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DEVELOPING A GOVERNANCE–TRUST–TAX MORALE FRAMEWORK FOR TAX COMPLIANCE: A SYSTEMATIC LITERATURE REVIEW

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Abstract: *Tax compliance remains a major challenge for governments worldwide, as voluntary compliance increasingly depends on institutional quality and taxpayers' behavioural motivations rather than enforcement alone. Although governance, trust, and tax morale have been widely examined in previous studies, existing evidence remains fragmented and provides limited understanding of how these factors collectively influence voluntary tax compliance. This study develops a Governance–Trust–Tax Morale Framework for Tax Compliance through a Systematic Literature Review (SLR). Following the PRISMA 2020 guidelines, peer-reviewed articles published between 2015 and 2025 were systematically identified from the Scopus database and assessed using the Joanna Briggs Institute (JBI) Critical Appraisal Checklist. A total of 48 high-quality studies were included in the final synthesis. The review demonstrates that governance strengthens institutional legitimacy, which enhances public trust and reinforces tax morale, ultimately encouraging voluntary tax compliance. The findings further indicate that digitalisation supports this relationship by improving transparency and service quality, although its effectiveness depends on institutional readiness and taxpayers' trust. This review contributes to the tax compliance literature by integrating institutional, psychological, and moral dimensions into a single conceptual framework that extends existing behavioural perspectives on tax compliance. The proposed framework also offers practical guidance for policymakers seeking to strengthen voluntary tax compliance through governance reform, trust-building initiatives, and effective digital tax administration. Overall, this study proposes a novel Governance–Trust–Tax Morale Framework that advances existing tax compliance theory by integrating governance, trust, and tax morale into a unified institutional–behavioural perspective. The framework also provides a foundation for future empirical research across diverse institutional contexts.*

Keywords: *Tax compliance; governance; trust; tax morale; systematic literature review.*

Introduction

Tax revenue plays a fundamental role in ensuring fiscal sustainability by financing public services, supporting economic development, and strengthening governments' capacity to achieve long-term development goals. However, the effectiveness of any tax system depends not only on well-designed tax policies and efficient administrative mechanisms but also, more importantly, on taxpayers' willingness to comply voluntarily with their tax obligations.

Governments worldwide have implemented substantial reforms, including regulatory simplification, improvements in tax administration, and the digitalisation of tax services, to enhance voluntary tax compliance. Despite these initiatives, maintaining high levels of voluntary tax compliance remains a persistent challenge. Evidence from recent empirical studies indicates that taxpayers' compliance decisions are influenced not only by enforcement mechanisms but also by a complex interaction of institutional quality, public trust, governance effectiveness, and behavioural motivations. These relationships have been widely documented across both developed and developing countries. However, the strength and direction of their effects vary considerably across institutional contexts, reflecting differences in governance quality, institutional capacity, and taxpayers' perceptions of public authority (Adem et al., 2024; Dularif, M., Rustiarini, N. W., & Suartana, 2022; Kirchler et al., 2008; Muehlbacher et al., 2023; Nadirov et al., 2021; A. Nyamwanza et al., 2023). Consequently, tax compliance has become one of the most extensively studied topics in contemporary taxation research.

Although the number of empirical studies has increased substantially, existing evidence concerning the roles of governance, trust, and tax morale remains fragmented. While some studies identify governance as a direct determinant of voluntary tax compliance, others suggest that its influence operates indirectly through institutional trust and tax morale, indicating that these relationships vary across institutional settings and governance environments (Adem et al., 2024; Dularif, M., Rustiarini, N. W., & Suartana, 2022; Nadirov et al., 2021; A. Nyamwanza et al., 2023). Most studies examine these constructs independently or focus on only one or two determinants of tax compliance, making it difficult to develop a comprehensive explanation of how institutional and behavioural factors jointly shape voluntary tax compliance. As a result, the existing literature provides only a partial understanding of the mechanisms through which governance, trust, and tax morale interact to influence taxpayers' behaviour.

The increasing complexity of tax compliance has also coincided with significant developments in tax administration over the past decade. Digital technologies have improved administrative efficiency, simplified tax procedures, and reduced compliance costs. Nevertheless, previous studies consistently indicate that technological innovation alone is insufficient to increase voluntary tax compliance. Instead, digital tax administration is most effective when supported by sound governance, institutional transparency, and taxpayers' confidence in public authorities (Dularif & Rustiarini, 2021; Muehlbacher et al., 2023). Accordingly, digitalisation should be viewed not as an independent determinant of tax compliance but as an institutional context that shapes the relationship between governments and taxpayers.
At the same time, tax compliance research has undergone a notable theoretical shift. Earlier

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studies were primarily grounded in the economic deterrence perspective, which assumes that taxpayers behave as rational actors who compare the expected benefits of tax evasion with the risks of detection and punishment. While this perspective has contributed significantly to tax compliance research, increasing empirical evidence demonstrates that enforcement alone cannot adequately explain taxpayers' behaviour. Many taxpayers continue to comply even when audit probabilities are low, whereas others remain non-compliant despite strict enforcement measures (Muehlbacher et al., 2023). These findings have encouraged researchers to adopt behavioural and institutional perspectives that emphasise fairness, institutional legitimacy, social norms, and intrinsic moral motivation as important determinants of voluntary tax compliance.

Within this evolving theoretical landscape, governance, trust, and tax morale have emerged as three interrelated constructs that provide a broader explanation of voluntary tax compliance. Good governance enhances institutional legitimacy through transparency, accountability, and integrity, thereby strengthening taxpayers' trust in governments and tax authorities. Higher levels of institutional trust subsequently reinforce tax morale as an intrinsic motivation to fulfil tax obligations for the collective benefit of society (Davidescu et al., 2022; Sebele-Mpofu, 2020). These relationships are consistent with the Slippery Slope Framework, which proposes that voluntary tax compliance depends on the interaction between taxpayers' trust and the legitimate power exercised by tax authorities (Kirchler et al., 2008; Kogler et al., 2023).

Nevertheless, previous empirical findings remain inconsistent across countries and institutional settings. Some studies report that governance directly improves tax compliance, whereas others conclude that its influence is indirect and operates through trust or tax morale. Similarly, the effect of tax morale varies considerably across socio-economic and institutional environments. These contradictory findings suggest that the relationships among governance, trust, tax morale, and tax compliance are more complex than existing theoretical models imply. Differences in institutional quality, governance systems, public trust, and socio-cultural conditions may explain why similar governance reforms produce different compliance outcomes across countries. Therefore, an integrated conceptual framework is required to explain these interrelationships more systematically.

Despite the rapid expansion of research during the past decade, several important gaps remain. First, previous studies continue to investigate governance, trust, and tax morale separately or within relatively narrow theoretical perspectives, resulting in fragmented explanations of taxpayer behaviour. Second, empirical evidence remains dominated by cross-sectional studies conducted within individual countries, limiting the generalisability of existing findings across different institutional contexts. Third, although digital tax administration has become increasingly important, relatively few studies have examined how digitalisation interacts with governance, trust, and tax morale within an integrated conceptual framework. Collectively, these theoretical, empirical, methodological, and contextual limitations highlight the need for a comprehensive synthesis capable of consolidating previous evidence while identifying future research directions.

To address these limitations, the present study employs a Systematic Literature Review (SLR) following the PRISMA 2020 guidelines and assesses the methodological quality of the selected studies using the Joanna Briggs Institute (JBI) Critical Appraisal Checklist. By systematically reviewing empirical evidence published between 2015 and 2025, this study pursues three objectives. First, it synthesises existing knowledge regarding the relationships among governance, trust, tax morale, and tax compliance. Second, it identifies the theoretical, empirical, methodological, and contextual gaps that continue to shape this research field. Third, it develops the Governance–Trust–Tax Morale Framework for Tax Compliance, an integrated conceptual framework that explains voluntary tax compliance through the interaction of institutional, psychological, and moral dimensions. Unlike previous reviews that primarily examine these constructs independently, the proposed framework integrates governance, trust, and tax morale into a unified institutional–behavioural perspective, thereby providing a more comprehensive explanation of voluntary tax compliance. Based on these objectives, the review addresses the following research questions:

RQ1. How has research on governance, trust, tax morale, and tax compliance evolved in terms of publication trends, theoretical perspectives, methodological approaches, and research contexts between 2015 and 2025?

RQ2. How do existing studies explain the relationships among governance, trust, tax morale, and tax compliance, and what factors account for inconsistencies in previous empirical findings?

RQ3. What theoretical, empirical, methodological, and contextual gaps emerge from the existing literature, and how can these findings contribute to the development of the proposed Governance–Trust–Tax Morale Framework?

Materials and Methods

Research Design

A Systematic Literature Review (SLR) was undertaken to consolidate the growing body of empirical evidence concerning the relationships among governance, trust, tax morale, and tax compliance. Rather than providing a descriptive overview of previous studies, the review was designed to critically synthesise existing knowledge, identify unresolved research gaps, and develop an integrated conceptual framework that explains how these constructs collectively influence tax compliance. To ensure methodological rigour, the review followed established SLR procedures encompassing literature identification, study selection, quality appraisal, data extraction, and evidence synthesis (Kitchenham, 2007; Tranfield, D., Denyer, D., & Smart, 2003). The entire review process adhered to the PRISMA 2020 reporting guidelines, thereby enhancing the transparency, consistency, and reproducibility of the review.

Search Strategy

Relevant studies were identified through a systematic search of the Scopus database. Scopus was selected because it is one of the largest multidisciplinary bibliographic databases, offering extensive coverage of high-quality peer-reviewed journals in accounting, taxation, business, economics, and related disciplines, and serving as a reliable source for systematic literature reviews (Mongeon & Paul-Hus, 2016). The database search was conducted on 15 June 2026 using the Scopus Advanced Search function to identify all eligible studies published between January 2015 and December 2025. The search was restricted to peer-reviewed journal articles written in English and indexed under the subject areas of Accounting, Finance, Business, Management and Accounting, and Economics, Econometrics and Finance.

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A combination of keywords representing the principal constructs of the review—tax compliance, governance, trust, and tax morale—was developed using Boolean operators. The search string combined the principal constructs using Boolean operators as follows: ("tax compliance") AND ("governance" OR "good governance") AND ("trust") AND ("tax morale"). The search strategy was refined through several pilot searches to improve the relevance and accuracy of the retrieved records before the final search was executed. The initial database search yielded 122 records. To minimise the possibility of overlooking relevant studies, a backward snowballing procedure was subsequently performed by examining the reference lists of eligible articles, which resulted in the identification of 26 additional studies.

Study Selection

The selection of studies followed the PRISMA 2020 framework (Page et al., 2021). Eligibility criteria were established before the screening process to minimise selection bias and ensure consistency throughout the review. Studies were considered eligible if they were peer-reviewed journal articles indexed in Scopus, published in English between 2015 and 2025, available in full text, and examined tax compliance in relation to at least two of the following constructs: governance, trust, or tax morale. Conference papers, books, dissertations, editorials, opinion articles, duplicate records, and studies with insufficient methodological information were excluded.

Following the removal of duplicate records and the initial screening process, 61 articles were retained for title and abstract assessment. Full-text evaluation further reduced the dataset to 22 eligible studies. These studies were subsequently complemented by 26 additional articles identified through backward snowballing, resulting in a final sample of 48 articles included in the review. The complete selection procedure is presented in Figure 1.

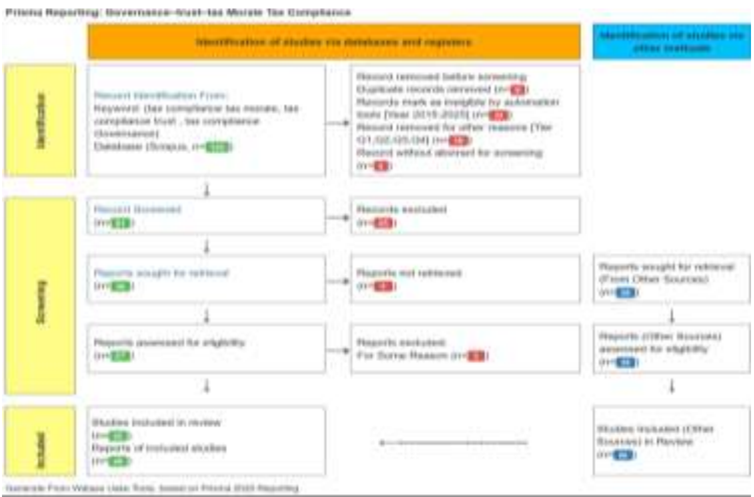

Figure 1. PRISMA 2020 Flow Diagram

Quality Assessment

To ensure the robustness of the evidence synthesis, the methodological quality of all eligible studies was evaluated using the Joanna Briggs Institute (JBI) Critical Appraisal Checklist for Analytical Cross-Sectional Studies (Mcarthur et al., 2020). The checklist assesses methodological quality across eight criteria covering participant selection, measurement validity, confounding variables, outcome assessment, and statistical analysis. Each criterion

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was scored as 1 (Yes) or 0 (No/Unclear), and the overall score was converted into a percentage. Consistent with recommendations for systematic literature reviews, only studies achieving a methodological quality score of 75% or higher were retained for synthesis. This threshold was adopted to ensure that only methodologically robust studies contributed to the final evidence synthesis and conceptual framework. The quality appraisal indicated that all 48 included studies achieved scores ranging from 87.5% to 100%, demonstrating a consistently high level of methodological quality and providing a robust empirical basis for the subsequent synthesis.

Data Extraction

A standardised data extraction form was developed before the review commenced to ensure consistency in recording information across all included studies. For each article, bibliographic information, research context, theoretical perspective, methodological approach, analytical techniques, variables investigated, principal findings, reported limitations, and identified research gaps were systematically documented. The extracted data were reviewed throughout the synthesis process to minimise interpretation bias and ensure consistency in the comparison of findings across studies. The extracted information was also cross-checked before the synthesis stage to improve the reliability and consistency of the review process.

Data Synthesis

The evidence was synthesised using a combination of narrative synthesis (Nichelatti & Hiilamo, 2024) and thematic synthesis (Thomas & Harden, 2008). Narrative synthesis was employed to describe publication trends, theoretical perspectives, methodological characteristics, and empirical evidence concerning governance, trust, tax morale, and tax compliance, thereby addressing the first and second research questions. Thematic synthesis was subsequently undertaken to identify recurring concepts, compare findings across studies, and generate higher-order themes that explain the relationships among the principal constructs. Following (Thomas & Harden, 2008), thematic synthesis was conducted through three iterative stages: (1) coding the findings of individual studies, (2) grouping similar concepts into descriptive themes, and (3) developing analytical themes that informed the proposed Governance–Trust–Tax Morale Framework for Tax Compliance.
The integration of these themes enabled the identification of theoretical, empirical, methodological, and contextual research gaps and provided the conceptual foundation for the proposed Governance–Trust–Tax Morale Framework for Tax Compliance. This integrated framework represents the principal conceptual contribution of the present review and serves as the basis for interpreting the findings discussed in the subsequent section.

Results

Characteristics of the Included Studies

This section presents the descriptive characteristics of the 48 studies included in the systematic review. The analysis covers publication trends, geographical distribution, research methods, and theoretical perspectives adopted in previous studies. Such an examination offers an overview of how research on governance, trust, tax morale, and tax compliance has evolved between 2015 and 2025, while also establishing the empirical foundation for the thematic synthesis presented in the subsequent sections.

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Publication Trend

The temporal distribution of the reviewed studies reveals a substantial increase in scholarly interest in governance, trust, tax morale, and tax compliance during the review period. Although relatively few studies were published between 2015 and 2021, research activity expanded considerably after 2021, reaching its highest level in 2022 (19 studies; 39.6%), followed closely by 2023 (18 studies; 37.5%). Publication output declined slightly in 2024, with seven studies (14.6%), while only two studies (4.2%) were identified for both 2016 and 2021 (Figure 2). Overall, the publication trend demonstrates growing scholarly attention to governance, trust, and tax morale in tax compliance research.

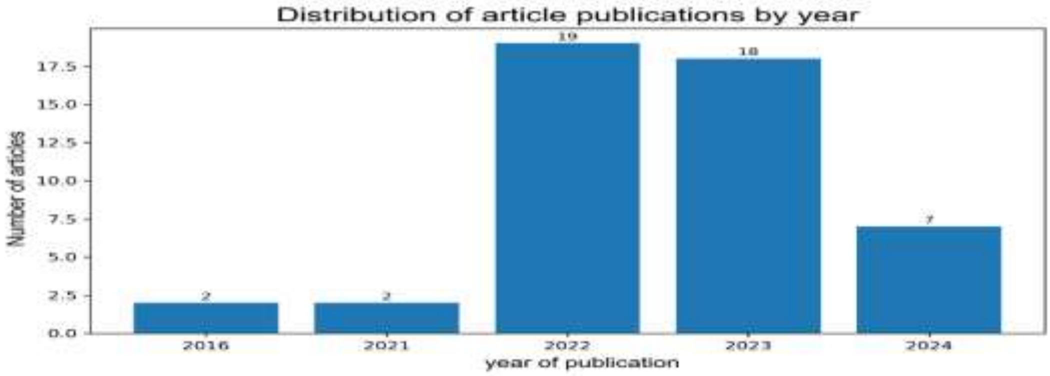

Figure 2. Publication Trends of Studies on Governance, Trust, Tax Morale, and Tax Compliance (2015–2025)

These descriptive findings provide the empirical context for the thematic synthesis presented in the following sections. The increasing volume of publications suggests that governance, trust, and tax morale have become central themes in contemporary tax compliance research, reflecting a broader transition from traditional deterrence-based models towards institutional and behavioural perspectives.

Distribution of Studies by Country

The geographical distribution of the reviewed literature demonstrates that research has been conducted across a wide range of institutional and socio-economic settings, although the concentration of studies varies considerably among countries. Indonesia accounted for the largest number of publications (six studies), followed by Austria (four studies) and Ghana (three studies). Other countries, including Zimbabwe, Ethiopia, and Romania, as well as several multi-country studies, were represented by smaller numbers of publications (Figure 3).

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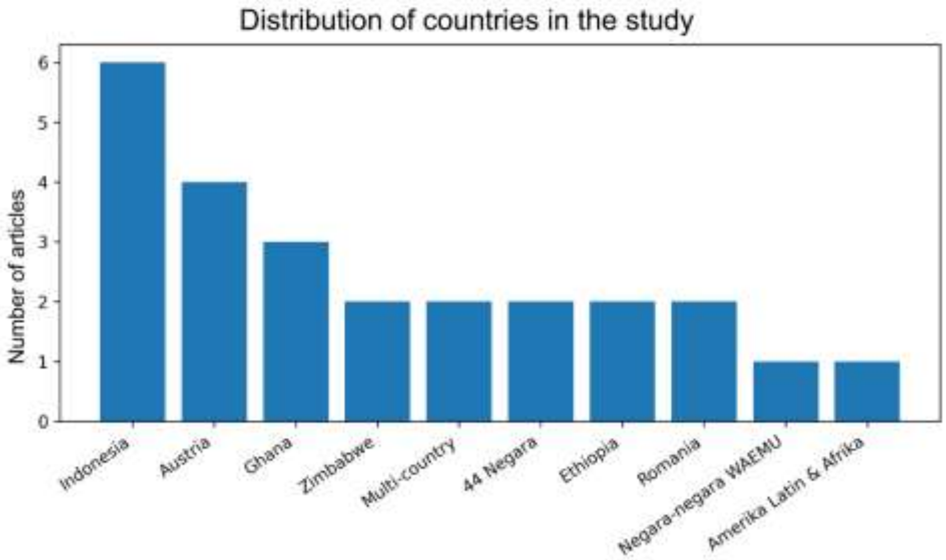

Figure 3. Geographical Distribution of the Reviewed Studies

These findings demonstrate that tax compliance research has expanded across diverse institutional settings; however, the concentration of publications in a limited number of countries indicates that the current evidence base remains geographically uneven. This pattern indicates that existing evidence is derived predominantly from specific national contexts, highlighting the need for broader comparative research across diverse institutional environments to strengthen the generalisability of tax compliance research.

Distribution by Research Method

The methodological profile of the reviewed studies indicates a clear predominance of cross-sectional survey designs, which were employed in 13 studies. Other frequently adopted approaches included Partial Least Squares Structural Equation Modelling (PLS-SEM) (five studies), Structural Equation Modelling (SEM) (four studies), and experimental research (four studies). By comparison, research employing cross-country analysis, ordered probit models, difference-in-differences, comparative designs, and other analytical approaches appeared only occasionally (Figure 4).

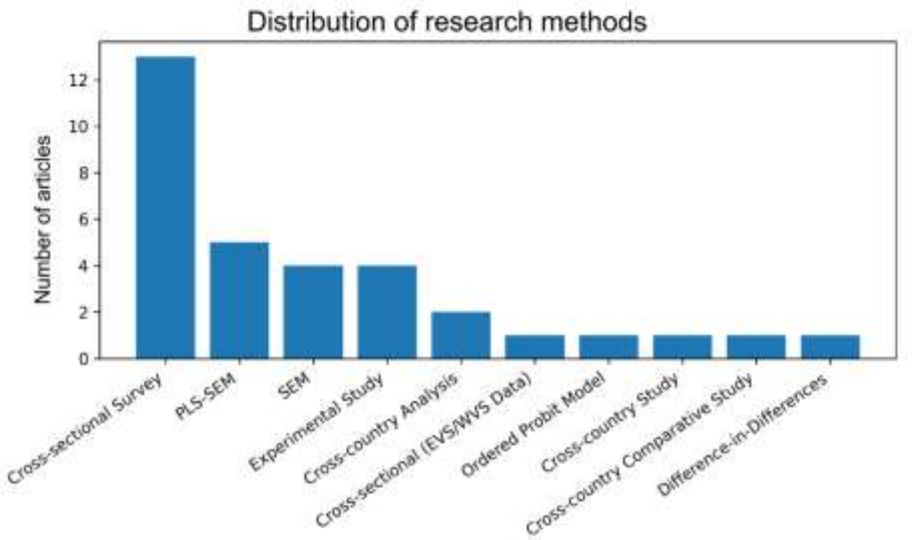

Figure 4. Distribution of Research Methods

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Collectively, the reviewed studies demonstrate a clear preference for quantitative research designs, particularly cross-sectional surveys, while comparative and longitudinal approaches remain relatively limited. This methodological pattern indicates that current evidence is derived predominantly from cross-sectional analyses, suggesting opportunities for future research employing longitudinal, comparative, and mixed-method approaches to provide a more comprehensive understanding of tax compliance behaviour.

Distribution by Theory

The reviewed studies indicate that the Slippery Slope Framework (SSF) remains the dominant theoretical perspective within the tax compliance literature, appearing in 14 studies. Other frequently adopted perspectives include Tax Morale Theory (four studies) and Institutional Theory (three studies), whereas theories such as the Theory of Planned Behavior, Fiscal Exchange Theory, Fiscal Social Contract Theory, Fairness Theory, and Behavioural Tax Compliance Theory were applied less frequently (Figure 5).

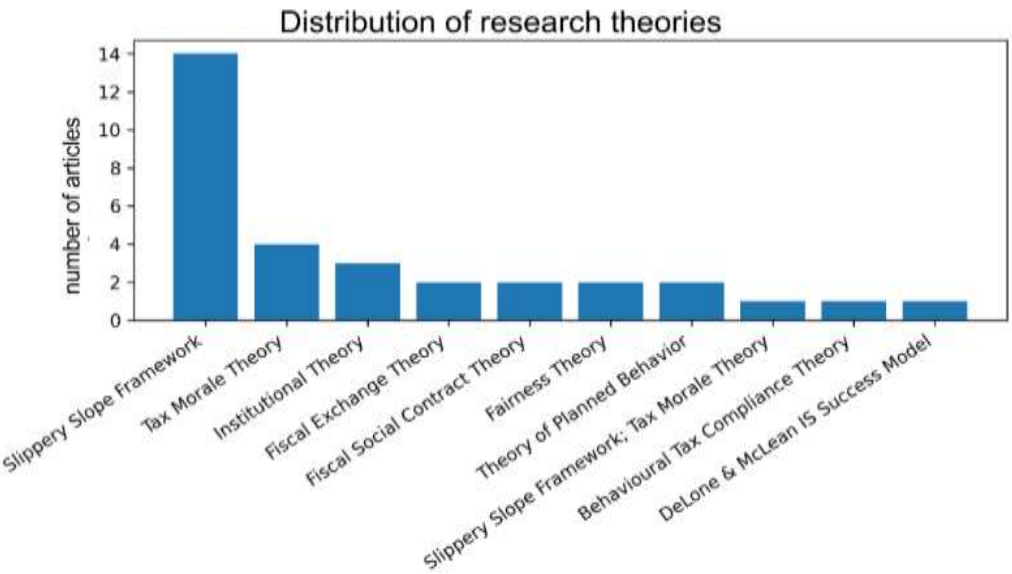

Figure 5. Distribution of Theoretical Perspectives

Collectively, the reviewed studies demonstrate that the Slippery Slope Framework remains the dominant theoretical perspective, followed by Tax Morale Theory and Institutional Theory. This theoretical distribution indicates that contemporary tax compliance research is primarily grounded in behavioural and institutional perspectives, thereby providing a conceptual foundation for examining the interactions among governance, trust, tax morale, and taxpayer compliance.

Empirical Relationships among Governance, Trust, Tax Morale, and Tax Compliance

The synthesis of the reviewed studies indicates that voluntary tax compliance is shaped by the interaction of institutional, psychological, and moral factors rather than by any single determinant. Although the strength of these relationships varies across institutional contexts, a consistent pattern emerges in which governance, trust, and tax morale reinforce one another in promoting voluntary tax compliance. The following sections summarise the principal empirical relationships identified in the reviewed studies.

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Governance and Tax Compliance

Across the reviewed studies, governance consistently emerged as one of the most influential institutional determinants of voluntary tax compliance. Good governance, characterised by transparency, accountability, fairness, administrative effectiveness, and institutional integrity, enhances the legitimacy of governments and tax authorities, thereby encouraging taxpayers to comply voluntarily with their tax obligations. The reviewed evidence further indicates that governance contributes to compliance not only through effective tax administration but also by strengthening taxpayers' perceptions of fairness, public service quality, and institutional legitimacy. These findings were consistently reported across different institutional contexts, including developing countries, cross-country comparative studies, and SME settings, suggesting that governance constitutes a fundamental institutional foundation for sustaining voluntary tax compliance (Ali & Fjeldstad, 2023; Antwi et al., 2023; Dularif, M., & Rustiarini, 2022; Dularif, M., Rustiarini, N. W., & Suartana, 2022; Gobena & Dijke, 2017; A. Nyamwanza et al., 2023).

Trust and Tax Compliance

Among the reviewed studies, trust consistently emerged as one of the strongest psychological determinants of voluntary tax compliance. Taxpayers who trust governments and tax authorities are more likely to perceive tax systems as fair, transparent, and accountable, thereby increasing their willingness to comply voluntarily with tax obligations. The reviewed evidence further indicates that institutional trust strengthens cooperative relationships between taxpayers and governments by reducing perceived uncertainty, reinforcing reciprocal expectations, and enhancing the legitimacy of tax authorities. Similar findings were consistently reported across diverse institutional settings, confirming trust as a central mechanism linking governance with voluntary tax compliance (Antwi et al., 2023; Gangl et al., 2020; Muehlbacher et al., 2023; Nadirov et al., 2021).

Tax Morale and Tax Compliance

The reviewed studies consistently identified tax morale as one of the most important intrinsic determinants of voluntary tax compliance. Tax morale reflects taxpayers' internalised sense of civic responsibility, ethical obligation, and willingness to contribute to public welfare beyond legal enforcement. Higher levels of tax morale encourage taxpayers to fulfil their tax obligations voluntarily, even in environments characterised by relatively low levels of monitoring or enforcement. The reviewed evidence further suggests that tax morale is strengthened by perceptions of fairness, institutional trust, governance quality, and positive interactions with tax authorities, indicating that tax morale serves as an important psychological mechanism linking institutional factors with voluntary tax compliance. These findings were consistently observed across different institutional and socio-economic contexts (Adem et al., 2024; Amah et al., 2021; L. Batrancea et al., 2019; L. M. Batrancea et al., 2022; Darmayasa & Hardika, 2024; Davidescu et al., 2022; Dularif & Rustiarini, 2021; Gangl et al., 2020; Mauricio & Rodríguez, 2025; Nadirov et al., 2021).

Digitalisation as a Contextual Condition

Although digitalisation was not the primary focus of most reviewed studies, the available evidence consistently recognised digital tax administration as an important institutional enabler of voluntary tax compliance. Digital technologies simplify tax procedures, improve administrative transparency, reduce compliance costs, and enhance taxpayers' access to tax

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services. Nevertheless, the reviewed studies consistently indicate that technological innovation alone is insufficient to increase voluntary tax compliance. Instead, digital tax administration is most effective when supported by good governance, institutional trust, service quality, and taxpayers' confidence in tax authorities. These findings indicate that digitalisation enhances voluntary tax compliance primarily by strengthening governance quality, institutional transparency, service quality, and taxpayers' trust rather than functioning as an independent determinant of compliance (Adem et al., 2024; Dularif & Rustiarini, 2021; Putu & Shinta, 2015).

Taken together, the reviewed studies indicate that governance, trust, and tax morale operate as complementary rather than independent determinants of voluntary tax compliance. Good governance strengthens institutional legitimacy and public confidence, thereby fostering taxpayers' trust in governments and tax authorities. Institutional trust subsequently reinforces tax morale by encouraging taxpayers to perceive tax compliance as a shared civic responsibility rather than merely a legal obligation. Collectively, these findings provide empirical support for an integrated Governance–Trust–Tax Morale Framework as a comprehensive explanation of voluntary tax compliance across diverse institutional contexts (Adem et al., 2024; Antwi et al., 2023; Dularif & Rustiarini, 2021; Gangl et al., 2020; Nadirov et al., 2021).

Discussion

Interpreting the Relationships among Governance, Trust, Tax Morale, and Tax Compliance

This review demonstrates that voluntary tax compliance is best understood as the outcome of interactions among institutional, psychological, and moral factors rather than as the consequence of enforcement mechanisms alone. While previous studies have frequently examined governance, trust, and tax morale independently, the synthesis of the reviewed evidence shows that these constructs operate as complementary components within a broader institutional–behavioural process. This finding reflects the growing shift in tax compliance research from deterrence-oriented explanations towards behavioural and institutional perspectives.

The synthesis indicates that governance represents the institutional foundation upon which voluntary tax compliance is established. Transparent decision-making, accountable public administration, effective tax services, and institutional integrity collectively strengthen the legitimacy of governments and tax authorities. When public institutions are perceived as fair and competent, taxpayers are more likely to accept taxation as a legitimate civic obligation rather than an externally imposed burden. This finding is consistent with previous studies showing that institutional quality strengthens taxpayer compliance by enhancing perceptions of fairness, accountability, and government credibility (Adem et al., 2024; Nurkholi, Nurkholiss, 2020; T. Nyamwanza et al., 2014).

The review further indicates that governance rarely influences tax compliance directly. Instead, its contribution is largely indirect, operating through the development of public trust and taxpayers' intrinsic motivation. Improvements in governance increase institutional credibility, strengthen confidence in tax authorities, and encourage taxpayers to believe that tax revenues are managed responsibly for public benefit. Consequently, governance creates favourable

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institutional conditions that allow voluntary compliance to develop more sustainably than compliance based solely on audits and penalties (Dularif & Rustiarini, 2021; A. Nyamwanza et al., 2023).

Among the reviewed constructs, trust appears to be the most consistent psychological determinant of voluntary tax compliance. Taxpayers who perceive governments and tax authorities as transparent, competent, and equitable demonstrate a greater willingness to fulfil their tax obligations voluntarily. These findings reinforce the central proposition of the Slippery Slope Framework, which emphasises that trust encourages cooperative rather than enforced compliance (Kirchler et al., 2008; Muehlbacher et al., 2023). Countries characterised by ineffective governance, widespread corruption, or poor public service delivery generally report lower levels of institutional trust and correspondingly weaker compliance behaviour (Kirchler et al., 2008; Nadirov et al., 2021). These differences help explain why similar governance reforms may produce different tax compliance outcomes across countries, as institutional quality determines the extent to which governance can foster public trust and voluntary compliance (Kirchler et al., 2008; Nadirov et al., 2021).

Tax morale constitutes the third key element explaining voluntary compliance. Unlike governance and trust, which primarily reflect institutional and psychological conditions, tax morale represents taxpayers' internal commitment to contributing to public welfare through taxation. The reviewed studies consistently indicate that taxpayers possessing stronger moral values and a greater sense of civic responsibility remain compliant even when enforcement mechanisms are relatively limited. However, the synthesis suggests that tax morale should not be interpreted as an isolated behavioural construct. Instead, intrinsic motivation develops through continuous interaction with institutional experiences. When governments demonstrate transparency, accountability, and responsible fiscal management, taxpayers are more likely to internalise tax compliance as a moral obligation rather than merely a legal requirement (Davidescu et al., 2022; A. Nyamwanza et al., 2023).

Another important finding concerns the growing role of digitalisation in contemporary tax administration. Although relatively few studies explicitly examined digitalisation, the available evidence suggests that technological innovation increasingly shapes the institutional environment within which governance, trust, and tax morale operate. Digital tax systems contribute to administrative efficiency, reduce compliance costs, and improve transparency, thereby strengthening taxpayers' confidence in tax authorities (Dularif, M., Rustiarini, N. W., & Suartana, 2022; Putu & Shinta, 2015). Nevertheless, digitalisation alone does not guarantee higher compliance. Its effectiveness depends on institutional readiness, digital literacy, and the quality of public service delivery (Dularif, M., & Rustiarini, 2022; Putu & Shinta, 2015). Consequently, digitalisation should be understood as an enabling institutional context that strengthens the interaction among governance, trust, and tax morale rather than as an independent determinant of taxpayer behaviour.

Overall, the evidence suggests that voluntary tax compliance evolves through a sequential institutional process in which governance, trust, and tax morale reinforce one another. Good governance strengthens institutional legitimacy, which in turn fosters public trust, while trust reinforces taxpayers' intrinsic motivation and stronger tax morale ultimately encourages voluntary compliance. This sequential institutional process extends existing tax compliance

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literature by providing an integrated explanation of how governance, trust, and tax morale interact to shape voluntary tax compliance, thereby establishing the theoretical foundation for the proposed Governance–Trust–Tax Morale Framework.

Research Gaps and Future Research Agenda

Despite the substantial growth of research on governance, trust, tax morale, and tax compliance during the past decade, the systematic synthesis reveals several important limitations that continue to constrain theoretical development and empirical understanding. These limitations extend beyond inconsistent empirical findings and reflect broader theoretical, methodological, and contextual challenges that remain insufficiently addressed within the existing literature. Accordingly, four major research gaps are identified to guide future investigations.

Theoretical Gap

From a theoretical perspective, previous studies have predominantly relied on a single conceptual lens, particularly the Slippery Slope Framework or the Theory of Planned Behavior, to explain tax compliance. Although these theories have substantially advanced understanding of taxpayer behaviour, they generally examine governance, trust, or tax morale separately rather than as components of an integrated conceptual model. Consequently, the institutional processes through which governance shapes trust and subsequently influences taxpayers' intrinsic motivation remain insufficiently explained. The present review therefore proposes the Governance–Trust–Tax Morale Framework as a more comprehensive theoretical perspective capable of integrating institutional, psychological, and behavioural dimensions within a single explanatory model.

Empirical Gap

The empirical evidence reviewed in this study also demonstrates considerable variation across national contexts. Most studies have been conducted within individual countries, particularly developing economies, while comparatively few investigations have adopted cross-country or comparative designs. Differences in institutional quality, governance systems, public trust, and socio-economic conditions frequently produce inconsistent empirical findings, limiting the generalisability of existing evidence. Future research should therefore expand comparative investigations across diverse institutional environments and employ longitudinal data to examine how institutional reforms influence taxpayer behaviour over time.

Methodological Gap

The review also highlights important methodological limitations within the existing body of literature. Most empirical studies rely on quantitative cross-sectional survey designs, with relatively limited use of longitudinal, experimental, or mixed-method approaches. While cross-sectional studies provide valuable evidence regarding associations among governance, trust, tax morale, and tax compliance, they are less capable of explaining causal relationships or capturing changes in taxpayer behaviour over time. Consequently, the mechanisms through which institutional reforms influence taxpayers' attitudes and compliance behaviour remain only partially understood.

The limited methodological diversity also restricts opportunities to explore the behavioural processes underlying voluntary tax compliance. Qualitative approaches, for example, could provide richer insights into how taxpayers develop trust in public institutions or internalise tax

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morale through personal experiences and social interactions. Similarly, experimental and longitudinal studies would allow researchers to evaluate behavioural responses to changes in governance quality, tax policies, or digital tax administration more effectively. Future studies are therefore encouraged to adopt more diverse methodological approaches and to empirically validate the proposed Governance–Trust–Tax Morale Framework across different institutional settings.

Contextual Gap: The Role of Digitalisation

A further limitation concerns the relatively limited integration of digitalisation into contemporary tax compliance research. Although digital tax administration has expanded rapidly in many countries, only a small proportion of the reviewed studies explicitly examined how digital transformation interacts with governance, trust, and tax morale. In most cases, digitalisation was treated primarily as an administrative innovation designed to improve efficiency, while its broader institutional and behavioural implications received comparatively little attention.

The findings of this review suggest that digitalisation should be conceptualised as more than a technological innovation. Well-designed digital tax systems have the potential to strengthen transparency, improve service quality, reduce compliance costs, and enhance taxpayers' confidence in public institutions. Conversely, poorly implemented digital systems may increase administrative complexity, reduce public trust, and discourage voluntary compliance. These observations indicate that digitalisation functions as a contextual condition whose effectiveness depends on institutional quality, digital literacy, system reliability, and taxpayers' confidence in technology. Future research should therefore investigate the moderating or mediating role of digitalisation within the relationships among governance, trust, tax morale, and tax compliance while also considering factors such as cybersecurity, digital inclusion, and the digital divide.

Governance–Trust–Tax Morale Framework for Tax Compliance

Drawing upon the synthesis of empirical evidence and the research gaps identified throughout this review, this study proposes the Governance–Trust–Tax Morale Framework for Tax Compliance as an integrated conceptual model that advances existing tax compliance literature. Unlike previous studies, which have generally examined governance, trust, and tax morale as separate determinants, the proposed framework conceptualises these constructs as sequential and interdependent components within a unified institutional–behavioural mechanism. This conceptualisation is consistent with previous evidence emphasising that institutional quality, public trust, and taxpayers' intrinsic motivation jointly shape voluntary tax compliance (Kirchler et al., 2008; Muehlbacher et al., 2023; T. Nyamwanza et al., 2014).

Within the proposed framework, governance functions as the institutional antecedent that shapes taxpayers' perceptions of transparency, accountability, and administrative effectiveness. Strong governance enhances institutional legitimacy and creates favourable conditions for taxpayers to develop trust in governments and tax authorities. Trust subsequently reinforces tax morale as an intrinsic motivation for voluntary tax compliance, indicating that governance, trust, and tax morale operate as sequential rather than independent determinants of taxpayer behaviour (Adem et al., 2024; Davidescu et al., 2022; Dularif, M., Suartana, I. W., & Rustiarini, 2024; T. Nyamwanza et al., 2014).

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The framework also positions digitalisation as a contextual condition that may strengthen or weaken the institutional–behavioural relationships within the proposed model. Effective digital tax administration can improve transparency, simplify administrative procedures, reduce compliance costs, and enhance taxpayers' confidence in tax authorities. However, these benefits depend on governance quality, institutional readiness, digital literacy, and public confidence in digital tax systems (Muehlbacher et al., 2023; Putu & Shinta, 2015). Accordingly, digitalisation is conceptualised not as an independent determinant but as an institutional context influencing the effectiveness of the broader compliance mechanism.

Overall, the proposed framework provides a more comprehensive explanation of taxpayer behaviour by integrating institutional, psychological, moral, and technological dimensions within a single conceptual model. It therefore extends existing tax compliance literature while providing a foundation for future empirical testing across different institutional and national contexts.

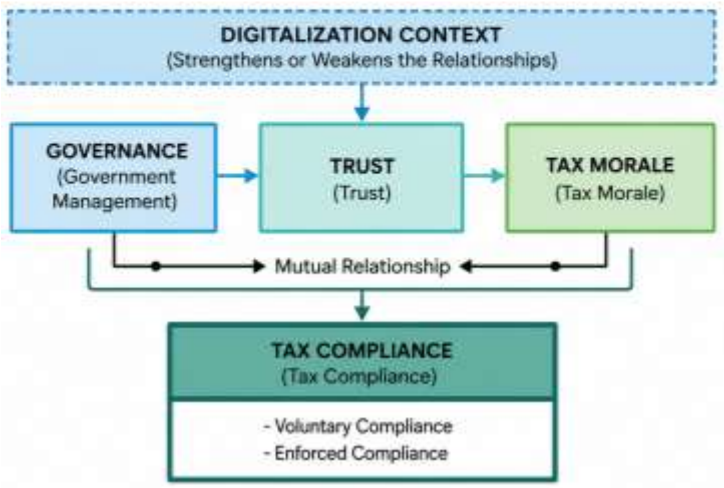

Figure 6. Governance–Trust–Tax Morale Framework for Tax Compliance
Source: Authors' own elaboration (2026).

Theoretical Contributions

This review makes several theoretical contributions to the tax compliance literature. First, it integrates governance, trust, and tax morale into a unified conceptual framework, addressing the fragmentation that has characterised much of the previous literature (Kirchler et al., 2008; Muehlbacher et al., 2023; T. Nyamwanza et al., 2014). Second, the review extends the Slippery Slope Framework by positioning governance as the institutional antecedent of trust rather than treating trust as an independent construct (Kirchler et al., 2008; Muehlbacher et al., 2023). Third, it introduces digitalisation as a contextual dimension capable of shaping the effectiveness of institutional and behavioural relationships (Dularif & Rustiarini, 2021; Putu & Shinta, 2015), these contributions provide a broader theoretical perspective for understanding voluntary tax compliance by integrating institutional, psychological, and technological dimensions, thereby extending existing tax compliance literature beyond traditional deterrence-based explanations.

Practical Implications

The findings of this review also provide several practical implications for governments, tax authorities, and policymakers. The synthesis suggests that improving voluntary tax compliance

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requires more than strengthening enforcement through audits or stricter penalties. Instead, sustainable compliance depends on enhancing governance quality by promoting transparency, accountability, institutional integrity, and effective public service delivery (Adem et al., 2024; Dularif & Rustiarini, 2021; T. Nyamwanza et al., 2014). Tax reform initiatives should therefore prioritise strategies that strengthen public trust and foster tax morale as essential components of long-term compliance (Kirchler et al., 2008; Muehlbacher et al., 2023). In addition, digital transformation should be accompanied by improvements in system reliability, cybersecurity, user accessibility, and digital literacy to ensure that technological innovation enhances taxpayers' confidence in tax authorities and supports voluntary tax compliance rather than functioning merely as an administrative tool (Dularif, M., & Rustiarini, 2022; Putu & Shinta, 2015).

Limitations of the Review

Several limitations of this review should be acknowledged. First, the review was restricted to peer-reviewed studies indexed in the Scopus database and published in English between 2015 and 2025. Consequently, relevant studies available in other databases or published in other languages may not have been included. Second, this review employed a qualitative synthesis rather than a meta-analysis; therefore, the statistical strength and effect sizes of the relationships among governance, trust, tax morale, and tax compliance were not quantitatively assessed. Third, variations in institutional contexts, research designs, measurement approaches, and analytical methods across the included studies may have contributed to inconsistencies in the reported empirical findings.

Despite these limitations, this review provides a transparent and systematic synthesis of the existing literature by identifying key theoretical, empirical, methodological, and contextual gaps. More importantly, it proposes the Governance–Trust–Tax Morale Framework as an integrated conceptual model that brings together institutional, psychological, moral, and technological perspectives to explain voluntary tax compliance. The framework offers a theoretical foundation for future empirical research and provides practical insights for governments and tax authorities in designing evidence-based policies to strengthen voluntary tax compliance across diverse institutional contexts.

Conclusion

This study developed the Governance–Trust–Tax Morale Framework for Tax Compliance by synthesising empirical evidence from 48 high-quality studies published between 2015 and 2025 using a Systematic Literature Review (SLR) based on the PRISMA 2020 guidelines and the Joanna Briggs Institute (JBI) Critical Appraisal Checklist. The review demonstrates that voluntary tax compliance is increasingly understood as the outcome of interactions among institutional, psychological, and moral factors rather than solely as a response to enforcement mechanisms. Across the reviewed studies, governance emerged as the institutional foundation that strengthens public trust and reinforces tax morale, while trust consistently emerged as the central psychological mechanism underlying voluntary tax compliance. The review further indicates that digitalisation functions as an important contextual condition whose effectiveness depends on governance quality, institutional readiness, digital literacy, and taxpayers' confidence in digital tax systems.

This review makes three principal contributions to the tax compliance literature. First, it provides a comprehensive synthesis of fragmented evidence concerning governance, trust, tax morale, and voluntary tax compliance by integrating publication trends, theoretical perspectives,

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methodological approaches, and research contexts. Second, it identifies important theoretical, empirical, methodological, and contextual gaps that remain insufficiently addressed within the existing literature. Third, and most importantly, it proposes the Governance–Trust–Tax Morale Framework for Tax Compliance as an integrated conceptual model that positions governance as the institutional antecedent of trust and tax morale while recognising digitalisation as an important contextual condition influencing voluntary tax compliance. Accordingly, the proposed framework extends existing tax compliance literature by integrating institutional, psychological, moral, and technological dimensions into a unified explanation of voluntary tax compliance.
The findings also provide important practical implications for governments, tax authorities, and policymakers. Promoting sustainable voluntary tax compliance requires not only effective enforcement but also continuous improvements in governance quality, institutional transparency, accountability, public trust, and tax morale. Furthermore, digital transformation initiatives should be supported by reliable technological infrastructure, digital literacy, cybersecurity, and user-oriented public services to ensure that digital tax administration strengthens, rather than weakens, taxpayers' confidence in public institutions.

Although this review was restricted to Scopus-indexed English-language studies published between 2015 and 2025 and employed a qualitative synthesis rather than a meta-analysis, it provides a transparent and systematic foundation for future research. Future studies are encouraged to empirically validate the proposed Governance–Trust–Tax Morale Framework across different institutional settings using longitudinal, experimental, mixed-method, comparative, and meta-analytic approaches. Particular attention should also be given to examining the moderating and mediating roles of digitalisation in shaping the relationships among governance, trust, tax morale, and voluntary tax compliance.

Declarations

Ethics Approval and Consent to Participate

This study is a Systematic Literature Review (SLR) based exclusively on previously published peer-reviewed literature and did not involve human participants, animals, or identifiable personal data. Consequently, ethical approval and informed consent were not required.

Consent for Publication

Not applicable.

Availability of Data and Materials

All data analysed during this study were obtained from peer-reviewed journal articles indexed in the Scopus database. The data extraction form, evidence synthesis matrix, and supporting materials are available from the corresponding author upon reasonable request.

Competing Interests

The authors declare that they have no competing financial or non-financial interests related to this study.

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Authors' Contributions

Dina Anggraini conceptualised the study, designed the review protocol, conducted the literature search, screened and selected the eligible studies, performed the quality appraisal and evidence synthesis, developed the proposed conceptual framework, and prepared the original manuscript. Hazianti Abdul Halim supervised the research, critically reviewed the manuscript, contributed to the interpretation of the findings, and provided overall academic guidance. Zuriadah Ismail provided methodological guidance, critically revised the manuscript for important intellectual content, and approved the final version for publication. All authors read and approved the final manuscript.

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