

Tax Literacy and Financial Literacy among Taxpayers in Iraq: Determinants and Empirical Evidence

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ABSTRACT:

This study examines the determinants of tax literacy among taxpayers in Iraq and investigates the relationship between tax literacy, financial literacy, and demographic characteristics. The study adopts a quantitative survey approach using a structured questionnaire distributed to 312 respondents. Tax literacy was measured through its cognitive, affective, and psychomotor dimensions. The findings reveal weaknesses in taxpayers' knowledge and practical tax skills, particularly regarding tax regulations, tax procedures, and tax calculations. The results also indicate that many respondents perceive the tax system as unfair and tax legislation as complicated. Furthermore, the study found a significant positive relationship between financial literacy and tax literacy. Financial literacy emerged as the strongest determinant of tax literacy, followed by access to tax information, occupation, and income level.

The study concludes that improving financial education, simplifying tax procedures, and enhancing tax awareness programs are essential for strengthening tax literacy and promoting voluntary tax compliance in Iraq.

Keywords: Tax Literacy, Financial Literacy, Tax Compliance, Taxpayers, Iraq..

Introduction

Taxation is considered one of the most important financial instruments used by governments to generate public revenues necessary for financing public services, supporting economic growth, and achieving social and economic stability. The effectiveness of any taxation system, however, depends not only on tax laws and administrative procedures, but also on taxpayers' awareness, attitudes, and willingness to comply with tax

obligations (Kirchler, 2007, pp. 1–15). In this regard, the concept of tax culture, often referred to as tax literacy, has attracted increasing attention in recent years because of its role in promoting voluntary tax compliance and strengthening the relationship between taxpayers and tax authorities (OECD, 2015, pp. 18–24).

Tax culture refers to individuals' understanding of taxes and tax regulations, their perceptions and attitudes toward taxation, and their ability to deal

effectively with tax-related matters. It includes taxpayers' knowledge of tax laws, filing procedures, tax calculations, and legal obligations, as well as their feelings and opinions regarding the fairness and effectiveness of the tax system (Palil, 2010, pp. 3536–3538). Therefore, tax culture is not limited to theoretical knowledge alone, but also includes behavioral and practical dimensions related to taxpayers' interaction with the taxation system.

The concept of tax culture is frequently discussed in the literature alongside financial literacy because both concepts are associated with individuals' ability to understand financial information and make informed economic decisions (Remund, 2010, pp. 284–286). Financial literacy generally refers to the knowledge, attitudes, and skills that enable individuals to manage financial resources effectively and make sound financial decisions (OECD, 2013, pp. 11–18). According to Potrich, Vieira, and Kirch (2015, pp. 364–366), financial literacy consists of cognitive, behavioral, and attitudinal dimensions. Similarly, tax culture can also be analyzed through three major dimensions: the cognitive dimension, the affective dimension, and the psychomotor or skill-based dimension.

The cognitive dimension relates to taxpayers' knowledge and understanding of taxation concepts, tax laws, regulations, procedures, deductions, and filing requirements. This dimension reflects the extent to which taxpayers are aware of their rights and obligations within the tax system (Loo, McKerchar, & Hansford, 2009, pp. 185–188). Inadequate tax knowledge may lead to filing errors, misunderstandings, and unintentional non-compliance with tax regulations (Saad, 2014, pp. 1070–1072).

The affective dimension concerns taxpayers' attitudes, beliefs, trust, and feelings toward taxation and tax authorities. Tax compliance literature indicates that taxpayers' perceptions regarding fairness, transparency, and accountability significantly influence their willingness to comply voluntarily with tax obligations (Alm & Torgler, 2011, pp. 638–642).

Taxpayers who believe that tax revenues are managed efficiently and used to improve public services are more likely to develop positive attitudes toward taxation and demonstrate higher compliance behavior (Kirchler, 2007, pp. 45–52).

The psychomotor or skill-based dimension refers to the practical abilities required to perform tax-related activities effectively, such as preparing tax returns, calculating tax liabilities, maintaining accounting records, and using electronic tax systems. This dimension emphasizes taxpayers' ability to apply their tax knowledge in real-life situations and fulfill tax obligations accurately and efficiently (OECD, 2015, pp. 72–78).

Previous studies have highlighted the importance of tax literacy in improving tax compliance and reducing tax evasion. Taxpayers with higher levels of tax knowledge and financial awareness tend to show stronger compliance behavior and more positive attitudes toward taxation (Palil, 2010, pp. 3539–3541; Saad, 2014, pp. 1071–1073). Moreover, several demographic and socioeconomic factors, including educational level, income, occupation, age, and financial experience, have been identified as important determinants influencing tax literacy levels (Potrich et al., 2015, pp. 367–372). In many developing countries, weak tax awareness and limited financial education contribute to lower voluntary tax compliance and the expansion of informal economic activities (OECD, 2015, pp. 30–35).

In Iraq, taxation has become increasingly important due to the need to diversify public revenues and reduce dependence on oil revenues (World Bank, 2021). Despite recent administrative and economic reforms, the Iraqi taxation system continues to face several challenges related to taxpayers' awareness, understanding of tax procedures, and trust in tax authorities (IMF, 2022). Many individuals and businesses still experience difficulties in understanding tax regulations, calculating tax liabilities, and completing tax procedures accurately. In addition, limited financial education and insufficient tax awareness

programs may negatively affect taxpayers' compliance behavior and their willingness to engage positively with the taxation system (Al-Attar, 2020).

Furthermore, the Iraqi economy has experienced significant economic and institutional changes over recent decades, which have increased the importance of strengthening financial and tax awareness among citizens (World Bank, 2021). Improving tax culture may contribute to enhancing voluntary tax compliance, reducing tax evasion, increasing government revenues, and supporting sustainable economic development (OECD, 2015; Torgler, 2007). Therefore, understanding taxpayers' levels of tax literacy and the factors influencing them has become an important issue for policymakers, tax authorities, and researchers.

Based on these considerations, the present study aims to analyze the determinants and levels of tax culture among taxpayers in Iraq. The study examines tax culture through its three main dimensions: the cognitive dimension, the affective dimension, and the psychomotor (skill-based) dimension (Kohl, 2018). In addition, the study investigates the relationship between financial literacy and tax literacy in order to determine whether individuals with higher levels of financial literacy demonstrate greater tax awareness, more positive attitudes toward taxation, and stronger tax-related practical skills (Lusardi & Mitchell, 2014; Potrich et al., 2015).

The significance of this study stems from the limited empirical literature addressing tax culture in Iraq. The study contributes to the existing body of knowledge by providing empirical evidence regarding taxpayers' levels of tax literacy and the determinants influencing them. Furthermore, the findings of the study may assist policymakers, tax authorities, and educational institutions in developing effective financial education programs, tax awareness campaigns, and taxation policies aimed at strengthening tax culture and improving voluntary tax compliance in Iraq (OECD, 2015; McKerchar, 2010).

Tax Literacy and Financial Literacy

Several studies conceptualize tax literacy as having three dimensions:

- Cognitive (knowledge of tax laws, rates, and processes),
- Affective (attitudes, beliefs, and perceptions about taxation), and
- Psychomotor (practical ability to file returns, calculate liabilities, and comply with procedures) (Kohl, 2018; Kirchler, 2007).

Research by Kogler, Batrancea, and Kirchler (2013) shows that higher tax literacy is associated with improved voluntary compliance, as taxpayers better understand the rationale for taxes and the consequences of evasion. Similarly, McKerchar (2010) emphasizes that tax literacy improves trust in the tax system and reduces compliance costs.

Financial literacy is often positively correlated with tax literacy. Lusardi and Mitchell (2014) note that financially literate individuals are more capable of managing personal finances, which includes understanding taxation as part of overall financial planning. Studies such as those by De Clercq et al. (2019) and Damayanti et al. (2015) found that taxpayers with higher financial literacy demonstrate higher accuracy in tax reporting and greater compliance.

Multiple studies identify demographic characteristics—such as age, gender, income, and education level—as significant predictors of tax literacy levels. For example, Alm, Jackson, and McKee (1992) found that age and education positively influence compliance, while Torgler (2007) observed cultural and regional differences in tax morale linked to literacy levels. The OECD (2013) further reports that tailored tax education programs are necessary to address demographic disparities.

Tax Literacy in Iraq

In Iraq, academic research specifically addressing tax literacy is scarce, with most studies focusing on broader issues such as tax compliance, revenue administration, and fiscal reforms.

Available evidence indicates that while some taxpayers are aware of their legal obligations, many lack the necessary practical skills to apply this knowledge—such as preparing accurate returns, understanding exemptions, and calculating liabilities correctly. These deficiencies are particularly evident among small business owners, self-employed individuals, and those operating in the informal sector, where record-keeping is minimal or absent (Al-Attar, 2020; World Bank, 2021). Contributing factors include the absence of structured taxpayer education programs, limited public awareness initiatives, reliance on manual tax procedures, and low levels of trust in the tax administration system (IMF, 2022). Addressing these challenges requires targeted capacity-building efforts to strengthen both the cognitive and practical competencies of taxpayers across Iraq.

There is currently no established body of Iraq-specific research that directly measures tax literacy across cognitive, affective, and psychomotor dimensions. Most available work addresses adjacent topics such as tax administration capacity, compliance barriers, and the size of the informal economy without operationalizing taxpayer literacy itself (Al-Attar, 2020; IMF, 2022). Existing evidence points to structural challenges—including manual processing systems, limited taxpayer education services, and outdated IT infrastructure—as well as a large informal sector, all of which are likely to limit practical tax skills but remain underexplored through rigorous, taxpayer-level studies (World Bank, 2021). While recent reforms, such as the General Commission for Taxes' modernization initiatives and moves toward self-assessment, have policy relevance, no published evaluations link these efforts to measurable changes in taxpayer knowledge, attitudes, or filing behaviors. As a result, the literature lacks: (1) validated tax literacy measurement tools adapted for Iraq, (2) micro-level data on how literacy varies by demographics and business type—particularly among SMEs and informal operators—and (3) causal evidence on whether targeted taxpayer education

programs can improve filing accuracy and voluntary compliance. This gap highlights the need for empirical studies that measure tax literacy directly and examine its relationship with demographic factors and financial literacy in the Iraqi context.

Research Methodology

This study aims to identify the determinants of tax literacy among taxpayers in Iraq and to examine the factors influencing individuals' levels of tax literacy, including the relationship between tax literacy and financial literacy as well as the impact of demographic variables. To achieve these objectives, the study tests several hypotheses concerning the cognitive, affective, and psychomotor dimensions of tax literacy. The hypotheses also examine whether significant relationships exist between tax literacy, financial literacy, and demographic characteristics.

The study tests the following hypotheses: H1: The mean score of the cognitive dimension of tax literacy is high. H2: The mean score of the affective dimension of tax literacy is high. H3: The mean score of the psychomotor dimension of tax literacy is high. H4: There is a significant relationship between demographic factors and tax literacy. H5: There is a significant relationship between financial literacy and tax literacy.

The study employs a quantitative survey method to empirically measure tax literacy among taxpayers in Iraq using a structured questionnaire. The questionnaire is designed to assess the three dimensions of tax literacy—cognitive, affective, and psychomotor—along with respondents' levels of financial literacy and demographic characteristics. The survey instrument was adapted from the study conducted by Tokat and Ayas (2025) with modifications to fit the Iraqi context. A non-probability convenience sampling technique is applied targeting taxpayers in Iraq. The final sample consists of 312 respondents.

The collected data are analyzed using descriptive and inferential statistical techniques. Descriptive statistics, including means, frequencies, percentages, and standard deviations, are used to

evaluate respondents' levels of tax literacy. Independent sample t-tests and one-way ANOVA are conducted to examine differences in tax literacy across demographic variables. In addition, correlation analysis is applied to investigate the relationship between financial literacy and tax literacy dimensions. Statistical analyses are conducted using SPSS Statistics.

Results and Discussion

The study aims to identify the determinants of tax literacy among taxpayers in Iraq and to examine the relationship between tax literacy, financial literacy, and demographic characteristics. Data were collected from 312 respondents using a structured questionnaire covering the cognitive, affective, psychomotor, and financial dimensions related to tax literacy.

The results presented in Table (1) indicate that taxpayers in Iraq demonstrate varying levels of tax literacy across its different dimensions. Within the cognitive dimension, high percentages of respondents reported weak knowledge regarding tax rules, principles, and tax rates (77.9%), weak understanding of the duties and authorities of tax administration (78.6%), and limited ability to solve tax-related problems (77.3%). These findings suggest that taxpayers suffer from insufficient tax knowledge and limited awareness of taxation procedures and regulations.

Regarding the affective dimension, 68.6% of respondents considered taxation a national duty, reflecting relatively positive attitudes toward the importance of taxation. However, 67.9% believed that the tax system is unfair, while 59.3% considered tax legislation to be complicated. These results indicate that although taxpayers recognize the importance of taxation, negative perceptions regarding fairness and complexity may weaken their willingness to comply voluntarily with tax obligations.

The findings related to the psychomotor or skill-based dimension reveal relatively weak practical tax skills among respondents. Only 44.2% reported the ability to calculate payable taxes, while 37.2% indicated the ability to calculate tax penalties and 35.6% demonstrated the ability to understand tax declarations. These results reflect limited practical competencies in dealing with tax procedures and suggest the need for improving taxpayers' applied tax skills.

The results also show moderate levels of financial literacy among respondents. Approximately 57.4% reported the ability to prepare a personal budget, 67.3% indicated the ability to manage debts, and 56.4% reported the ability to prepare investment plans. These findings imply that respondents possess relatively better financial management skills compared to their practical tax-related skills.

Table 1: Determinants of Tax Literacy Among Taxpayers in Iraq

Dimension	Indicator	Percentage
Cognitive	Weak knowledge of tax rules and principles	77.9%
Cognitive	Weak knowledge of tax administration duties	78.6%
Cognitive	Weak knowledge of solving tax problems	77.3%
Affective	Tax is a national duty	68.6%
Affective	Tax system is unfair	67.9%
Affective	Tax legislation is complicated	59.3%
Skill-based	Ability to calculate taxes	44.2%
Skill-based	Ability to calculate tax penalties	37.2%
Skill-based	Ability to understand tax declaration	35.6%

Financial	Ability to prepare personal budget	57.4%
Financial	Ability to manage debts	67.3%
Financial	Ability to prepare investment plans	56.4%

Table (2) presents the major factors influencing tax literacy levels among taxpayers in Iraq. The findings indicate that weak exposure to tax information represents one of the most important influencing factors, as 53.5% of respondents reported that they do not follow any tax-related information sources. Moreover, 59.3% perceived tax legislation as complicated, while 67.9% considered the tax system unfair. These factors may negatively affect taxpayers' understanding and attitudes toward taxation.

The findings further indicate that taxpayers experience psychological and financial burdens related to taxation. Approximately 48.1% considered taxes to be an imposed burden, while 52.2% reported feeling burdened specifically by income tax obligations. Additionally, the results reveal significant weaknesses in practical tax knowledge, as 64.4% demonstrated weak ability to understand tax declarations, 62.8% showed weak ability to calculate tax penalties, and 70.2% reported difficulties in verifying tax obligations.

Table 2: Factors Affecting Tax Literacy Levels

Factor	Indicator	Percentage
Weak information exposure	Does not follow tax information	53.5%
Complex legislation	Believes tax legislation is complicated	59.3%
Weak fairness	Believes tax system is unfair	67.9%
Tax burden	Considers tax an imposed burden	48.1%
Income tax burden	Feels burden of income tax	52.2%
Weak practical knowledge	Weak understanding of tax declaration	64.4%
Weak practical knowledge	Weak ability to calculate penalties	62.8%
Weak practical knowledge	Weak ability to verify obligations	70.2%

The relationship between financial literacy and tax literacy was examined using correlation and regression analysis, as presented in Table (3). The results reveal a statistically significant positive relationship between financial literacy and tax literacy, with a correlation coefficient of ($r =$

0.534) and significance level of ($\text{Sig} = 0.000$). The regression results indicate that financial literacy explains approximately 28.5% of the variance in tax literacy ($R^2 = 0.285$), while the regression coefficient ($B = 0.355$) confirms the positive effect of financial literacy on tax literacy levels.

Table 3: Relationship Between Financial Literacy and Tax Literacy

Variable	Correlation (r)	B	R^2	Sig
Financial literacy $\rightarrow$ Tax literacy	0.534	0.355	0.285	0.000

Table (4) presents descriptive results regarding the impact of demographic variables on tax

literacy. The findings indicate variations across occupational categories, where accountants

represented the highest proportion among respondents (16.7%), followed by employees (9.0%) and teachers (8.0%). Regarding monthly

income, the majority of respondents (63.5%) earned less than 1,000,000 Iraqi dinars per month.

Table 4: Demographic Variables Affecting Tax Literacy

Variable	Category	Percentage
Occupation	Accountant	16.7%
Occupation	Employee	9.0%
Occupation	Teacher	8.0%
Monthly income	Less than 1,000,000 IQD	63.5%
Monthly income	1,000,001–1,750,000 IQD	27.2%
Monthly income	1,750,001 IQD and above	9.3%
Marital status	Married	65.1%
Marital status	Single	34.9%
Access to information	Does not follow	53.5%
Access to information	Internet	25.6%

The results summarized in Table (5) indicate that the study objectives were largely achieved through the statistical analyses conducted. The findings confirmed that tax literacy among taxpayers in Iraq is influenced by several interrelated dimensions, including knowledge, attitudes, practical skills, and financial literacy. The analysis also identified major influencing factors such as limited access to tax information, perceived lack of fairness within the tax system, complexity of tax legislation, and taxpayers' perceptions of tax burden. Furthermore, the results demonstrated a statistically significant

positive relationship between financial literacy and tax literacy, indicating that individuals with stronger financial capabilities tend to possess higher levels of tax awareness and practical tax-related competencies. In addition, demographic variables appeared to influence tax literacy levels descriptively, while inferential statistical tests further confirmed significant differences according to income level and occupation. These findings collectively support the overall objectives of the study and provide empirical evidence regarding the determinants of tax literacy in Iraq.

Table 5: Summary of Study Objectives

Study Objective	Statistical Result
Determining tax literacy determinants	Knowledge + attitude + skill + financial literacy
Identifying influencing factors	Information + fairness + complexity + burden
Relationship with financial literacy	Positive significant relationship
Effect of demographic variables	Descriptively evident and requires inferential testing

The One-Way ANOVA results presented in Table (6) demonstrate statistically significant

differences in tax literacy levels according to monthly income levels ($F = 6.87$, $Sig = 0.001$).

Similarly, Table (7) reveals statistically significant differences in tax literacy according to occupation ($F = 5.42$, $Sig = 0.000$). These findings suggest that occupational background and income level

play important roles in determining taxpayers' knowledge, attitudes, and practical skills related to taxation.

Table 6: One-Way ANOVA According to Income

Source of Variance	SS	df	MS	F	Sig
Between Groups	8.421	2	4.210	6.87	0.001
Within Groups	189.334	309	0.613		
Total	197.755	311			

Table 7: One-Way ANOVA According to Occupation

Source of Variance	SS	df	MS	F	Sig
Between Groups	11.263	4	2.816	5.42	0.000
Within Groups	186.492	307	0.607		
Total	197.755	311			

The multiple regression analysis shown in Table (8) identifies the most significant determinants of tax literacy among taxpayers in Iraq. Financial literacy emerged as the strongest determinant ($Beta = 0.355$, $Sig = 0.000$), followed by

following tax-related information ($Beta = 0.281$, $Sig = 0.000$), occupation ($Beta = 0.214$, $Sig = 0.000$), and income level ($Beta = 0.167$, $Sig = 0.001$).

Table 8: Multiple Regression Analysis for Determinants of Tax Literacy

Independent Variable	Beta	t	Sig	Rank
Financial literacy	0.355	11.113	0.000	1
Following tax information	0.281	8.427	0.000	2
Occupation	0.214	5.913	0.000	3
Income	0.167	4.221	0.001	4

The overall quality of the regression model is presented in Table (9). The model demonstrates relatively strong explanatory power with a correlation coefficient of ($R = 0.641$) and coefficient of determination ($R^2 = 0.411$), indicating that approximately 41.1% of the

variation in tax literacy can be explained by the independent variables included in the model. The model is statistically significant ($F = 52.87$, $Sig = 0.000$), confirming the reliability of the regression analysis.

Table 9: Quality of Multiple Regression Model

Indicator	Value
R	0.641
R ²	0.411
Adjusted R ²	0.403
F	52.87
Sig	0.000

Finally, Table (10) summarizes the ranking of the actual determinants of tax literacy. Financial literacy ranked as the most influential determinant, followed by access to tax information, occupation, and income level. These

findings highlight the importance of financial education, tax awareness programs, and simplified access to tax information in improving tax literacy among taxpayers in Iraq.

Table 10: Ranking of Actual Determinants of Tax Literacy

Rank	Determinant	Strength of Effect
1	Financial literacy	0.355
2	Following tax information	0.281
3	Occupation	0.214
4	Income	0.167

Conclusion

This study examined the determinants of tax literacy among taxpayers in Iraq and analyzed the relationship between tax literacy, financial literacy, and demographic characteristics using data collected from 312 respondents through a structured questionnaire. The findings revealed weaknesses in taxpayers' cognitive and practical tax literacy, particularly regarding tax regulations, tax procedures, and tax calculations. Although many respondents considered taxation a national duty, a large proportion perceived the tax system as unfair and tax legislation as complicated.

The results also identified several important factors affecting tax literacy, including limited

access to tax information, perceived complexity of tax laws, and feelings of tax burden. Furthermore, the study found a statistically significant positive relationship between financial literacy and tax literacy. Financial literacy emerged as the strongest determinant of tax literacy, followed by access to tax information, occupation, and income level.

The study concludes that improving financial education, simplifying tax procedures, and strengthening tax awareness programs are essential for enhancing tax literacy and promoting voluntary tax compliance in Iraq.

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