

Exploring the behavioural dynamics of tax incentives: A cross-disciplinary theoretical and practical review

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Abstract--- Tax incentives are widely used policy instruments designed to motivate individuals and firms toward desired economic behaviours, yet their actual impact depends less on the incentive itself and more on how taxpayers psychologically interpret it. This paper examines the behavioural dynamics underlying tax incentives through a cross-disciplinary review that integrates insights from economics, behavioural psychology, decision science, and public policy. Rather than viewing taxpayers as purely rational agents responding to financial gains, the review highlights the role of cognitive biases, mental accounting, fairness perceptions, compliance norms, and risk framing in shaping responses to deductions, credits, exemptions, rebates, and preferential rates. The study synthesizes empirical and theoretical findings across these domains to uncover why similar incentives trigger different behaviours across demographic groups, economic environments, and institutional systems. It also evaluates practical evidence from real-world tax administrations, identifying where incentives succeed, underperform, or produce unintended distortions. The review concludes that understanding behavioural mechanisms is essential for designing effective, equitable, and sustainable tax incentive systems that align policy intentions with actual taxpayer behaviour.

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I. INTRODUCTION

Tax incentives occupy a central place in contemporary fiscal policy because governments increasingly rely on them to influence economic choices without resorting to direct regulation. These incentives take varied forms including tax holidays, deductions, credits, rebates, accelerated depreciation, and preferential tax rates, yet their effectiveness rests on more than financial mathematics. Traditional economic theory assumes individuals respond predictably to reduced tax burdens, adjusting their consumption, investment, and reporting behaviour in a rational and utility-maximizing manner. However, recent empirical work disputes this oversimplified assumption by revealing significant deviations from rational responses. Taxpayers react not only to the magnitude of the incentive but also to how it is framed, communicated, timed, and perceived in relation to fairness, risk, compliance norms, and institutional trust. For instance, two incentives offering identical monetary value may generate sharply different behavioural outcomes depending on whether they are presented as a reward or a relief, as automatic or claim-based, or as inequity-reducing versus privilege-enhancing. These patterns show that the psychological architecture underlying tax decisions can be just as influential as the incentive structure itself. As governments expand their reliance on tax incentives to encourage entrepreneurship, promote sustainability, attract foreign investment, support low-income households, and formalize informal-sector activity, the need to understand the behavioural dynamics shaping taxpayer responses has become increasingly urgent.

Given this context, a cross-disciplinary approach is essential because no single field fully explains the complex motivations that guide taxpayer behaviour. Behavioural economics offers insights into cognitive biases such as loss aversion, mental accounting, anchoring, and bounded rationality, which distort the way tax incentives are evaluated. Psychology adds layers related to attitudes toward authority, perceptions of procedural fairness, moral reasoning, and social influence, each playing a pivotal role in compliance and claim-making. Public policy contributes structural perspectives on administrative burden, institutional design, trust in government, and information asymmetry, all of which directly affect the uptake and success of tax incentives. Decision science further explains how individuals simplify complex tax information, often relying on heuristics or cultural norms instead of deliberate reasoning. These diverse lenses help clarify why two taxpayers with similar economic positions may respond differently to an identical incentive, and why well-intentioned tax incentive schemes sometimes generate unintended outcomes such as excessive risk-taking, selective compliance, or market distortions. Despite their widespread use, many tax incentives remain poorly understood in terms of behavioural outcomes, leading to either overestimation of their benefits or underestimation of their unintended consequences. This review addresses these gaps by synthesizing theoretical and practical evidence across disciplines to offer a comprehensive framework for interpreting taxpayer behaviour. The aim is not only to reveal the mechanisms driving responses to tax incentives but also to equip policymakers with actionable insights for designing incentive systems that align behavioural tendencies with policy objectives, thereby strengthening the overall effectiveness, equity, and sustainability of tax-based interventions.

II. RELATED WORKS

Research on tax incentives has traditionally been dominated by economic models that portray taxpayers as rational agents responding predictably to financial gains. Classical public finance literature argues that incentives such as deductions, exemptions, and preferential rates alter the marginal payoff of economic actions, thereby encouraging investment, spending, entrepreneurship, and compliant reporting behaviour [1]. Yet a parallel stream of scholarship challenges this assumption by demonstrating that

taxpayer decisions rarely follow strict cost–benefit logic. Behavioural economics provides evidence that cognitive biases and mental accounting shape how individuals perceive tax benefits, often producing outcomes inconsistent with rational-choice predictions [2]. For example, loss aversion causes taxpayers to value a reduction in tax liability differently depending on whether it is framed as avoiding a loss or gaining a reward, even when the monetary value is identical. Studies further highlight anchoring effects in which taxpayers fixate on salient numerical cues such as previous tax burdens or default withholding amounts, resulting in uneven reactions to incentives meant to reduce liability [3]. Additional contributions reveal that individuals frequently misunderstand the structure of credits versus deductions, leading to underutilization of high-value incentives or overreliance on lower-value ones purely due to perceived simplicity [4]. These findings collectively argue that behavioural distortions must be integrated into incentive design for policies to achieve their intended outcomes.

Another significant body of literature emphasizes the psychological and social dimensions of taxpayer behaviour. Scholars show that the perceived fairness of an incentive strongly influences whether it is claimed, even more than the financial magnitude. When incentives are viewed as benefiting privileged groups or large corporations, taxpayers exhibit resistance regardless of personal eligibility, driven by moral preferences and distributive fairness concerns [5]. Psychology-based research also highlights the role of trust in government institutions, where higher institutional trust correlates with more active participation in incentive schemes, while low trust reduces willingness to apply even for high-value benefits [6]. Further work examines social norms, demonstrating that compliance behaviour is often guided by perceptions of what peers consider appropriate or acceptable. In contexts where tax avoidance is socially normalized, incentives fail to trigger compliance-enhancing behaviour since taxpayers dismiss them as part of a broader system perceived as unfair or easily manipulated [7]. Scholars also explore identity-linked motivations, noting that demographic profiles such as age, gender, occupation, and cultural orientation affect how individuals interpret incentives. For example, risk-averse groups respond more strongly to incentives explicitly framed as guaranteed savings, while entrepreneurial or risk-seeking demographics react more favourably to incentives promising long-term gains despite immediate complexity [8]. Studies in behavioural psychology thus argue that taxpayer identity, community norms, and emotional factors significantly mediate the intended effects of tax incentives and must be treated as core variables rather than peripheral considerations.

Beyond individual behaviour, a substantial segment of related research evaluates the practical performance of tax incentives in real-world policy environments. Policy analysts have documented the administrative barriers that shape taxpayer responses, emphasizing that complex application procedures, documentation burdens, and uncertainty regarding eligibility drastically reduce uptake, especially among small businesses and low-income households [9]. Some studies find that incentives requiring active claiming (opt-in schemes) witness lower participation than automatic incentives because taxpayers perceive filing processes as stressful or confusing, a finding consistent across multiple jurisdictions [10]. Cross-country comparative research also illustrates that the institutional environment plays a decisive role: countries with simplified tax regimes, digital filing platforms, and transparent communication strategies achieve far higher utilization of incentives meant to stimulate innovation, employment, or environmental compliance [11]. However, other scholars caution that overly generous or poorly targeted incentives can distort market behaviour, leading to excessive risk-taking, artificial investment bubbles, or aggressive tax planning as firms exploit loopholes for unintended advantage [12]. Empirical research further shows that incentives tied to specific sectors, such as manufacturing or renewable energy, perform unevenly depending on regional economic structures, suggesting that local economic capacity significantly moderates their success [13]. More recent interdisciplinary studies combine behavioural science with policy evaluation, concluding that the most impactful incentives are those designed with attention to both psychological tendencies and administrative simplicity [14]. Overall, the literature suggests that tax incentives function not merely as financial tools but as behavioural instruments whose success depends on aligning cognitive patterns, institutional design, and policy objectives within a coherent framework [15].

III. METHODOLOGY

3.1 Research Design

This study adopts a **mixed-method, cross-disciplinary review design** that integrates theoretical tax literature, behavioural economics models, psychological frameworks, and real-world policy evaluations. The objective is to interpret the behavioural dynamics of tax incentives through a combined analytical approach instead of relying solely on economic or policy-centric models. The review synthesizes findings from empirical studies, controlled experiments, administrative datasets, and interdisciplinary theoretical contributions. This hybrid method ensures a comprehensive view of taxpayer decision-making, capturing both rational and non-rational components that influence responses to incentives. Previous research confirms that analytical triangulation enhances accuracy by incorporating behavioural parameters and institutional context into taxation studies [16].

3.2 Theoretical Framework Selection

The study uses three intersecting theoretical bases:

1. **Behavioural Economics Models** (loss aversion, prospect theory, mental accounting)
2. **Psychological and Social Norm Theories** (fairness perception, trust, identity, social influence)
3. **Public Policy and Administrative Burden Frameworks** (complexity, transparency, access barriers)

These frameworks were selected because tax incentive behaviours emerge from combined economic and cognitive triggers. Earlier works highlight that cross-disciplinary theoretical integration yields deeper insight into taxpayer motivation and policy responsiveness [17].

3.3 Data Sources and Review Strategy

Academic databases, global tax administration reports, behavioural studies, and public-finance repositories were scanned using predefined keywords such as “taxpayer psychology,” “incentive response,” “tax compliance behaviour,” and “policy uptake patterns.” Studies were screened using relevance, empirical rigor, and cross-disciplinary contribution as selection criteria. A structured matrix was created to categorize each study by domain, method type, and key behavioural insight. Prior reviews show that structured screening strengthens the reliability and consistency of thematic interpretation [18].

Table 1: Overview of Data Sources and Selection Criteria

Source Type	Examples Reviewed	Selection Criteria
Academic Literature	Peer-reviewed journals in economics, psychology, public policy	Empirical robustness, behavioural relevance
Experimental Studies	Lab and field experiments on tax behaviour	Validity of experimental design
Government & Institutional Reports	Tax uptake reports, incentive-performance audits	Policy relevance, data transparency
Cross-Disciplinary Reviews	Behavioural science, decision-making research	Integration of multiple theoretical domains

3.4 Behavioural Variable Extraction

From the collected research, the study identified eight key behavioural variables influencing tax incentive use:

- Incentive framing
- Perceived fairness
- Trust in institutions

- Complexity and administrative burden
- Social norms and peer cues
- Risk tolerance
- Income and identity factors
- Incentive timing and accessibility

Each variable was cross-mapped against its theoretical origin and policy impact. Earlier interdisciplinary studies emphasize that variable mapping enhances the ability to identify behavioural clusters that predict taxpayer actions [20].

3.5 Analytical Procedure

The analysis progressed through three steps:

1. **Conceptual Aggregation**
2. Behavioural constructs from different disciplines were consolidated into unified themes.
3. **Comparative Pattern Analysis**
4. Incentive behaviours were compared across demographic groups, countries, and policy formats to identify recurring response patterns.
5. **Interpretive Synthesis**
6. Findings were integrated into a comprehensive behavioural model linking cognitive triggers with real-world policy outcomes.

This procedure follows established interpretive review techniques validated in cross-disciplinary tax research [21].

Table 2: Behavioural Constructs and Their Analytical Roles

Construct	Disciplinary Origin	Analytical Role in This Study
Loss Aversion	Behavioural Economics	Explains asymmetrical responses to incentive gains vs. avoided losses
Trust & Legitimacy	Psychology / Public Policy	Influences willingness to claim incentives
Social Norm Pressure	Social Psychology	Predicts compliance and uptake rate
Mental Accounting	Behavioural Finance	Shapes perception of deductions vs. credits
Administrative Burden	Policy Studies	Determines incentive accessibility
Framing Effects	Decision Science	Modifies behavioural response across identical monetary incentives

Table 2 operationalizes how each behavioural construct was used to interpret taxpayer actions, consistent with interdisciplinary methodological standards [22].

3.6 Quality Assurance and Validation

To increase analytical reliability:

- Only peer-reviewed and officially published policy documents were included.
- Concepts were validated through cross-checking among theoretical domains.
- A consistency check ensured that behavioural interpretations were supported by at least two independent studies.
- Prior methodological work confirms that multi-source validation reduces interpretive bias in behavioural tax research [23].

3.7 Ethical Considerations

This study uses secondary academic and policy sources only. No personal taxpayer data, confidential government records, or identifying information were collected. Ethical standards for literature-based reviews were followed.

3.8 Limitations and Assumptions

The study assumes that existing literature adequately reflects real-world taxpayer behaviour, though some demographic contexts may be underrepresented. Behavioural interpretations vary across countries, and incentive outcomes may depend on cultural, administrative, and economic conditions.

3.9 Summary

The methodological approach integrates multidisciplinary theoretical frameworks, structured evidence review, and behavioural variable mapping. This ensures a holistic interpretation of tax incentive behaviour, allowing the study to move beyond narrow financial models toward a psychologically grounded understanding of taxpayer actions.

IV. RESULT AND ANALYSIS

4.1 Overview of Thematic Findings

The synthesized literature reveals that taxpayer responses to tax incentives follow identifiable behavioural patterns rather than purely rational economic logic. Across the reviewed studies, four dominant themes emerged: (1) incentive framing significantly alters taxpayer interpretation, (2) administrative simplicity is a decisive factor in uptake, (3) fairness perception strongly shapes compliance-related behaviours, and (4) social and psychological variables frequently override financial magnitude. These findings collectively show that tax incentives function not only as fiscal tools but as behavioural stimuli embedded within cognitive processes, emotional attitudes, and institutional contexts. A clear divergence was observed between theoretically optimal incentive design and real-world perception, suggesting that behavioural barriers often dilute policy impact.



Figure 1: Uses of Cross Disciplinary [24]

The thematic clustering also revealed that tax incentives tend to generate uneven behavioural responses across taxpayer groups. Individuals with higher financial literacy, greater institutional trust, and stronger social norms toward compliance demonstrated higher incentive utilization. Conversely, low-income groups, first-time taxpayers, and individuals facing administrative burdens displayed lower engagement, even when incentives offered substantial benefits. This divergence highlights a “behavioural access gap,” where incentives designed to support vulnerable groups are often least utilized by them. The

results emphasize the need for incentive structures that align with diverse behavioural profiles rather than assuming homogeneity in taxpayer decision-making.

4.2 Behavioural Drivers Influencing Incentive Uptake

A comparison of behavioural constructs indicates that psychological triggers often outweigh monetary considerations in determining whether taxpayers claim, ignore, or misuse an incentive. Loss avoidance framing produced stronger engagement than gain-based framing, demonstrating that taxpayers respond more powerfully to messages emphasizing “tax saved” rather than “benefits earned.” Social influence also shaped uptake patterns: taxpayers were more likely to claim incentives that peers or professional networks endorsed. Administrative simplicity emerged as one of the strongest predictors of incentive participation. Incentives requiring minimal documentation and automatic eligibility generated high uptake, while complex claim-based schemes exhibited sharp drop-offs, particularly among small businesses.



Figure 2: Cross Disciplinary Practices [25]

Identity-related factors such as occupation, perceived risk, and familiarity with financial systems also influenced how incentives were interpreted. Entrepreneurs showed greater responsiveness to long-term incentive schemes tied to investment and depreciation, while salaried individuals favoured immediate benefits such as rebates and credits. Behavioural segmentation suggests the importance of tailoring incentive communication and design to specific demographic characteristics.

Table 3: Behavioural Themes Identified in Incentive Response

Behavioural Theme	Observed Pattern	Impact on Incentive Uptake
Incentive Framing	Taxpayers respond more to loss-avoidance framing than reward framing	Higher uptake under “tax saved” messages
Administrative Burden	Complex documentation reduces participation	Lower uptake among SMEs and low-income groups
Fairness Perception	Perceived inequity reduces willingness to claim	Leads to voluntary non-participation
Social Influence	Peer and network norms shape decisions	Uptake rises when incentives are socially validated
Identity Factors	Occupation, risk tolerance, and financial literacy affect interpretation	Creates segmented response patterns

4.3 Patterns in Incentive Utilization Across Taxpayer Groups

The analysis revealed distinct utilization patterns across taxpayer categories. Small businesses prioritized incentives tied to cash flow relief, such as accelerated depreciation or expense deductions, yet often misinterpreted eligibility criteria. High-income individuals demonstrated more strategic use of

incentives, frequently optimizing multiple schemes simultaneously. Low-income households exhibited low uptake despite being primary target beneficiaries, largely due to information gaps, administrative anxiety, and low interaction with formal financial systems. This mismatch underscores the importance of designing incentives that require minimal proactive engagement from taxpayers.

Comparative trends also indicated that incentive utilization increases significantly when taxpayers perceive direct and immediate financial benefits. Incentives with delayed or uncertain outcomes, such as multi-year credits, were used less frequently unless facilitated by tax professionals. These results highlight the central role of perceived immediacy, clarity, and trust in shaping taxpayer decisions.

Table 4: Incentive Utilization Trends by Taxpayer Category

Taxpayer Group	Preferred Incentive Type	Observed Behaviour
Small Businesses	Cash-flow and depreciation incentives	Moderate uptake; sensitive to complexity
High-Income Individuals	Multi-layered credits and investment-linked incentives	High optimization and strategic use
Salaried Individuals	Instant rebates and standard deductions	Consistent uptake; reliant on framing clarity
Low-Income Households	Direct subsidies and automatic credits	Low uptake; highest behavioural barriers
Entrepreneurs	Growth-oriented incentives (investment, R&D)	Strong responsiveness to long-term gains

4.4 Interpretation of Key Findings

Overall, the results demonstrate that tax incentives succeed or fail depending on their alignment with behavioural tendencies rather than their financial magnitude alone. Incentives operating with simple rules, transparent communication, and minimal administrative friction consistently showed higher uptake. Conversely, incentives perceived as complex, unfair, or risky generated avoidance or selective engagement. The analysis reinforces that behavioural design is essential in achieving equitable and effective policy outcomes, and that policymakers must acknowledge heterogeneity in taxpayer motivations to bridge the behavioural access gap.

V. CONCLUSION

This review demonstrates that tax incentives, despite being traditionally analysed through financial and economic models, are fundamentally behavioural instruments shaped by cognitive biases, psychological attitudes, social norms, and perceptions of institutional fairness. The synthesis of interdisciplinary evidence shows that taxpayer responses rarely align with purely rational expectations, as individuals interpret incentives through mental shortcuts, emotional evaluations, and varied levels of financial literacy. While loss-avoidance framing, simplicity of design, and transparent communication generally increase engagement, inequity perceptions, administrative burdens, and mistrust in tax authorities function as powerful deterrents that undermine policy effectiveness. The analysis reveals that incentive performance varies substantially across demographic and occupational groups, with high-income and financially literate segments achieving easier access and better optimization, while low-income groups and small enterprises often experience significant behavioural barriers. These findings highlight the presence of a behavioural access gap, where the very beneficiaries for whom incentives are created are often those least able or willing to use them. Additionally, the review confirms that incentive complexity, ambiguous eligibility rules, and delayed financial benefits contribute to underutilization, unintentionally widening socioeconomic disparities. Effective incentive policy thus requires more than well-structured tax mechanics; it demands psychological sensitivity, simplified administrative processes, and tailored communication strategies that reflect the realities of diverse taxpayer groups. By integrating

behavioural insights into policy formulation, governments can design incentives that are not only economically sound but also behaviourally aligned, ensuring that public objectives such as entrepreneurship growth, social welfare enhancement, environmental compliance, or economic formalization translate into real-world behavioural change. Ultimately, the study underscores that bridging the gap between incentive intention and taxpayer action depends on acknowledging taxpayers as psychologically complex decision-makers whose choices are shaped by far more than financial calculations.

VI. FUTURE WORK

Future research should focus on developing empirical behavioural models that quantify how specific psychological factors influence taxpayer decisions across varying policy contexts. While existing studies provide valuable theoretical and experimental evidence, there is a pressing need for longitudinal, country-specific data that captures real-time taxpayer interactions with incentives. Additionally, future work should explore digital behavioural interventions such as nudges in tax-filing platforms, personalized incentive notifications, simplified decision aids, and automated eligibility systems to examine their effectiveness in improving uptake among underserved populations. A promising avenue lies in integrating machine learning with behavioural segmentation to identify which demographic groups benefit most from customized incentive designs. Another important direction involves evaluating the equity implications of behavioural biases, particularly how incentive complexity disproportionately affects vulnerable groups, thereby contributing to structural inequality. Expanding cross-cultural and cross-disciplinary research collaborations would also strengthen the understanding of how cultural norms, institutional trust, and political environments shape incentive behaviour globally. By grounding future studies in both behavioural theory and technological innovation, policymakers can move toward designing tax systems that are adaptive, inclusive, and behaviourally intelligent.

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