



Tax Knowledge and Tax Behaviour of Individual Taxpayers in South Africa: A Scoping Review

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ABSTRACT

This study examined the tax knowledge and behaviour of individual taxpayers in South Africa in light of the crucial link between understanding tax principles and compliance with tax regulations. Individuals' compliance with tax laws is vital for economic development, with their contributions forming a significant part of overall tax revenue. The study employed a scoping review research methodology, offering a comprehensive analysis of the existing literature within the specified research domain. Secondary data from reputable sources such as ScienceDirect, Google Scholar, ResearchGate, Google, and published reports contributed to the study's foundation. The observation period spanned 2000-2023, encapsulating significant developments in the South African tax system, including the introduction of E-filing, changes in tax legislation, and adjustments to the tax rates for individuals. The study highlights that individuals exhibiting a positive attitude towards tax regulations and possessing a robust understanding of tax principles are more likely to comply with tax requirements. Tax knowledge encompasses awareness, comprehension, and familiarity with tax laws, policies, and regulations. It extends to the ability to apply tax laws to specific situations, make informed decisions regarding tax matters, and accurately compute individual tax assessments. The study underscores the critical role of tax knowledge in influencing compliance behaviour among individual taxpayers, providing valuable insights for policymakers and the tax authorities in shaping effective tax policies.

Keywords: Tax Knowledge; Tax Behaviour; Tax Compliance; Individual Taxpayer

JEL Classifications: H24, M41

1. INTRODUCTION

Tax compliance is key to economic development as individual taxpayers are significant contributors to overall tax revenue. Thus, for policymakers and the tax authorities to craft and implement effective tax policies and strategies, it is imperative that they understand the nuances of tax knowledge and behaviour among individual taxpayers. This study aimed to evaluate the tax knowledge and behaviour exhibited by individual taxpayers in South Africa (SA). This research domain is important as it promotes understanding of the factors influencing adherence to tax regulations within this context.

The study recognises the relationship between tax knowledge and compliance behaviour. A thorough understanding of these aspects

is instrumental in deciphering the dynamics that shape individual taxpayers' willingness to fulfil their fiscal responsibilities. Given the pivotal role that tax revenue plays in funding public services and facilitating economic growth, it is anticipated that the insights gained from this study will offer valuable inputs for the formulation of targeted policies.

Furthermore, acknowledgment of individual taxpayers as key contributors to tax revenue underscores the need for tailored strategies that resonate with their specific contexts and concerns. Policymakers and the tax authorities can leverage the study's findings to develop in-depth approaches aimed at enhancing tax education, fostering positive compliance behaviour, and addressing potential challenges that may hinder adherence to tax regulations. In essence, this study serves as a foundational exploration of

the relationship between tax knowledge and behaviour among individual taxpayers in South Africa. By shedding light on these dynamics, it aims to provide insights to inform the development of policies and strategies conducive to fostering a culture of informed and cooperative tax compliance, ultimately contributing to the country's economic development.

The study starts with a review of the existing literature, the methodology employed to conduct the research, the scoping review, and its findings, and lastly, a conclusion and recommendations.

According to Al-Ttaffi et al. (2020) and Al-Zeqeba and Al-Rashdan (2020), tax compliance is a challenge for governments around the world, especially in developing countries that experience low levels of compliance. This study builds on Al-Ttaffi et al.'s (2020) research, which assessed the effect that an understanding of tax matters has on compliance with tax regulations, as well as other relevant literature on this phenomenon in various developing countries. Phiri and Ndlovu (2020) noted that South Africa confronts the moral issue of taxpayers not filing tax returns or paying their taxes, and failing to comply with their legal obligations. Phiri and Ndlovu (2020) added that in most cases, non-compliant taxpayers tend to shift the blame to the government, pointing to issues like a lack of service delivery, and corruption in government. However, Dare et al. (2019) noted that tax revenue is required to deliver basic services to the public.

Studies conducted globally reveal that tax compliance primarily focuses on economic issues, but includes social, legal, and psychological perspectives (Al-Ttaffi et al., 2020). Given the paucity of research on tax compliance in South Africa, this study adds to the current body of knowledge on this phenomenon in the country. It is important to note that tax knowledge is crucial for individual voluntary tax compliance to determine tax liability.

In the realm of fiscal management, tax revenue is indispensable to support government initiatives, public services, and sustainable development. Despite an increase in tax revenue collection in South Africa, a substantial gap persists between registered individual taxpayers and those who actively submit assessments. The fiscal year 2021/2022 marked a notable achievement, with South Africa's tax revenue reaching R1,563.8 billion, indicating promising growth. However, challenges endure as the compliance rate fails to encompass the entire registered taxpayer population (SARS-Communication, 2023).

The literature, including studies by Dare et al. (2019), SARS-Communication (2023) and Gcabo and Robinson (2007), sheds light on the persistent problem of tax non-compliance in South Africa. Tax revenue losses, such as R602.1 billion for the 2005/2006 period and R26.5 billion for 2010/2011 (adjusted to the 2017 price index) underscore the urgency of addressing the compliance gap. Dare et al. (2019) found that individuals with income sources other than salaries make a significant contribution to this gap, hinting at a substantial knowledge deficit.

Gcabo and Robinson's (2007) study with 195 students at the University of Pretoria examined tax compliance behaviours. It revealed that economic factors play a crucial role in shaping such behaviour. However, the limitations of the study, including its focus on students and the outdated findings, underscore the need for a more comprehensive and current understanding of taxpayer behaviour.

Therefore, the primary objective of this integrated study was to investigate the factors contributing to the tax compliance gap in South Africa, with particular emphasis on individual taxpayers' tax knowledge and its link to compliance behaviour. By bridging the knowledge gap in Gcabo and Robinson's (2007) study and addressing the challenges identified by Dare et al. (2019), it aimed to provide up-to-date, diverse insights. The goal was to inform targeted strategies to enhance tax administration, ensuring more effective and equitable collection of tax revenue for South Africa's socio-economic development.

The study sought to (1) to assess the tax knowledge of individual taxpayers in South Africa, (2) to examine the tax behaviour of individual taxpayers in South Africa, and (3) to establish how tax knowledge impacts the tax compliance behaviour of individual taxpayers in South Africa. In quest of getting insights the study sought to provide answers to the following three formulated research questions:

- What is the level of tax knowledge among individual taxpayers in South Africa?
- What is the tax behaviour of individual taxpayers in South Africa?
- How does tax knowledge influence the tax compliance behaviour of individual taxpayers in South Africa?

Building on Al-Ttaffi et al.'s (2020) research by examining the impact of tax awareness on the attitudes and behaviours of South African taxpayers. Who investigated whether there is a correlation between individuals' comprehension of tax matters and their conduct relating to taxation in the country. In uncovering the potential influence of tax knowledge on compliance behaviour, the research contributes to the existing body of literature on tax compliance and to the understanding of how individuals in South Africa perceive and respond to taxation. By examining the close connection between tax awareness and taxpayer behaviour, it fills a gap in current understanding of the factors that shape compliance. In providing insights into the interplay between tax knowledge and individual tax behaviour, the study also contributes to the evolving literature on taxation in South Africa, offering an in-depth perspective on the dynamics involved.

2. LITERATURE REVIEW

2.1. Theoretical Framework

The Theory of Planned Behaviour (TPB), was deemed appropriate to understand the tax knowledge and behaviour of individual taxpayers in South Africa. This section explores existing research related to tax knowledge and behaviours and examines how the theory have been employed in similar studies.

2.2. Theory of Planned Behaviour

Lestery et al.'s (2021) study was based on a model developed by Ajzen (1991) that holds that an individual's tendency to disobey tax regulations can be attributed to personal factors. Lestery et al. (2021) noted that the theory identifies three elements that shape an individual's intentions, namely, perceived, normative, and control beliefs. TPB is widely used as a framework to understand human behaviour. It is an extension of the theory of reasoned action, which was also developed by Ajzen (1985) that considers behavioural control in addition to attitude as a predictor of behaviour. These factors are key in explaining behavioural intention (Al-Zeqeba and Al-Rashdan, 2020), with attitude identified as having a direct effect on tax compliance status. Ajzen (2020) emphasised that when researchers use this theory, the behaviour should first be defined to correspond with all the elements. According to Al-Zeqeba and Al-Rashdan (2020) and Bin-Nashwan et al. (2020), tax fairness, as well as the complexity of the tax system, are expected to affect attitudes towards compliance, with attitude and subjective norms expected to impact behavioural intention. Bosnjak et al. (2020) observed that the way people behave might contribute to favourable or unfavourable tax attitudes. Normative beliefs lead to the formation of subjective norms or perceived social pressure, while control beliefs influence how behavioural control is perceived. This normative context shapes individual motives and decision-making processes related to tax compliance. In summary, subjective norms and the influence of significant referent groups are pivotal factors in understanding how individuals navigate their responsibilities and decisions concerning tax compliance. Some studies on the relationship between subjective norms and taxpayers' compliance point to a positive association, with others concluding that there is no significant relationship (Butta et al., 2019).

In summary, the Theory of Planned Behaviour was the most appropriate framework for this study as it offers a structured approach to comprehend the impact of tax knowledge on tax-related behaviour, incorporating factors like attitudes, subjective norms, and perceived behavioural control, among others.

2.3. Empirical Literature

Tax compliance has been the subject of extensive scholarly investigation, with numerous researchers exploring the relationships between tax compliance, tax knowledge, and taxpayers' behaviour across the world. Despite the wealth of research in this domain, a review of the empirical literature unveiled notable gaps that highlight the need for further inquiry and analysis. It is within this context that the current study investigated the interplay between tax compliance, knowledge, and taxpayer behaviour to shed new light on previously unexplored aspects of this multifaceted field. The gaps identified in the literature pertain to methodological limitations, unexplored contextual factors, and the need for a more comprehensive understanding of the dynamic nature of tax compliance in a global context. Through rigorous empirical analysis, this study built on the foundation laid by previous scholars to provide fresh insights, data-driven perspectives, and innovative methodologies. The goal was to enrich the discourse on tax compliance and to equip policymakers, the tax authorities, and scholars with a

more detailed understanding of the factors influencing taxpayer behaviour on a global scale.

In summary, this research represents a dedicated effort to address the gaps identified in the existing literature on tax compliance. In doing so, it contributes to on-going debate in this field by offering valuable insights that could inform future policies, guide further research endeavours, and deepen comprehension of the complex dynamics governing tax compliance worldwide.

Yuesti et al.'s (2019) qualitative study explored the correlation between taxpayers' behaviour and their compliance with tax legislation in Indonesia. Data were gathered from a sample of 100 randomly selected participants. The researchers found that a good understanding of tax regulations, effective delivery of services by the tax authorities and the imposition of strict penalties made a positive contribution to individuals' adherence to personal tax responsibilities. This conclusion is consistent with the previous literature on tax behaviour and compliance. The limitation of the study is that it only focused on the sampled population of 100 respondents and not the entire population. Furthermore, the findings are confined to Indonesia. Mannan et al. (2020) focused on socio-economic elements that impact tax compliance among individuals with taxable income in Dhaka Zones, Bangladesh. The findings suggest a positive relationship between perceived fairness, the imposition of tax penalties, and taxpayers' perceptions of government spending, and tax compliance. However, they are only applicable to Bangladesh and are based on a limited sample. There is thus a need to expand the study by investigating other developing countries.

Al-Ttaffi et al. (2020) researched the impact of tax knowledge on behaviour related to tax compliance, focusing on individual taxpayers in Yemen. A qualitative research approach was employed, with a survey conducted to gather data from selected individuals. Al-Ttaffi et al. (2020) revealed a positive correlation between tax knowledge and compliance behaviour, indicating that as individuals' understanding of taxation increases, their tax compliance is likely to improve. Sitawati and Surbaka (2023) investigated the connection between taxpayer awareness and individual tax compliance, with a mediating variable of willingness to pay taxes. The study involved a population of 10,661 individuals in Central Semarang Two Primary Office, Indonesia. A qualitative approach was employed, with 100 respondents selected. Sitawati and Surbaka (2023) identified a positive relationship or correlation between taxpayer awareness and willingness to pay tax. Furthermore, a positive relationship was observed between willingness to pay tax and taxpayer compliance. However, both studies' findings are limited to the countries they were conducted in. While South African policy makers could use their results as a benchmark as they focused on developing countries, these results may not be replicated in South Africa.

Ali et al.'s (2013) survey of Kenya, Uganda, Tanzania, and South Africa explored the factors influencing attitudes towards tax compliance in Africa. The study used binary logistic regression and identified both commonalities and distinctions in the factors

associated with attitudes towards tax compliance across the four countries. Ali et al. (2013) found that heightened perception of the challenges associated with actively participating in tax evasion increased the likelihood of adopting tax-compliant attitudes in both Kenya and South Africa. Furthermore, the research indicated that individuals who expressed higher levels of satisfaction with the delivery of essential services were more prone to demonstrate a tax-compliant attitude in all four countries. In Tanzania and South Africa, a connection was found between a person's understanding of taxes and his/her predisposition to adhere to tax regulations (Ali et al., 2013). The limitation of the study is that it was confined to the sampled population amongst the four countries and did not specifically focus on South Africa.

Cummings et al. (2008) compared adherence to tax principles in South Africa and Botswana focusing on tax morale. The research, which was based on the hypothesis that cross-cultural differences in tax compliance behaviour stem from differences in tax administration and citizens' assessment of governance, used artefactual field experiments. The study revealed that countries with different political history have different levels of tax compliance depending on enforcement of tax regulations and laws. Cummings et al. (2008) found that South Africa had a lower compliance rate than Botswana. The limitation of this study is that it was conducted about 15 years ago and tax principles and systems change every year; the findings are thus likely to be outdated. Hence, there is a need for research on the current situation with regard to adherence to tax regulations in SA. Furthermore, the participants consisted of young, educated people in both countries and the results thus cannot be generalised to the general population.

Mishi and Tshabalala (2023) examined tax compliance and South African taxpayers' behavioural responses to tax increases. The study found that taxpayers' perspectives on tax compliance were mainly influenced by the government's conduct. Given perceptions that taxes were harsh, with severe penalties imposed for non-compliance, they opted to comply even though they regarded the government as corrupt (Mishi and Tshabalala, 2023). This study employed a descriptive statistical and logistic model on longitudinal data covering two waves, 2005-2009 and 2006-2016. Limitation is that the data is outdated even though the research was published in 2023. There is thus a gap in the data for the years subsequent to 2016.

Naape (2023) assessed the impact of knowledge of tax matters and the complexity of the taxation system on compliance in South Africa. A structured questionnaire was used to gauge the views of personal taxpayers. The study revealed that knowledge of tax matters affected taxpayers' willingness to comply. Moreover, when taxpayers perceived the tax system as non-complex, this positively influenced compliance. However, this study surveyed only 151 participants and the results thus cannot be generalised to the entire population.

Ntiamoah and Asare (2022) investigated the impact of economic and non-economic factors on individual taxpayers' tax compliance

decisions in developing economies. The study employed a quantitative approach with 500 purposively sampled respondents in four developing countries, Ghana, South Africa, Vietnam, and the Philippines. It concluded that non-economic factors have a more substantial impact on individual taxpayers' compliance with tax regulations and fulfilling their tax obligations. However, developing countries need to focus on both sets of factors to achieve tax compliance (Augustine, 2020). One of the limitations of the study was its relatively small sample.

Koloane et al. (2023) assessed the determinants of tax compliance among individual traders in South Africa. According to South African tax law, a sole trader is taxed as a individual person (RSA, 1962). A quantitative research method was employed, with a subset of 500 sole traders selected from a total population of 146,075 active sole traders for the tax year 2020/2021. However, 194 participants responded to the survey. Koloane et al. (2023) noted that sole traders' compliance behaviour is influenced by how people around them behave, be they relatives or friends. It was also found that they sometimes avoid filing tax returns because they have not collected outstanding debts. The study's results are only applicable to the sample and do not capture the views of the broader population. Thus, further research is required using a more extensive sample and perhaps other methods.

Skliar (2021) assessed the legal factors influencing tax compliance. The study focused on the different paradigms of tax policy rather than conducting an empirical analysis of tax compliance. It is more theoretical in nature, focusing on the role of the state and the taxpayer in tax policy. This creates a gap that calls for research on factors other than the two paradigms it examined that affect tax compliance.

Researchers hold different views on tax knowledge and how it affects tax compliance among individual taxpayers. Musimenta (2020) found that knowledge requirements have a significant impact on the internal cost of compliance compared to external costs. The study was unique in that it did not conclude that tax knowledge has a significant impact on tax compliance behaviour. However, it does not dismiss the notion that tax knowledge impacts tax compliance behaviour, even though it might only have minimal influence. According to Musimenta (2020), adequate knowledge among taxpayers might enable them to comply, but the cost of compliance might discourage them from doing so. In contrast, Wadesango et al. (2018) concluded that non-compliance in developing countries is caused by a lack of fundamental knowledge of tax, as well as limited understanding of tax related issues. However, Wadesango et al. (2018) strongly argue that focusing on improving such knowledge without addressing issues such as the constantly increasing tax rate and corruption in developing countries will not have a positive impact on tax compliance. Nonetheless, Ardika et al. (2023) found that tax awareness has a positive impact on compliance and that knowledge or awareness of tax strengthens the correlation between tax knowledge, attitude and tax compliance. According to Lestery et al. (2021), tax knowledge and understanding involve thorough comprehension

of the overall regulations and processes related to taxation. This includes knowing how to submit tax returns, make payments, identify payment locations, adhere to tax deadlines, and report the information required for tax purposes. Al-Taffi et al. (2020) describe tax knowledge as everything one knows and understands concerning tax law. It can also be understood as being able to compute tax liability and submit tax returns (Al-Taffi et al., 2020). Sebele-Mpofu and Chinoda (2019) state that it is essential for individuals to possess tax knowledge and comprehend the relevant tax regulations and policies in order to be able to independently fulfil their tax obligations. The authors add that taxpayer education is crucial to bolster tax compliance. Sound understanding of tax regulations and processes enables individuals and businesses to meet their tax obligations. Sebele-Mpofu and Chinoda (2019) suggest that relevant stakeholders and the tax authorities should conduct campaigns, dialogues, and training for taxpayers to increase tax knowledge and awareness and thus reduce non-compliance. Palil (2020) argues that even where individual taxpayers display significantly different levels of tax knowledge, it still plays an integral role in tax compliance. Palil (2020) adds that the level of compliance is also influenced by people's views on government spending, personal financial restrictions, penalties, and tax audits.

Mansur et al. (2021) highlight the importance of increasing taxpayers' tax knowledge and awareness because when society is aware of the reasons why the government imposes taxes and when the government is transparent about how the funds will be used and by whom, taxpayers are more likely to comply. Mansur et al. (2021) concluded that improved knowledge of taxation increases the likelihood that taxpayers will comply with tax legislation and policies. This is in line with other research on the relationship between tax knowledge and individual tax compliance by various scholars and experts in the field. The findings from such research can provide valuable insights for policymakers, the tax authorities, and educators in developing strategies to enhance tax compliance through improved knowledge dissemination and education. According to Hanapi (2022), tax knowledge is necessary to accurately compute tax liability. Hanapi (2022) also highlights those taxpayers with better understanding and tax knowledge, are more aware of the risk of incurring penalties, especially those relating to tax evasion. Education and training can improve taxpayers' tax understanding (Hanapi, 2022). Dajana's (2015) systematic literature review found that many researchers support the notion that increased tax literacy significantly impacts taxpayers' tax behaviour as well as tax compliance and the tax revenue generated by the state. Yuesti et al. (2019) concluded that sound understanding of tax regulations, high-quality services provided by the tax authorities and the implementation of strict sanctions positively impact personal tax compliance. This aligns with the notion that effective enforcement measures, including penalties for non-compliance, can serve as a deterrent and encourage individuals to fulfill their tax obligations. Anyuduba and Oboh (2019) showed that tax audits and awareness of penalties are important determinants that positively influence tax compliance.

Kumar and Tanwar (2021) concluded that taxpayers that comply with the law are motivated to do so by fear of penalties rather

than awareness that it renders them eligible for refunds. This points to a gap in taxpayers' knowledge. Nichita (2015) thus called for education of young future taxpayers and noted that this has become a trend in many countries where tax education is provided at schools. Media campaigns to increase awareness are also essential. According to Ali et al. (2013), South African taxpayers' compliance behaviour and tax knowledge are closely linked as knowledge of how the tax rules are applied reduces the risk of incurring penalties by answering questions incorrectly when filing tax returns (Ali et al., 2013).

The concept of tax compliance is not new in literature, and it has been the subject of extensive research in different parts of the world. Scholars define tax compliance in different ways. Yuesti et al. (2019) noted that it refers to a taxpayer fulfilling his/her obligation to contribute to the state's revenue and promote social welfare. In general, tax compliance is defined as awareness of and adherence to tax laws and regulations set by the government and the tax authorities. It involves individuals and entities fulfilling their legal obligations in relation to taxation (Abdu and Adem, 2023). Phiri and Ndlovu (2020) defined compliance as the act of following or conforming to laws or regulations. Taxpayer compliance demonstrates confidence in and acceptance of such laws (Phiri and Ndlovu, 2020). Adherence to their legal obligations requires that taxpayers timeously and accurately report their income, calculate the tax owed, and meet other requirements set out in the tax laws, including submitting all required tax returns and paying any outstanding liabilities (Phiri and Ndlovu, 2020). Houg and Phoung (2021) maintained that tax compliance entails prompt, adequate compliance with the provisions of tax law. It is thus a significant area of interest among policymakers, economists, researchers, and managers (Houg and Phoung, 2021). The authors also concluded that the tax authorities' fairness towards taxpayers affects tax compliance behaviour. Cummings et al. (2008) concurred and noted that tax compliance is impacted by how it is enforced, and how people view it.

Yuesti et al. (2019: 288) and Kim and Lee (2020) stated that tax compliance involves taxpayers comprehending tax regulations, laws, and procedures, and utilising them to fulfil their obligations in every assessment period. Mansur et al. (2021) noted that fulfilling one's tax obligations entails registering with the tax authorities, submitting returns, calculating one's tax, and making payments. Mansour et al. (2021) employed two theories to elucidate the concept of tax compliance. The first theory, known as deterrence theory, suggests that the augmentation of penalties for non-compliance can enhance compliance levels. This is based on the idea that imposing higher penalties incentivizes taxpayers to fulfil their tax obligations promptly to evade punitive measures. The second theory, Psychology theory, posits that taxpayers may feel an intrinsic obligation to adhere to tax regulations, irrespective of the minimal likelihood of detecting tax evasion. These theories provide insights into the multifaceted factors influencing taxpayer behaviour in relation to tax compliance.

The key findings from the review of the empirical literature highlight that tax knowledge have a positive impact on taxpayers'

behaviour. They suggest that individuals with a positive attitude towards tax regulations, coupled with relevant tax knowledge, are more likely to be tax compliant. This underscores the correlation between knowledge, attitude, and tax compliance, emphasising the importance of understanding and positive perceptions in fostering adherence to tax regulations.

3. METHODS

This study employed the methodological framework proposed by Arksey and O'Malley (2005) to perform a scoping review. According to Munn et al. (2018), a scoping review offers a systematic approach to consolidating existing evidence using rigorous, transparent methods, which promotes validated, reliable outcomes. The scoping review utilised for this study aligns with the approach adopted by scholars such as Al-Zeqeba and Al-Rashdan (2020). While such reviews can be used to fulfil various objectives, this study employed the scoping review methodology to investigate and identify the attributes or elements linked to a specific concept. Furthermore, the goal was to pinpoint research gaps within the domain of tax compliance, with a particular focus on tax knowledge and tax behaviour among individual taxpayers in South Africa.

A scoping review has a framework which offers guidance on how best to utilise this approach. The flow is as follows:

1. Research questions
2. Relevant articles
3. Study selection
4. Data charting
5. Compiling, summarising, and chronicling the research results.

3.1. Research Questions

The study posed three research questions which the scoping review aimed to provide answers to, namely:

- What is the level of tax knowledge among individual taxpayers in South Africa?
- What is the tax behaviour of individual taxpayers in South Africa?
- How does tax knowledge influence the tax compliance behaviour of individual taxpayers in South Africa?

Scoping reviews are valuable when dealing with complex topics or areas on which limited previous research has been conducted. Scoping reviews assist researchers to systematically map the breadth of the existing literature and lay the groundwork for more targeted research investigations. The primary objectives are to identify gaps in the existing literature, pinpoint key concepts, and determine the types and sources of evidence that could inform research, practice, and policymaking (Pham et al., 2014).

3.2. Relevant Studies

A comprehensive search was conducted across primary bibliographic databases and grey literature to identify pertinent studies on the tax knowledge and behaviours of individual taxpayers in South Africa. The sources included ScienceDirect, Google Scholar, ResearchGate, Google, and published reports.

These search engines were chosen due to their diverse range of articles and the capability to directly request articles from authors, ensuring a high level of consistency, reliability, and quality while avoiding the duplication of studies. It is important to highlight that, for the purposes of this study, only studies obtained from these specified sources were considered for examination. Due to time constraints the observation period spanned 2000-2023, encompassing the period during which the South African tax system introduced E-filing. The tax revenue gap was reported to have increased during this period, with change to the tax legislation and the taxation rates for individuals. Only literature written in English was considered due to the costs and time involved in translation. The data search used keywords (tax knowledge in South Africa, tax behaviour in South Africa, and individual taxpayer in South Africa) derived from the research questions. The search strategy was initially tested on Google Scholar and based on the number of articles identified and their relevance, the approach was refined for improved pertinence. The final approach was then employed to gather data from all the designated search engines.

3.3. Study Selection

The inclusion criteria were that articles included statements pertaining to tax knowledge and tax behaviour among individual taxpayers in South Africa, supported by evidence within this overarching theme. Practitioner reports, peer-reviewed articles, and professional reports encompassing surveys released by various organisations and accessible to the public were considered for inclusion. Only papers in English were deemed suitable for inclusion.

Suitability was determined by scrutinising titles and abstracts, enabling the collection of articles and identification of their unique characteristics. Data characterisation was achieved by assessing the relevance of abstracts and citations. Full articles were obtained through the search engines. In cases where the title and abstract proved insufficient, the introduction and conclusion were also examined to determine eligibility for inclusion (Pham et al., 2014). Accessing certain articles was restricted due to associated costs, such as fees required to obtain them.

3.4. Data Charting

The data collected from search engines was systematically charted following a meticulous review to ensure it aligns with the inclusion criteria. This charting process is instrumental in addressing the research questions. According to Arksey and O'Malley (2005), it is the organisational framework to analyse all the selected and reviewed studies. The data charting for this study was structured in the following manner:

- Author(s),
- Year of publication,
- Title of the study,
- The study's aims,
- Sample,
- Data sources,
- Methodology,
- Research results,

Articles obtained from the searches 1				
Author(s) and year	Title	Search engine	Included/ Not Included	Reasons for exclusion
Chatterjee et al. (2021)	A Wealth Tax for South Africa	Science direct	Not included.	The research explores the viability of introducing a progressive wealth tax for generating extra government income. It does not, however, examine the tax knowledge and behaviours of individual taxpayers in South Africa, thus deeming the study being irrelevant for the purpose of this research.
Koloane et al. (2023)	What Drives the Tax Compliance Levels of Sole Traders in South Africa?	ResearchGate	Not included.	The primary emphasis of the study revolves around the tax compliance levels of sole traders rather than individual taxpayers. It explicitly excludes an examination of tax knowledge and behaviours among individual taxpayers in South Africa, thus deeming the study being irrelevant for the purpose of this research.
Stark (2020)	An assessment of the tax compliance costs of individuals taxpayers in South Africa.	Google scholar	Not included.	The study delves into the tax compliance costs incurred by sole traders. It explicitly omits the scrutiny of tax knowledge and behaviours among individual taxpayers in South Africa, thus deeming the study being irrelevant for the purpose of this research.
Vincent (2021)	Assessing SMEs tax non-compliance behaviour in Sub-Saharan Africa (SSA): An insight from Nigeria.	Google scholar	Not included.	The study is exclusively conducted in Nigeria, focusing on Small and Medium Enterprises (SMEs). The geographical locations or business sectors limitations on result on the study being irrelevant for the purpose of this research.
Ade et al. (2018)	Determinants of tax revenue performance in the Southern African Development Community.	Google scholar	Not included.	This paper examines the factors influencing tax revenue performance across all 15 Southern African Development Community countries. However, it does not delve into the study of tax knowledge and behaviours among individual taxpayers in South Africa, thus deeming the study being irrelevant to the for the purpose of this research.
Makara and Rametse (2018)	Tax attitudes, compliance benefits perceptions and compliance costs of the value added tax system in Botswana.	Google scholar	Not included.	The study is specifically centred in Botswana, with no investigation conducted in South Africa. Consequently, the geographical locations limitations on result on the study being irrelevant for the of this research.
Nichita (2015)	Knowledge is power, improving tax compliance by means of boosting tax literacy.	ResearchGate	Not included.	The study is exclusively conducted in Romania. Consequently, the geographical locations limitations on result on the study being irrelevant to the for the purpose of this research.
Musimenta (2020)	Knowledge requirements, Tax complexity, compliance costs and tax compliance in Uganda.	ResearchGate	Not included.	The study is solely conducted in Uganda. The geographical locations limitations render the study being irrelevant to the for the purpose of this research.
Wadesango et al. (2018)	Literature Review on the Impact of Tax Knowledge on Tax Compliance among Small Medium Enterprises in a Developing Country.	ResearchGate	Not included.	The study focuses specifically on investigating Small and Medium Enterprises (SMEs), rendering the study irrelevant to the research objectives.
Erero (2022)	Personal income tax: Evidence from South Africa.	ResearchGate	Not included.	The study does not explore tax knowledge and behaviours of individual taxpayers in South Africa; instead, it concentrates on tax assessment. All these considerations render the study irrelevant to the research objectives.
Wittenberg (2017)	Measurement of earnings: Comparing South African tax and survey data.	ResearchGate	Not included.	The study does not delve into the investigation of tax knowledge and behaviours among individual taxpayers in South Africa. Instead, its focus lies on comparing earnings within the tax assessment data. All these considerations render the study irrelevant to the research objectives.

Articles obtained from the searches 1				
Author(s) and year	Title	Search engine	Included/ Not Included	Reasons for exclusion
Kumarasingam (2023)	Tax Avoidance and Tax Evasion Explained and Exemplified.	South African Tax Guide	Not included.	The article centres on the topics of tax avoidance and tax evasion, excluding an examination of tax knowledge and behaviours among individual taxpayers in South Africa. All these considerations render the study irrelevant to the research objectives.
Palil (2010)	Tax knowledge and tax compliance determinant in self-assessment system in Malaysia.	Google Scholar	Not included.	The study is conducted exclusively in Malaysia. The geographical location limitations render the study being irrelevant to the for the purpose of this research.
Al-Asfour and Saleem (2023)	Tax ethics and tax compliance: Evidence from emerging market.	ResearchGate	Not included.	The study is specifically conducted in Jordan, and it does not investigate tax knowledge on individuals. All these considerations render the study irrelevant to the research objectives.
Ebrahim et al. (2017)	The effects of the Employment Tax Incentive on South African employment.	Google Scholar	Not included.	The study focuses on examining South Africa's Employment Tax Incentive and does not explore tax knowledge and tax behaviour. Therefore, any considerations related to tax knowledge and behaviour are deemed irrelevant to the study's scope and objectives.
Dajana (2015)	Tax literacy as an instrument of combating and overcoming tax system complexity, low tax morale and tax non-compliance.	Google Scholar	Not included.	The study is specifically conducted in Croatia. The geographical locations limitations render the study being irrelevant to the for the purpose of this research.
Ardika et al. (2023)	The role of tax socialization in tax digitalization and taxpayer awareness on individual taxpayer compliance.	Google Scholar	Not included.	Study is based on Indonesia region only. The geographical locations limitations render the study being irrelevant to the for the purpose of this research.
Sudarto and Juliardi (2022)	The effect of perceptions on tax evasion and tax sanction on ethical behaviour of accounting student compliance.	Google Scholar	Not included.	The study is confined to the Indonesia region only. The geographical locations limitations render the study being irrelevant to the for the purpose of this research.
Akinboade (2014)	Understanding the tax compliance culture of private sector tax practitioners in South Africa.	Google Scholar	Not included.	The study investigates private sector tax practitioners, making it irrelevant for the purpose of this research, as the author specifically focuses on individual taxpayers.
Orthofer (2016)	Wealth inequality in South Africa: Evidence from survey and tax data.	Google Scholar	Not included.	The study investigates wealth inequality in South Africa, and as it does not explore tax knowledge or tax benefits for individual taxpayers in the country. All these considerations render the study irrelevant to the research objectives.
Steyn (2012)	A conceptual frame for tax burden of individual taxpayers in South Africa.	Science direct	Not included.	The study is incomplete, and access to the full content requires a fee payment.
Doman (2012)	Tax Education: Current Views and Preferences of South African Employers.	Google Scholar	Not included.	The study specifically focuses on employers in South Africa and does not centre its attention on individual taxpayers. All these considerations render the study irrelevant to the research objectives.
Ali, et al. (2013)	Factors affecting tax compliant attitude in Africa: Evidence from Kenya, Tanzania, Uganda, and South Africa.	Google Scholar	Included	Not Applicable the study is included.
Ali, et al. (2013)	To pay tax or not pay tax Citizens attitudes towards taxation in Kenya, Tanzania, Uganda and South Africa.	Science direct	Not included.	The study is duplication of the above.
Bornman and Ramutumbu (2019)	A tax compliance risk profile of guesthouse owners in Soweto, South Africa.	Science direct	Included	Not Applicable the study is included.

Articles obtained from the searches 1				
Author(s) and year	Title	Search engine	Included/ Not Included	Reasons for exclusion
Oberholzer (2008)	Attitudes of South African Taxpayers Taxation: A pilot study.	Google Scholar	Included	Not Applicable the study is included.
Myers (2012)	The knowledge of, and the attitude towards, taxation of South Africans.	Google Scholar	Included	Not Applicable the study is included.
Mishi and Tshabalala (2023)	Public finance in South Africa: Tax compliance and behavioural responses to tax increases.	ResearchGate	Included	Not Applicable the study is included.
Gcabo and Robinson (2007)	Tax compliance and behavioural response in South Africa: Alternative investigation	ResearchGate	Included	Not Applicable the study is included.
Naape (2023)	Tax knowledge, Tax Complexity and Tax Compliance in South Africa.	ResearchGate	Included	Not Applicable the study is included.
Cummings et al. (2008)	Tax morale affects tax compliance: Evidence from Surveys and an Artefactual Field Experiment.	Science direct	Included	Not Applicable the study is included.
Kumar and Tanwar (2021)	Study of Factors Affecting Tax Literacy of Individual Investors	Science direct	Not included.	The study is incomplete, and access to the full content requires a fee payment.

Figure 1 presents a flow chart of the studies selected.

4. SCOPING REVIEW

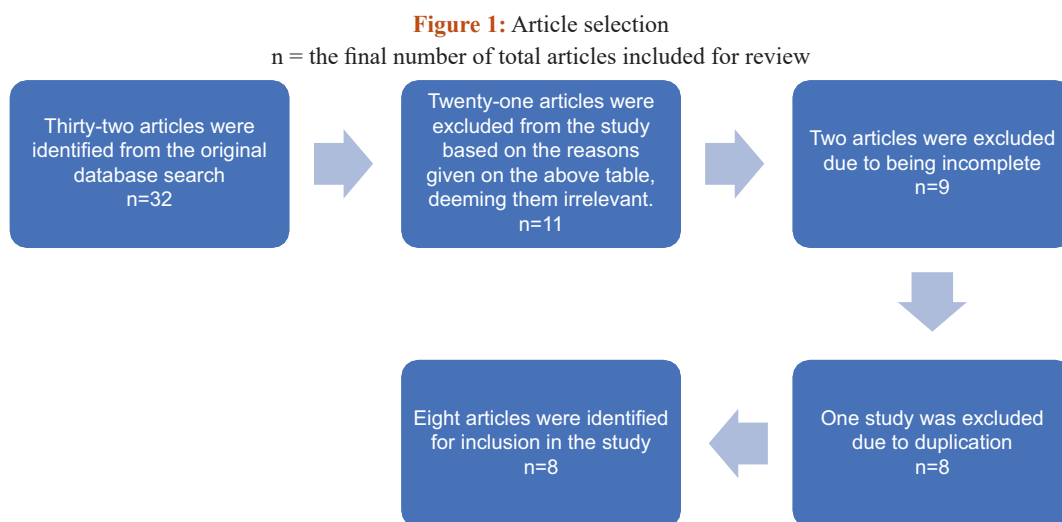
3.5. Compiling, Summarising, and Chronicling the Research Results

This represents the last phase of the scoping review. All the findings and relevant information are properly summarised and compiled to draw appropriate conclusions.

The following section presents the findings of the scoping review. It analyses the studies included and synthesises the information to gain an in-depth understanding of tax knowledge and behaviour among individual taxpayers in South Africa. Further, examines the link between tax knowledge and tax behaviour and the implications of the study’s findings for tax compliance in the given research context.

This study reviewed articles published in academic journals and a dissertation that examined how individual taxpayers in South Africa understand taxes and behave in relation to them. The articles reviewed were published between 2000 and 2023. Only eight of the many articles identified were selected for the review as they met the inclusion criteria.

This chapter describes key details of the reviewed studies, such as the author(s), year of publication, title of the study, aim, variables studied, the sample, techniques used, and the research results. Table 1 summarises these articles. While the studies covered the period January 2000–December 2020, three of the eight were published before 2009. This suggests that



further research is required in South Africa on this topic. The terms used to describe the tax knowledge and behaviour of

individual taxpayers in South Africa were widely used in the reviewed studies.

Summary of reviewed studies 2

Author(s) (year): Title	Aim of the study	Sample	Technique(s)	Research results
Ali et al. (2013). “Factors affecting tax compliant attitude in Africa: Evidence from Kenya, Tanzania, Uganda, and South Africa.”	The research aimed to investigate the deterrents of behaviour related to tax compliance among citizens in the selected African nations by analysing attitude and perception data obtained from a recent series of Afrobarometer surveys.	A total of 2,399 individuals were randomly selected and interviewed, with eight and nine districts covered in Kenya and South Africa, respectively. Tanzania and Uganda each had a sample size of 2,400 individuals, with 26 districts in Tanzania and five in Uganda being represented.	The methodology of this study followed a primary data, the main data were derived from the 5th round of the Afrobarometer survey, conducted between 2011 and 2012. This survey systematically collects information on public sentiments regarding democracy, governance, markets, taxation, and civil society across a diverse range of over 20 African countries. The study employed a mixed methods research approach. Empirical evidence, collected via face-to-face administration of semi-structured questionnaires, was obtained from 23 guesthouse owners in Soweto. Statistical thematic analysis was used to analyse the data and construct a characterisation of tax compliance behaviour among individual business owners.	In South Africa and Kenya, individuals tend to display a tax-compliant attitude when they perceive that enforcement measures heighten the challenges associated with tax evasion. Furthermore, in South Africa, factors such as the issuance of identity cards and provision of police services by the government are more likely to encourage a tax-compliant attitude.
Bornman and Ramutumbu (2019). “A tax compliance risk profile of guesthouse owners in Soweto, South Africa.”	The objective of this article was to outline a tax compliance risk profile for guesthouse owners in Soweto, with the intention of proposing strategies to counteract factors that could potentially have a negative impact on their compliance behaviour.	Data were gathered from a sample of 23 individuals who own guesthouses in Soweto.	The investigation utilised a questionnaire that incorporated both closed- and open-ended questions. Given that this study served as an exploratory, pilot test for a more extensive research project, it primarily aimed to underscore the diverse perceptions among different population groups within South Africa.	A significant majority, comprising 92% of the participants, concurred with the initial two statements, expressing the belief that everyone should accurately report income and acknowledging a moral obligation to do so correctly. Furthermore, 74% indicated agreement with the notion that they would feel embarrassed if they did not report all their income.
Oberholzer (2008). “Attitudes of South African taxpayers towards taxation: A pilot study.”	The study aimed to explore taxpayers’ perspectives of taxation in South Africa.	The target population comprised four distinct demographic groups in South Africa: White, Coloured, Indian, and African, as classified by Statistics South Africa. The sample was drawn from the greater Tshwane metropolitan area, chosen for practical considerations and its diverse and heterogeneous population.	The study used a mixed approach. The research employed a multi-stage sampling approach: Stage 1 - Area/quota sampling was employed to divide the project into provinces, with each area expected to generate a minimum of 50 responses. In addition, a set of at least 20 questions was devised to assess subjects’ attitudes towards the Tax Act.	If taxpayers harbour negative sentiments regarding taxation, it can impact their overall attitude towards fulfilling their tax obligations. Such negativity may not only result in a loss of government revenue but could also lead to a decline in voter support, as individuals may become disenchanted with the government.
Myers (2012). “The knowledge of, and the attitude towards, taxation of South Africans.”	The study aimed to assess the nature and extent of the correlation between the level of taxation knowledge held by South Africans and their attitudes toward taxation.	The initial step involved the creation of a questionnaire to capture biographical details, aligning them with the categories from the latest national census for comparability with selected samples and related studies (Statistics South Africa 2001). To ensure the results could be generalised to the broader population, a random sampling approach was employed with 50 respondents selected.		The study revealed that knowledge of income tax is influenced by factors such as age, race, level of education, occupation type, province of residence, and income. Attitudes towards income tax were found to be influenced by age, race, occupation, province of origin, and income.

Summary of reviewed studies 2				
Author(s) (year): Title	Aim of the study	Sample	Technique(s)	Research results
		The second section of the questionnaire comprised true/false questions aimed at evaluating the respondents' knowledge of the Tax Act. In the third part, a Likert scale was utilised to gauge the subjects' attitudes towards various statements about taxation. Subsequently, the questionnaire underwent a review process, with necessary alterations or additions made.	Stage 2 - Within each province, a convenience/ judgmental sampling method was applied. A pilot study was conducted, utilising various data collection methods to inform the final approach. Stage 3 - To ensure comprehensive representation, additional questionnaires were distributed to target populations identified as significant within each province based on national statistical reports.	
Mishi and Tshabalala (2023). "Public finance in South Africa: Tax compliance and behavioural responses to tax increases."	The research aimed to evaluate the degree of adherence to tax laws and regulations in South Africa and identify the factors that elucidate the observed level of compliance.	The study is based on descriptive statistics and longitudinal analysis of secondary data, hence no sampling for this study.	The methodology of this study followed used secondary data. Descriptive statistics and an ordered logistic model to analyse longitudinal data was employed on this study. Information was collected from two waves: the initial period, covering the period between 2005 and 2009, and the subsequent period, spanning 2006-2016.	The research revealed a change in the outlook, attitudes, and conduct of South African taxpayers, suggesting a shift from a society that prioritises tax compliance to one that is progressively rationalising tax evasion. Key determinants influencing perceptions and behaviours towards tax compliance were identified as demographic factors, confidence in the government, and levels of patriotism.
Gcabo and Robinson (2007). "Tax compliance and behavioural responses in South Africa: An alternative investigation."	This article aimed to explore the reasons behind taxpayer actions in South Africa, delving into both economic and psychological aspects. The study investigated various factors that impact tax evasion, with the goal of comprehending how these factors impact the attainment of collection targets.	The case study or experiment took place at the University of Pretoria and involved 195 student's sample.	The methodology of this study followed a primary data, a survey instrument was crafted to assess the responses of a selected group of students during the tax filing process. Each questionnaire item presented a scenario tailored to elicit reactions to a distinct tax system. Introducing each question was a framing scenario that directed attention to a specific facet of tax behaviour. The assumptions and predictions detailed in prospect theory were used to analyse the responses.	This study found that, to a considerable extent, tax behaviour is influenced by economic factors, particularly inequality, as anticipated by the expected utility theory.
Naape (2023). "Tax knowledge, tax complexity and tax compliance in South Africa."	This research aimed to examine the impact of tax knowledge and tax complexity on tax compliance in the context of South Africa.	Simple probability sampling was used to determine the sample population and size. The population comprised 300 South African taxpayers; however, only 151 participants completed the survey.	The methodology of this study followed a primary data, self- structured questionnaires designed for South African personal income taxpayers were used to gather data. The data were analysed using descriptive methods, inferential statistics, and binary logistic regression.	The results from the Pearson correlation test revealed a positive correlation between knowledge of tax types, payment methods, and tax penalties and tax compliance in South Africa. The findings from the binary logistic model demonstrated that knowledge of tax penalties is positively associated with a higher probability of tax compliance and this association was statistically significant.

Summary of reviewed studies 2				
Author(s) (year): Title	Aim of the study	Sample	Technique(s)	Research results
Cummings et al. (2008). "Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment."	The objective was to observe behaviour in a tax-like setting where individuals incorporated their views or outlook on the state into the decision-making context.	Six sessions took place, spanning Botswana and South Africa, involving 99 participants in Botswana and 88 in South Africa. The mean age in Botswana was 25.4, with a standard deviation of 6.11., while in South Africa, it was 28.4 (standard deviation 8.61). Notably, 33% of the South African participants were students and 27% of those in Botswana were students.	In the context of the study, methodological consideration pertains to the systematic planning and application of research methods. The noted consistency in the results obtained from both the artefactual field experiment and the survey-based findings supports the notion of integrating the language and dynamics of the field setting into the laboratory environment. This integration is deemed essential for the generalisation of results beyond the controlled laboratory setting.	The findings from artefactual field experiments conducted in countries with diverse political histories and governance qualities, indicate that variations in compliance with tax laws and requirements persist across different levels of enforcement. The experimental findings demonstrate robustness, as evidenced by successful replication.

4.1. Assessing the Tax Knowledge of Individual Taxpayers in South Africa

Ali et al.'s (2013) study offers insights into the tax knowledge of individual taxpayers in South Africa. The findings suggest that individuals in this country exhibit a certain level of awareness regarding enforcement measures related to tax compliance. Specifically, the perception that stricter enforcement increases the challenges of tax evasion indicates a foundational understanding of the consequences of non-compliance among the surveyed population. This implies that taxpayers have a basic grasp of the regulatory aspects associated with tax obligations. Bornman and Ramutumbu's (2019) study delves into the tax compliance risk profile of individual guesthouse owners in Soweto, South Africa. The focus on sole traders is particularly relevant, given that the country's tax system treats sole proprietors as individuals responsible for tax obligations. The study underscores a high level of moral obligation and reporting accuracy, indicating a positive aspect of tax knowledge. The majority (92%) of sole traders that participated in the study expressed belief in accurate income reporting, reflecting a strong ethical responsibility. The reviewed literature thus provides useful and relevant information on tax knowledge among individual taxpayers in South Africa. The studies, including Oberholzer's (2008) pilot study, also emphasise the importance of understanding the diverse demographic landscape, including variations in knowledge levels across different age groups, racial backgrounds, and education levels (see, for example, Myers, 2012). This highlights the need for tailored approaches to disseminate tax-related information to address specific knowledge gaps among various segments of the population. This insight has significant implications for educational initiatives and policy interventions aimed at enhancing tax literacy, promoting equitable understanding, and addressing knowledge gaps among diverse populations. Myers (2012) and Naape's (2023) studies underscore the importance of tax knowledge in shaping compliance behaviour among South African taxpayers. Naape (2023) found a positive correlation between comprehensive tax knowledge, including penalties, and increased tax compliance. This suggests that individuals with a better understanding of the tax system are more likely to comply with regulations.

The scoping review synthesised evidence from multiple studies to reveal the diverse landscape of tax knowledge among individual taxpayers in South Africa.

Understanding enforcement measures, exploring specific sectors, recognising demographic variations, and acknowledging the factors that influence compliance are crucial in tailoring educational initiatives and policy interventions. The positive correlation between tax knowledge and compliance behaviour underscores the significance of enhancing tax literacy to promote equitable understanding and address knowledge gaps among diverse populations.

4.2. Examining the Tax Behaviour of South African Taxpayers

In examining the tax behaviour of South African taxpayers, Ali et al. (2013) highlights key factors that influence tax compliance attitudes. The study concluded that individuals tend to display a tax-compliant attitude when they perceive that enforcement measures heighten the challenges associated with tax evasion. Furthermore, government services, such as the issuance of identity cards and police services are likely to encourage tax compliance. This underscores the role of non-regulatory factors in shaping taxpayer behaviour. It implies that tax behaviour is influenced by a combination of regulatory awareness and the perceived benefits of compliance. Bornman and Ramutumbu's (2019) study also provides insights into the tax behaviour of South African taxpayers. The emotional aspect of compliance is highlighted, with 74% of respondents expressing that they would feel embarrassed if they did not report all income. This suggests a potential link between tax compliance and a sense of social responsibility or concern for reputation. It implies that the emotional dimension could positively influence compliance behaviour among individual guesthouse owners. The tax behaviour of South African taxpayers also comes to light through studies such as Oberholzer's (2008) pilot study and Myers' (2012) research that offer a nuanced understanding of how individuals engage with and respond to tax regulations. Negative sentiments toward taxation, as identified in Oberholzer's study, imply potential impacts on

compliance behaviour. Moreover, Myers' insights into attitudes toward income tax underscore the contextual and demographic influences shaping taxpayer behaviour. The range of responses, from perceptions of wasteful government expenditure to support for reduced income tax rates, reflects the complexity of taxpayer attitudes that contribute to their overall behaviour. Myers' study also sheds light on attitudes toward income tax, emphasising that these are not uniform and are significantly shaped by demographic and socio-economic variables. Moreover, Myers suggests that attitudes play a pivotal role in influencing taxpayer behaviour. Positive attitudes may foster cooperation and compliance, while negative attitudes can lead to resistance or evasion. This finding underscores the importance of recognising and accounting for the diverse factors that shape attitudes toward income tax.

Insights from Mishi and Tshabalala (2023) highlight a shift in the behaviour of South African taxpayers over time. The study suggests a transition from a society traditionally prioritising tax compliance to one rationalising tax evasion. Determinants such as demographic factors, confidence in the government, and levels of patriotism are identified as factors influencing this shift. A holistic understanding of taxpayer behaviour in South Africa thus requires consideration of economic, psychological, and attitudinal factors. Gcabo and Robinson (2007) highlight the influence of economic factors such as inequality, and psychological aspects, emphasising the need for a multifaceted approach. Cummings et al. (2008) introduce the concept of tax morale, suggesting that individuals' attitudes and perceptions regarding taxation play a crucial role in compliance behaviour.

4.3. Examine if there is a Link Between Tax Knowledge and Tax Behaviour among Individual Taxpayers in South Africa

The findings from Ali et al.'s (2013) study suggest a potential link between tax knowledge and tax behaviour among individual taxpayers in South Africa. The study revealed that tax compliance attitudes are influenced by both the perceived challenges associated with enforcement measures and acknowledgment of government services. This complex relationship implies that tax knowledge in South Africa goes beyond mere understanding of regulations; it involves a broader appreciation of socio-economic and governance contexts. The interplay of perceived challenges and government services indicates that individuals consider a multifaceted set of factors when exhibiting tax-compliant behaviour. Bornman and Ramutumbu's (2019) findings indicate a positive correlation between tax knowledge and compliance behaviour among individual guesthouse owners. The study's focus on moral obligation, accurate reporting, and potential embarrassment for non-compliance suggests a generally positive attitude towards tax compliance. This implies that a foundation of knowledge and awareness regarding tax responsibilities exists among these individual owners, influencing their compliance behaviour. While the literature, including Oberholzer (2008) and Myers (2012), does not explicitly establish a direct link between tax knowledge and behaviour, it provides a foundation for making informed considerations. Oberholzer's study hints at the potential influence of negative sentiments on taxpayer behaviour, suggesting that deeper tax knowledge may mitigate such impacts.

Myers' findings, particularly on demographic variables' influence on knowledge and attitudes, imply that addressing specific knowledge gaps could positively impact taxpayer behaviour. While Myers (2012) does not explicitly quantify the direct correlation between tax knowledge and behaviour, the study highlights the intricate interplay of variables influencing both. It suggests that a multifaceted approach is necessary that recognises the dynamic nature of taxpayer knowledge and attitudes. Furthermore, Mishi and Tshabalala's (2023) study emphasises the need for policy responses to address shifts in taxpayer behaviour, including reassessing tax policies, communication strategies, and enforcement measures. The interplay between tax knowledge and behaviour is thus a complex one. Naape (2023) establishes a positive correlation between tax knowledge, particularly regarding penalties, and compliance. Gcabo and Robinson's (2007) insights into psychological aspects reinforce the notion that individual morale and understanding of consequences influence compliance. Policymakers should recognise this multifaceted relationship when designing interventions.

The synthesis of information from the collected literature underscores the complexity of the factors influencing tax knowledge and behaviour among individual taxpayers in South Africa. It highlights the need for targeted educational initiatives that consider demographic variations and cultural sensitivities. While the literature provides valuable insights into taxpayer attitudes and behaviour, there is a need for further research that explicitly explores the intricate link between tax knowledge and behaviour. Policymakers should leverage these insights when crafting strategies to enhance tax literacy, promote positive taxpayer engagement, and foster compliance in the dynamic context of South Africa. Synthesising the information from Myers (2012) and Mishi and Tshabalala (2023), it becomes evident that the relationship between tax knowledge and behaviour is nuanced and influenced by a range of demographic, socio-economic, and attitudinal factors. Policymakers are urged to consider these findings when designing targeted educational initiatives, communication strategies, and policy responses.

Recognising the diversity in knowledge levels and attitudes among different demographic groups is crucial for tailoring interventions. Strategies that address specific needs and concerns, promote positive attitudes, and enhance tax literacy can contribute to a more informed, cooperative, and compliant taxpayer base. The dynamic nature of taxpayer behaviour, as observed in longitudinal analyses, emphasises the need for on-going review and adaptation of educational programmes and policy measures in order to sustain their relevance over time.

In conclusion, the synthesised information underscores the complexity of the tax landscape in South Africa. Policymakers should thus adopt a comprehensive approach that considers the interplay between tax knowledge and behaviour within the context of evolving societal norms and attitudes towards taxation.

4.3.1. Educational initiatives

As highlighted by Naape (2023), policymakers should prioritise educational initiatives. These programmes should focus on

enhancing overall tax literacy, with specific emphasis on penalties. User-friendly guides, workshops, and online resources can contribute to a more informed taxpayer base.

4.3.2. Psychological factors

Gcabo and Robinson's (2007) insights into psychological aspects and Cummings et al.'s (2008) emphasis on tax morale underline the need for policies that address not only economic incentives but also psychological dimensions. Crafting tax policies that resonate with taxpayers' perceptions and expectations could enhance compliance.

4.3.3. Demographic considerations

As noted by studies such as Oberholzer's (2008), demographic factors influence taxpayers' attitudes. Policymakers should be attuned to demographic nuances and tailor interventions accordingly. Different demographic groups may have distinct knowledge gaps, attitudes, and expectations regarding taxation.

4.3.4. Adaptability and evolution

Mishi and Tshabalala's (2023) study suggests a shift in societal attitudes, highlighting the need for policymakers to adapt strategies to address changing perspectives on tax compliance. On-going monitoring of taxpayer behaviour and timely adjustments to strategies can address evolving societal norms.

4.3.5. Holistic understanding

All the reviewed studies recognise the multifaceted nature of taxpayer decision-making. Policymakers should thus develop a holistic understanding that considers economic, psychological, and contextual factors. Comprehensive strategies are likely to be more effective in fostering compliance.

4.3.6. Communication and transparency

Strategies should not only focus on disseminating tax knowledge but also on enhancing transparency in communication. Clearly communicating the consequences of non-compliance, as suggested by Naape (2023) and Cummings et al. (2008), could act as a deterrent and encourage compliance.

South Africa's tax landscape is influenced by a dynamic interplay of factors, including tax knowledge, psychological aspects, and societal attitudes. Policymakers are urged to adopt a comprehensive and adaptable approach that considers taxpayers' diverse motivations and considerations. Drawing on these insights, policymakers can work towards fostering a culture of compliance, enhancing public trust (Febrian & Islami, 2020), and ultimately contributing to the effectiveness of the tax system in South Africa. Based on the analysis of the eight studies, the following key findings and gaps in the literature were noted.

4.4. Key Findings of the Scoping Review on Tax Knowledge and Behaviour in South Africa

4.4.1. Tax Knowledge

South African individuals show awareness of tax enforcement and its consequences. Individual guesthouse owners exhibit a high level of moral obligation and reporting accuracy. Demographic

variations impact tax knowledge, highlighting the need for tailored education.

4.4.2. Tax behaviour

Compliance attitudes are influenced by perceived challenges and recognition of government services. Emotional aspects, negative sentiments, and societal shifts impact taxpayer behaviour. Attitudes play a crucial role in shaping compliance, emphasising the complexity of taxpayer attitudes.

4.4.3. Link between tax knowledge and behaviour

A potential link is suggested, with positive correlations found in certain studies. Nuanced relationships highlight the need for on-going review and adaptation of educational programmes.

4.4.4. Implications and recommendations

Policymakers should prioritise targeted educational initiatives that consider demographic variations. It is crucial to craft adaptable policies that address psychological factors and societal shifts. Tailored interventions based on demographic considerations, holistic understanding, and transparent communication are essential. A nuanced approach is required to enhance tax literacy, promote positive taxpayer engagement, and foster compliance, recognising the dynamic interplay of factors shaping tax knowledge and behaviour in South Africa.

4.4.5. Gaps in the literature

While the scoping review provides valuable insights into tax knowledge and behaviour in South Africa, several gaps and areas for further research were identified.

4.4.6. Limited exploration of specific sectors

Although the review incorporates a study on guesthouse owners, there might be limitations in comprehending tax knowledge and behaviour across diverse sectors. This constrains the applicability of the study, as the research concentrates on all individual taxpayers without specifying a particular sector. Consequently, there is an opportunity for future researchers to investigate tax knowledge and behaviour specifically within the sole traders. Additionally, it would be valuable for subsequent studies to thoroughly examine the tax knowledge and behaviours of individual taxpayers in general.

4.4.7. Incomplete exploration of attitudinal shifts and lack of longitudinal analysis in some studies

- Mishi and Tshabalala's (2023) study suggests a shift in societal attitudes towards tax compliance; however, the precise nature and extent of this shift remain unclear. Some studies provide snapshots of taxpayer behaviour at specific points in time. A more comprehensive understanding may require longitudinal analyses to track changes and trends over an extended period.
- Further research could delve deeper into attitudinal changes over time.

Here are some considerations for designing such a follow-up study:

4.4.8. Targeted sample selection

Identify a sample of taxpayers based on specific criteria relevant to the observed shift in attitudes. This could include demographics,

income levels, business types, or any other factors identified in the initial study.

4.4.9. *Define tax maturity indicators*

Clearly define the indicators of tax maturity that being examined. This might include compliance history, filing accuracy, timeliness of payments, and overall adherence to tax regulations.

4.4.10. *Longitudinal analysis*

Adopt a longitudinal approach to assess changes in tax maturity over time. Compare current tax maturity levels with those identified in the initial study to determine whether there has been a noticeable evolution.

4.4.11. *Survey and interviews*

Supplement quantitative data with qualitative insights through surveys or interviews. Ask taxpayers about their attitudes towards tax compliance, any changes they've experienced, and the factors influencing their behaviours.

4.4.12. *Comparative analysis*

Compare tax maturity levels across different segments of the population or business sectors. This comparative analysis can help identify whether certain groups have experienced more significant shifts in attitudes than others.

4.4.13. *External influences*

Explore external factors that might have influenced changes in tax maturity. This could include changes in tax policies, economic conditions, or the impact of educational initiatives.

4.4.14. *Intervention assessment*

If there have been interventions or policy changes aimed at influencing tax attitudes since the initial study, assess their impact on tax maturity. This could provide insights into the effectiveness of specific measures.

4.4.15. *Surveys on awareness*

Include questions in your surveys about awareness of tax-related changes or initiatives. Understanding the level of awareness can help contextualize any observed shifts in tax maturity.

4.4.16. *Data privacy considerations*

Ensure that the study adheres to ethical standards, particularly regarding the privacy and confidentiality of taxpayer information: By carefully considering these elements, a follow-up study can contribute to a more detailed understanding of the nature and extent of the observed shift in societal attitudes towards tax compliance. This information can be valuable for tax policymakers, tax authorities, and researchers interested in addressing the complexities of tax compliance behaviour.

4.4.17. *Limited quantification of the tax knowledge-behaviour link*

While the reviewed studies suggest a positive correlation between tax knowledge and compliance, some do not explicitly quantify this link. Further research using quantitative measures could provide a clearer understanding of the strength of the

relationship. To quantify the relationship between tax knowledge and compliance behaviour, researchers can employ various quantitative measures. Surveys and questionnaires with Likert scales assess individuals' attitudes towards tax knowledge and compliance, while knowledge tests provide numerical scores based on accuracy. Behavioural observations and record analyses allow for the quantification of observable compliance actions. Controlled experiments and regression analyses help statistically measure the strength of the relationship, and composite indices combine multiple measures into a single metric. Surveys on self-reported compliance, despite limitations, offer valuable insights. Statistical correlation measures, economic models, and simulation techniques contribute to a comprehensive understanding by providing numerical indicators of the extent and strength of the correlation between tax knowledge and compliance behaviour. This approach enhances the precision and depth of insights gained from studying the intricate dynamics of taxpayer behaviour.

4.4.18. *Demographic gaps in certain studies*

While demographic factors are acknowledged, there may be gaps in specific demographic groups' representation or in-depth exploration of their unique knowledge gaps and attitudes. The examined papers +focused exclusively on South Africa, with Cummings et al. (2008) conducting a comparative study between South Africa and Botswana. Another study by Ali et al. (2013) incorporated evidence from Kenya, Tanzania, Uganda, and South Africa. There is a need for additional research exploring tax knowledge and attitudes, specifically comparing South Africa with other African nations. Conducting such comparative studies could help fill existing gaps and offer valuable insights to the South African government. By benchmarking against other African countries, these studies could provide a comprehensive understanding of South Africa's performance in terms of tax knowledge and attitudes, offering key insights for improvement and strategic planning.

4.4.19. *Inadequate exploration of policy interventions*

The studies under review underscore the necessity for tax policy responses to adapt to changing taxpayer behaviour, yet they fall short of providing an in-depth exploration of specific tax policy interventions. Future research could enhance our understanding by evaluating the effectiveness of distinct tax policy measures. To add clarity to this point, it is essential to specify which policies warrant examination. Researchers could investigate the impact of policies such as tax incentives, enforcement strategies, or educational initiatives. Moreover, the exploration could extend to assessing these policies from both the policy maker's perspective, gauging their intent and design, and the taxpayer's perception, evaluating how these policies are received and influence compliance behaviour. Addressing this research gap would be valuable for readers seeking insights into potential avenues for future studies, offering a comprehensive view of the intricate interplay between tax policies, their implementation, and their reception by taxpayers.

4.4.20. *Limited focus on tax morale*

While Cummings et al. (2008) introduce the concept of tax morale, there is limited exploration of its impact on compliance

behaviour. Further research could delve into the psychological aspects influencing taxpayers' morale.

4.4.21. *Insufficient examination of non-regulatory factors*

The reviewed studies highlight the role of non-regulatory factors such as emotional responses and societal perceptions; however, further research could explore these factors in more depth to understand their precise influence.

Addressing these gaps through future research endeavours would contribute to a more comprehensive and nuanced understanding of tax knowledge and behaviour among individual taxpayers in South Africa.

5. CONCLUSION

The study examined the level of tax knowledge amongst individuals in South Africa, tax behavior and the relationship between tax knowledge and compliance. The review illuminates the intricate dynamics of tax knowledge and behaviour in South African individual taxpayers. The influence of tax knowledge emerges as a critical factor impacting behaviour, with consistent findings indicating a positive correlation between tax knowledge and compliance. Studies consistently show a significant link between tax knowledge and compliance among individuals in South Africa. A robust understanding of tax categories, payment methods, and consequences of non-compliance is associated with higher adherence to tax regulations. Well-informed individuals, are aware of tax intricacies and penalties, exhibit greater willingness to comply. This positive correlation underscores the importance of tax education in fostering compliance. From behavioural perspective a crucial aspect identified in the context of South Africa is the role of tax morale. Morale is perceived as individuals' feelings about paying taxes, encompassing not only rules and punishment but also the psychological aspects influencing compliance. Cultural values and trust in the government play a major role, with citizens more willing to pay taxes when they perceive the government as fair and transparent. Effective communication, emphasizing the societal benefits of taxes, and employing positive messaging can boost willingness to pay taxes. Behavioural strategies, such as gentle reminders or rewards for compliance, are also considered valuable in fostering a positive tax morale. Compliance attitudes appear to be shaped by perceived challenges related to enforcement measures and acknowledgment of government services. Emotional aspects, negative sentiments, societal shifts, and moral obligations are identified as significant influencers of compliance behaviour. Lastly, the study suggests a potential positive correlation between tax knowledge and compliance behaviour among individual taxpayers in South Africa. The interplay of perceived challenges, government services, and nuanced relationships indicates a multifaceted influence of tax knowledge on compliance behaviour.

Studies, including Naape's (2023), highlight a positive correlation between comprehensive tax knowledge, including penalties, and increased tax compliance. These findings underscore the significance of enhancing tax literacy to promote equitable understanding and address knowledge gaps among diverse populations. Fostering a culture of tax compliance in South Africa

requires comprehensive strategies that address knowledge gaps, psychological aspects, and societal dynamics. Policymakers should tailor interventions to the specific demographic and cultural context while emphasising the multifaceted nature of tax compliance. Recognizing the multifaceted nature of the relationship between tax knowledge and behaviour is crucial for designing effective interventions that contribute to a culture of compliance in the country. Based on the results of this study, It is recommended that for enhancing tax compliance in South Africa encompass comprehensive tax education programmes tailored to diverse demographic groups, emphasizing the consequences of non-compliance through clear communication of penalties, and utilizing targeted communication strategies based on factors like race, education, and income. Additionally, initiatives should include regular updates and outreach efforts, address psychological aspects of compliance, support ongoing research and monitoring of tax behaviour, incorporate real-world dynamics into policymaking, foster collaboration with stakeholders, and design flexible tax policies.

These recommendations entail designing a comprehensive plan to ensure that South Africans comply with the tax rules. The plan should ensure that all citizens have access to accurate information and consider how people think about taxes and what is happening in society. In conducting this study, we note the limitations such as the exclusion of primary data which was a deliberate choice that was driven by practical considerations. However, recognising the inherent limitations, the research may expand on this study in the future by incorporating primary data collection methods. This will involve directly assessing the views of individual taxpayers in South Africa, providing more up-to-date understanding of their tax behaviour and knowledge. Future research may also narrow the focus to high-earning individuals within distinct professional domains, future research has the potential to unearth more granular insights into the factors influencing tax behaviour within specific occupational contexts. It is suggested that future studies explore additional dimensions related to tax knowledge and behaviour, building on the findings of this research.

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