance.

Among these, tax knowledge had the most considerable influence. The study emphasised the need for the GRA to increase transparency in government expenditure and ensure frequent, fair audits to foster trust and compliance. Agyapong (2019) also recommended regular educational seminars for SMEs to enhance their understanding of tax laws.

Amanamah et al. (2016) examined the role of computerised accounting systems (CAS) in tax compliance. Their study, conducted in the Kumasi Metropolis, aimed to assess the use of CAS among SMEs and the benefits and challenges associated with the technology. Using systematic sampling and analysing data from 367 SMEs, the study found that CAS use was relatively low, primarily due to cost constraints, a lack of education, and insufficient personnel trained in computerised accounting. Amanamah et al. (2016) concluded that, despite these challenges, SMEs that used CAS benefited from more efficient data management and enhanced business performance. The study recommended increased educational efforts to inform SMEs about the benefits of computerised accounting systems. It also proposed that accounting training institutions incorporate dedicated modules on computerised accounting to support wider adoption.

Taking a historical approach, Aboagye and Hillbom (2020) analysed the relationship between tax compliance and politics in Ghana, focusing on four major tax reforms between the 1850s and the late 1990s. Their research emphasised how negotiations between taxpayers and the state have historically influenced tax compliance. Aboagye and Hillbom (2020) argued that the Ghanaian state's ability to convince taxpayers that tax revenues would be used for public benefit was crucial to effective tax collection. They noted that historical instances of fund misappropriation, corruption, and government profligacy had eroded trust in the tax system. The researchers concluded that overcoming resistance to tax reforms requires a deep understanding of the long-

term relationship between taxpayers and the state, and they emphasised the importance of tax bargaining in the compliance process.

Research on tax compliance in Ghana has continued to address various aspects of the country's tax system, shedding light on both the challenges and potential solutions. Agbemava et al. (2016) examined the effectiveness of personal tax relief administration, focusing on its functioning within the GRA's Domestic Tax Division. The study, conducted in the Volta Region, utilised questionnaires distributed to twenty taxpayers and ten GRA officials. Agbemava et al. (2016) revealed that although personal tax reliefs were helpful to taxpayers, they were not being administered as effectively as expected. Key reasons for this ineffectiveness included inadequate tax education, incomplete tax forms, and low staff motivation. The study emphasised that addressing these issues through improved education and staff motivation could enhance the effectiveness of the administration of personal tax relief.

Further exploring factors that impact tax compliance, Oduro et al. (2018) focused on tax evasion, in investigating both the traditional and institutional factors that influence taxpayers' decisions to evade taxes. Using structural equation modelling and bootstrapping analysis of data from 1,052 taxpayers, the study found that traditional and institutional factors, such as high tax rates, penalties for non-compliance, and audit probability, positively influenced tax evasion. However, Oduro et al. (2018) also found that tax education played a crucial mediating role, mitigating the effects of these factors. Interestingly, socio-cultural factors such as gender, income level, and age did not have a significant impact on tax evasion. The study concluded that increased tax education could help reduce the influence of traditional and institutional pressures, encouraging greater compliance.

Attobrah (2020) took a more quantitative approach, estimating the compliance costs incurred by small taxpayers and analysing how these costs influenced tax compliance. By employing the standard cost model and Two-Stage Least Square technique, Attobrah (2020) determined that the average monthly compliance cost for small taxpayers was GH¢85. The study also found that higher compliance costs reduced tax compliance, and that these effects varied by geographical location and business type. Attobrah (2020) emphasised the importance of tax knowledge, tax rates, and perceptions of government spending as significant factors affecting compliance. The research recommended that the GRA should simplify tax laws and provide workshops to educate taxpayers, aiming to reduce compliance costs and improve overall compliance.

Ohemeng and Owusu (2015) investigated the historical backdrop of Ghana's tax changes by examining the establishment and implementation of the revenue authority (RA) model. This approach, which became fully operational in 2010, sought to boost domestic revenue mobilisation by modernising the tax system and establishing more efficient administrative structures. Ohemeng and Owusu (2015) attributed the success of the RA model to lessons learned from Ghana's earlier reform attempts and from the successful experiences of other countries. By applying social learning theory, the study argued that Ghana's ability to learn from its own and other nations' past experiences played a pivotal role in the success of its tax reform efforts. This historical perspective highlights the importance of institutional learning in the broader tax compliance framework.

### **2.3 Communication and Tax Compliance**

The role of communication in shaping taxpayer behaviour and improving compliance has been widely recognised. Clear and targeted messaging helps taxpayers understand their obligations and, therefore, reduces the likelihood of non-compliance (Trawule et

al., 2022). This section examines how tax authorities use communication strategies to improve taxpayer understanding and build trust, thereby supporting higher compliance levels.

### **2.3.1.1 Communication in Tax Administration**

A review of studies on communication in tax administration shows that, lately, there has been greater emphasis on digitisation and the integration of information and communication technologies (ICT) to raise efficiency, reduce evasion, and strengthen taxpayer compliance. Gashenko et al. (2018) explored how new ICT tools could optimise tax administration. The study used modern Russia as a case study while comparing it with other countries. The study applied correlation analysis, calculating coefficients between time spent on tax accounting and the E-Government Index, as well as the share of shadow economies and tax revenues. Gashenko et al. (2018) found a strong correlation between the use of ICT in tax administration and reductions in the scale of the shadow economy. The research demonstrated that ICT implementation in tax systems allowed governments to generate more revenue and minimise inefficiencies. In particular, Russia's application of such technologies represented a pathway to improving tax administration, which could serve as a model for other nations. The study, however, noted that challenges related to technological adoption and proper integration remained prevalent in some regions.

Building on the theme of modernising tax administration through ICT, Djafri et al. (2023) examined the impact of technological adaptation on taxpayer compliance. Their study addressed the obstacles posed by the digital revolution, particularly in the context of "Society 5.0," which calls for the integration of ICT into all facets of government, including taxation. Djafri et al. (2023) adopted a qualitative, descriptive approach to explore the role of digital platforms in modern tax systems. They emphasised the

importance of e-tax systems such as E-Registration, E-Filing, and E-Payment in improving compliance. The study showed that these platforms made it easier for taxpayers to fulfil their obligations, especially through automated processes such as chatbots and artificial intelligence (AI). The study concluded that ICT contributed significantly to the modernisation of tax systems and suggested that further integration of technologies such as blockchain and biometric identification would enhance compliance rates.

Ihnatišínová (2021) examined the role of artificial intelligence and digital tools in enabling paperless communication between tax authorities and taxpayers. The study focused on the global trend towards automation, driven by the desire to simplify tax registration and payment processes. Ihnatišínová (2021) used a combination of quantitative and qualitative methods to analyse how digital communication strategies were evolving within OECD countries, with a specific focus on Slovakia. The study found that automation of data analysis and digital communication had already begun to streamline tax administration, making interactions between taxpayers and authorities more efficient. Digital assistants, chatbots, and voicebots were identified as critical components in improving real-time communication. Ihnatišínová (2021) argued that investing in AI-driven communication would greatly benefit tax administrations by reducing the need for paper-based transactions and encouraging faster response times. The author also pointed to the importance of developing digital skills among tax administration employees to maximise the benefits of these innovations.

Then again, Kuandykov et al. (2021) explored the relationship between tax communication and the formation of tax culture. The study emphasised that the level of communication between tax authorities and citizens was a key determinant of tax compliance. Using content analysis of news articles and social media posts, along with

a sociological survey conducted in Kazakhstan, the study analysed the role of ICT in enhancing tax awareness. Kuandykov et al. (2021) found that the public's lack of awareness of new tax policies was largely due to inadequate communication by authorities. The survey revealed that 72% of respondents were unaware of the new tax measures. The study concluded that the government's failure to effectively utilise ICT platforms to communicate tax-related information contributed to low compliance levels. Moreover, the researchers found that citizens' trust in government institutions was strongly linked to the quality of communication, suggesting that better use of ICT could foster a stronger tax culture and increase compliance.

Also, Sani et al. (2021) examined the adoption of ICT in Nigeria's tax administration and analysed its effects on tax compliance and revenue collection. Using a case-based approach, Sani et al. (2021) identified several challenges plaguing Nigeria's tax system, including tax evasion, poor recordkeeping, and a lack of technical expertise among tax administrators. However, the study also showed that integrating ICT tools, such as electronic tax payment platforms, significantly improved compliance rates by making it easier for taxpayers to meet their obligations. The research demonstrated that ICT-based systems enabled more transparent, streamlined tax collection processes, thereby reducing opportunities for fraud and improving tax administration. Sani et al. (2021) recommended that the Nigerian Federal Inland Revenue Service (NFIRS) continue expanding its ICT infrastructure, particularly by developing mobile applications accessible to a wider range of users. While the study acknowledged certain drawbacks to ICT adoption, such as initial setup costs and the need for technical training, it ultimately concluded that the benefits far outweighed the challenges.

### **2.3.1.2 Targeted Communication for Different Taxpayer Groups**

In their investigation, Peprah et al. (2020) delved into the critical issue of income tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in the Nkwanta South District of Ghana. Recognising the central role of MSMEs in Ghana's socio-economic landscape, the study sought to uncover the factors influencing tax compliance, which remains a significant source of government revenue. Utilising a mixed-methods approach, the researchers collected data from 200 MSMEs and 10 key informants to provide a comprehensive understanding of the challenges. Their findings revealed that a lack of tax education, high tax rates, low-income levels, and high household consumption were the most influential factors deterring tax compliance. Furthermore, the study identified institutional obstacles, including insufficient resources, poor collaboration among tax agencies, and political interference, as additional challenges. Peprah et al. (2020) concluded that addressing these challenges through policy intervention and improved collaboration between agencies could significantly enhance tax compliance in the region.

Turning to another geographical context, Pere and Theuri (2019) conducted a study examining the impact of communication channels on tax compliance among small taxpayers in Nairobi City County. This research aimed to evaluate how different media (specifically electronic and print) and stakeholder sensitisation programs influenced taxpayers' adherence to tax regulations. Employing a descriptive research design, Pere and Theuri (2019) used probability and stratified random sampling methods to ensure a representative sample of 839,560 small taxpayers. Data were collected via semi-structured questionnaires, supplemented by secondary data. Through regression and correlation analyses, the study demonstrated that although electronic communication channels are costly to implement, they positively affect tax compliance. Moreover, the

findings suggested that print media and stakeholder programs also played a role in ensuring compliance. The study recommended that tax authorities in Kenya, particularly the Kenya Revenue Authority, place greater emphasis on enhancing these communication channels to improve compliance rates.

In a more experimental approach, Saulitis and Chapkovski (2024) employed a field experiment to analyse the effect of various communication strategies on wage underreporting and tax compliance among businesses in Latvia. The study targeted 3,813 firms known for underreporting wages, a common issue in the country. Saulitis and Chapkovski (2024) tested different message strategies from tax authorities, including normative appeals and audit probability nudges. Their experiment revealed that although the messages did not lead to long-term compliance, there was a marked increase in wage reporting and tax compliance in the first 4 months following the intervention. In particular, a combination of a 5% audit probability and normative messaging proved most effective. The study concluded that targeted communication from tax authorities could temporarily increase compliance, though the effectiveness of specific message content may diminish over time.

Purnomo (2019), meanwhile, approached the issue of tax compliance by developing a model based on communication strategies and their antecedents in the Banyumas Residence area of Indonesia. This study sought to understand how communication, coupled with tax knowledge, awareness, and willingness to comply, affected local taxpayers' adherence to tax obligations. Using a survey-based research design, Purnomo (2019) distributed questionnaires to MSME entrepreneurs in the region. Multiple regression analysis was employed to test the model's validity. The results indicated that effective communication strategies significantly improved tax compliance. The findings further suggested that communication strategies also

enhanced taxpayer knowledge and awareness, contributing to a broader willingness to comply. Purnomo (2019) concluded that consistent, accurate communication is essential to fostering tax compliance among local businesses.

Shifting the focus to Nigeria, Okolo et al. (2017) examined the complex issue of tax evasion and avoidance in South-East Nigeria, with a particular emphasis on the role of public relations and communication. The study acknowledged that, despite taxation being a stable and reliable source of revenue, tax evasion and avoidance continued to undermine revenue collection efforts. Using a survey research design, Okolo et al. (2017) collected data via questionnaires and interviews from taxpayers in the region. The findings revealed that media campaigns, particularly through public relations tools, positively influenced taxpayers' willingness to evade or avoid taxes. Furthermore, there was a strong correlation between government service quality and tax compliance, with higher service quality encouraging greater compliance. The study recommended that the Nigerian government modernise its tax system and adopt international best practices in public relations to curb tax evasion and avoidance. Training tax officials was also highlighted as an essential measure for addressing tax avoidance schemes.

### **2.3.2 Impact of Socio-Cultural Context on Taxpayer Compliance**

#### **2.3.2.1 Tax Culture**

The literature on tax culture has explored various dimensions of tax reforms, evasion, compliance, and their implications on broader economic outcomes. Kamasa et al. (2022) investigated the impact of tax reforms on tax revenue mobilisation in Ghana using data from 1980–2018. The study employed an autoregressive distributed lag (ARDL) model, along with dynamic ordinary least squares (DOLS) and fully modified least squares (FMOLS) techniques, to analyse time-series data. The data were sourced from the International Monetary Fund's monitoring of fund arrangements, and an index

of tax reforms was constructed based on the number of successfully implemented tax-related reforms per year. Kamasa et al. (2022) found a significant positive impact of tax reforms on revenue mobilisation, particularly highlighting that real GDP, public debt, and human capital (measured by education) significantly boosted long-term tax revenue. The paper further demonstrated the co-integration between tax revenue and its determinants, filling a gap in the literature regarding the role of tax reforms from an econometric perspective. In light of the findings, Kamasa et al. (2022) recommended well-designed tax reforms focused on expanding the tax base and better utilisation of public debt as key strategies to enhance revenue mobilisation in Ghana.

Ameyaw et al. (2015) examined the relationship between personal income tax evasion and socio-economic development in Ghana, specifically focusing on the informal sector. Using a questionnaire survey of 153 respondents, comprising both informal sector taxpayers and tax authorities, Ameyaw et al. (2015) utilised regression analysis to assess the impact of tax evasion on economic growth. Their findings revealed that tax evasion negatively affects socio-economic development, with higher tax rates strongly correlating with a greater tendency to evade taxes. Interestingly, the study showed that the relationship between taxpayers and tax authorities did not directly cause tax evasion, nor did weak penalties contribute to the problem. Based on these findings, Ameyaw et al. (2015) recommended targeted policies to curb tax evasion and improve tax compliance in Ghana's informal sector.

In a broader context, Batrancea et al. (2016) explored tax compliance in Europe and the MENA region using the “slippery slope” framework, which emphasises the relationship between trust in authorities and the power they wield. The study used cluster analysis on data from 215 countries, including 35 European and 12 MENA nations, and categorised them into four tax climates: high trust and high power, low trust and low

power, high trust and low power, and low trust and high power. Batrancea et al. (2016) found that European countries were predominantly positioned in the high-trust/high-power or low-trust/high-power quadrants, while MENA countries largely fell into the low-trust/low-power quadrant. The study underscored the importance of balancing trust and power to enhance tax compliance, especially in regions with unstable governance structures. This paper provided a comparative lens through which to analyse tax compliance, broadening the scope of the existing literature on tax cultures across diverse regions.

Delgado-Rodríguez and De Lucas-Santos (2022) approached tax compliance from a unique angle, investigating its role in promoting welfare and happiness in European countries. Their study employed a dynamic factor model to analyse short-term relationships among tax compliance, public spending, and happiness, and introduced a new index to monitor these variables. Delgado-Rodríguez and De Lucas-Santos (2022) found that during periods of economic expansion, European countries strengthened tax compliance, which, in turn, increased public spending and indirectly improved happiness. Conversely, during economic contractions, such as the COVID-19 pandemic, a decline in public resources hindered well-being. This study expanded the traditional scope of tax compliance research by integrating welfare and happiness, highlighting the multi-dimensional impact of taxation on societal outcomes. Furthermore, the study proposed that future research should continue to explore the mechanisms underlying the transmission of these complex variables.

In another study by Ameyaw et al. (2016), the focus was on the determinants of tax evasion in Ghana's informal sector and the causal relationship between tax evasion and economic growth. The study employed the theory of planned behaviour as a framework for analysing tax compliance issues. Their study, which surveyed 600 respondents

across Ghana's 10 regions, identified attitudes, subjective norms, and perceived behavioural control as the main determinants of informal-sector tax compliance. Using regression analysis, Ameyaw et al. (2016) demonstrated that these behavioural factors significantly influenced tax evasion tendencies. In the second part of their study, the researchers used the Augmented Dickey-Fuller unit root test and the Johansen cointegration test to examine the relationship between taxes and GDP from 1980 to 2015. They found unidirectional causality from taxation to GDP, suggesting that improved tax systems could significantly boost the country's economic growth. Based on these findings, Ameyaw et al. (2016) recommended strengthening tax systems to improve compliance and bolster Ghana's GDP growth.

The study by Kumi et al. (2023) examined tax compliance among agrochemical traders in Ghana. Using a sample of 92 traders derived from the registered agrochemical lists of the Plant Protection and Regulatory Service Department, the study applied probit regression to determine factors influencing compliance and employed the Inverse Probability Weighted Regression Adjustment Model to assess the impact of tax compliance on business performance. Kumi et al. (2023) identified several determinants of tax compliance. Notably, age and gender were positively associated with enforced tax compliance, while education played a significant role in fostering voluntary compliance. Additionally, factors such as tax rate, trust, and monthly sales positively influenced voluntary compliance but negatively affected enforced compliance. In contrast, the power of authorities had a positive influence on enforced compliance while negatively impacting voluntary compliance, aligning with the Slippery Slope Framework. Kumi et al. (2023) contributed to the empirical validation of the Slippery Slope Framework, particularly in the agricultural and agribusiness sectors, areas often overlooked in existing literature. Their research shed light on the

impact of tax compliance on the growth of agrochemical traders, adding depth to the discourse on tax compliance in Ghana's agribusiness.

Again, Alabede et al. (2011) examined individual taxpayers' compliance behaviour in Nigeria by proposing an extension to Fischer's model of tax compliance. The study focused on addressing the low contribution of income tax to government revenue, despite numerous reforms aimed at enhancing tax collection. Alabede et al. (2011) argued that traditional models of tax compliance failed to capture the unique factors influencing compliance behaviour in Nigeria. To address this gap, the study expanded the Fischer model to include perceived tax service quality, public governance quality, and ethnic diversity, while accounting for the moderating effects of taxpayers' financial conditions and risk preferences. Their proposed model integrated economic, social, psychological, and cultural factors, providing a more comprehensive understanding of compliance behaviour specific to the Nigerian context. By highlighting the role of situational and environmental factors, Alabede et al. (2011) presented a nuanced understanding of the drivers of tax compliance and offered a theoretical framework for addressing low tax revenues in Nigeria.

Further, Stetsenko and Nishcheretov (2021) assessed the relationships among tax culture, tax morale, and compliance and offered recommendations for transforming the national tax culture. The study found that Ukraine's shadow economy persisted, partly because reforms focused solely on tax administration, without accounting for the historically entrenched tax culture. Stetsenko and Nishcheretov (2021) identified various components of tax culture, noting that, while technological aspects such as digitalisation advanced, taxpayers' behavioural culture evolved organically, without guidance from authorities. They also found a significant correlation between tax compliance and tax morale, with the latter declining in Ukraine due to institutional

factors such as government instability, corruption, and distrust of authorities. In light of these findings, Stetsenko and Nishcheretov (2021) recommended a large-scale sociological survey to identify socio-economic and institutional factors influencing tax morale, as well as the introduction of tax education at all educational levels. Their research contributed to the broader discussion of tax culture transformation. This suggested that improvements in tax morale are crucial for enhancing compliance in Ukraine.

### **2.3.2.2 Tax Morale and Social Norms in Tax Compliance**

On this subject, the study by Ntiamoah et al. (2023) explored the factors driving tax morale in Ghana, using data collected from 1,552 respondents between 2010 and 2014 as part of the World Values Survey (WVS). The study employed a binary logistic regression model to analyse the statistical relationships between tax morale and its key determinants. They found that age had a significant positive effect on tax morale, suggesting that older individuals exhibit higher levels of tax morale. Participation in national-level elections also positively impacted tax morale, as did secondary education and above. However, respondents with lower levels of education showed a negative relationship with tax morale. While employment status showed a positive but insignificant relationship, income factors had a negative effect on tax morale. Additionally, confidence in government and parliament was positively linked to tax morale, though the relationship was statistically insignificant. A notable finding was the significant positive relationship between the preference for wealth redistribution and tax morale. Trust in others, on the other hand, was found to have a positive but insignificant association. Ntiamoah et al. (2023) expanded the existing body of literature by providing country-specific insights into the factors influencing tax morale,

responding to earlier calls from Daude, Gutiérrez, and Melguizo (2012), and building on a similar study by Ibrahim, Musah, and Abdul-Hanan (2015).

Ofori (2020) investigated how tax morale and compliance costs influence the tax compliance of Micro and Small-Scale Enterprises (MSEs) in Ghana. The study utilised a cross-sectional, correlational design and a purposive sampling method to collect data using a standardised questionnaire. Ofori (2020) reported a strong, statistically significant positive relationship between tax morale, compliance costs, and tax compliance among MSEs. The results indicated that these factors together explained 64.4 per cent of the variance in tax compliance, underscoring their pivotal role in shaping compliance behaviours. While the study was focused exclusively on MSEs, it did not extend to other sectors of the Ghanaian economy, limiting its generalizability. Nevertheless, Ofori (2020) provided valuable insights into how tax morale and compliance costs contribute to the compliance behaviour of small-scale enterprises in Ghana. This work emphasised the importance of understanding the financial and psychological costs associated with compliance, demonstrating their influence in fostering adherence to tax regulations within the MSE sector.

In their 2023 study, Carsamer and Abbam assessed the role of religion and religiosity in influencing tax compliance among small- and medium-scale enterprises (SMEs) in Ghana. The study aimed to determine whether Ghanaian religious values shape tax compliance behaviours among entrepreneurs. Using a questionnaire survey as their primary data collection tool, they distributed 472 questionnaires to SMEs and found that religion and religiosity did not significantly explain SMEs' tax compliance. Interestingly, their results suggested that tax evasion was viewed as ethical by many respondents, indicating that religious norms did not deter evasion. Instead, the study highlighted that institutional, firm, and entrepreneur characteristics were the more

pertinent determinants of tax compliance. Carsamer and Abbam (2023) contributed to the discourse on tax compliance by offering empirical evidence from Ghana, an emerging market, demonstrating that religious beliefs did not significantly influence compliance behaviours among SMEs. This research is valuable for policymakers, as it suggests that education efforts to improve tax compliance should not rely too heavily on religious narratives but instead focus on institutional and business-related factors.

D'attoma et al. (2017) contributed to the debate on gender differences in tax compliance through an extensive experimental study conducted across four countries: the United States, the United Kingdom, Sweden, and Italy. The study examined how gender influenced tax compliance in these countries, expecting to find smaller behavioural differences between men and women in countries with greater gender equality.

Surprisingly, the study found that women were significantly more compliant than men in all four countries, regardless of the degree of gender equality present in each nation. The consistency of these patterns across countries suggests that, despite variations in social, political, and cultural contexts, women exhibit higher tax compliance than men.

D'attoma et al. (2017) added an important dimension to the literature on tax compliance by focusing on gender as a critical factor, demonstrating that women's higher compliance levels persisted even in countries with progressive gender norms. This study underscored the importance of considering gender when analysing tax morale and compliance behaviours, providing new empirical insights into how gender roles manifest in different tax cultures.

Ntiamoah et al. (2023) provided a detailed exploration of how individual and social factors influence tax morale in Ghana, contributing to the literature by expanding on previous studies and incorporating additional variables such as income and trust in others. By focusing on country-specific drivers, the study highlighted the complex

interplay of socio-economic variables and their impact on tax morale, offering a deeper understanding of compliance within the Ghanaian context. Similarly, Ofori (2020) added to the conversation by focusing on MSEs and demonstrating that both tax morale and compliance costs play substantial roles in determining compliance behaviours. The study's findings offered practical insights for tax authorities seeking to improve compliance in the MSE sector, while also providing a nuanced perspective on the factors that motivate these enterprises to comply with tax policies.

In contrast, the study by Carsamer and Abbam (2023) shifted focus to the role of religion and religiosity, finding that these factors were not significant in determining tax compliance among SMEs in Ghana. Instead, their results pointed to the importance of institutional and firm characteristics, adding a new dimension to the understanding of what influences compliance in small businesses. This study provided a valuable counterpoint to earlier works that emphasised social norms, demonstrating that religious values may not always shape compliance behaviour, at least in the context of Ghanaian SMEs. Finally, the experimental study by D'attoma et al. (2017) extended the discussion of social norms by examining gender differences in tax compliance. Their findings revealed that women were consistently more compliant than men, regardless of the degree of gender equality in their respective countries, providing a fresh perspective on how social norms and roles influence compliance behaviours across different cultural settings.

### **2.3.2.3 Informal Sector and Cultural Attitudes Toward Taxation**

When it comes to the informal sector and cultural attitudes toward taxation, several researchers have probed the discourse. Danquah and Osei-Assibey (2018) examined tax compliance in the informal sector of Sub-Saharan Africa, focusing on Ghana. The study's aim was to estimate the tax gap and identify factors contributing to tax losses

in this sector. By utilising microdata from the Ghana Living Standards Survey and quarterly tax data from the GRA, the researchers identified a substantial tax gap: while potential national tax revenue stood at approximately US\$81.97 million, actual collections were just US\$25.02 million. Key firm-level factors, such as the type of business, urban location, and the firm's experience, were found to enhance the likelihood of tax payment and reduce the tax gap. Danquah and Osei-Assibey (2018) concluded that these variables significantly shape compliance and urged policymakers to address them as part of broader fiscal strategies to enhance tax collection in the informal sector.

Building on the complexity of informal-sector taxation, Mbilla et al. (2018) shifted the focus to the drivers of tax compliance among self-employed individuals in Northern Ghana. Employing a quantitative survey design and Structural Equation Modelling, the study examined how economic, individual, institutional, and social factors influenced tax compliance behaviour. Drawing on data from 361 self-employed individuals across three Northern regions, the study revealed that economic, individual, and social drivers positively influenced tax compliance. In contrast, institutional factors did not demonstrate a significant effect. Mbilla et al. (2018) highlighted the role of social drivers as particularly powerful in shaping tax behaviour, especially in rural settings. The study emphasised that involving local leaders in tax education could improve compliance, underscoring the need to integrate a social dimension into policy reform to enhance tax adherence.

Once again, in the study by Ansong et al. (2024), which examined the fiscal restrictions Ghana faces, especially regarding taxation and cocoa income generation, this complex nexus of taxes and education arises. The study's focus was to evaluate the role of educational interventions in overcoming barriers to revenue mobilisation, an area that

Ansong et al. (2024) found pivotal in addressing Ghana's fiscal challenges. Using economic deterrence and fiscal exchange theories as theoretical frameworks, the research pinpointed corruption and ineffective tax policies as significant obstacles to tax revenue collection. Ansong et al. (2024) argued that expanding the tax base to include the informal sector, along with the implementation of educational programs on taxation and agricultural practices, could mitigate these challenges. The conclusions underscored the critical role of education in fostering compliance and increasing public awareness of taxation's role in national development.

Adding a cross-country perspective, Ali et al. (2023) explored tax compliance behaviour in four African countries: Kenya, Tanzania, Uganda, and South Africa. Using data from Afrobarometer surveys, the study highlighted both commonalities and differences in the factors that influenced tax attitudes. Ali et al. (2023) found that perceptions of the difficulty of tax evasion significantly increased tax compliance in Kenya and South Africa. Moreover, satisfaction with public services consistently drove compliance across all four countries. However, external factors, such as payments to non-state actors and perceived ethnic discrimination, negatively influenced tax compliance, particularly in Tanzania and South Africa. Ali et al. (2023) concluded that the drivers of tax compliance were multifaceted, emphasising the role of public trust and ethnic fairness in shaping tax behaviour. This study contributed to a deeper understanding of how social and political contexts affect compliance in diverse African settings.

A more localised inquiry into Nigeria's informal sector by Adekoya et al. (2020) further enriched the discourse on informal taxation. The study investigated the challenges and opportunities associated with taxing this vital sector. By employing an exploratory research design grounded in taxation, accounting, and finance literature, Adekoya et al.

(2020) identified several key barriers, including administrative inefficiencies, a lack of human capital, and poor record-keeping. Despite these challenges, the study concluded that taxing the informal sector was indispensable for driving revenue growth and improving governance. Adekoya et al. (2020) called for simplified tax laws, the establishment of tax courts, and robust tax education as essential measures to enhance compliance in this sector, emphasising that trust and accountability are crucial for fostering voluntary tax participation.

The interplay between tax compliance and education was further examined by Aremu and Siyanbola (2021), who focused on the informal sector in Ogun State, Nigeria. The study evaluated the effect of tax education on compliance behaviour, employing a survey design that included data from 2465 professionals across six economic zones. Aremu and Siyanbola (2021) found that tax education had a significant positive effect on various aspects of compliance, including taxpayer registration, timely filing of returns, and accurate income declaration. The study emphasised that enhancing tax education could significantly improve compliance in the informal sector, further arguing that tax authorities should prioritise educational outreach programs. This work reinforced the notion that informed taxpayers are more likely to comply, thereby supporting broader efforts to improve revenue collection in developing economies.

#### **2.4 Issues in Promoting Tax Compliance**

There is a substantial body of research highlighting the challenges in promoting tax compliance. This section examines these key obstacles and identifies the critical gaps that hinder effective compliance. The analysis underscores the necessity for enhanced communication, education, and engagement strategies to mitigate non-compliance and build a culture of voluntary tax adherence.

Mugarura et al. (2021) examined the pervasive issue of non-compliance in Sub-Saharan Africa, focusing on Uganda's small and medium enterprises (SMEs). The study aimed to explore the moderating role of public trust in the relationship between tax understanding, tax awareness, and tax compliance. Adopting a cross-sectional research design, the researchers utilised both convenience sampling for SMEs and purposive sampling for respondents, gathering data from 120 SMEs in Nakawa Division, Kampala. Data analysis involved descriptive statistics, correlation, and regression techniques. The study highlighted that around 60% of SMEs in the area were registered with the Uganda Revenue Authority, suggesting some level of compliance. Mugarura et al. (2021) further revealed that public trust significantly moderated the relationship between tax understanding and tax compliance, underscoring the importance of trust in fostering compliance behaviour. However, the study found that public trust did not moderate the relationship between tax awareness and compliance. Based on these findings, the study recommended implementing rigorous policies to strengthen the tax administration system and foster a culture of accountability. These measures, it was argued, could gradually shift attitudes toward tax compliance in Uganda's SME sector. Building on the discussion of public trust as a moderating factor in tax compliance, Okafor (2023) explored an innovative approach to tax enforcement: shaming. Through two experimental designs, the study sought to determine the impact of shaming tax evaders on third-party observers' perceptions of retributive justice and their own intentions to comply with tax obligations. Drawing on defiance theory and the message-learning model, the study posited that shaming could increase observers' tax compliance intentions. Okafor (2023) found that shaming indeed had a positive effect on compliance intentions, particularly when persuasion mechanisms such as sanctions and normative appeals were made salient. This effect was mediated by the perception

of retributive justice, which linked shaming with observers' sense of fairness. The findings extended the discourse on tax compliance by emphasising the psychological and social dimensions of enforcement mechanisms, suggesting that strategies aimed at third-party observers could influence broader compliance behaviours within communities. Okafor (2023) highlighted the potential of behavioural interventions to influence compliance, particularly in contexts where direct enforcement may be insufficient.

In a more focused examination of tax knowledge as a driver of compliance, Twum et al. (2020) focused on the Ghanaian context, particularly among SMEs. Recognising the critical role of taxation in national development, the study aimed to assess how various dimensions of tax knowledge influence tax compliance. The research employed a structural equation modelling approach to analyse survey data from 130 SME managers who had previously participated in a tax education campaign by the GRA. Twum et al. (2020) identified several dimensions of tax knowledge, including knowledge of tax rights and responsibilities, knowledge of employment income, business income, and awareness of sanctions. The results suggested that knowledge of tax rights and responsibilities, as well as awareness of sanctions, were significantly positively associated with tax compliance. However, the study found that knowledge of business income was not significantly related to compliance. Despite this, Twum et al. (2020) emphasised the importance of tax education, especially regarding self-assessment practices, in enhancing compliance within the SME sector. The findings contributed to the literature on tax literacy by underscoring the strong influence of certain knowledge dimensions on compliance behaviour in developing economies.

From a broader European context, Nichita et al. (2019) explored the relationship between tax literacy and compliance among Romanian taxpayers, providing a comparative lens on how knowledge influences tax behaviour in both developed and developing economies. The study surveyed 358 Romanian taxpayers and used moderation analysis to investigate the role of tax literacy in shaping compliance. Nichita et al. (2019) introduced a tax literacy index specifically designed for the study, enabling the researchers to quantify respondents' understanding of taxation. The analysis revealed that taxpayers who exhibited neutral social representations of taxation tended to be more tax literate and were more inclined to comply voluntarily. Nichita et al. (2019) concluded that tax literacy is a fundamental component of fostering voluntary compliance and recommended that policymakers focus on educational campaigns to improve taxpayers' understanding of the tax system. The study thus provided a valuable framework for evaluating the role of tax literacy in shaping compliance, offering insights for governments seeking to raise compliance through improved taxpayer education.

Across these studies, the emphasis on tax literacy, public trust, and enforcement strategies reveals a multifaceted approach to improving tax compliance. Each study, whether focusing on SMEs in Uganda or individual taxpayers in Romania, demonstrates the critical role that understanding tax obligations plays in influencing compliance behaviour. Mugarura et al. (2021) highlighted the moderating role of public trust, while Okafor (2023) underscored the potential for innovative behavioural interventions, such as shaming, to alter compliance intentions. Twum et al. (2020) and Nichita et al. (2019) both emphasised the importance of tax literacy, with the former focusing on Ghana's SME sector and the latter providing a broader European perspective. Together, these studies form a comprehensive body of literature that

underscores the importance of tax knowledge, public trust, and innovative enforcement strategies in addressing the persistent issue of tax compliance.

Anisykurlillah et al. (2024) examined the relationships among tax authority power, tax morality, perceived fairness, religiosity, and tax compliance, and explored how tax literacy moderates these relationships. The study drew on 199 respondents using convenience and snowball sampling methods, and the data were analysed using Partial Least Squares-based Structural Equation Modelling (PLS-SEM). The findings indicated that legitimacy power, tax morale, and religiosity had a significant positive influence on tax compliance. However, neither coercive power nor perceived fairness significantly affected compliance. Anisykurlillah et al. (2024) also reported that tax literacy reduced the influence of perceived fairness on tax compliance, suggesting that as taxpayers become more literate, their perceptions of fairness may become less relevant in determining compliance. This study adds a nuanced layer to the literature by highlighting the moderating role of tax literacy in the relationship between tax authority dynamics and compliance behaviours.

Further expanding the discourse on tax literacy, Naitili et al. (2022) explored the impact of tax incentives provided during the COVID-19 pandemic on the compliance of Micro, Small, and Medium Enterprises (MSMEs) in Yogyakarta, Indonesia. With a sample of 108 MSME actors, the study investigated the moderating effect of tax literacy on the relationship between tax incentives and compliance. The findings revealed that tax incentives had a positive influence on compliance during the pandemic, but tax literacy moderated this relationship, weakening the impact of the incentives. According to Naitili et al. (2022), MSME actors with low tax literacy struggled to fully capitalise on available incentives, resulting in suboptimal compliance outcomes. The study

underscored the importance of increasing tax literacy among MSMEs to maximise the effectiveness of policy measures, particularly during economic crises.

On a similar note, Al-Ttaffi et al. (2020) focused on the role of tax knowledge in influencing individual taxpayers' compliance behaviour in Yemen. Using survey data, the study identified a strong positive relationship between tax knowledge and compliance behaviour, affirming that higher levels of tax knowledge are associated with greater tax compliance. Al-Ttaffi et al. (2020) argued that this knowledge gap was particularly acute in Yemen, where the lack of awareness about tax laws and obligations hampered compliance efforts. The study recommended that the Yemeni government invest in public tax education to enhance citizens' understanding, thereby improving compliance rates. The findings also had broader implications for developing countries facing similar challenges in tax enforcement, emphasising the critical role of tax knowledge in shaping compliance behaviours.

Hardika et al. (2021) contributed to the discussion by analysing the combined effects of tax knowledge, tax morality, and tax volunteers on tax compliance in Indonesia. Using data from 100 respondents and employing Partial Least Squares (Smart PLS) for analysis, the study demonstrated that all three factors significantly influenced compliance. In particular, the role of tax volunteers was highlighted as crucial in enhancing tax literacy and, consequently, compliance. Hardika et al. (2021) emphasised that volunteers served as important mediators in disseminating tax knowledge, thus helping to bridge the gap between taxpayers and tax authorities. The study also noted that tax morality, or the intrinsic ethical considerations of taxpayers, played a fundamental role in improving compliance behaviours. This finding enriched the existing literature by showing how community-level interventions, such as volunteer

programs, could be a viable strategy for increasing tax compliance in regions with low literacy.

Building on the insights regarding tax knowledge, Ningsih (2024) conducted a quantitative study to investigate the relationship between tax literacy and tax compliance. The study used primary data gathered through questionnaires and analysed the results using Smart PLS 4.0. Ningsih (2024) found that tax literacy had a significant and positive effect on tax compliance, as evidenced by a P-value below the 0.05 significance threshold. The research concluded that individuals with higher levels of tax literacy were more aware of the broader benefits of taxes, both for society and for themselves, and were therefore more likely to comply. Additionally, the study revealed that tax sanctions further strengthened the relationship between tax literacy and compliance, suggesting that when individuals are both literate and aware of penalties, they are more likely to adhere to tax obligations. Ningsih (2024) thus reinforced the idea that improving tax literacy is critical for fostering compliance, particularly when paired with effective enforcement mechanisms.

While on the topic, Musimenta (2020) explored the relationships among knowledge requirements, tax system complexity, and tax compliance in Uganda, examining the indirect effects of compliance costs. The study employed a cross-sectional and correlational design, focusing on VAT-registered withholding agents. The research showed that knowledge requirements were not significantly related to compliance costs. Musimenta's (2020) findings suggested that while taxpayers generally possessed sufficient tax knowledge for compliance, they still faced high costs, particularly when dealing with a more complex tax system. It was revealed that as the complexity of the tax system increased, the cost of complying also rose. Furthermore, the study highlighted that complex systems demanded extra training and external professional

assistance for taxpayers to comply. Thus, Musimenta concluded that tax complexity had both direct and indirect effects on tax compliance, particularly through compliance costs. The study distinguished itself by focusing on presumed tax-compliant individuals, unlike earlier studies that did not differentiate between compliant and non-compliant taxpayers. This unique methodological approach enhanced the depth of understanding in tax compliance research (Musimenta, 2020).

From another angle, Ghani et al. (2018) investigated the role of institutional, economic, individual, and social factors in influencing tax compliance among self-employed individuals in Northern Ghana. A quantitative survey design was adopted, and data were collected from 361 self-employed individuals across three Northern regions of Ghana using convenience sampling and a questionnaire. Structural Equation Modelling was utilised to analyse the study's hypotheses. The findings indicated that economic, individual, and social drivers significantly influenced tax compliance behaviour, whereas institutional drivers had no notable effect. Among the factors, social drivers had the strongest impact, particularly in rural communities. Ghani et al. (2018) argued that tax compliance behaviour in Northern Ghana had taken on a social dimension, with religious heads and opinion leaders playing crucial roles in shaping taxpayer attitudes. The study suggested that tax education should focus on social events and gatherings to shape compliance behaviour. In contrast to earlier research, Ghani et al. highlighted the critical role of social networks in rural tax compliance, offering fresh insights for future policy interventions.

On another note, Hoppe et al. (2023) introduced the Tax Complexity Index (TCI), which comprehensively measured the complexity of corporate income tax systems across 100 countries. The TCI was constructed using surveys of highly experienced tax consultants from large international tax service networks. The index comprised two sub-indices:

one for tax regulations and another for tax processes and features. Hoppe et al. found that tax complexity varied significantly across countries and that tax code complexity, particularly transfer pricing regulations, played a dominant role in this variation. The research further revealed that developed countries with higher GDP tended to have more complex tax codes but less complex tax frameworks. Hoppe et al. (2023) concluded that the TCI could serve as a valuable tool for multinational corporations in making tax-related decisions and for governments in shaping tax policy. Unlike earlier research, which had focused on specific elements of tax systems, this study presented a broader, more structured approach to understanding global tax complexity.

From a different viewpoint, Yahya et al. (2021) examined the tax compliance behaviour of sole proprietors, who typically exhibited lower compliance levels than other taxpayer groups. The study aimed to understand the influence of tax knowledge and perceived complexity on non-compliance. Data were collected via a Google Form survey distributed to small business owners. Yahya et al. (2021) found that both tax knowledge and complexity contributed significantly to non-compliance. These results were consistent with previous studies that identified these factors as key determinants of tax behaviour among sole proprietors. The study highlighted the need for revenue authorities to collaborate with researchers to improve understanding and address compliance issues. By focusing on sole proprietors, Yahya et al. (2021) highlighted a taxpayer group that had previously been understudied, adding valuable insights to the broader literature on tax compliance.

Also, Benzarti and Wallossek (2024) provided new estimates of the cost of filing taxes over time, particularly highlighting perceived increases in tax complexity and filing costs across countries. The study involved a survey of U.S. taxpayers, revealing that most respondents believed the tax system had grown more complex and that many were

willing to pay for simplification measures, such as prepopulated tax returns. The authors also used tax code word counts as proxies for compliance costs across several countries dating back to the 1980s. This analysis showed a steady increase in compliance costs over time. Benzarti and Wallossek (2024) concluded that simplifying tax systems could significantly reduce compliance burdens. Their use of word counts as a measure of tax complexity added a novel methodological dimension to tax compliance research, distinguishing their work from earlier studies that relied solely on taxpayer perceptions. Viewed through another lens, Eichfelder and Hechtner (2018) examined tax compliance costs, focusing on the potential biases introduced by survey nonresponse and questionnaire framing effects. Using data from Belgium, the authors found no significant evidence of nonresponse bias but noted that framing effects in temporal cost measurement can lead to substantial variations in cost estimates, particularly for small businesses. Their analysis revealed that compliance costs could be underestimated by as much as 53% or overestimated by 112%, depending on how the questions were framed. Additionally, Eichfelder and Hechtner (2018) examined the impact of e-government features on compliance costs and found no evidence that their use reduced compliance costs in Belgium in 2002 and 2004. This study built on previous research by rigorously addressing the methodological challenges inherent in measuring compliance costs and offering critical insights into how biases may distort cost estimates.

The relationship among tax knowledge, fairness, and trust was examined in a study of voluntary tax compliance among SMEs in Ghana's oil-rich city of Sekondi-Takoradi. Appiah et al. (2024) aimed to understand factors influencing tax compliance, particularly given the increasing budget deficits faced by developing economies. The research employed a survey-based approach, collecting data from 341 SMEs, and

analysed it using structural equation modelling (SEM). Findings revealed that perceptions of tax fairness, knowledge of the tax system, and trust in government were significant predictors of compliance. Additionally, tax fairness was found to mediate the relationship between tax knowledge and compliance. These insights underscore the importance of fairness and trust in shaping tax compliance, suggesting that strategies enhancing these perceptions could lead to improved voluntary compliance, as supported by Appiah et al. (2024).

In another study, the focus shifted to the role of trust in government and its effect on attitudes toward whistleblowing against tax evaders. Antinyan et al. (2020) investigated this relationship by using a national household survey in Armenia and a large-scale survey experiment in the U.S. The study found that greater trust in government was associated with more favourable attitudes toward whistleblowing. Their analysis highlighted that distrust in government, stemming from concerns about inefficiency or unfair treatment, diminished the willingness to report tax evaders. The researchers found a clear link between trust and active tax enforcement behaviours such as whistleblowing, offering a unique perspective on how compliance can extend beyond personal adherence to tax laws. The work of Antinyan et al. (2020) thus provided valuable insights into the broader implications of governmental trust on public participation in tax enforcement.

A focus on non-economic factors influencing tax compliance in Ghana was central to research conducted using data from Afrobarometer surveys. Nyarkpoh et al. (2023) employed a probit mediation model to examine how trust in government and perceptions of corruption affected tax payment propensity. Their findings showed that trust in government increased tax compliance by 5.4 percentage points, while higher levels of perceived corruption indirectly reduced compliance by eroding trust. The

study also revealed that these effects were more pronounced in rural areas, where trust had a significant positive impact on tax behaviour. Urban taxpayers, on the other hand, were less influenced by trust and corruption. Nyarkpoh et al. (2023) provided a nuanced understanding of how non-economic factors, particularly trust and corruption, shape tax compliance across demographics and geographic regions, underscoring the need for tailored policy interventions.

In Lagos, Nigeria, a study focused on trust and tax compliance behaviour among informal sector operators. Adekoya et al. (2022) addressed tax evasion in the informal sector, a persistent challenge for tax authorities in developing countries. Utilising a survey research design, the study distributed 400 questionnaires, achieving a response rate of 90.5%. The findings revealed that 92.5% of respondents viewed the State Internal Revenue Service (SIRS) as honest and transparent in handling tax matters, which positively influenced their compliance behaviour. Additionally, the study highlighted the importance of government transparency and the ethical handling of tax revenues in fostering trust among taxpayers. Adekoya et al. (2022) concluded that building trust through transparent governance and the effective use of tax revenues could significantly enhance voluntary compliance, particularly in sectors that have historically evaded formal taxation.

Exploring the relationship between economic inequality, conspiracy beliefs, and tax compliance, Salvador Casara et al. (2023) provided a distinctive angle on taxpayer attitudes. This large-scale study, conducted with 2,119 participants, investigated how economic inequality and conspiracy beliefs influenced compliance and support for progressive taxation. The results showed that participants exposed to high levels of perceived inequality were more likely to believe in conspiracy theories and exhibited lower tax compliance. Interestingly, conspiracy beliefs mediated the relationship

between perceived inequality and tax compliance and were positively associated with support for progressive taxation. Salvador Casara et al. (2023) contributed to the broader discourse by demonstrating that attitudes towards taxes are shaped by both economic conditions and psychological factors, with inequality fostering beliefs that undermine tax compliance. This perspective added a new dimension to the understanding of tax behaviour by linking social perceptions of inequality with compliance and belief in conspiracy theories.

## **2.5 Theoretical Framework**

In the domain of tax compliance, numerous studies have anchored their analyses within established theoretical frameworks. Theoretical explorations of tax compliance consistently employ the Theory of Planned Behaviour (Ajzen, 1991) and the Slippery Slope Framework (Kirchler et al., 2008), both well-established in the literature. The Theory of Planned Behaviour has been utilised by studies such as Purnomo (2019), Le et al. (2020), Oduro et al. (2018), and Ghani et al. (2018). These studies focused on how taxpayer intentions are shaped by attitudes, social norms, and perceived behavioural control. This model is particularly valued for its application in assessing the role of targeted communication in shaping compliant behaviour by influencing taxpayers' beliefs and perceived capabilities. Conversely, the Slippery Slope Framework, which integrates trust and power dynamics, is frequently applied in works by Mas'ud et al. (2019), Abdu et al. (2020), Kuandykov et al. (2021), and Slemrod (2019). This framework has been pivotal in examining how communication strategies can foster trust, thereby enhancing voluntary compliance, while also highlighting the necessity of authoritative enforcement to ensure compliance through power. The consistent adoption of these theories underscores a shift towards a holistic understanding of compliance,

recognising both behavioural influences and the relational aspects of taxpayer engagement within strategic communication frameworks.

### **2.5.1 Theory of Planned Behaviour**

The Theory of Planned Behaviour (TPB) was developed by Icek Ajzen in 1985. It expanded the Theory of Reasoned Action by including perceived behavioural control. Ajzen sought to address how intention, attitude, subjective norms, and perceived control guide behaviour. TPB assumes that behaviour is guided by intention, which is influenced by attitude, subjective norms, and perceived control. Individuals are seen as rational actors who make deliberate decisions based on available information. The theory also assumes that behavioural control affects actual behaviour.

The key concepts include attitudes toward the behaviour, subjective norms (social pressures), and perceived behavioural control (ease or difficulty of performing the behaviour). These influence behavioural intention, which predicts actual behaviour. The theory's purpose is to explain how behaviour can be predicted based on intention and perceived control. It has been widely applied in health, environmental behaviour, and social psychology, demonstrating its relevance across these domains (Ajzen, 1991).

A key strength of the Theory of Planned Behaviour is its ability to predict behaviour by incorporating perceived behavioural control. This feature extends the Theory of Reasoned Action by accounting for external constraints on individual action. However, its limitation lies in the assumption that individuals act rationally, often neglecting emotional or habitual factors (Ajzen, 1991). Further limitations include its focus on intention, which does not always lead to behaviour. Research shows that intentions, while important, are not always sufficient to change behaviour, especially in complex scenarios (Sheeran, 2002).

### **2.5.2 Slippery Slope Framework**

The Slippery Slope Framework (SSF) by Kirchler et al. (2008) explains taxpayer compliance dynamics, focusing on voluntary and enforced compliance. Emerging from tax psychology, SSF addresses limitations in traditional models by integrating economic and psychological perspectives (Mardhiah et al., 2023). The framework highlights the dual pathways of compliance: trust in authorities and the power of authorities. The SSF suggests that compliance is shaped by trust, which reflects the belief in authorities' fairness, and power, which denotes the capacity to detect and punish non-compliance (Kirchler et al., 2008). High trust fosters voluntary compliance, in which taxpayers willingly cooperate. In contrast, high power leads to enforced compliance driven by fear of sanctions, balancing coercion and cooperation.

Key concepts in the framework include trust, power, voluntary compliance, and enforced compliance. Trust is established through fair practices, while power relies on strict monitoring. This interplay determines whether compliance is voluntary or enforced (Muehlbacher & Kirchler, 2010). The SSF's strength lies in its dual-pathway approach, which combines economic and psychological insights to explain compliance behaviours beyond mere self-interest (Wahl et al., 2010). However, cultural differences may limit its applicability, as trust and power dynamics vary widely. Critics argue that SSF may oversimplify the complex relationships between trust and power. Nonetheless, Gangl et al. (2015) indicate that it remains a valuable model which influences contemporary understanding of compliance in various regulatory contexts.

### **2.5.3 Relevance of the Theories to the Study**

The Theory of Planned Behaviour (TPB) and the Slippery Slope Framework (SSF) serve as complementary frameworks for understanding tax compliance, grounded in psychological and economic principles. The TPB, introduced by Ajzen (1991), provides

a comprehensive model for predicting deliberate behaviour by focusing on attitudes, subjective norms, and perceived behavioural control. The SSF, proposed by Kirchler et al. (2008), offers a dualistic perspective that examines the interplay between trust in authorities and the power these authorities exert to influence compliance behaviour.

These theories align directly with this study's research objectives, as they aim to explore the role of communication strategies in enhancing tax compliance among small taxpayers in Ghana. The TPB's emphasis on attitudes and subjective norms provides a clear pathway for analysing how taxpayer beliefs and social expectations are shaped through targeted communication. The emphasis on perceived behavioural control aligns with the objective of assessing how the GRA's strategies enhance taxpayers' capacity to comply. The Slippery Slope Framework, in contrast, brings together trust and enforcement, which is useful for evaluating how transparent communication supports voluntary compliance and how authority shapes enforced compliance. Together, these theories provide a comprehensive framework for addressing the study's core objectives. Conceptually, the TPB is well-suited for exploring the influence of internal psychological factors on taxpayer intentions. It makes it an ideal fit for analysing communication strategies designed to modify attitudes and beliefs about tax compliance. This theory captures the deliberate nature of compliance decisions. It links the informational content of communication to changes in taxpayer perceptions and intentions. The SSF complements this by incorporating external factors, specifically trust and power dynamics, which are critical in understanding how taxpayers perceive the legitimacy of tax authorities. It provides a broader lens for examining the relational aspects of communication, particularly in developing economies where trust deficits and enforcement challenges are prevalent. The dual focus on trust and coercion captures

the complexity of taxpayer motivations. This thus makes the SSF a strong conceptual fit for understanding compliance in the Ghanaian context.

The relevance of these theories for this study is underscored by their widespread application in empirical research on tax compliance, particularly in contexts involving complex socio-economic factors and diverse taxpayer demographics. The TPB's emphasis on behavioural intentions provides a nuanced approach to understanding how communication strategies can influence taxpayer compliance, aligning closely with this study's focus on education and taxpayer engagement. The SSF's integration of psychological and coercive elements offers a balanced perspective, recognising the need for both trust-building and enforcement measures in enhancing compliance. The combination of these theories allows for a more holistic analysis of the factors influencing tax compliance. It provides a strong theoretical foundation for examining the impact of the GRA's communication strategies within a developing economy.

## **2.6 Chapter Summary**

The chapter presented an exploration of the literature surrounding tax compliance, communication strategies, and the socio-cultural factors influencing taxpayer behaviour. It systematically reviewed relevant empirical studies, providing insights into the complex interplay between communication, behaviour, and compliance. The theoretical frameworks, including the Theory of Planned Behaviour and the Slippery Slope Framework, were discussed in relation to their application to this study. By grounding the research within established theories and empirical evidence, this chapter sets the stage for a deeper investigation into how these factors impact tax compliance in the Ghanaian context. The chapter successfully identified the key components necessary to frame and guide the study's methodological approach.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter provides an overview of the methodology used by the study to accomplish its objectives. This chapter provided an overview of the research design, the study population, the sample size, and the sampling technique. It also explained the data collection procedures and other key aspects that guided the study.

#### **3.2 Research Approach**

Qualitative research is a method for exploring and understanding the meanings individuals or groups assign to social phenomena. Unlike quantitative approaches, which focus on numerical data and statistical analysis, qualitative research delves into participants' subjective experiences, attitudes, and behaviours. It is interpretive in nature, allowing researchers to gain insight into complex social issues by examining them in their natural settings (Creswell & Creswell, 2017). This approach is inherently multi-method, drawing on techniques like interviews, observations, and document analysis to capture a detailed understanding of the phenomena under study (Hakim, 2012). One of the strengths of qualitative research is its ability to provide rich, contextually grounded insights, particularly in areas where human behaviour, perceptions, and cultural dynamics play a central role (Gorard, 2013).

In this study, the qualitative approach is well-suited because it can explore the complex and nuanced nature of communication strategies within the GRA and their impact on tax compliance. Taxpayer behaviour and the effectiveness of communication strategies cannot be easily quantified, as they are shaped by a variety of socio-economic and cultural factors. Qualitative methods allow the researcher to engage deeply with key informants within the GRA, enabling a detailed exploration of how communication

strategies are developed, implemented, and perceived by employees involved in tax administration.

Furthermore, qualitative research enables the study to capture diverse perspectives, shedding light on the ways communication strategies influence taxpayer compliance. By focusing on individual experiences and perceptions, this approach provides a comprehensive understanding of the socio-cultural dynamics at play within the GRA's communication efforts, which are crucial to improving tax compliance in Ghana.

### **3.3 Research Design**

A case study design is used in this study. Case study research involves the detailed examination of a single entity or a small group to gain a deep understanding of complex issues in real-life contexts (Yin, 2017). This approach is particularly suited to studying contemporary phenomena in which the boundaries between the phenomenon and its context are not clearly defined (Schoch, 2020). By focusing on a specific organisation (in this case, the GRA) the case study design allows for a comprehensive investigation of the communication strategies within their actual operational environment.

Case studies are especially useful in exploring how and why certain strategies are developed and implemented (Flyvbjerg, 2011). This design facilitates a detailed understanding of the GRA's communication processes and outcomes, including the challenges encountered and the factors contributing to their success or failure. As a research design, case studies draw on multiple sources of data, such as interviews, document analysis, and observations, which are triangulated to ensure a holistic view of the subject matter (Stake, 2013). This variety of data sources enhances the reliability and validity of the findings.

In this study, the case study approach allows the researcher to focus on the GRA as the central entity, with key informants from different departments providing insights into how communication strategies are crafted, deployed, and perceived. The case study design is flexible enough to capture both the formal strategies outlined by the GRA and the informal dynamics that influence their implementation. By using this approach, the study not only uncovered the effectiveness of current communication strategies but also offered recommendations for enhancing tax compliance through improved communication.

### **3.4 Sampling**

Sampling, as Lewis (2015) explains, is a fundamental process in research. It involves selecting units from a population to generalise the findings to the broader group. It provides a manageable subset from which the researcher can extract valuable information. According to Creswell and Poth (2018), the selected sample is a representative group that offers significant insights pertinent to the research objectives. In this study, the sample consists of key relevant employees from the GRA whose roles are directly aligned with the communication strategies and tax compliance initiatives under investigation.

The study employs purposive sampling, a nonprobability sampling method. Purposive sampling is chosen because it allows the researcher to strategically select individuals most likely to provide relevant and insightful information on the research topic (Boddy, 2016). This method is ideal for qualitative research as it does not aim for statistical representation but rather focuses on the depth and richness of the data gathered from knowledgeable participants. Mason (2010) further notes that purposive sampling enables researchers to exercise informed judgment in identifying participants with specific experience or expertise relevant to the study.

In this study, purposive sampling is used to select five key informants from the GRA, as suggested by Etikan et al. (2016). The purposive sampling approach employed in this study enabled the selection of five senior professionals from the GRA's Communication and Public Affairs Department. Each participant was chosen for their advanced expertise, extensive professional experience, and critical role within the organisation. All five participants have worked with the GRA for at least 10 years, during which they have risen through the ranks to occupy strategic positions within the department. This longevity of service not only reflects their deep understanding of the organisation's communication framework but also their first-hand experience in addressing the evolving challenges of taxpayer engagement and compliance promotion.

Participants were selected from three pivotal units within the department: the Public Education, Media Relations, and Review Unit; the Publications, Publicity, and Reputation Management Unit; and the Online and Website Management Team. The representative from the Public Education, Media Relations, and Review Unit oversees nationwide taxpayer education campaigns and manages media relations, ensuring that tax-related information is disseminated effectively. The participant from the Publications, Publicity, and Reputation Management Unit focuses on crafting strategic communication materials and managing the GRA's public image, with a particular emphasis on building trust and transparency. The two participants from the Online and Website Management Team play key roles in digital communication, including developing and managing the GRA's online presence, leveraging social media platforms, and facilitating taxpayer interactions through digital channels. This reflects the growing importance of technology in modern tax administration.

The demographic profile of the participants further enhances the robustness of the study. All participants are highly educated, holding advanced degrees in fields such as communication, public relations, or related disciplines. Their professional backgrounds include specialised training in public communication, media management, and digital engagement. These equipped them with the necessary skills to implement and assess the GRA's communication strategies. This diverse yet focused expertise ensures that the participants collectively provide a comprehensive perspective on the strategic and operational aspects of the GRA's efforts to enhance tax compliance. By selecting professionals with both seniority and functional diversity, the study was well positioned to gather nuanced, contextually rich data that aligns with its research objectives.

### **3.5 Data Collection Methods**

This study employed a multi-method approach, combining primary and secondary data collection techniques to obtain comprehensive insights. Primary data refers to information gathered directly from participants through methods like interviews and observations, while secondary data relies on the analysis of pre-existing materials, such as organisational reports, policy documents, and academic publications (Heaton, 2008). This dual approach allows researchers to generate new information and validate findings against established knowledge (Johnston, 2014).

The primary data collection involved conducting in-depth, semi-structured interviews with key participants. These interviews were designed to explore the GRA's communication strategies to increase taxpayer compliance. A purposive sampling technique was used to select respondents who had direct involvement in or were knowledgeable about the GRA's public communication efforts. Participants included GRA communication officers, tax educators, and relevant stakeholders involved in outreach programmes. The interview guide consisted of open-ended questions that

allowed respondents to elaborate on their experiences and perceptions of the GRA's strategies, including specific campaigns and message dissemination techniques.

During the interviews, questions focused on understanding how the GRA's communication methods aimed to increase voluntary tax compliance and address taxpayer concerns. This flexible interview format allowed for follow-up questions based on participants' responses. This provided the opportunity to uncover additional insights about the perceived effectiveness and challenges of these strategies (Zambas, 2016). The qualitative nature of the interviews enabled a deeper understanding of the communication tactics and their alignment with the organisational goals outlined in the strategic plan.

Secondary data collection relied heavily on the analysis of the GRA's 4th Strategic Plan (2023-2025), along with related policy documents and reports. This strategic plan, serving as the cornerstone of the secondary data, provided critical context regarding the GRA's objectives, communication priorities, and operational frameworks. Detailed sections of the plan related to public engagement, taxpayer education, and compliance initiatives were examined to understand the broader organisational strategies that underpin the GRA's communication efforts.

Specific parts of the strategic plan, including the sections outlining the objectives of taxpayer education programmes, media outreach initiatives, and the use of digital platforms to disseminate tax-related information, were reviewed. The analysis of these sections offered insights into the planned tactics and expected outcomes of GRA's communication campaigns. For example, the plan's emphasis on enhancing digital communication channels was corroborated by interview responses highlighting increased use of social media for taxpayer engagement. Additionally, the strategic

emphasis on taxpayer education through community outreach was evident in both the document analysis and the participants' accounts of their experiences.

Triangulating the primary interview data with secondary data from the GRA's strategic documents enabled the study to validate participants' responses against formal organisational objectives. This methodological approach ensured a comprehensive understanding of the communication strategies. It also helped to identify areas where practical implementation aligned with or diverged from the planned strategies. The integration of both data sources strengthened the analysis by providing a more robust foundation for discussing the effectiveness of GRA's communication initiatives.

### **3.6 Data Collection Procedures**

The data collection procedure for this study was carefully designed to ensure that the insights gathered were comprehensive and relevant to the study's focus on the GRA's communication strategies. Among the available qualitative data collection options, such as focus groups, interviews, and direct observation, interviews were considered most appropriate for this study (Roulston & Choi, 2018). Interviews (semi-structured) have been selected as the most appropriate method. This choice is based on the study's aim to explore in depth the communication practices of GRA and their effectiveness in fostering tax compliance. Semi-structured interviews offer a flexible yet focused approach, allowing the researcher to guide the discussion with predetermined questions while also inviting participants to provide additional insights that may not have been anticipated (Brinkmann, 2013).

The interview process was structured in several stages. First, key informants were identified based on their roles and expertise within the GRA, particularly those involved in the design and implementation of communication strategies. Once identified, participants were approached with formal invitations that explained the purpose of the

research, the nature of their participation, and assurances regarding confidentiality. Participants were informed that their involvement is voluntary and that they may withdraw at any time without consequences. This is in accordance with ethical research practices, as noted by Rowley (2014), to ensure that participants are fully informed and comfortable with their participation.

Prior to each interview, informed consent was obtained from participants, either in writing or electronically, depending on whether the interview was conducted in person or via teleconference. The interviews themselves were semi-structured, lasting approximately 30 to 60 minutes, and were conducted at locations convenient to the participants or through video conferencing platforms, depending on their preference and availability. This flexibility is important to accommodate GRA personnel's busy schedules and ensure their full participation in the study.

During the interviews, the researcher began by briefly reiterating the study's purpose and confirming participants' consent to record the conversation. Audio recordings were made, with participants' approval, to ensure accurate capture of their responses. In addition to the recordings, field notes were taken to document relevant non-verbal cues, such as body language and tone, as well as other observations that may not be fully conveyed through audio alone. This dual approach of recording and note-taking enhanced the depth and accuracy of the data collected.

The interview questions were designed to explore several key areas, including the communication channels used by the GRA, the specific strategies employed to engage different taxpayer segments, and the perceived challenges and successes of these communication efforts. While a core set of questions guided the conversation, the semi-structured format allowed participants to expand on their experiences and provide richer, more detailed responses (Zambas, 2016). This approach is expected to yield both

anticipated and unanticipated insights, thereby providing a holistic understanding of GRA's communication practices.

### **3.7 Data Analysis Method**

Several qualitative data analysis methods are available, including grounded theory, content analysis, and thematic analysis (Clarke & Braun, 2017). For this study, thematic analysis has been selected for its flexibility and suitability for identifying and interpreting patterns in complex qualitative datasets. The analysis followed the six-step approach outlined by Braun and Clarke (2021), which offers a systematic method for interpreting qualitative data. Thematic analysis was chosen for its ability to reveal patterns and themes across the field-collected dataset.

The first step involved familiarisation with the data. After completing the semi-structured interviews, audio recordings were transcribed verbatim to ensure an accurate record of participants' responses. This transcription was followed by an in-depth review of both the transcripts and accompanying field notes. Multiple readings of the data allowed for immersion, facilitating a comprehensive understanding of the responses. This process helped the researcher become familiar with the range of ideas and recurring points, which is essential before formal coding begins.

The second step entailed generating initial codes. The coding process was systematic and data-driven, involving the identification of significant text segments related to the research questions. Each meaningful phrase, sentence, or segment was assigned a code, which represented the essence of that piece of data. Codes were inductively generated to capture insights into how GRA's strategies were perceived by different stakeholders. To ensure consistency, the researcher revisited the codes, refining them as necessary to encapsulate the nuanced perspectives shared by participants.

Next, the focus shifted to searching for themes. Codes were grouped into broader categories based on similarities and patterns observed in the data. For instance, codes such as “taxpayer education,” “use of digital platforms,” and “community outreach” were grouped into broader themes, including “communication tactics” and “engagement strategies.” This stage marked the transition from basic codes to more interpretive analysis, as the researcher began to explore how different codes connected to form coherent themes reflective of GRA’s broader strategies.

The fourth step involved reviewing these themes. Each theme was scrutinised to determine its relevance to the study’s objectives and its coherence as a distinct idea. The researcher revisited the transcripts to ensure that the themes were well-supported by the data, refining or merging themes where necessary. This iterative process ensured that the identified themes accurately represented participants' experiences and perceptions and aligned with the study’s focus on communication strategies.

Defining and naming themes formed the fifth step of the analysis. At this stage, the researcher clearly articulated the essence of each theme, providing concise descriptions that captured the core meaning of the grouped data segments. Themes such as ‘effective taxpayer engagement,’ ‘perceived barriers to compliance,’ and ‘digital communication initiatives’ were clearly delineated, offering insights into how the GRA implements and adapts its communication strategies.

Finally, the sixth step was writing the analysis. The themes were contextualised within the broader literature on tax compliance, and the findings were compared with established frameworks and theories. The analysis highlighted how the GRA’s communication efforts align with strategic objectives while addressing challenges specific to the Ghanaian tax environment. The use of thematic analysis, as endorsed by Braun et al. (2022), enabled the identification of both expected and emergent themes,

providing a detailed understanding of the complex interplay between communication strategies and taxpayer compliance.

### **3.8 Ensuring Trustworthiness**

Ensuring trustworthiness in qualitative studies was crucial to establishing the credibility, dependability, confirmability, and transferability of the findings. In this regard, Lincoln and Guba (1985) posited that these four criteria strengthen research rigour and ensure transparency and trustworthiness. In this study, several steps were taken to ensure that the data collection and analysis processes met these standards. To enhance credibility, the study employed triangulation across multiple data sources. In addition to semi-structured interviews with GRA key informants, secondary data, including reports, previous studies, and official GRA communications, were reviewed. This triangulation helped to cross-verify the findings and provided a more comprehensive understanding of the GRA's communication strategies. Member checking was also conducted, where summaries of the findings were shared with participants to confirm that their views and statements were accurately interpreted. To achieve dependability, a detailed audit trail was maintained throughout the research process. This included thorough documentation of the research design, data collection procedures, and the steps followed in data analysis. By providing clear, detailed methodological records, future researchers can follow and verify the processes used in this study. To safeguard confirmability, the researcher employed reflexivity by keeping a reflexive journal throughout the study. This journal documented the researcher's reflections, assumptions, and potential biases during the research process, thereby enhancing transparency. In addition, the data analysis process included peer debriefing, in which academic colleagues or supervisors reviewed the coding and thematic analysis to provide an external check on interpretations and conclusions drawn from the data.

Transferability is related to the extent to which the study's findings could be applied to other contexts. Although qualitative research does not aim for broad generalisation, detailed descriptions of the study context, participants, and data collection methods were provided. This allowed other researchers and practitioners to assess the relevance of the findings to their own settings or similar contexts, particularly in tax compliance and government communication strategies. By adhering to these trustworthiness criteria, the study ensured robust, transparent, and credible findings, thereby contributing meaningful insights into the GRA's communication strategies.

### **3.9 Ethical Considerations**

Ethical considerations were central to the design and execution of the study. Prior to data collection, informed consent was obtained from all participants. Each participant was provided with a detailed consent form outlining the study's purpose, procedures, potential risks, and benefits. Participants were informed that their participation was voluntary and that they could withdraw at any stage without any consequences. This process ensured that participation was based on full understanding and free choice, thereby respecting participant autonomy.

To protect participant privacy, strict measures were implemented to ensure anonymity and confidentiality. Personal identifiers were removed or modified during data analysis, and pseudonyms were used in reporting the findings. All data were securely stored in encrypted formats and were accessible only to the researcher. In addition, the study was guided by the ethical principles of beneficence and non-maleficence. This ensured that the research did not cause psychological or emotional harm to participants and sought to generate outcomes that were beneficial to the wider community and the field of study. These ethical standards were integral to conducting responsible and respectful research.

### **3.10 Chapter Summary**

This chapter presented a comprehensive outline of the methodological framework adopted by the study to achieve its aims. It includes a detailed description of the research design, the targeted population for the study, the determination of the sample size, the sampling methods employed, the procedures for data collection, and other critical elements that illustrate the process of data acquisition from respondents.



## CHAPTER FOUR

### FINDINGS AND DISCUSSIONS

#### 4.1 Introduction

This chapter presents the analysis and discussion of data gathered during the study, focusing on how the GRA communicates to promote tax compliance among small taxpayers. The themes derived from the data include conceptualising communication strategies, diverse communication channels, socio-cultural influences on strategy design, challenges in understanding communication, feedback and strategy adaptation, the effectiveness of communication strategies, and recommendations for improved engagement. Data from participants, referred to using pseudonyms GRA1 through GRA5, were synthesised and critically analysed. Leaning on Creswell and Poth's (2018) view that assigning pseudonyms and omitting identifiable information are strategies to protect participants' identities and to maintain confidentiality, this encouraged an open and honest participation. This approach aligns with ethical research practices, maintaining the trust and privacy of all contributors while facilitating an unbiased analysis.

#### 4.2 RQ1: How does GRA promote tax knowledge among small taxpayers?

The dominant themes that emerged in response to this question included *Strategic Framing and Behavioural Design*, *Multichannel Dissemination*, *Targeted Segmentation of Taxpayers*, *Monitoring and Feedback Loops*, and *Stakeholder Collaboration and Institutional Alignment*. Promoting tax knowledge among small taxpayers demanded more than simple dissemination; it required an intentional strategy grounded in contextual sensitivity. The data underscored the GRA's reliance on *Strategic Framing and Behavioural Design* to simplify tax communication and align messages with the cognitive and informational realities of small-scale taxpayers.

Insights from the field highlighted the deployment of simplified language, behavioural cues, and culturally adapted media as part of *Multichannel Dissemination* to reduce friction and facilitate comprehension. The use of *Targeted Segmentation of Taxpayers* to focus on informal sector actors revealed a deliberate orientation toward persuasive rather than punitive messaging. In addition, the incorporation of *Monitoring and Feedback Loops*, *Stakeholder Collaboration*, and *Institutional Alignment* indicated that tax literacy efforts were embedded within a broader communication architecture aimed at translating institutional objectives into cognitively accessible and culturally resonant practices.

**Table 4.1: Frequency Distribution Table of Themes from How Communication Strategies are Employed**

Themes	Frequency	Percentage
Strategic Framing and Behavioural Design	4	20%
Multichannel Dissemination	5	25%
Targeted Segmentation of Taxpayers	5	25%
Monitoring and Feedback Loops	4	20%
Stakeholder Collaboration and Institutional Alignment	2	10%
<b>Total</b>	<b>20</b>	<b>100%</b>

Source: Researcher's Own Construct (2023)

#### 4.4.1 Strategic Framing and Behavioural Design

The data revealed that the GRA's strategic communication processes were systematically structured to encourage voluntary compliance through deliberate behavioural design mechanisms. A recurring theme throughout the accounts was the deliberate simplification of messages to match the cognitive and cultural profiles of various taxpayer groups. This approach reflected a behavioural economics-informed

philosophy which drew upon simplified cues and clarity to foster compliance, particularly among taxpayers with lower educational attainment or limited exposure to formal tax systems. As GRA3 observed, “communication materials were constructed with intentional simplicity to avoid alienating users,” a design choice that reflects the importance of accessibility in compliance communication. This emphasis aligns with Robbins and Kiser’s (2020) argument that compliance is more likely to be sustained when civic responsibility is conveyed in clear and accessible formats.

Although there was general consistency across the data on the purpose of simplification, the methods for strategic framing varied. GRA5 emphasised the “importance of aligning communication with the broader strategic plan”, suggesting a top-down behavioural design approach rooted in institutional mandates. Conversely, GRA2 emphasised feedback-driven refinement of communication tools, noting that effective outreach requires “user involvement in the design process.” These two views reflected differing operational logics: one centralised and prescriptive, the other participatory and adaptive. Despite this distinction, both perspectives reflected an overarching intention to design strategies that are persuasive rather than punitive, thereby echoing Purnomo (2019), who argued that communication grounded in behavioural triggers, rather than threats, elicited better compliance outcomes.

"The GRA’s communication strategies are derived directly from the Authority’s overarching Strategic Plan, ensuring alignment with its goals and objectives. The process involves translating high-level priorities into actionable communication frameworks that address taxpayers' needs." (GRA5, Interview, August 2023)

GRA4 added that “strategic framing often took place during workshops where professionals gathered to identify, evaluate, and select the most context-sensitive strategies based on taxpayer behaviour data”. This practice suggested a semi-institutionalised process of behavioural refinement, whereby communication strategies

were not static but iterative. Such framing resonated with the propositions of Gangl et al. (2015), who argued that taxpayer trust was cultivated through transparent, predictable communication rooted in clear behavioural expectations.

"There is usually a workshop where a pool of PR professionals within GRA meet to discuss what should go into the Communication Strategy. After the brainstorming, the best ones guided by data are selected." (GRA4, Interview, August 2023)

Further strengthening the behavioural underpinnings of these strategies, GRA1 and GRA3 both emphasised the infusion of visual cues and the use of simplified behavioural nudges across media platforms. The deliberate avoidance of jargon and the integration of visual aids reinforced what Robbins and Kiser (2020) described as low-friction behavioural architecture, where decisions are made easier by restructuring the cognitive environment. The Authority's embrace of diverse channels, from SMS reminders to drama-driven community radio, indicated an understanding that behavioural design is most effective when embedded in familiar and culturally resonant formats. Ameyaw et al. (2016) similarly concluded that tax compliance improved when simplified messages were embedded in the everyday cultural and linguistic routines of target communities.

"For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

In contrast to this simplicity-oriented framing, GRA2 and GRA3 acknowledged challenges when behavioural assumptions failed to translate across all taxpayer segments. As GRA2 explained, "cultural communication styles clashed with standardised tax messages," highlighting how behavioural design can falter when socio-cultural misfits are not anticipated. This insight echoes Oduro et al. (2018), who argued that communication, however technically sound, fails when socio-cultural contexts are not integrated into design. In this light, behavioural design must extend beyond

information clarity to encompass values, languages, and informal norms that shape how tax-related information is processed.

"We tailor our communication efforts by segmenting our audience based on factors such as income level, industry, and demographic information. Eg, Informal SME, Medium and Large Business. This allows us to create targeted messages that resonate with specific taxpayer groups and address their unique needs and concerns."  
(GRA2, Interview, August 2023)

A final observation related to the strategic use of behavioural segmentation in reinforcing behavioural design. GRA5 elaborated that message content was curated by taxpayer segment, with behavioural insights used to structure differentiated messaging strategies. This segmentation extended beyond demographic categorisation to include business types, digital literacy levels, and even trust profiles. Such practices reinforced the claims of Twum et al. (2020) and Nyarkpoh et al. (2023), both of whom found that tailored behavioural communication outperformed uniform approaches in improving tax engagement. Importantly, the Slippery Slope Framework by Kirchler et al. (2008) provided the most fitting theoretical lens for interpreting these practices. By weaving both trust and power into the communication framework, the GRA's strategies reflected an intention to promote voluntary compliance through persuasive framing rather than coercion.

"GRA employs a range of integrated communication strategies to meet the diverse needs of taxpayers. For individuals, communication efforts focus on simplicity, using infographics and audio-visual aids in local languages to make tax processes accessible. Businesses, especially SMEs, are engaged through detailed presentations, workshops, and one-on-one consultations to address their specific concerns." (GRA5, Interview, August 2023)

In summary, the data indicated a shared commitment across the Authority to behavioural design principles that prioritised clarity, simplicity, and strategic framing. While the modalities of design and deployment differed, the objective remained consistent: to reduce psychological barriers to compliance by structuring tax

information in ways that resonate with diverse taxpayer realities. When situated within the theoretical frames discussed in the literature, the Slippery Slope Framework best accommodated the dual emphasis on persuasive communication and institutional trust-building.

#### **4.4.2 Multichannel Dissemination**

The data suggested that the GRA approached communication dissemination deliberately, diversifying across multiple channels. These dissemination practices reflected a strategic intent to mitigate accessibility barriers by meeting taxpayers in their preferred information environments. As several participants described, the deployment of traditional and digital platforms occurred concurrently, indicating a blended communication framework that was both inclusive and adaptive. Such multiplicity reflected what Djafri et al. (2023) observed about the efficacy of e-tax systems when embedded within broader outreach mechanisms. The coexistence of digital campaigns with community engagement echoed the dualism identified by Gashenko et al. (2018), where modernisation and human interaction were not mutually exclusive but instead reinforced one another.

"Our current communication strategies include a mix of traditional methods such as radio, TV and newspapers as well as digital channels like social media, email newsletters, and the GRA website. We also conduct outreach events and workshops to educate taxpayers about their obligations." (GRA2, Interview, August 2023)

GRA5's emphasis on segmented dissemination strategies introduced a tiered dissemination model that drew from behavioural segmentation to inform channel selection. Taxpayer-specific content was deployed on media suited to each category, from SMS reminders for individuals to stakeholder meetings for large firms. This form of channel optimisation paralleled the findings of Pere and Theuri (2019), who documented improved compliance outcomes when dissemination methods matched

taxpayer profiles. The framing of dissemination as segmented rather than uniform was not only pragmatic but indicated a behavioural design logic embedded in delivery infrastructure.

"GRA's current communication strategy is designed to provide segmented education and engagement. Taxpayer segments, such as individual taxpayers, small businesses, and large corporations, each receive targeted messaging tailored to their specific needs." (GRA5, Interview, August 2023)

While consistency in the use of multiple platforms was widely observed across the data, distinctions emerged in how they were leveraged. GRA4 discussed media engagement with specific reference to tactical messaging formats like "Live Presenter Mentions (LPMs) and press interviews. This specificity denoted a framing strategy that prioritised salience and message repetition, which resonated with Peprah et al. (2020), who emphasised message retention as pivotal in contexts of limited tax awareness. On the other hand, GRA1 advanced a perspective focused on "behavioural nudges", describing SMS campaigns and social media posts as channels for "timely, reactive messaging". These two orientations revealed an operational split between strategic broadcast dissemination and personalised, behaviour-triggered prompts.

"Public awareness campaigns on television, radio, and newspapers remain pivotal for reaching mass audiences. We have also integrated digital platforms, including social media and email newsletters, to target tech-savvy taxpayers. SMS notifications are used to remind taxpayers of deadlines, and community engagement programs are organised to directly address taxpayers in their local contexts." (GRA1, Interview, August 2023)

GRA3 and GRA2 reinforced the discussion on channel effectiveness by introducing evaluation metrics, including traffic monitoring, engagement analytics, and event attendance. These data-driven feedback loops facilitated strategic adjustments to dissemination mechanisms. GRA3 in particular described feedback collection as "integral to refining channel usage", reflecting principles found in Purnomo (2019),

who asserted that adaptive strategies grounded in recipient responsiveness yielded stronger compliance patterns. Evaluation practices were not merely accountability exercises but also served as iterative design tools that informed real-time changes to media selection.

"To ensure effectiveness, GRA continuously evaluates its communication strategies using various tools and methods. Surveys and feedback forms distributed during outreach programs provide firsthand insights into taxpayer perceptions of the materials and campaigns. Digital metrics, such as website traffic and social media engagement, offer quantitative data on the reach and interaction with online content." (GRA3, Interview, August 2023)

Though the adoption of digital tools was strongly endorsed in the data, limitations remained. As GRA1 cautioned, "particularly rural and low-literacy populations lacked reliable access to digital content," drawing attention to structural constraints on digital outreach. This observation aligns with Ameyaw et al. (2016), who linked literacy challenges and media mismatch to disengagement from formal tax systems. GRA4 also noted that contextual variation influences dissemination choices, stressing the need to adapt dissemination channels to regional sensibilities. These observations revealed that multichannel, while effective, required context-responsive calibration to sustain its impact. It could not be reduced to technological abundance alone.

"A number of strategies such as media engagement, radio and tv interviews, newspaper ads and announcements, LPMs, social media engagements, among others, are what we use." (GRA4, Interview, August 2023)

The multichannel dissemination approach employed by GRA reflected the logic underpinning the Theory of Planned Behaviour. The theory posits that attitudes, perceived control, and social norms shape behavioural intention. By using media formats that both reinforced social expectations (e.g., community radio dramas) and enhanced perceived behavioural control (e.g., simplified digital guides), the Authority created an environment conducive to voluntary compliance. These dissemination

mechanisms functioned not only as conduits of information but also as behavioural cues that shaped taxpaying decisions.

"We regularly assess the effectiveness of our communication strategies through taxpayer feedback surveys, call centre analytics, and stakeholder consultations. For instance, we use metrics such as website traffic, social media engagement, and event attendance to gauge reach." (GRA1, Interview, August 2023)

In conclusion, the Authority's multichannel strategy reflected a layered dissemination architecture tailored to taxpayers' behavioural variability. The use of varied media, refined through empirical feedback and socio-demographic insight, reinforced the effectiveness of communication as a compliance strategy. When viewed through the lens of the Theory of Planned Behaviour, the GRA's communication efforts transcended mere dissemination to function as behavioural interventions, reaffirming that the medium, when purposefully selected, shapes not only message access but also message meaning.

#### **4.4.3 Targeted Segmentation of Taxpayers**

The data revealed that the GRA relied heavily on segmentation to tailor communication strategies across a broad spectrum of taxpayer categories. This form of stratified messaging was not arbitrary but rather informed by behavioural insights and demographic profiling. GRA3 explained that "various campaigns targeted taxpayers based on literacy levels, economic activity, and cultural exposure". This reflected a purposeful shift from undifferentiated mass communication to precision-targeted messaging, which mirrored Le et al. (2020) who posited that contextualised communication strategies enhanced compliance among small and medium-sized enterprises.

"Tailoring communication strategies to specific taxpayer segments is an integral aspect of GRA's approach. For individuals, especially those with low literacy levels, the focus is on simple, jargon-free language and visual content that conveys key messages effectively.

Campaigns targeting individuals often include dramatised scenarios on radio and television, reflecting everyday challenges in tax compliance." (GRA3, Interview, August 2023)

In explaining how segmentation decisions were made, GRA2 stressed the “importance of building resonance with each taxpayer group through specificity.” This framing shaped an approach that went beyond formal taxpayer categories to include behavioural traits such as digital fluency, income variability, and trust profiles. GRA2’s perspective echoed Purnomo's (2019) emphasis on the “interdependence of communication efficacy and audience profiling”. In contrast, GRA4's focus was on audience dynamics and stakeholder expectations, emphasising external profiling through community engagement rather than data-driven modelling. This difference underscored a subtle divergence in operational style: one guided by metrics, the other by interpersonal interaction.

"We usually do an audience segmentation where we take into cognisance the taxpayer dynamics and demographics before we tailor what best strategies suit them." (GRA4, Interview, August 2023)

GRA5 offered a more systematic account, describing how segmentation followed a hierarchy from micro-enterprises to multinational corporations, each addressed through distinct platforms and tones. This structuring echoed findings by Acheampong et al. (2016), who argued that tax education required sector-specific orientation to enhance engagement among small businesses. Further, the mention of language localisation as a tool for segmentation directly reflected observations by Oduro et al. (2018), who noted that meaningful communication depended on cultural resonance and not just message content.

"For individuals, communication efforts focus on simplicity, using infographics and audio-visual aids in local languages to make tax processes accessible. Businesses, especially SMEs, are engaged through detailed presentations, workshops, and one-on-one consultations to address their specific concerns. For large

corporations and multinational companies, GRA utilises structured stakeholder engagements." (GRA5, Interview, August 2023)

Moreover, GRA1 emphasised a behavioural design approach in which segmentation was not only about information delivery but also about motivation. Segmentation functioned as a behavioural tool, adjusting not just what was communicated but how taxpayers perceived their responsibility. The reference to vernacular communication, visual aids, and direct engagement as mediums for low-literacy taxpayers revealed a psychological understanding of taxpayer behaviour. This finding mirrored Robbins and Kiser (2020), who stressed that behavioural interventions were most effective when anchored in intuitive design and empathetic structuring.

"Segmentation plays a key role in tailoring our efforts. For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

GRA2 and GRA4 also discussed the political and cultural implications of segmentation. GRA2 referenced the cultural sensitivity required in dealing with informal SMEs in specific regions, noting the importance of using trusted intermediaries. GRA4 shared the process of pre-campaign contextual analyses to anticipate community reception. These insights resonated with Ameyaw et al. (2015), who observed that tax communication, when devoid of cultural empathy, often triggered resistance. By contrast, embedding communication in relatable social settings enhanced message credibility.

"We tailor our communication efforts by segmenting our audience based on factors such as income level, industry, and demographic information. Eg. Informal SME, Medium and Large Business. This allows us to create targeted messages that resonate with specific taxpayer groups and address their unique needs and concerns." (GRA2, Interview, August 2023)

The overall structure of targeted segmentation, as practiced by GRA, reflected theoretical underpinnings consistent with the Slippery Slope Framework. The framework argued that both trust and coercive power shaped compliance. Through segmentation, the GRA sought to build trust by making communication relevant and responsive, especially to those historically excluded from formal tax systems. Rather than a generic top-down approach, segmentation offered an avenue for behavioural intimacy, enhancing both voluntary and facilitated compliance through perceived legitimacy.

"We employ a range of integrated communication strategies to meet the diverse needs of taxpayers. For individuals, communication efforts focus on simplicity, using infographics and audio-visual aids in local languages to make tax processes accessible. Businesses, especially SMEs, are engaged through detailed presentations, workshops, and one-on-one consultations to address their specific concerns." (GRA5, Interview, August 2023)

The segmentation practices adopted by GRA reflected a deliberate behavioural design approach rooted in trust-building and contextual adaptation. Through varied lenses, the GRA demonstrated how targeted communication strategies could reduce psychological friction, enhance message legitimacy, and improve taxpayer compliance. Viewed through the Slippery Slope Framework, these practices moved beyond messaging; they restructured the authority–citizen relationship by recognising and respecting difference.

#### **4.4.4 Monitoring and Feedback Loops**

The data illustrated that the GRA institutionalised feedback loops as a foundational component of its communication strategy. Across the findings, consistent emphasis was placed on the importance of monitoring mechanisms that ensured communication efforts remained relevant and responsive. As GRA3 explained, “call centre logs, survey instruments, and real-time analytics” were used “to track communication performance,” indicating that evaluation was embedded into an integrated monitoring system rather

than treated as a post hoc exercise. These practices reflected an understanding that communication was not a static process but a dynamic, and evaluative exchange. In theoretical terms, this approach mirrored the iterative logic of the Theory of Planned Behaviour, which emphasised the role of perceived behavioural control and the need for reinforcement through feedback-informed actions.

"To ensure effectiveness, GRA continuously evaluates its communication strategies using various tools and methods. Surveys and feedback forms distributed during outreach programs provide firsthand insights into taxpayer perceptions of the materials and campaigns. Digital metrics, such as website traffic and social media engagement, offer quantitative data on the reach and interaction with online content." (GRA3, Interview, August 2023)

GRA5 also discussed structured feedback mechanisms, referring to stakeholder engagements as routine and necessary for refining strategy. Taxpayer fora, workshops, and follow-up consultations served as qualitative feedback channels through which the authority gauged comprehension and reception of messages. This practice echoed recommendations by Peprah et al. (2020), who stressed that compliance interventions were more impactful when shaped by direct feedback from recipient communities. In this context, feedback became a co-creative tool, enhancing both message quality and trust between the Authority and its publics.

"The GRA regularly conducts stakeholder engagements and focus group discussions to gather feedback on its operations and messaging. These sessions help identify communication gaps and allow strategies to be adjusted based on taxpayer input. Monitoring tools, such as feedback surveys and social media analytics, also provide insights into the effectiveness of campaigns." (GRA5, Interview, August 2023)

Notably, GRA1 introduced a more technological dimension by referencing plans to adopt AI-powered chatbots to monitor user queries and satisfaction. This anticipated use of automated feedback mechanisms resonated with Ihnatišínová (2021), who documented the growing relevance of digital assistants in enhancing real-time

communication in OECD contexts. Moreover, GRA1 described “pre-rollout pilot testing of materials”, demonstrating an embedded culture of proactive adjustment. These adaptive behaviours reflected the kind of organisational reflexivity advocated by Purnomo (2019), who noted that agile feedback structures were central to sustained behavioural change.

"We regularly assess the effectiveness of our communication strategies through taxpayer feedback surveys, call centre analytics, and stakeholder consultations. For instance, we use metrics such as website traffic, social media engagement, and event attendance to gauge reach. Additionally, pilot-testing materials before wide-scale rollout ensures clarity and relevance." (GRA1, Interview, August 2023)

By contrast, GRA2 placed greater emphasis on feedback from cultural and community leaders rather than technological metrics. According to this view, social feedback derived from local influencers offered deeper insight into message reception than purely numeric indicators. This highlighted a distinction between qualitative and quantitative monitoring in the monitoring logic. The former captured nuance and emotional reception, while the latter measured breadth and interaction. The approach referenced by GRA2 was supported by Ameyaw et al. (2015), who noted that cultural gatekeepers often determined whether compliance messages were internalised or dismissed.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

Likewise, GRA4 advocated a situational analysis model, in which campaign effectiveness was assessed in the context of its delivery and reception. According to this account, post-campaign reviews were conducted to determine what failed and what could be improved. This reflexive orientation was consistent with the logic of continuous learning advanced by Ohemeng and Owusu (2015), who asserted that

institutional responsiveness emerged through feedback-informed reform. The implication of such practices was that communication ceased to be solely message-driven; instead, it became relationship-driven, whereby citizens' voices were formally institutionalised into public discourse.

"A number of activities such as careful analysis of every situation to match the context, broad consultation of various stakeholders to determine what exactly should go into the plan, and monitoring of ongoing education and campaigns to know what went wrong and what can be done better next time." (GRA4, Interview, August 2023)

Additionally, findings suggested that monitoring systems extended to internal learning as much as external responsiveness. GRA5 alluded to regular team reviews and training sessions, where feedback reports were used as instructional tools. This use of feedback for internal capacity building mirrored the framework suggested by Kuandykov et al. (2021), who argued that institutional feedback culture was a determinant of communication legitimacy. By cultivating reflexive practices within the organisation, GRA ensured that communication strategies evolved in response to both data and dialogue.

"During community outreach programs, our field officers use culturally appropriate examples, which makes a significant difference. I've also seen the positive impact of training sessions we conduct for staff, where they learn how to engage with taxpayers in ways that respect their cultural norms and traditions." (GRA5, Interview, August 2023)

In synthesising these findings, the Theory of Planned Behaviour best captured the feedback and monitoring logic embedded within GRA's practices. By continuously adapting communication based on observed and reported behavioural responses, the GRA influenced both intention and action. Monitoring was not simply evaluative but instrumental, shaping the control beliefs and subjective norms that underpinned tax compliance. Hence, through real-time responsiveness, stakeholder consultation, and

adaptive campaign cycles, the GRA embedded a culture of informed communication that reinforced voluntary compliance through institutional responsiveness.

#### **4.4.5 Stakeholder Collaboration and Institutional Alignment**

The data demonstrated that stakeholder collaboration served as a cornerstone of the GRA's communication strategy, with institutional alignment acting as a reinforcing mechanism. Across the accounts, there was strong evidence that internal and external collaboration structured how campaigns were conceptualised, implemented, and evaluated. GRA4 offered insight into the collaborative design process, highlighting the organisation's reliance on cross-functional teams and stakeholder consultations to determine communication priorities. These efforts reflected what Ohemeng and Owusu (2015) described as the institutional maturity required for coordinated public sector reform. In the GRA's case, stakeholder engagement was neither peripheral nor symbolic, it served as the axis around which communication practices revolved.

"A number of activities such as careful analysis of every situation to match the context, broad consultation of various stakeholders to determine what exactly should go into the plan, and monitoring of ongoing education and campaigns to know what went wrong and what can be done better next time." (GRA4, Interview, August 2023)

GRA5 offered a broader institutional perspective, indicating that "communication strategies were derived from the overarching Strategic Plan". This ensured consistency between the Authority's mission and its public engagement tactics. The act of embedding communication within institutional frameworks mirrored the logic advanced by Gashenko et al. (2018), who contended that the use of ICT and administrative planning enhanced fiscal legitimacy when institutional coherence was maintained. Rather than developing communication in isolation, the GRA appeared to anchor its outreach within broader organisational imperatives, thereby avoiding fragmentation.

"At the Authority, the Communication and Public Affairs Department takes the lead in developing communication strategies. These strategies are derived directly from the Authority's overarching Strategic Plan, ensuring alignment with its goals and objectives. The process involves translating high-level priorities into actionable communication frameworks that address taxpayers' needs." (GRA5, Interview, August 2023)

By contrast, GRA2 placed greater emphasis on community-based collaboration, particularly with religious leaders, cultural authorities, and local influencers. This form of stakeholder inclusion extended the authority of the GRA through relational networks, enabling access to communities that might otherwise resist institutional messaging. This perspective reflected Carsamer and Abbam's (2023) observation that institutional messaging gained greater traction when filtered through socially embedded intermediaries. In this context, collaboration became a decentralised mechanism of trust generation.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

GRA1 similarly discussed how partnerships with local leaders allowed the GRA to tailor its outreach methods, especially in communities with deep-rooted scepticism toward central governance. These collaborations were not merely logistical but ideological, allowing the GRA to reframe taxation as a collective civic responsibility. The framing recalled Kamasa et al. (2022), who emphasised that tax reforms in developing contexts depended on a supportive political and institutional ecosystem to shift public perceptions. As such, collaboration emerged as both a strategy and a value.

"Partnerships with local leaders and community influencers further enhance our ability to reach and resonate with diverse groups. We use metrics such as website traffic, social media engagement, and event attendance to gauge reach, but community feedback adds

important depth to our assessment." (GRA1, Interview, August 2023)

Interestingly, GRA3 shifted attention inward, highlighting institutional collaboration across departments. According to this account, coordination between technical, legal, and communication units ensured consistency and accuracy in public-facing materials. This intra-institutional cohesion reflected insights from Abdu and Adem (2023), who identified bureaucratic silos as barriers to effective compliance messaging. GRA's practice suggested a conscious dismantling of such silos through deliberate interdepartmental coordination.

"Regular interactions with district offices provide localized feedback, highlighting unique socio-cultural dynamics that influence taxpayer behaviour. Collaborating with academic researchers and think tanks allows for in-depth studies on the role of cultural and social norms in tax compliance." (GRA3, Interview, August 2023)

Further, GRA2 and GRA4 identified challenges in harmonising stakeholder views with institutional goals. GRA2 noted "occasional friction between the expectations of local leaders and the compliance frameworks developed at the national level". GRA4 also raised concerns about the "difficulty in translating diverse stakeholder inputs into streamlined strategies". These challenges reflected what Acheampong et al. (2016) observed about the complexity of managing decentralised voices in tax outreach, suggesting that while collaboration offered depth, it also demanded robust institutional filters.

"We follow the ethics of public relations; we ensure that insensitive communications, both deliberate and non-deliberate, are avoided. We also use interpreters and diverse languages for our adverts/jingles, among others. We respect the people we are communicating with, so the choice of words and posturing is key. Finally, we focus on simplicity." (GRA4, Interview, August 2023)

The Slippery Slope Framework most accurately captured the layered interactions that emerged from the data. The framework's emphasis on both trust and power reflected

the dual roles played by stakeholder collaboration and institutional authority. While collaboration nurtured voluntary compliance through trust-building, institutional alignment ensured the operational credibility of the messages conveyed. These findings suggested that effective tax communication in Ghana rested not only on message clarity or delivery channels but on the relational infrastructure that sustained communication legitimacy.

"We have a team of communication professionals who are trained in cultural competency and diversity awareness. We also collaborate with community organisations and cultural groups, like the religious leaders, to review and provide feedback on our communication materials to ensure they are culturally sensitive and relatable." (GRA2, Interview, August 2023)

In summary, stakeholder collaboration and institutional alignment within the GRA operated as interconnected strategies that shaped tax communication in both form and function. Through strategic partnerships, cross-sector coordination, and embedded planning, the Authority developed a communication architecture that balanced community inclusiveness with administrative authority. Viewed through the Slippery Slope Framework, these practices reflected the joint operation of trust-based and power-based mechanisms: collaboration and community engagement fostered voluntary compliance by building trust and perceived legitimacy, while institutional coordination and formal authority reinforced compliance through structured oversight and enforcement capacity.

#### **4.3 RQ2: What communication strategies are employed to promote tax compliance?**

Key themes under this research question included *Cultural and Linguistic Adaptation*, *Engagement with Community Structures*, and *Localised Outreach Channels*. The GRA's communication strategies were not uniform; rather, they were differentiated across cultural, linguistic, and technological dimensions. The data indicated that the

Authority employed *Localised Outreach Channels* to reach diverse taxpayer groups through radio dramas, visual aids, and segmented digital campaigns. In parallel, *Cultural and Linguistic Adaptation* shaped message design, ensuring alignment with local languages, social norms, and everyday communicative practices. The use of *Engagement with Community Structures* further embedded tax messages within familiar social networks, enhancing credibility and resonance. Collectively, these strategies reflected an operational responsiveness to Ghana's diverse taxpayer base and an embedded commitment to behavioural influence, extending beyond information delivery toward behaviour modification.

**Table 4.2: Frequency Distribution Table of Themes from Influence of Socio-Cultural Context**

Themes	Frequency	Percentage
Cultural and Linguistic Adaptation	8	53%
Engagement with Community Structures	3	20%
Localised Outreach Channels	4	27%
<b>Total</b>	<b>15</b>	<b>100%</b>

Source: Researcher's Own Construct (2023)

#### 4.4.1 Cultural and Linguistic Adaptation

The data revealed the GRA's deliberate efforts to adapt communication strategies to Ghana's culturally and linguistically diverse population. This adaptation was not simply cosmetic; it was structurally embedded within communication design to foster inclusivity and behavioural resonance. GRA2 strongly emphasised the reliance on "cultural leaders and community figures to inform language use and message tone". This participatory design method aligned with observations by Ameyaw et al. (2016),

who found that contextually relevant messages achieved greater traction when delivered in culturally familiar formats. Indeed, GRA2 highlighted the dual necessity of cultural sensitivity and linguistic clarity to achieve message penetration.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

GRA4 provided additional perspective by detailing practices that embedded cultural adaptation at the operational level. The use of local languages in adverts, the deployment of interpreters during outreach sessions, and attention to posturing and tone suggested a refined sensitivity to public sensibilities. This practice echoed the logic offered by Oduro et al. (2018), who noted that tax communication in multilingual contexts required more than translation; it demanded cultural translation of values, metaphors, and trust cues. By ensuring that communication avoided perceived disrespect or alienation, GRA effectively positioned itself as both a regulator and a collaborator.

"We follow the ethics of public relations, and we ensure that insensitive communications, both deliberate and non-deliberate, are avoided. We also use interpreters and diverse languages for our adverts/jingles, among others. We respect the people we are communicating with, so the choice of words and posturing is key. Finally, we focus on simplicity." (GRA4, Interview, August 2023)

However, while some participants emphasised community-based adaptation, GRA1 introduced a more structurally embedded approach, referring to the "segmentation of audiences based on linguistic and cultural identifiers". Rather than adjusting messages retroactively, the Authority pre-emptively embedded cultural diversity in campaign design. This proactive approach reflected the call by Acheampong et al. (2016) for tax authorities to institutionalise diversity rather than treat it as a variable. It also mirrored

Le et al. (2020), who argued that integrating cultural parameters into communication frameworks increased voluntary compliance among informal-sector actors.

"Segmentation plays a key role in tailoring our efforts. For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

GRA5 further elaborated on the strategic value of local-language integration, explaining that infographics, audiovisual aids, and role-plays were adapted to regional dialects and cultural idioms. These practices reflected an understanding that linguistic familiarity was instrumental in message credibility. As observed by Kuandykov et al. (2021), public trust increased when citizens felt linguistically included in administrative discourse. Moreover, GRA5's discussion of "visual culture and regional idioms as communicative devices" demonstrated an advanced grasp of behavioural framing, in which meaning is jointly constructed between the message and the audience.

"For individuals, communication efforts focus on simplicity, using infographics and audio-visual aids in local languages to make tax processes accessible. Businesses, especially SMEs, are engaged through detailed presentations, workshops, and one-on-one consultations to address their specific concerns." (GRA5, Interview, August 2023)

GRA3, however, noted limitations to cultural adaptation, citing resource constraints and regional dialect differences. According to this view, although linguistic and cultural accommodation was a strategic objective, uneven implementation led to inconsistent implementation across districts. This observation mirrored insights from Danquah and Osei-Assibey (2018), who documented the logistical strain of scaling communication efforts across decentralised tax regions. It further aligned with Ameyaw et al. (2015), who underscored the need for context-driven strategies to address informal-sector tax challenges.

"Regular interactions with district offices provide localised feedback, highlighting unique socio-cultural dynamics that influence taxpayer behaviour. Collaborating with academic researchers and think tanks allows for in-depth studies on the role of cultural and social norms in tax compliance." (GRA3, Interview, August 2023)

In synthesising the findings, the Slippery Slope Framework provided the most coherent theoretical structure. By embedding cultural and linguistic responsiveness into message design, the GRA reinforced perceptions of legitimacy and mutual respect, key factors in trust-based compliance. This framework's dual focus on trust and authority resonated with the data, showing that linguistic inclusion was not merely about clarity, but also about establishing the Authority's relational proximity to taxpayers.

"We have a team of communication professionals who are trained in cultural competency and diversity awareness. We also collaborate with community organisations and cultural groups, like the religious leaders, to review and provide feedback on our communication materials to ensure they are culturally sensitive and relatable." (GRA2, Interview, August 2023)

In conclusion, the GRA's cultural and linguistic adaptations demonstrated a sophisticated understanding of behavioural design in multilingual, multiethnic contexts. By integrating language, local symbols, and respectful tone into campaign design, the Authority enhanced message credibility and deepened trust. Through the lens of the Slippery Slope Framework, these adaptations were not ancillary; they were central to fostering voluntary compliance through relational authority.

#### **4.4.2 Engagement with Community Structures**

The data underscore the critical role of community structures in shaping the GRA's outreach and engagement strategy. Rather than viewing communities as passive recipients, the GRA actively integrated community leadership into the design and delivery of communication efforts. GRA1 explained that partnerships with local opinion leaders served as both credibility enhancers and logistical intermediaries, especially in rural contexts. This operational reliance on community gatekeepers

echoed Ameyaw et al. (2016), who observed that community-rooted communication yielded stronger behavioural adherence due to familiarity and perceived authenticity.

"Partnerships with local leaders and community influencers further enhance our ability to reach and resonate with diverse groups. We use metrics such as website traffic, social media engagement, and event attendance to gauge reach, but community feedback adds important depth to our assessment." (GRA1, Interview, August 2023)

GRA4 expanded this perspective by emphasising the structural integration of community institutions such as traditional councils, religious bodies, and trade associations. According to this view, community structures were not merely support mechanisms; they were foundational to campaign planning. These partnerships, as GRA4 noted, "facilitated message adaptation, channel distribution, and feedback loops". This interpretation aligned with that of Mbilla et al. (2018), who highlighted the capacity of embedded social actors to convey tax knowledge more persuasively than central authorities. Community structures, in this case, operated as decentralised extensions of state communication.

"A number of activities such as careful analysis of every situation to match the context, broad consultation of various stakeholders to determine what exactly should go into the plan, and monitoring of ongoing education and campaigns to know what went wrong and what can be done better next time." (GRA4, Interview, August 2023)

GRA2's narrative focused particularly on the role of faith-based institutions. According to the data, religious leaders were not only trusted figures but also powerful norm-setters capable of framing taxation in moral and civic terms. This dual function of spiritual and civic persuasion mirrored observations by Kamasa et al. (2022), who argued that public compliance improved when tax messages were endorsed by trusted community figures. In such cases, religious endorsement served not only to relay information but to contextualise taxation within broader communal responsibilities.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

GRA5 offered a strategic reflection on how these partnerships were codified within GRA's operations. The Authority's engagement framework institutionalised community collaboration through periodic stakeholder forums, district-level consultations, and inclusion of local actors in monitoring processes. This institutionalisation of community roles suggested a maturity in GRA's outreach that transcended episodic consultation. As observed by Ohemeng and Owusu (2015), such institutional integration of community actors marked a shift from top-down to embedded governance models.

"The GRA regularly conducts stakeholder engagements and focus group discussions to gather feedback on its operations and messaging. These sessions help identify communication gaps and allow strategies to be adjusted based on taxpayer input. Monitoring tools, such as feedback surveys and social media analytics, also provide insights into the effectiveness of campaigns." (GRA5, Interview, August 2023)

However, GRA3 offered a subtle critique, noting that "while community engagement enhanced access and trust, it sometimes generated delays due to protocol negotiations or conflicting interests among local gatekeepers". This reflection mirrored the concerns raised by Acheampong et al. (2016) about managing fragmented local structures within a unified tax communication strategy. Thus, while community engagement enriched outreach quality, it demanded significant coordination and adaptability.

"Regular interactions with district offices provide localised feedback, highlighting unique socio-cultural dynamics that influence taxpayer behaviour. Collaborating with academic researchers and think tanks allows for in-depth studies on the role of cultural and social norms in tax compliance." (GRA3, Interview, August 2023)

The Slippery Slope Framework aptly captured the relational dimensions underpinning GRA's community engagement practices. Trust, fostered through ongoing collaboration with local structures, reinforced legitimacy. At the same time, the GRA's authority was extended through these intermediaries, subtly enhancing compliance incentives without overt enforcement. The framework's emphasis on trust-based cooperation provided a coherent lens for interpreting these practices.

"We have a team of communication professionals who are trained in cultural competency and diversity awareness. We also collaborate with community organisations and cultural groups, like the religious leaders, to review and provide feedback on our communication materials to ensure they are culturally sensitive and relatable." (GRA2, Interview, August 2023)

In summation, engagement with community structures was not peripheral to the GRA's communication strategy; it was central. Through strategic partnerships with local actors, the GRA extended its institutional reach, improved message relevance, and deepened public trust. When read through the Slippery Slope Framework, these partnerships demonstrated how voluntary compliance could be fostered by embedding tax messaging within trusted social ecosystems.

#### **4.4.3 Localised Outreach Channels**

The data provided insight into how the GRA systematically tailored its outreach strategies through localised communication channels. Rather than relying solely on mass media or centralised platforms, the Authority deployed context-specific tools to reach diverse taxpayer segments. GRA5 indicated that the design of outreach tools varied by region, factoring in language preferences, access limitations, and local media consumption habits. This method reflected the argument of Ameyaw et al. (2016) that tax compliance strategies become more effective when outreach is decentralised and informed by grassroots dynamics.

GRA employs a range of integrated communication strategies to meet the diverse needs of taxpayers. For individuals, communication efforts focus on simplicity, using infographics and audio-visual aids in local languages to make tax processes accessible. Businesses, especially SMEs, are engaged through detailed presentations, workshops, and one-on-one consultations to address their specific concerns." (GRA5, Interview, August 2023)

GRA3 elaborated on the use of community radio, local drama series, and mobile public address systems as outreach channels, particularly in rural areas. These tools enabled GRA to frame tax communication in locally resonant narratives that mirrored everyday experiences. This practice echoed Kuandykov et al. (2021), who stressed the value of embedding public messages in culturally familiar formats to increase retention and acceptance. Moreover, GRA3 pointed out that "locally embedded media often elicited higher audience engagement due to their perceived relevance".

"We use local radio stations and community drama groups to disseminate tax education messages. These channels are highly effective in reaching audiences that may not have access to the internet or formal education. Messages are often dramatised in ways that reflect the lived experiences of the community." (GRA3, Interview, August 2023)

GRA2's account focused on linguistic adjustments across outreach channels, with emphasis on tailoring jingles and adverts to local dialects and idioms. This choice was deliberate, not only to overcome comprehension barriers but also to reflect respect for cultural identity. Oduro et al. (2018) similarly noted that language choices in tax campaigns significantly influenced taxpayer engagement. The deliberate local adaptation discussed by GRA2 confirmed that "decentralised outreach was not simply logistical", but philosophical, grounded in behavioural insight.

"We use radio jingles and LPMs in local dialects, especially Akan and Ewe, depending on the district. These messages are created to reflect the speech patterns and humour of the people, making the messages feel familiar and more likely to be accepted." (GRA2, Interview, August 2023)

GRA1 emphasised the use of mobile outreach vans and market activation events, particularly in semi-urban zones. These outreach formats enabled face-to-face engagement and on-the-spot registration or inquiry resolution. These mobile strategies aligned with the findings of Le et al. (2020), who advocated flexible, contact-oriented strategies in informal economies. The goal was not only to deliver information but to provide service access in convenient, localised settings.

"We sometimes deploy vans equipped with audiovisual systems that move through markets and town centres. These are used to play educational content, answer questions, and even register taxpayers on-site. It bridges the gap between policy and practice." (GRA1, Interview, August 2023)

GRA4 added that these localised channels were not only deployed for messaging but also served as feedback mechanisms. Radio call-in shows, community meetings, and on-site interviews allowed the Authority to adapt future campaigns. This reflection aligned with insights from Ohemeng and Owusu (2015), who argued that feedback embedded in communication loops enhances administrative responsiveness. GRA4's observation demonstrated that outreach channels also served epistemic functions, gathering data to inform continuous improvement.

"We usually follow up outreach campaigns with forums or feedback sessions. Sometimes we host radio call-in programs where listeners can ask questions. These platforms help us identify misunderstandings and allow us to respond in real time or in follow-up messaging." (GRA4, Interview, August 2023)

However, challenges were not absent. GRA3 remarked on the difficulty of sustaining localised channels due to cost and human resource constraints. Some districts lacked trained personnel or reliable infrastructure to support decentralised campaigns. This constraint reflected the limitations discussed by Acheampong et al. (2016), who cautioned that while localisation enhanced message reception, it also required substantial logistical and financial investment.

"In some of the remote districts, we don't always have the technical capacity or personnel to sustain frequent outreach. We often rely on regional offices or volunteers, which limits the consistency of the messaging effort." (GRA3, Interview, August 2023)

The Slippery Slope Framework aptly captured the rationale behind GRA's use of localised outreach. Trust was enhanced when communication was embedded in familiar local contexts and delivered through credible, accessible formats. Simultaneously, decentralisation reinforced the perception of institutional respect, which, according to Kirchler et al. (2008), facilitated voluntary compliance by reducing psychological resistance. These outreach channels functioned as behavioural bridges, linking taxpayers with the Authority not through obligation, but through recognition.

"Our outreach strategy is based on building familiarity. We use formats and faces that people know and trust. Whether it's a local pastor or market queen, the messenger matters just as much as the message." (GRA2, Interview, August 2023)

This shows that GRA's use of localised outreach channels reflected a deliberate strategy to deepen engagement by decentralising communication. These tools increased accessibility, cultural fit, and responsiveness, all while enhancing the Authority's behavioural credibility. The Slippery Slope Framework provided a coherent lens through which to interpret the function and impact of these decentralised strategies in sustaining tax compliance.

#### **4.4 RQ3: What issues does GRA face in promoting tax compliance among small taxpayers?**

The main themes that informed this question included *Low Literacy and Complexity of Tax Language*, *Limited Access to Digital Tools*, *Absence of Local Relevance*, and *Lack of Early Stakeholder Engagement*. To begin with, the data showed that *Low Literacy and Complexity of Tax Language* constituted a central barrier, limiting comprehension and discouraging sustained engagement with formal tax information. Closely related to

this, *Limited Access to Digital Tools* constrained the reach of digital outreach initiatives, particularly among rural and low-income groups who lacked smartphones or familiarity with digital interfaces. Moreover, the *Absence of Local Relevance* in centrally designed communication materials weakened message resonance, as content often failed to reflect local languages, norms, and everyday realities. In addition, these constraints were compounded by *a lack of Early Stakeholder Engagement*, which reduced contextual fit and undermined trust in tax messages. In all, the findings depict a layered behavioural terrain in which communication gaps translated into structural exclusions that weakened the GRA's compliance efforts among small taxpayer groups.

**Table 4.3: Frequency Distribution Table of Themes from Challenges Faced by Taxpayers**

Themes	Frequency	Percentage
Low Literacy and Complexity of Tax Language	8	54%
Limited Access to Digital Tools	3	20%
Absence of Local Relevance	2	13%
Lack of Early Stakeholder Engagement	2	13%
<b>Total</b>	<b>18</b>	<b>100%</b>

Source: Researcher's Own Construct (2023)

#### 4.4.1 Low Literacy and Complexity of Tax Language

The data underscore a recurrent concern within the GRA: the gap between tax communication and taxpayers' comprehension abilities, particularly among low-literacy groups. GRA4 reflected on the prevalence of technical language and legal jargon in tax documentation, which posed challenges for informal-sector actors and rural dwellers. This observation mirrored Oduro et al. (2018), who noted that overly

formal and bureaucratic tax messaging alienated non-expert audiences and reinforced disengagement.

"We follow the ethics of public relations, and we ensure that insensitive communications, both deliberate and non-deliberate, are avoided. We also use interpreters and diverse languages for our adverts/jingles, among others. We respect the people we are communicating with, so the choice of words and posturing is key. Finally, we focus on simplicity." (GRA4, Interview, August 2023)

GRA1 offered a more structural insight, describing the Authority's use of behavioural segmentation to simplify content for different categories of taxpayers. According to GRA1, "taxpayers with limited literacy were targeted with vernacular language and visual aids rather than written leaflets or policy documents". This behavioural approach reflected the arguments of Robbins and Kiser (2020), who advocated for low-friction communication environments that minimise cognitive load, particularly in tax education. GRA1's reflection confirmed that simplicity was not treated as dilution, but as strategic accessibility.

"Segmentation plays a key role in tailoring our efforts. For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

GRA2 described tax language as "a source of confusion even among educated taxpayers", with specific mention of "ambiguous tax terms and inconsistent definitions across platforms". This linguistic inconsistency reflected the findings of Danquah and Osei-Assibey (2018), who observed that technical opacity within tax systems discouraged voluntary compliance. As GRA2 intimated, simplification required more than language translation; it demanded coherence across digital and print platforms and avoidance of jargon that lacked semantic equivalence in local dialects.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural

experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

In further support of this view, GRA5 outlined that tax forms and explanatory brochures were frequently revised based on field feedback. According to GRA5, the Authority recognised that static, technical documentation failed to address the varied interpretative abilities of taxpayers. Thus, simplification became a cyclical process in which literacy was measured not only in schooling but also in tax-specific comprehension. This iterative refinement strategy aligned with Purnomo's (2019) arguments, which stressed that behavioural responsiveness requires ongoing recalibration of message design based on user interaction.

"GRA's current communication strategy is designed to provide segmented education and engagement. Taxpayer segments, such as individual taxpayers, small businesses, and large corporations, each receive targeted messaging tailored to their specific needs. We revise materials based on engagement reports and community insights to ensure people actually understand the message." (GRA5, Interview, August 2023)

GRA3 introduced a complementary dimension, describing how field officers were trained to convert technical content into locally intelligible formats during outreach. Live demonstrations, storytelling, and contextual scenarios were employed to translate abstract terms into relatable experiences. This reflected the practice described by Le et al. (2020), who found that informal sector compliance increased when abstract tax concepts were grounded in everyday analogies. The data thus indicated that literacy barriers were approached through interpretive intermediaries, not merely textual adjustments.

"We use local radio stations and community drama groups to disseminate tax education messages. These channels are highly effective in reaching audiences that may not have access to the internet or formal education. Messages are often dramatised in

ways that reflect the lived experiences of the community." (GRA3, Interview, August 2023)

However, GRA2 and GRA4 also noted persistent challenges in simplifying taxes on digital services and in keeping up with new policy updates. According to their accounts, such reforms often came with centrally drafted language and documentation, with limited field testing. This practice contradicted the behavioural communication principles advocated by Ameyaw et al. (2016), who stressed the need for field-informed design when implementing fiscal policy education. The difficulty, then, was not just simplifying existing material but embedding literacy considerations into the early stages of policy communication.

"We use radio jingles and LPMs in local dialects, especially Akan and Ewe, depending on the district. These messages are created to reflect the speech patterns and humour of the people, making the messages feel familiar and more likely to be accepted." (GRA2, Interview, August 2023)

In synthesising these insights, the Slippery Slope Framework proved a fitting theoretical framework. Trust in the Authority was influenced not only by procedural fairness but by communicative accessibility. The more taxpayers felt seen and understood in how messages were constructed, the more they perceived the institution as credible and worth engaging with. The findings suggested that reducing complexity was not merely a communication issue; it was a behavioural strategy for voluntary compliance.

"We sometimes deploy vans equipped with audiovisual systems that move through markets and town centres. These are used to play educational content, answer questions, and even register taxpayers on-site. It bridges the gap between policy and practice." (GRA1, Interview, August 2023)

To conclude, the GRA's attempt to reduce the complexity of tax language in a low-literacy context reflected a pragmatic behavioural communication strategy. By embedding clarity, simplicity, and accessibility into its materials and outreach, the

Authority did not merely educate; it cultivated legitimacy. Through the lens of the Slippery Slope Framework, these efforts were best understood as a trust-building mechanism, deeply embedded in the psychology of comprehension.

#### **4.4.2 Limited Access to Digital Tools**

The data revealed a consistent concern about the restricted access many taxpayers faced in engaging with digital tax platforms and resources. GRA3 stressed that although online filing systems and e-tax services had been introduced, a significant portion of the population lacked reliable internet access, digital literacy, or the necessary hardware to utilise these services effectively. This constraint reflected the challenges outlined by Danquah and Osei-Assibey (2018), who asserted that infrastructural limitations continued to impede digital adoption in fiscal processes.

"In some of the remote districts, we don't always have the technical capacity or personnel to sustain frequent outreach. We often rely on regional offices or volunteers, which limits the consistency of the messaging effort. Digital access is also poor in these places."  
(GRA3, Interview, August 2023)

GRA2 reinforced this position, highlighting the urban–rural divide in digital uptake. According to this view, taxpayers in metropolitan areas were generally more familiar with digital tools, while rural dwellers relied on analogue communication formats and face-to-face interactions. This urban-centric development mirrored criticisms raised by Acheampong et al. (2016), who argued that uniform digitalisation efforts inadvertently excluded large segments of the informal economy, thereby reinforcing compliance disparities.

"Many of the taxpayers we deal with outside the major cities still prefer to visit the district offices in person. They either do not trust the online portals or simply don't have the tools to access them. So we continue to invest in face-to-face communication." (GRA2, Interview, August 2023)

GRA5 acknowledged the Authority's attempts to bridge the digital divide through outreach campaigns and public education on e-services. Nonetheless, they admitted that awareness did not necessarily translate into access. Efforts to promote the GRA app and online payment systems had limited impact among low-income groups who did not own smartphones or were unfamiliar with smartphone-based applications and digital interfaces. These experiences reflected the empirical insights of Purnomo (2019), who contended that technology alone was insufficient without equitable access to infrastructure.

"We encourage people to use the online portals and we promote the GRA app during workshops, but the uptake is still very low in the remote areas. Many of them don't own smartphones or simply don't feel comfortable using the technology without assistance."  
(GRA5, Interview, August 2023)

By contrast, GRA1 highlighted the benefits that digital tools offered to taxpayers, especially among the urban middle class and corporate taxpayers. Automation, SMS reminders, and email campaigns were highly efficient for this segment. This divergence in experience underscored the behavioural segmentation discussed by Robbins and Kiser (2020), who argued that differentiated access patterns required tailored intervention designs to avoid reinforcing exclusion.

"We've seen very good feedback from SMEs and salaried workers in Accra and Kumasi using the SMS alerts and email notifications. It helps remind them of deadlines and simplifies the process. But it's not the same for informal traders elsewhere."  
(GRA1, Interview, August 2023)

GRA4 added a policy-level reflection, noting that while digitisation had been prioritised nationally, implementation at the district level lagged behind. Equipment shortages, inconsistent electricity supply, and limited staff training inhibited the expansion of digital communication in less developed areas. This mirrored Gashenko et al. (2018),

who posited that the success of e-government initiatives rested not just on software access but institutional preparedness.

"A number of our district offices have poor connectivity, which makes uploading forms or updating data in real time difficult. There is also the issue of staff who are not fully trained in managing digital platforms. These things slow us down and reduce the trust people have in the system." (GRA4, Interview, August 2023)

Additionally, GRA2 and GRA3 both raised concerns about trust in digital platforms. Taxpayers often questioned the security of online transactions or feared penalties for technical errors. These attitudes reflected the behavioural resistance discussed by Kuandykov et al. (2021), who found that digital adoption was conditioned not only by skill or access but also by trust in system integrity and transparency.

"Some people think if they make a mistake online, they will get penalised. They are also not sure how secure their information is. So even those who can go online sometimes choose to queue at the office just to be sure." (GRA2, Interview, August 2023)

The Slippery Slope Framework provided a fitting lens through which to interpret the implications of digital access barriers. Where digital inequality persisted, perceptions of institutional fairness and accessibility were weakened, thereby reducing trust. Since the framework emphasised both power and trust as dual foundations of compliance, the inability to guarantee equitable digital access undermined both. Taxpayers who felt left behind by digital reforms were less likely to view compliance as a shared obligation.

"We continue to use vans, public address systems, and physical workshops because many taxpayers simply don't engage with anything online. The cost, the fear, the unfamiliarity, all these things make digital methods less effective in those communities." (GRA5, Interview, August 2023)

To conclude, the data indicated that digital communication tools, though valuable in principle, had limited reach in practice due to infrastructural, behavioural, and socioeconomic constraints. These challenges demanded a dual strategy, enhancing digital infrastructure while retaining robust analogue communication for equity.

Through the lens of the Slippery Slope Framework, digital access emerged not just as a technical issue but a behavioural one, shaping how taxpayers experienced inclusion, trust, and fairness.

#### **4.4.3 Absence of Local Relevance**

The data disclosed critical concerns regarding the disconnection between national-level tax communication and the lived realities of local communities. GRA4 emphasised that campaigns often adopted generic templates that failed to consider the socio-cultural distinctions of the target audience. This mismatch undermined both the resonance and impact of messaging efforts, echoing the observations of Oduro et al. (2018), who argued that failing to incorporate context-specific knowledge into communication design diminished message legitimacy and utility.

"A number of activities such as careful analysis of every situation to match the context, broad consultation of various stakeholders to determine what exactly should go into the plan, and monitoring of ongoing education and campaigns to know what went wrong and what can be done better next time." (GRA4, Interview, August 2023)

GRA2 provided insight into how centrally developed messages often overlooked the values, expectations, and informational needs of informal sector actors. According to this account, tax education materials were too abstract, failing to reflect local economic realities or linguistic modes. This mirrored the criticism from Ameyaw et al. (2016), who emphasised that dissonance between message framing and community realities contributed to disengagement, especially within informal economies.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

GRA5 addressed the issue by highlighting attempts at local adaptation through radio drama and market outreach campaigns. However, they conceded that these efforts often came late in the process, following a top-down roll-out of centrally developed materials. This sequencing issue reflected what Danquah and Osei-Assibey (2018) described as backward integration, where local relevance is treated as an afterthought rather than a foundational principle. As GRA5 suggested, delayed localisation reduced the immediacy and interpretability of tax messages.

"GRA's current communication strategy is designed to provide segmented education and engagement. Taxpayer segments, such as individual taxpayers, small businesses, and large corporations, each receive targeted messaging tailored to their specific needs. We revise materials based on engagement reports and community insights to ensure people actually understand the message." (GRA5, Interview, August 2023)

GRA1, however, advocated for the effectiveness of segmentation strategies that aimed to embed relevance by addressing occupational, linguistic, and behavioural distinctions. By integrating demographic profiling and regional inputs during planning stages, GRA1 described a process that anticipated local diversity rather than reacting to it. This account reflected Robbins and Kiser's (2020) argument that behavioural compliance improved when messaging systems mirrored the practical lives of recipients.

"Segmentation plays a key role in tailoring our efforts. For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

GRA3 also introduced a procedural critique, noting that planning cycles were often too short to incorporate district-level data meaningfully. This limitation restricted the ability of local offices to contextualise messages in advance. As such, relevance was often retrofitted through local interpretations by field officers rather than built into the structure of the communication. This critique echoed Le et al. (2020), who stressed the

importance of planning timelines that allowed for meaningful community input in message design.

"We use local radio stations and community drama groups to disseminate tax education messages. These channels are highly effective in reaching audiences that may not have access to the internet or formal education. Messages are often dramatised in ways that reflect the lived experiences of the community." (GRA3, Interview, August 2023)

The Slippery Slope Framework provided a robust interpretive lens for understanding the behavioural consequences of absent local relevance. When messaging failed to reflect local knowledge systems or socio-economic conditions, it weakened trust and undermined the perception of shared obligation. The framework's emphasis on trust and power found new expression in this context, where trust was compromised not by coercion but by neglect. Messages perceived as distant or irrelevant eroded taxpayers' willingness to voluntarily engage.

"We use radio jingles and LPMs in local dialects, especially Akan and Ewe, depending on the district. These messages are created to reflect the speech patterns and humour of the people, making the messages feel familiar and more likely to be accepted." (GRA2, Interview, August 2023)

To summarise, the findings reflected a clear behavioural impact stemming from the perceived absence of local relevance in tax communication. When content was not attuned to local circumstances, it was met with indifference or mistrust. As demonstrated through the Slippery Slope Framework, this misalignment weakened voluntary compliance by undermining the Authority's communication strategy's relational legitimacy.

#### **4.4.4 Lack of Early Stakeholder Engagement**

The data revealed widespread concerns about the delayed or absent inclusion of key stakeholders during the initial phases of communication strategy development. GRA2 highlighted that many of the Authority's outreach efforts were designed at headquarters

without preliminary input from community representatives, district officers, or sector-specific actors. This omission, as reflected in Ameyaw et al.'s (2016) findings, significantly weakened message relevance and ownership among recipients.

"We gather insights on socio-cultural factors through research, feedback from community leaders, and consultations with cultural experts and religious leaders. We also conduct surveys and focus groups (stakeholder engagement) to better understand the needs and preferences of different taxpayer groups." (GRA2, Interview, August 2023)

GRA4 offered a similar critique, stressing that local offices were often expected to implement strategies they had not helped shape. According to this perspective, the disconnect between centralised planning and decentralised implementation limited responsiveness. This echoed the reflections of Ohemeng and Owusu (2015), who observed that stakeholder marginalisation at the planning stage often translated into poor execution and resistance at the community level.

"A number of activities such as careful analysis of every situation to match the context, broad consultation of various stakeholders to determine what exactly should go into the plan, and monitoring of ongoing education and campaigns to know what went wrong and what can be done better next time." (GRA4, Interview, August 2023)

By contrast, GRA1 defended the strategic design process by pointing to segmentation and stakeholder mapping tools that informed message tailoring. However, even this account admitted that stakeholder consultation typically occurred during rollout, rather than as part of the formative design. This reactive engagement model mirrored critiques raised by Danquah and Osei-Assibey (2018), who noted that retrospective stakeholder input had limited impact on behavioural outcomes compared to proactive involvement.

"Segmentation plays a key role in tailoring our efforts. For individuals, we focus on simplicity and clarity, often using visual aids and vernacular languages to enhance comprehension. For businesses, especially SMEs and corporate entities, we provide more detailed guidelines, often delivered through workshops and one-on-one advisory sessions." (GRA1, Interview, August 2023)

GRA3 observed that early engagement with community and opinion leaders would have offered more sustainable entry points for campaigns. As stated, these actors possessed contextual knowledge, influence, and reach that could enhance trust and mitigate suspicion. This perspective reflected Kamasa et al. (2022), who argued that engagement was most effective when key actors were empowered early to shape, rather than merely disseminate, messages.

"We use local radio stations and community drama groups to disseminate tax education messages. These channels are highly effective in reaching audiences that may not have access to the internet or formal education. Messages are often dramatised in ways that reflect the lived experiences of the community." (GRA3, Interview, August 2023)

Meanwhile, GRA5 discussed how late-stage stakeholder meetings were used to gather feedback on strategy effectiveness, but conceded that this functioned more as an evaluative tool than a collaborative design process. Such retrospective involvement mirrored what Le et al. (2020) termed tokenistic inclusion, where stakeholders were consulted but not co-creators. As a result, the insights gathered were limited in shaping the messaging framework.

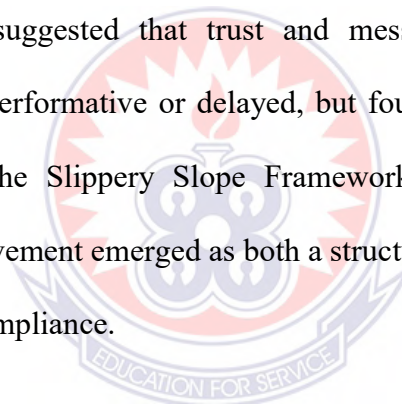
"GRA's current communication strategy is designed to provide segmented education and engagement. Taxpayer segments, such as individual taxpayers, small businesses, and large corporations, each receive targeted messaging tailored to their specific needs. We revise materials based on engagement reports and community insights to ensure people actually understand the message." (GRA5, Interview, August 2023)

The Slippery Slope Framework and the Theory of Planned Behaviour jointly provided the theoretical foundation for interpreting these findings. Early stakeholder engagement built trust by fostering transparency and collective ownership, while its absence signalled institutional detachment. Without early collaboration, compliance communication was less likely to reflect taxpayer realities, thereby reducing perceived fairness and undermining voluntary engagement. This mirrored the Theory of Planned

Behaviour's emphasis on shaping subjective norms and perceived behavioural control; early stakeholder inclusion helped create the social environment and confidence necessary for behavioural intention to comply. Trust, as articulated in the Slippery Slope Framework, was not a product of persuasion alone but of participatory legitimacy.

"We use radio jingles and LPMs in local dialects, especially Akan and Ewe, depending on the district. These messages are created to reflect the speech patterns and humour of the people, making the messages feel familiar and more likely to be accepted." (GRA2, Interview, August 2023)

In conclusion, the findings illustrated how the lack of early stakeholder engagement limited the effectiveness, cultural fit, and legitimacy of GRA's communication strategies. The data suggested that trust and message salience improved when engagement was not performative or delayed, but foundational. Viewed through the combined lenses of the Slippery Slope Framework and the Theory of Planned Behaviour, early involvement emerged as both a structural and behavioural gateway to sustained voluntary compliance.



## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter synthesises the study's findings, draws conclusions, and provides recommendations to enhance the GRA's communication strategies to promote tax compliance among small taxpayers. The chapter revisits the study's objectives and presents key insights into how the GRA communicates with taxpayers, the challenges it faces, and potential strategies for improvement. By linking these findings to theoretical frameworks and practical implications, the chapter highlights the significance of adaptive and inclusive communication approaches in addressing Ghana's revenue mobilisation challenges. Recommendations and areas for further research are also proposed to guide future efforts in this critical domain.

#### 5.2 Summary of Key Findings

The aim of the study was to investigate the GRA's communication strategies for promoting tax compliance among small taxpayers. The study focused on how the GRA disseminates tax knowledge, the specific methods used to foster compliance, and the challenges encountered in this process. To achieve this aim, the study set out three objectives: to examine how the GRA promotes tax knowledge among small taxpayers, to explore the communication strategies utilised to encourage compliance, and to identify the issues that hinder the Authority in effectively promoting compliance within this taxpayer group.

The findings revealed a diverse range of insights into the GRA's approaches and their effectiveness. Regarding the promotion of tax knowledge, the study found that the GRA employed a mix of traditional and digital communication channels. This included radio, television, and print media for broad outreach, alongside social media and email

campaigns for more targeted engagement. Workshops and seminars emerged as valuable tools for fostering deeper understanding, particularly among small business owners. However, the effectiveness of these efforts was often hindered by taxpayers' varying literacy levels, which affected their ability to comprehend technical tax materials. Despite these challenges, the GRA's segmentation of taxpayers into categories based on demographic and economic factors enabled more tailored messaging, thereby improving accessibility and relevance for specific groups.

In exploring the communication strategies used to promote compliance, the study revealed the GRA's emphasis on trust-building and transparency. Participants highlighted how the Authority adapted its messaging to reflect taxpayers' socio-cultural contexts, using vernacular translations and culturally resonant narratives in its campaigns. The integration of behavioural economics principles, such as simplifying complex tax processes and using reminders, proved effective in encouraging voluntary compliance. Digital platforms, including SMS notifications and social media posts, enhanced the reach of these strategies. However, the reliance on digital tools was not without limitations. Taxpayers in rural areas with limited internet access were often left out of key communications, underscoring the need for a more balanced approach that incorporates traditional media and face-to-face engagement.

The GRA also faced significant challenges in promoting compliance. Inconsistent messaging across platforms created confusion among taxpayers and weakened the Authority's credibility. Low levels of trust in government institutions further complicated compliance efforts, with many taxpayers questioning how their taxes were being used. Additionally, structural barriers such as limited resources and logistical constraints affected the consistency and accessibility of outreach programs. Participants also noted gaps in the GRA's feedback mechanisms. While taxpayer feedback was

occasionally incorporated into strategy revisions, the lack of a systematic approach to collecting and acting on it limited the Authority's ability to adapt its communication strategies effectively.

The study revealed that although the GRA has made significant progress in advancing tax knowledge and encouraging compliance through targeted communication strategies, challenges such as inconsistent messaging, limited accessibility in rural areas, and weak feedback mechanisms remain. The findings underscored the need to account for socio-cultural dynamics, improve feedback mechanisms, and address accessibility challenges to ensure communication efforts effectively reach all taxpayer groups. By refining its strategies and tackling these issues, the GRA can enhance compliance rates and foster stronger connections with taxpayers.

### **5.3 Conclusion**

Taxation is a cornerstone of national development as it provides the resources necessary to fund infrastructure, education, healthcare, and other critical services. A country's tax administration significantly influences its ability to mobilise revenue and foster economic growth. In Ghana, the small taxpayer segment represents a substantial portion of the revenue base, yet it remains underutilised due to challenges in tax compliance. Understanding how tax authorities communicate with and engage this group is vital for improving compliance rates and, ultimately, national revenue mobilisation.

The study examined the communication strategies employed by the Ghana Revenue Authority (GRA) to promote tax compliance among small taxpayers, addressing a critical gap in existing research on revenue administration in Ghana. The significance of this study lies in its focus on a taxpayer segment often characterised by informality, limited awareness, and mistrust of tax authorities. These issues are not unique to Ghana but are particularly pronounced in the local context, where cultural diversity and socio-

economic disparities compound the challenges of fostering tax compliance. By analysing the GRA's strategies, this study sheds light on the mechanisms through which effective communication can bridge these gaps.

The findings have significant implications for tax administration practice. They underscore the importance of trust, transparency, and culturally responsive messaging in enhancing compliance. Tailoring communication to reflect taxpayers' socio-cultural realities emerged as a key driver of engagement, which reinforces the role of inclusivity in tax education. The study also highlighted the potential of digital platforms for outreach, while drawing attention to the persistent challenges of accessibility and message consistency. These insights offer a practical foundation for refining communication approaches to better address the needs of Ghana's diverse taxpayer base.

This study is particularly relevant in the Ghanaian context, where the quest for improved revenue mobilisation is central to national development goals. Tax compliance remains a pressing issue, with many small taxpayers either unaware of their obligations or unable to fulfil them due to systemic barriers. The study highlights the critical role of communication in addressing these barriers and demonstrates how adaptive strategies can enhance taxpayer engagement and compliance. By providing a deeper understanding of the challenges and opportunities in this area, the research contributes to ongoing efforts to strengthen the GRA's capacity and advance Ghana's broader economic agenda.

#### **5.4 Recommendations**

Effective communication is pivotal to enhancing tax compliance among small taxpayers, as this study demonstrates. The findings revealed significant achievements and persistent challenges, underscoring the need for actionable strategies to strengthen

the GRA's communication practices. These recommendations are directly linked to the study's objectives and outline specific actions for relevant stakeholders.

To improve the promotion of tax knowledge among small taxpayers, the GRA should expand its use of culturally and linguistically tailored communication materials. Tax education campaigns should prioritise localised storytelling, vernacular translations, and visual aids to address literacy barriers and increase accessibility. The Communication and Public Affairs Department must collaborate with cultural experts and community leaders to design relatable campaigns that resonate with diverse groups. Additionally, the Ministry of Education should integrate tax education into the school curriculum to foster early awareness of tax obligations and their significance for national development.

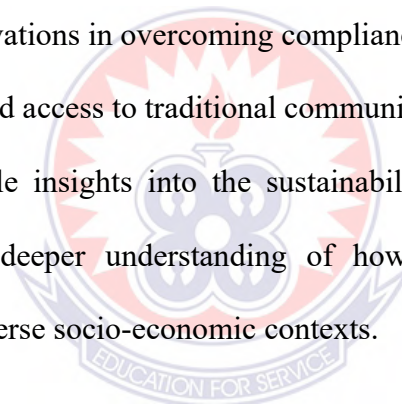
To enhance communication strategies that promote compliance, the GRA should balance traditional and digital platforms. While digital tools such as SMS reminders and social media campaigns are effective in urban settings, rural taxpayers require sustained access to traditional methods such as radio broadcasts and community workshops. A specialised task force within the GRA should be established to regularly monitor and evaluate the performance of these channels, ensuring message consistency across platforms. Furthermore, the Authority should invest in interactive digital tools, including simplified mobile applications and AI-driven chatbots, to provide instant assistance to taxpayers.

To address challenges in promoting compliance, the GRA must establish a comprehensive feedback system to better understand taxpayer concerns and help the Authority to refine its strategies. A dedicated unit within the Authority should oversee the design and implementation of regular taxpayer surveys, focus groups, and suggestion portals. This feedback mechanism should prioritise inclusivity, ensuring that

the voices of underserved populations are adequately represented. Moreover, the Ministry of Finance should work alongside the GRA to increase public transparency regarding the use of tax revenues, publishing regular updates on projects funded by taxpayer contributions. Such efforts will strengthen public trust and improve compliance rates.

### **5.5 Areas for Future Research**

Future research should explore the long-term impact of culturally tailored communication strategies on tax compliance in Ghana. Specifically, studies should assess the effectiveness of localised messaging and storytelling in fostering trust and engagement among small taxpayers over time. Additionally, research should examine the role of digital innovations in overcoming compliance barriers, particularly for rural populations with limited access to traditional communication methods. These inquiries would provide valuable insights into the sustainability and adaptability of current practices, offering a deeper understanding of how tax authorities can enhance engagement across diverse socio-economic contexts.



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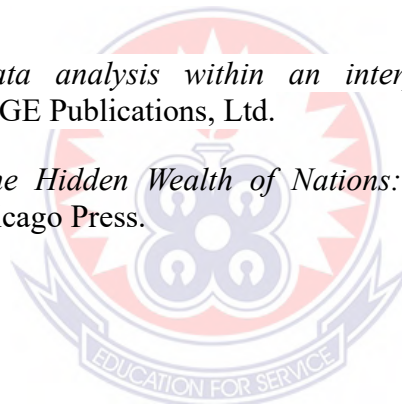
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## APPENDIX

### Interview Guide

Objective 1: To examine the communication strategies employed to promote tax compliance

1. How is GRA's communication strategies conceptualized?
2. Tell me about your current communication strategies to inform taxpayers about their obligations?
3. How do you tailor communication efforts to address the different needs of various taxpayer segments (e.g., individuals, businesses)?
4. How do you ensure that the communication strategies employed are effective in reaching diverse taxpayer groups?

Objective 2: To probe the influence of taxpayer socio-cultural context on compliance

1. How does the socio-cultural diversity of taxpayers influence the design of your communication strategies?
2. How do you gather insights on the socio-cultural factors that might influence taxpayers' compliance behaviors?
3. What measures are in place to ensure that communication is culturally sensitive and relatable to various taxpayer groups?

Objective 3: To identify the challenges taxpayers face in understanding and responding to the communication strategies

1. What challenges have you identified that taxpayers face when trying to understand the communication materials provided?
2. How do you adjust your communication strategies in response to the challenges that taxpayers report?
3. In your experience, what could be done to improve taxpayers' comprehension and response to the information disseminated?

Thank You