

TAX COMPLIANCE BEHAVIOUR AMONG INDEPENDENT PROFESSIONALS

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Abstract

Tax compliance among independent professionals is an important concern for public revenue systems because income is often received from multiple clients, project assignments, consultations, digital platforms, and self-managed practices. Unlike salaried taxpayers whose income may be reported and withheld through employers, independent professionals generally carry direct responsibility for registration, invoicing, record keeping, income classification, expense documentation, return filing, tax payment, and response to notices. These obligations can be difficult to manage when professional work is irregular, administrative support is limited, and rules are perceived as complex or frequently changing.

This study examines tax compliance behaviour among independent professionals through a behavioural and administrative perspective. It considers the role of tax knowledge, perceived fairness, trust in tax authorities, audit expectations, compliance costs, digital service quality, social norms, professional ethics, and financial planning. The study treats compliance as more than a legal obligation. It is also shaped by whether taxpayers understand the rules, believe the system is fair, can complete required tasks without excessive burden, and see a credible connection between tax payments and public services.

The paper uses a descriptive, analytical, and comparative approach based on published research, tax-administration reports, and documented studies of self-employed and professional taxpayers. It evaluates factors that encourage voluntary compliance as well as conditions that may produce late filing, incomplete reporting, underpayment, or unintentional errors. The analysis suggests that durable compliance is strengthened when clear rules, practical assistance, proportionate enforcement, reliable digital tools, and respectful taxpayer treatment work together. Independent professionals are more likely to comply consistently when tax administration supports informed and timely decision-making rather than relying only on deterrence.

Keywords: Tax compliance; Independent professionals; Self-employed taxpayers; Tax morale; Tax knowledge; Digital tax services; Tax fairness; Audit perception; Record keeping; Voluntary compliance

1. INTRODUCTION

Tax compliance is essential for the financing of public services, infrastructure, social protection, and economic administration. For independent professionals, compliance decisions are closely connected with the practical realities of self-managed work. Consultants, freelancers, designers, accountants, legal practitioners, medical professionals, trainers, technology specialists, and other independent service providers may receive income from several clients, maintain their own accounts, and make periodic decisions about invoicing, allowable expenses, tax payments, and filing requirements. Their tax obligations are therefore often more visible and more administratively demanding than

those of taxpayers whose income is processed through a regular payroll system.

The independent-professional sector has grown in visibility with the expansion of digital platforms, remote work, specialist consulting, project-based contracts, and flexible service arrangements. This growth creates opportunities for entrepreneurship and professional autonomy, but it also increases the importance of accessible tax systems. A professional who has limited accounting support may need to interpret registration rules, identify taxable receipts, retain supporting documents, manage advance payments, and reconcile income from different sources. Errors may arise not only from deliberate concealment but also from

uncertainty, weak records, poor cash-flow planning, and confusion over deductions or reporting dates.

Tax compliance behaviour cannot be explained only by the risk of detection and penalty. Research on tax morale and behavioural economics shows that perceptions of fairness, trust in public institutions, peer behaviour, personal ethics, and the quality of taxpayer services can influence the willingness to comply. An independent professional who experiences the system as understandable, respectful, and equitable may be more likely to report correctly, while a taxpayer who perceives rules as opaque or administration as arbitrary may become disengaged even when formal sanctions exist.

The compliance environment is also shaped by technology. Electronic filing, digital payments, pre-filled information, online guidance, invoice reporting, and automated reminders can reduce routine costs, but they may also create barriers where platforms are difficult to use, internet access is unreliable, or professional taxpayers lack digital confidence. The impact of digitalisation therefore depends on service design, data accuracy, privacy protections, help channels, and the ability of taxpayers to correct mistakes without disproportionate consequences.

This paper focuses on tax compliance behaviour among independent professionals. It examines the main behavioural, economic, and administrative factors associated with compliance; identifies the work-related conditions that make compliance difficult; and discusses policy approaches that can improve voluntary and accurate reporting. The discussion emphasises the need to connect taxpayer education, simple procedures, fair enforcement, digital support, and professional accountability within a coherent compliance framework.

2. LITERATURE REVIEW

The literature on tax compliance has developed from early deterrence-based models toward broader frameworks that combine economic incentives with social and psychological explanations. The traditional approach considers how tax rates, audit probability, and penalties affect the expected cost of non-compliance. This perspective remains important because credible

enforcement can discourage deliberate evasion. However, it does not fully explain why many taxpayers comply even when the likelihood of detection appears limited, or why similarly situated taxpayers respond differently to the same rules.

More recent research highlights tax morale, trust, perceived legitimacy, social norms, and procedural fairness. Taxpayers may be more willing to comply when they believe public institutions act transparently, when they feel they are treated with respect, and when tax revenues are connected to visible public benefits. The slippery-slope framework, for example, distinguishes between compliance supported by trust in authorities and compliance produced through the authority's capacity to detect and sanction non-compliance. Both dimensions matter, but their balance can influence whether compliance is voluntary, reluctant, or temporary.

Studies of self-employed taxpayers and small professional practices show that compliance is often shaped by administrative complexity. Independent professionals may face higher record-keeping and calculation burdens, especially where income varies by month or client and where work-related expenses are difficult to classify. The literature therefore supports a differentiated approach: taxpayer services, simplified guidance, reliable digital tools, and targeted risk management should be designed around the actual compliance journey of self-employed and independent professional taxpayers.

2.1 INDEPENDENT PROFESSIONAL WORK AND TAX-REPORTING CONDITIONS

Independent professionals operate in diverse sectors, but they often share certain tax-reporting conditions. Their income may be earned through retainers, commissions, consulting assignments, contracts, platform work, royalties, or professional fees. Payments may arrive at irregular intervals, clients may be located in different regions or countries, and some expenses may be partly personal and partly business-related. These features make it necessary to maintain accurate records throughout the year rather than reconstructing information only at the point of return filing.

Cash-flow volatility is a major consideration. Professionals may receive substantial

payments in one period and limited income in another, yet tax liabilities and filing deadlines can remain fixed. When tax money is not set aside at the time income is received, a taxpayer may face payment stress later. In such cases, late payment or underpayment may reflect poor financial planning rather than a fixed intention to evade. Clear guidance on periodic payments, simple tax-calculation tools, and timely reminders can help reduce avoidable compliance failures.

The professional environment also influences compliance. Membership in professional associations, peer networks, client procurement rules, and the need to issue formal invoices can create expectations of transparency. Conversely, informal contracting practices, cash transactions, weak documentation, and inconsistent client reporting can make accurate compliance harder. The literature therefore suggests that tax administration should consider the wider business ecosystem in which independent professionals work, including payment practices, digital records, and the role of intermediaries such as accountants and tax advisers.

2.2 BEHAVIOURAL AND INSTITUTIONAL DETERMINANTS OF COMPLIANCE

A central theme in tax-compliance research is that taxpayers assess both the material and moral dimensions of compliance. Audit probability, third-party reporting, and penalties influence the perceived cost of inaccurate reporting. At the same time, perceived fairness of tax rates, confidence in public spending, and respectful treatment by authorities affect the legitimacy of the system. Independent professionals are likely to encounter these considerations repeatedly because they make ongoing decisions about invoices, expense claims, documentation, and estimated payments.

Tax knowledge is another important determinant. Tax rules are often expressed in legal and technical language that may not be easily understood by non-specialists. A professional may understand the general duty to pay tax yet remain uncertain about registration thresholds, applicable deductions, tax treatment of mixed expenses, record-retention requirements, or reporting of income

from digital platforms. Where guidance is not clear, unintentional non-compliance can occur. Education efforts should therefore address common decision points rather than providing only general statements about legal obligations.

Perceived service quality also affects behaviour. Accessible portals, clear notices, responsive help desks, simple correction processes, and predictable processing times can lower the cost of compliance. In contrast, repeated technical errors, unexplained notices, and limited support may create frustration and reduce confidence. Service quality does not replace enforcement, but it can make correct compliance the easier and more practical option.

Social norms and professional identity further influence compliance. Independent professionals may compare their practices with those of peers, clients, and advisers. When correct invoicing and record keeping are viewed as normal professional conduct, compliance can become part of reputational responsibility. Where peers openly minimise reporting or describe non-compliance as routine, the perceived social cost of evasion may fall. Public communication and professional-body engagement can therefore reinforce norms of responsible reporting without treating all taxpayers as potential offenders.

3. OBJECT OF STUDY

The primary object of this study is to examine how independent professionals make tax-compliance decisions within the context of self-managed income, professional expenses, record keeping, digital reporting, and interactions with tax authorities. The study defines tax compliance as the accurate and timely fulfilment of registration, reporting, payment, documentation, and information obligations under applicable tax laws. It recognises that compliance may be voluntary, assisted, enforced, or affected by misunderstanding and administrative barriers. The study specifically considers the relationship between professional work patterns and tax obligations. This includes the variability of income, use of multiple payment channels, client documentation, invoicing practices, business-expense claims, reliance on advisers, use of online services, and ability to

plan for tax liabilities. It also considers how attitudes toward fairness, public institutions, and enforcement shape the willingness to report income accurately.

A key aspect of the research is the identification of conditions that support durable compliance without imposing unnecessary burden on small professional practices. The analysis compares measures such as simplified guidance, reminder systems, digital record keeping, risk-based audits, taxpayer education, supportive dispute resolution, and proportionate penalties. It examines how these measures influence both voluntary compliance and the prevention of accidental errors.

In addition, the study examines compliance at multiple levels. Individual professional behaviour affects filing and payment outcomes; professional associations and advisers can shape norms and knowledge; clients and platforms can influence documentation; and tax authorities determine the clarity, accessibility, and fairness of administration. These levels must be considered together when developing effective policy for independent professionals.

3.1 PROFESSIONAL PROFILE AND WORK CHARACTERISTICS

This subsection focuses on the occupational and financial conditions that may influence the tax-compliance behaviour of independent professionals.

- Identification of professional categories, service models, and income sources, including freelance, consulting, contractual, and platform-based work.
- Assessment of income volatility, payment frequency, client concentration, and seasonal fluctuations in professional earnings.
- Examination of invoicing practices, payment channels, client records, and the availability of third-party information.
- Analysis of business expenses, mixed personal and professional expenditures, and documentation required to support deductions.
- Evaluation of access to accountants, tax advisers, accounting software, and professional support networks.

- Assessment of differences in compliance capacity by experience, income level, digital literacy, and business size.

3.2 COMPLIANCE TASKS, COSTS, AND RECORD KEEPING

This section examines the routine compliance tasks that independent professionals must perform and the costs associated with completing them correctly.

- Analysis of registration, return filing, payment, withholding, and information-reporting requirements relevant to professional income.
- Study of time costs associated with collecting invoices, classifying expenses, reconciling payments, and preparing returns.
- Evaluation of tax knowledge related to deadlines, deductible expenses, record retention, and digital reporting procedures.
- Assessment of financial planning practices, including periodic tax provisions, cash-flow management, and use of electronic payment systems.
- Identification of common sources of unintentional error, including incomplete records, incorrect classifications, and missed filing reminders.

3.3 INSTITUTIONAL AND SERVICE ENVIRONMENT

This subsection considers the administrative and policy conditions that can either support or discourage accurate compliance among independent professionals.

- Availability of plain-language guidance, sector-specific checklists, and timely clarification of frequently misunderstood rules.
- Use of accessible e-filing systems, mobile services, pre-filled information, and secure digital payment options.
- Quality of taxpayer assistance through helplines, online chat, local facilitation centres, and professional outreach programmes.
- Application of risk-based audits, proportionate penalties, and correction opportunities for low-risk or first-time errors.
- Communication of tax fairness, public-service outcomes, and the responsibilities associated with professional self-employment.

- Engagement with professional bodies, platforms, clients, and tax advisers to improve documentation and compliance norms.
- Protection of taxpayer data, confidentiality, due process, and transparent mechanisms for resolving disputes.

4. RESEARCH METHODOLOGY

The present study adopts a descriptive, analytical, and comparative research methodology to examine tax compliance behaviour among independent professionals. The methodology connects individual taxpayer attitudes, professional work arrangements, administrative processes, and institutional conditions. It focuses on the practical determinants of accurate reporting and timely payment rather than treating compliance as a single decision. Secondary information is drawn from tax-compliance research, tax-administration reports, behavioural studies,

and documented findings on self-employed taxpayers, digitalisation, taxpayer services, and enforcement.

The study uses a structured analytical framework to compare compliance-related factors according to their likely effect on tax knowledge, reporting accuracy, payment discipline, administrative burden, perceived fairness, and long-term trust. Particular attention is given to the difference between deliberate non-compliance and errors caused by complexity or weak support. The framework recognises that enforcement capacity, service quality, professional norms, financial planning, and digital usability can all affect compliance outcomes.

4.1 RESEARCH DESIGN

The research follows a descriptive and comparative design to analyse the behavioural, administrative, and professional conditions associated with tax compliance among independent professionals.

Component	Description
Research Type	Descriptive, Analytical, Comparative
Approach	Behavioural, professional, and tax-administration analysis
Data Source	Research studies, policy reports, tax-administration publications
Analysis Method	Comparative assessment of compliance determinants
Focus Area	Tax compliance behaviour among independent professionals

4.2 STUDY DIMENSIONS AND COMPLIANCE-FACTOR SELECTION

The study considers the following major dimensions for evaluating tax compliance behaviour among independent professionals:

- Tax knowledge, registration awareness, and understanding of filing and payment obligations.
- Record keeping, invoicing, expense documentation, and financial planning for tax liabilities.
- Perceived fairness, tax morale, trust in public institutions, and social or professional norms.
- Digital tax services, taxpayer assistance, correction procedures, and administrative burden.
- Audit perception, third-party reporting, penalty design, and other enforcement mechanisms.

Each compliance factor is assessed on the basis of:

- Potential to improve accurate reporting, timely filing, and complete payment of tax liabilities.
- Ability to reduce unintentional errors, administrative costs, and confusion among independent professionals.
- Suitability for different types of professional income, client arrangements, and documentation practices.
- Cost, usability, privacy implications, and the need for professional or technical support.
- Equity of access for professionals with different income levels, digital skills, and business capacities.
- Contribution to fair enforcement, taxpayer trust, and sustained voluntary compliance.

5. DATA ANALYSIS

The data analysis section presents a qualitative evaluation of tax-compliance behaviour among independent professionals. The analysis is organised around five connected dimensions: tax knowledge, record keeping, payment capacity, trust and fairness, and interaction with tax administration. These dimensions are used to understand why compliance outcomes differ among professionals who may face similar legal obligations but have different work patterns, resources, and administrative experiences.

The first observation is that legal awareness alone is not sufficient for accurate compliance. A professional may understand that income must be reported yet remain uncertain about specific deadlines, expense rules, advance-payment requirements, or treatment of receipts from multiple clients. Compliance improves when guidance is timely, practical, and written around real tasks such as issuing invoices, separating business expenses, keeping digital records, and preparing for tax payments. Clear instructions at the moment decisions are made can prevent errors that would be difficult to correct later.

The second observation concerns the role of record keeping and cash-flow management. Independent professionals who maintain regular records and set aside a portion of receipts for tax obligations are better positioned to file accurately and pay on time. In contrast, irregular accounting practices can create pressure near filing deadlines and may result in incomplete reporting or reliance on estimates. Affordable accounting tools, invoice templates, reminders, and training can therefore have a meaningful compliance effect, particularly for early-stage or low-resource professionals.

Trust and perceived fairness are also central. Professionals are more likely to regard compliance as legitimate when tax rules are applied consistently, service interactions are respectful, and information about public revenue use is accessible. Perceived unfairness may arise from complex procedures, inconsistent treatment, weak dispute resolution, or the belief that compliant taxpayers are disadvantaged compared with those who remain informal. The analysis supports communication and service

approaches that strengthen procedural fairness alongside enforcement.

Digital services can reduce administrative burden when they are reliable, secure, and designed for diverse users. Online filing, electronic payment, pre-filled information, document upload, and automated reminders can make compliance more convenient. However, a poorly designed portal can simply transfer administrative work to taxpayers and increase the risk of mistakes. Digital systems should therefore include plain-language prompts, clear error messages, saved drafts, accessible support, and practical mechanisms for correcting information.

Enforcement remains necessary, especially where professionals have repeated unexplained discrepancies, undeclared receipts, or persistent non-filing. The analysis indicates that risk-based approaches can be more effective than indiscriminate enforcement because they concentrate resources on higher-risk behaviour while allowing low-risk taxpayers to receive support and education. A balanced approach that combines credible detection, proportionate consequences, and opportunities to correct genuine mistakes can encourage compliance without undermining trust.

6. DISCUSSION

The findings suggest that tax compliance among independent professionals should be understood as a continuing process rather than a one-time filing event. Compliance begins when income is earned and invoiced, continues through record keeping and financial planning, and concludes with accurate reporting and payment. A taxpayer may be willing to comply in principle but still face practical barriers during this process. Policies that focus only on final returns may overlook the earlier decisions that determine whether the return will be accurate.

An important observation is that voluntary and enforced compliance are complementary rather than competing approaches. Strong enforcement can address deliberate underreporting and preserve fairness for compliant taxpayers. At the same time, accessible services and simple procedures can prevent accidental non-compliance and reduce the cost of doing the right thing. The most effective administration is likely to distinguish

between taxpayers who need guidance, taxpayers who need reminders, and taxpayers who require closer scrutiny based on objective risk indicators.

The discussion also highlights the importance of professional context. A consultant with a few corporate clients, a freelancer using digital platforms, and a practitioner running a small office may all be classified as independent professionals, but their documentation, payment, and compliance challenges can differ. Sector-sensitive guidance and outreach can improve relevance. Professional associations, platforms, banks, accountants, and clients may also assist compliance by promoting invoices, digital records, and transparent payment practices.

Equity is a central consideration. Small or newly independent professionals may have fewer resources to obtain specialist advice, purchase accounting software, or manage complex digital processes. Rules that are clear to large firms may be difficult for an individual professional working alone. Administrative systems should therefore provide practical, low-cost pathways to compliance while maintaining consistent standards. This can include simple record templates, targeted education, reasonable correction windows, and communication in accessible language.

The role of trust is equally significant. Professionals are more likely to cooperate when they believe authorities use information responsibly, apply rules without bias, and provide a fair opportunity to explain or correct discrepancies. Transparent governance, data protection, predictable service standards, and responsive dispute-resolution channels can strengthen the legitimacy of compliance obligations. Over time, a credible taxpayer-administration relationship can convert compliance from a periodic burden into a normal part of professional practice.

7. CONCLUSION

This study concludes that tax compliance behaviour among independent professionals is shaped by a combination of legal obligations, work patterns, financial management, tax knowledge, perceived fairness, service quality, and enforcement. Independent professionals often manage their own income records, invoices, expenses, and filing decisions. As a

result, compliance support must address the full professional workflow rather than focusing only on the final stage of return submission.

The analysis demonstrates that clear guidance, regular record keeping, sensible tax planning, accessible digital services, and timely reminders can reduce unintentional non-compliance. These measures should be supported by taxpayer education that explains common tasks in practical terms, including the treatment of income from multiple clients, documentation of professional expenses, and preparation for periodic tax obligations. Administrative simplicity is particularly important for professionals with limited time or accounting assistance.

The study further concludes that enforcement remains necessary to protect the integrity of the tax system. Audit strategies, third-party information, and proportionate penalties can discourage deliberate underreporting and persistent non-filing. However, enforcement is more sustainable when it is combined with fair procedures, clear communication, and reasonable opportunities to correct genuine errors. The objective should be to make accurate compliance easier while ensuring that serious non-compliance is detected and addressed.

Another important conclusion is that trust, fairness, and professional norms are not secondary considerations. They influence how independent professionals interpret their tax obligations and whether they view compliance as a legitimate contribution to public finance. Tax administrations can strengthen these conditions through respectful treatment, transparent information, reliable services, privacy protections, and visible accountability. Finally, future tax-compliance strategies for independent professionals should connect digitalisation with human support, targeted enforcement with education, and formal obligations with practical tools. Collaborative engagement with professional associations, advisers, platforms, and clients can improve record quality and reinforce ethical norms. Such an integrated approach can help independent professionals meet their obligations accurately, reduce avoidable errors, and contribute to a fair and sustainable tax system.

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