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Categorizing Taxpayers: A Mixed-Method Study on Small Business Tax Compliance in the Philippines

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Abstract

Research Aims: The purpose of this study is to determine the underlying reasons behind the management's tax compliance and non-compliance decisions.

Design/methodology/approach: This study employed a mixed-method research approach in which the scale observations of taxpayers' tax compliance practices and the taxpayers' lived experiences and perspectives about tax were integrated. The quantitative approach utilized binary logistic regression, and the qualitative approach used thematic and joint-result analyses.

Research Findings: The integration of the two research methods revealed three distinct types of taxpayers: impulsive, reflective, and active. The result indicates that the taxpayer's compliance behavior may have an effect on the sustainability of the country's firms, implying that the taxpayer's compliance behavior may manifest in management practices and governance.

Theoretical Contribution/Originality: The study's development adds to the body of knowledge of the three types of taxpayers who rationalize their tax compliance and non-compliance. These taxpayers' characteristics are a meta-inference of the effect of tax filing experience and tax morale, and the taxpayers' emerged attitudes substantiated by their perspective on tax.

Managerial Implications in the Southeast Asian context: Tax evasion may be a symptom of a larger issue with public finance, law enforcement, organizational architecture, or an organization's ethical standards. A complying owner or management exhibits ethical ideals in their business practices. Taxpayers' ability and willingness to comply with tax regulations will afford management with more opportunities to attract more investors and partners because of ethical and good governance practices.

Research limitations and implications: The mixed-method approach elucidates why taxpayers have diverse motivations for tax compliance. This study adds to the literature a new perspective on tax compliance.

Keywords: Tax Compliance, Mixed-Method Study, Tax, Type of Taxpayers, Tax morale

INTRODUCTION

The economic development of a country relies heavily on the tax collection. The capacity of the nation to build infrastructure and development depends strongly on the revenue that the government collects (Oladipupo et al., 2016). However, the collection of taxes has become a significant challenge in most countries (Loo et al., 2010). The government has set targets to raise funds, but often fails to collect the expected collections (Bird, 2011). Despite an increasing number of small businesses, the collection has never matched the expected increase in income tax. Previous literature has assumed that tax compliance is one of the reasons why raising funds has become difficult, particularly in many developing countries (Bräutigam et al., 2008). Most taxpayers have reservations to pay taxes because of perceived

corruption, a weak tax system, and intentional tax evasion (Oladipupo et al., 2016; Akinboade, 2015; Kleven et al., 2011). In another study, numerous socio-psychological variables were regarded as determinants of tax compliance, including social norms, tax morale, attitudes, and opinions of fairness (Kirchler, 2007). Complexity in filing is another factor that affects tax compliance. Walsh (2012) asserted that communication and simplification of process and tax rules and assistance from the administrator could motivate tax compliance.

According to another study, self-employed taxpayers exhibit a higher percentage of non-compliance than employees and corporations (Saad, 2012). Saad posited that independent taxpayers find liberty in the filing and payment of taxes. Seemingly, the government is focused on large taxpayers; thus, a moderate monitoring system and regulation of small businesses have led to unconventional tax compliance. The disparity in tax collections and expectations can be attributed to taxpayers' compliance attitudes. This discrepancy can be explained by the taxpayer's non-filing of a return, under-reporting of income, and underpayment of tax (Plumley, 2005, Gemmell & Hasseldine, 2012).

The majority of the research demonstrates how taxpayers' compliance behavior is explained. However, because there is a dearth of research on the underlying reasons for small business owners' tax compliance, this study attempts to integrate scale observations of small business owners about their tax compliance practices and the opinions of taxpayers about their experiences, perceptions, and views about tax in the Philippines. The study commenced with a mixed-methods research question: To what extent can the integration of quantitative and qualitative studies explain the underlying reasons for small business owners' tax compliance? The study has three objectives: first, to describe and explore taxpayers' compliance practices; second, to describe taxpayers' attitudes toward tax compliance; and third, to integrate quantitative and qualitative findings in order to categorize taxpayers, which may help rationalize taxpayers' tax compliance. The researchers used a five-stage process to accomplish the purpose of the study.

The research method begins with a quantitative examination of the following research questions: What variables influence the compliance procedures and behaviors of small business taxpayers? (RQ1). To corroborate the quantitative findings, a qualitative study was conducted to ascertain how small businesses' experiences with tax compliance influenced taxpayers' motivated and demotivated attitudes? (RQ2). The mixed-method study has emerged as a classification of small business owners as taxpayers, and the body of knowledge may be helpful for rationalizing tax compliance behavior.

The study's findings are significant in measuring the impact of tax compliance on an organization's decision-making and ethical practices. Compliance with tax legislation requires sound processes that foster trust and confidence among stakeholders. Additionally, the outcomes of the study may encourage management to make tax compliance decisions in order to preserve good governance, which can result in sustainability and growth.

The remainder of this paper is structured as follows: the following part discusses the study's context and how the arguments are conceptualized. The following section discusses the research methodology and processes used in this study. The results and discussion of the quantitative and qualitative findings are presented separately. The discussion section analyses the integrated results and their implications. The conclusion summarizes the findings and outlines directions for future research.

LITERATURE REVIEW

Kirchler (2007) defines "tax compliance as the taxpayer's willingness to pay taxes." The author describes tax compliance as the taxpayer's behavior to comply with the tax requirements prescribed by the law. Tax compliance broadly comprises voluntary submission of taxpayers to pay taxes within the prescribed law, with no compulsory sanctions (James & Alley, 2002), filing of tax returns and tax payments on time (Walsh, 2012), and truthful disclosure of income and correct payment of taxes (Akinboade, 2015). Tax compliance can be attributed to a variety of economic and socio-psychological factors (Muehlbacher et al., 2011). For instance, the intention to pay taxes is driven by the expectation of a government-provided return (Allingham & Sandmo 1972), the anticipation of benefits exceeding the cost of the tax (Loo 2006), and the awareness of the taxpayer's accountability as a member of society (Allingham & Sandmo 1972; Sanders et al., 2008). These considerations are critical for taxpayers' tax decision-making processes. In the first instance, while tax is considered a burden on taxpayers, taxpayers are driven to pay taxes if they believe the government will compensate them, particularly if the reward would add value to their businesses. On the other hand, non-economic factors can also be attributed to taxpayers' tax compliance behavior. For example, taxpayers' engagement in the filing of taxes (Enachescu et al., 2019), tax morale (Frey, 2002, Feld & Frey, 2007), and perceived trust in the government and the tax system (Muehlbacher et al., 2011) play a significant role in determining tax compliance.

Previous research indicates that many countries continue to struggle with tax compliance (Loo et al., 2010). Certain countries exhibit implicit tax evasion as a result of changes in their tax structure; hence, taxpayers' unwillingness to pay taxes is attributed to more cumbersome processes or the application of penalties and punishments (Yunus et al., 2017). Another study asserts that the number of individual taxpayers increases with time, but evidence reveals that this increase does not equate to an increase in government tax revenue (Rahman, 2017; Inasius, 2015). According to Huong and Cuong (2019), the growing non-compliance of taxpayers and the government's transformation drive preclude an increase in taxpayer incentives to pay taxes. As a result of insufficient revenue collection, non-tax compliance is believed to significantly impair the government's ability to function (Nguyen, 2017). Seemingly, taxation is viewed as a burden rather than a contribution to public well-being (Alm, Kirchler, & Muehlbacher, 2012; Alm & McClellan, 2012; Torgler, 2011). In contrast, Torgler et al. (2007) suggested that even when taxes become a burden, people are driven to pay them based on their internal motivation. In the Philippines, compliance and collection fluctuate (BIR, 2019), with one year being below expectations and the next being above.

According to the literature review, three significant elements influence the compliance practices of small business owners: tax filing experience, tax morale, and the perceived effect of the government and tax system.

Tax Filing Experience

The taxpayer's experience with tax filing and payment is presumed to be critical to small business owners' tax compliance behavior. For instance, an earlier study revealed that people who came through favorable experiences with tax filing are more driven to pay taxes and feel more subservient to the authorities, indicating less resistance and disengagement with the government (Enachescu et al., 2019). This positive experience may include less complexity of the tax law and clear implementation of the regulation (Kircher et al., 2006), assistance with tax payments (Walsh, 2012), and straightforward filing. Additionally, the use of technology may minimize tax filing complexity. Numerous countries have extensively used technology to streamline the filing process for the benefit of the government and taxpayers (Schaupp & Carter, 2010; Veeramootoo et al., 2018). Despite this, Lee and Rao (2009) noted the complexity of tax filing, even with technology in place. Examples include the use of language, the mechanism used to encode a dollar amount, and even the result of the computation (Lee and Rao, 2009), which can cause confusion among taxpayers and could result in errors. Moreover, taxpayers may encounter difficulties due to limited internet accessibility, constraints on filing and payment deadlines, and the government's adaptation to regulations. Vaillancourt (2010) asserted that while most business owners retain the services of a hired filer, having a preparer includes additional fees for business owners. In effect, tax obligations may diminish the owner's motivation to comply with tax obligations because of the experiences they have while filing and paying taxes. Hence, tax compliance becomes more deterrent when the taxpayer faces difficulties, such as sanctions and penalties (Benk et al., 2011). In contrast, Pacaldo et al. (2020) claim that taxpayers are nonetheless eager to pay taxes despite the increased complexity because they are motivated by the inner drive to do it. This indicates that willing taxpayers will pay taxes, even if they have difficulty in filing taxes. The following hypotheses are presented in light of preceding arguments.

H1: Taxpayers' tax filing and payment experiences significantly influence taxpayers' compliance behavior and practices.

Tax Morale

According to Luttmer and Singhal (2004), the concept of tax morale pertains to an individual's moral obligation and an inherent intention to pay taxes. Tax morale refers to the non-economic motivators of tax compliance. Walsh (2012) explained that tax compliance is an inner motivation to adhere to tax regulations and contribute to the country's progress. The taxpayer's inner drive to tax compliance is persuaded by the personal and social norms that conform to the taxpayer's willingness to pay taxes (Frey, 2002, Feld & Frey, 2007). Previous studies posited "intrinsic motivation" as an aspiration of "doing what is right" (Frey & Torgler, 2007; Torgler & Schneider, 2007, Walsh, 2012). Evidently, a person's values and attitudes

contribute to the taxpayer's honest cooperation in paying taxes (Erard & Feinstein, 1994). Scholars have underscored that tax morale is triggered by a person's moral obligations and recognized societal responsibilities (Frey & Torgler, 2018; Torgler, 2007, Filippin et al., 2013). As a result, it is assumed that owners place a high premium on their contribution and engagement as citizens. There are two contradicting claims elicited in the literature: First, Torgler et al. (2007) argue that tax morale has a significant favorable effect on tax compliance. As determined by personal norms, tax morale shows an individual's inner desire to give and participate, believing that it is the right thing to do. However, Guerra and Harrington (2018) argued that government and peer compliance are relative to taxpayers' intention to pay tax, implying that tax morale is insignificant to tax compliance behavior. Further, Andrighetto et al. (2016) dispute the issue of tax morale, stressing that the tax system and clarity of the process are what motivates taxpayers toward truthful tax compliance. Cummings et al. (2009) asserted that enforcement and penalty in response to noncompliance detection promote taxpayer compliance. Tax compliance is influenced by the fear of being monitored and auditing. In contrast, Filippin et al. (2013) asserted that tax enforcement has a detrimental influence on tax morale, stating that tax morale is shaped by an individual's innate traits, not by sanctions or punishment. Based on the preceding literature, the researcher argues that

H2: Tax Morale significantly influences the taxpayer's compliance behavior and practices.

Government and Tax System

The government plays a crucial role in developing and enforcing the tax system and ensuring the appropriate use of tax collections. Kirchler et al. (2008) highlighted the concept of political legitimacy theory, stating that the government's performance is indispensable to taxpayer compliance decisions. Inherent to the sovereign state, the government cannot function without the taxes paid by the people. However, in tax compliance, there seems to be a thin line between realism and idealism. The perception of a good government pertains to the judgment of individuals or groups of individuals about how the government provides for the benefit of the people (Kirchler et al., 2008). According to previous research, taxpayers' compliance is contingent upon their government's view (Huong et al., 2019; Sanders et al., 2008; Odd-Helge et al., 2001). Perhaps the support of the people to the government is entrenched with the anticipation that the government will function as they are called for, to manage the resources, and to utilize the resources for the good of the people. Hofmann et al. (2008) explain trust in the government in two ways: perceived equality between the taxes paid and benefits received. Second, perceived justice is the impartiality of procedures and sanctions. For example, equity theory rationalizes tax compliance based on the observed fairness of the government and the tax system (Benk et al., 2011; McGee & Bose, 2011; Cummings et al., 2009). The taxpayer may find it fair when the government utilizes the tax efficiently, and the system is precise and reasonable.

On the other hand, economic-based theory substantiates the taxpayer's expectations

of reciprocity, where payment entails benefits (Loo, 2006). The taxpayers' expectations that the government is "motivated to deliver on their promises and do what is right, to serve and seek policies that truly benefit their societies (Levi et al., 2009: 356)" increase the intention of the taxpayer to support the government. Several scholars affirm the effect of perceived trust in the government on tax compliance (Gobena and Van Dijke, 2016; Gangl et al., 2013; Palil et al., 2013; Muehlbacher et al., 2011). Apparently, the satisfaction of the taxpayers is heightened when the government uses tax effectively; in effect, the trust in the authority evokes tax compliance when people experience development, assistance, subsidy, and protection (Bătrâncea et al., 2012, Barone & Mocetti, 2011). However, the government's power to implement taxes through the imposition of sanctions and audits could lead to deterrence to tax instead of compliance. While taxpayers' beliefs about fairness can build trust between taxpayers and the government (Hofmann et al., 2008; Besley & Jensen, 2015), the coercive implementation of tax may trigger taxpayers' dissatisfaction with the government (Kirchler, 2007; Kirchler et al., 2008). Based on previous literature, the researcher argued the following:

H3: Owners' compliance behavior and practices are significantly influenced by the taxpayer's perceptions of the government's truthfulness and the tax system's fairness.

RESEARCH METHOD

Research Design

To achieve the aim of this study, a mixed-method study was conducted. This approach intends to integrate the results of the quantitative and qualitative findings to generate new knowledge. Five stages were performed to achieve the objective of the study: Stage 1, a collection of the closed-ended instruments through an online survey; Stage 2, analysis of the quantitative data using frequency statistics and binary logic regression; stage 3, an online interview with the participants through Google Meet; Stage 4, analysis of the participants' statements using MaxQDA; and Stage 5, integration of the findings of the two approaches. The integration of the quantitative and qualitative study provides a more complex explanation that rationalizes small business owners' tax compliance.

Research Implementation Stage

To test the central question, we conducted two approaches: a quantitative study that focused on the effects of the variables, and qualitative research, which is an inquiry about the participants' experiences that could affect their tax compliance. Because the study was conducted concurrently, we used identical sampling, where participants for both the quantitative and qualitative phases of the study were the same (Onwuegbuzie & Collins, 2007). This study used a five-stage process to integrate quantitative and qualitative data.

Stage 1. A quantitative study was conducted to answer Research Question 1. We drew variables from previous studies and theories on tax compliance. Using a 5-pt

Likert scale, owners responded to the survey questions based on the level of their agreement or disagreement, such as 1 = strongly disagree to 5 = strongly agree. The study conducted an exploratory factor analysis to reduce the dimensionality of the data; thus, the researcher removed the items from the questionnaire. The measurement of tax compliance practices is composed of six nominal questions answerable by yes or no. The researcher surveyed 653 micro-, small-, and medium-sized business owners in the Philippines. Data were collected online using SurveyMonkey software. Although the data were summarized, they were reduced to 505 due to incomplete responses or responses that did not meet the criteria for small business organizations.

Stage 2. We analyzed the results of the quantitative analysis in two ways. From the collected responses, a descriptive analysis was generated from the frequency statistics of the tax compliance practices of small business owners. The following is a binary logistic regression to assess the causal effect of the experience, tax morale, and government and system on the tax compliance practices of the owners. Binary logistic regression is an appropriate statistical analysis for this study because it assesses how the set of predictor variables predicts a dichotomous dependent variable (Pituch & Stevens, 2015). The overall model significance for the binary logistic regression was examined using the χ^2 omnibus test of model coefficients. McFadden's R^2 was used to estimate the percentage of variance accounted for by the independent variables. Predicted probabilities of an event occurring are determined by $\text{Exp}(B)$, also known as the odds ratio. Values tend to be considerably lower than those of the R^2 index; thus, ρ^2 can be interpreted like R^2 (McFadden, 1974). The study's findings are summarized in a table format. The quantitative study's findings were discussed separately.

Stage 3. We conducted an inquiry from 27 MSME owners in the Philippines who participated in the survey. The interview protocol consisted of eight open-ended questions executed through Google Meet (Appendix). The open-ended questions elicit more information from respondents regarding the factors that motivate or demotivate tax compliance. The participants consented to the process by affirming their agreement with the interviews being recorded. The statements were transcribed and sent back to the owners for validation and confirmation of their answers. In this stage, owners are allowed to withdraw or proceed with their participation in the activity. The interview lasted between 20 and 45 minutes, depending on the conversation's fluidity.

Stage 4. Qualitative data were transcribed and converted into narrative format. Using MaxQDA, the researcher created codes, counted the occurrences of words to generate themes, and formed a narrative profile of the result. The theme was expanded to include factors that potentially influence taxpayers' attitudes and behaviors. We characterized subsequent attitudes and behaviors based on the participants' responses. The researcher presented the findings of the investigation in table format. The findings of this qualitative study are discussed separately.

Stage 5. The results of the quantitative and qualitative methodologies were com-

bined to allow for a comparison between the two investigations. The occurrence of qualitative data themes was correlated with quantitative data variables (Onwuegbuzie & Teddlies, 2003). The figure summarizes the integration of the two research approaches. The confluence of quantitative and qualitative findings emerged in the categories of taxpayers. The definition of categorized taxpayers is explained in the following paragraphs.

Ethical Consideration

Ethics reviewed and approved by Philippine Social Sciences Council.

Respondent's Profile

The profiles of the responders are summarized in Table 1. Female owners participated in the survey at a higher rate than the male owners. The profile shows that small business taxpayers are overwhelmingly college graduates, primarily between the ages of 45 and 54. Most owners are married, while more than half are single. The majority of proprietors are in the merchandising and manufacturing business and have been in operation for more than ten years. Table 1 shows that most small business owners are percentage and VAT taxpayers, with an average income between P1-250,000 per year.

| Variable | n=505 | % | Variable | n=505 | % |
|---------------------------|-------|------|--------------------------|-------|------|
| Sex | | | Income level | | |
| Male | 236 | 47 | P1-P250,000 | 209 | 41 |
| Female | 269 | 53 | P250,001-P400,000 | 92 | 18 |
| | 505 | 100% | P400,001-P800,000 | 72 | 14 |
| Highest Educational Level | | | P800,001-P2,000,000 | 70 | 14 |
| Hs Level | 59 | 12 | P2,000,001-P8,000,000 | 45 | 9 |
| College Level | 400 | 79 | Over P8,000,000 | 17 | 3 |
| Post Grad | 46 | 9 | | 505 | 100% |
| | 505 | 100% | Taxpayment* | | |
| Marital Status | | | Vat Monthly | 116 | 23 |
| Single | 177 | 35 | Vat Quarterly | 47 | 9 |
| Married | 310 | 61 | Percentage Tax Monthly | 107 | 21 |
| Separated | 4 | 1 | Percentage Tax Quarterly | 46 | 9 |
| Widow | 14 | 3 | Excise Tax | 3 | 1 |
| | 505 | 100% | Withholding Taxes | 28 | 6 |
| Age of the Taxpayer | | | Income Tax Quarterly | 41 | 8 |
| 18-24 | 80 | 16 | Income Tax Annually | 117 | 23 |
| 25-34 | 91 | 18 | | 505 | 100% |
| 35-44 | 73 | 14 | Type of Company | | |
| 45-54 | 158 | 31 | Merchandising | 162 | 32 |
| 54-65 | 80 | 16 | Service | 124 | 25 |
| Over 65 | 23 | 4 | Food | 104 | 21 |
| | 505 | 100% | Manufacturing | 25 | 5 |
| Age of the Company | | | Others | 90 | 18 |
| 1-2 | 121 | 24 | | 505 | 100% |
| 3-6 | 114 | 23 | Capitalization | | |
| 6-10 | 96 | 19 | P1-P3,000,000 | 304 | 60 |
| Over 10 | 164 | 34 | P3,000,001-P15,000,000 | 201 | 40 |
| | 505 | 100% | | 505 | 100% |

Table 1.
Respondents' Profile

Note. Tax payment may result in multiple tax payments (Philippine currency).

RESULTS AND DISCUSSIONS

Quantitative Findings

Table 2 describes the compliance practices of the small business taxpayers. According to the frequency analysis, sixty-one percent of owners do not compute and prepare their taxes. The following item corroborates the preceding result, indicating that 69% of owners engaged accountants to prepare and pay their taxes. The assumed assistance of the accountants resulted in a 90 percent timely submission and payment of taxes. Although most owners hire an accountant to prepare their taxes, some owners retain control over their tax payments(52%), while others entrusted everything to the accountants(48%). The results shows that ninety-four percent of the small business owners claim full awareness of their tax responsibilities; however, the results reveal that only 60 percent of the owners have full knowledge of tax in the country.

The binary logistic regression model provided in Table 3 is statistically significant

Table 2
Frequencies of Tax
Compliance Practices of
Small Business Taxpayers

| Tax Compliance Practices N =505 | No | % | Yes | % | Cumulative% |
|---|-----|------|-----|------|-------------|
| 1. I personally compute my taxes. | 308 | 61 | 197 | 39 | 100 |
| 2. I have an accountant who files my taxes. | 159 | 31.5 | 346 | 68.5 | 100 |
| 3. I submit tax reports and compliance on time. | 53 | 10.5 | 452 | 89.5 | 100 |
| 4. I am fully aware of my tax obligations. | 33 | 6.5 | 472 | 93.5 | 100 |
| 5. I decide on my tax payments. | 241 | 47.7 | 264 | 52.3 | 100 |
| 6. I have full knowledge of tax in the Philippines. | 201 | 39.8 | 304 | 60.2 | 100 |

Table 3
Binomial Logistic Regression
with Experience, Tax
Morale, and Government and
System as predictors of Tax
Compliance behavior and
belief.

| Predictor | Estimate | SE | Z | p | Odds Ratio |
|---|----------|-------|--------|-------|------------|
| Model Coefficient1-I personally compute my taxes. | | | | | |
| Intercept | 0.1384 | 0.528 | 0.262 | 0.793 | 1.148 |
| Experience | 0.3830 | 0.164 | 2.341 | 0.019 | 1.467 |
| Tax Morale | -0.5089 | 0.172 | -2.954 | 0.003 | 0.601 |
| Government and Tax System | 0.0767 | 0.162 | 0.475 | 0.635 | 1.080 |
| Model Coefficient2-I have an accountant who files my taxes. | | | | | |
| Intercept | -2.524 | 0.579 | -4.357 | <.001 | 0.0801 |
| Experience | -0.164 | 0.171 | -0.959 | 0.337 | 0.8488 |
| Tax Morale | 0.826 | 0.182 | 4.551 | <.001 | 2.2844 |
| Government and Tax System | 0.148 | 0.170 | 0.870 | 0.385 | 1.1597 |
| Model Coefficient3-I submit tax reports and payments on time. | | | | | |
| Intercept | -6.474 | 0.983 | -6.587 | <.001 | 0.00154 |
| Experience | 0.551 | 0.263 | 2.091 | 0.037 | 1.73426 |
| Tax Morale | 1.311 | 0.249 | 5.273 | <.001 | 3.70880 |
| Government and Tax System | -0.116 | 0.260 | -0.445 | 0.657 | 0.89082 |
| Model Coefficient4-I am fully aware of my tax obligations. | | | | | |
| Intercept | -7.747 | 1.256 | -6.166 | <.001 | 0.0432 |
| Experience | 0.582 | 0.332 | 1.752 | 0.080 | 1.790 |
| Tax Morale | 1.770 | 0.305 | 5.804 | <.001 | 5.873 |
| Government and Tax System | -0.287 | 0.331 | -0.869 | 0.385 | 0.750 |
| Model Coefficient5-I decide my tax payments. | | | | | |
| Intercept | -0.8149 | 0.534 | -1.526 | 0.127 | 0.443 |
| Experience | 0.6690 | 0.167 | 4.006 | <.001 | 1.952 |
| Tax Morale | -0.6433 | 0.181 | -3.557 | <.001 | 0.526 |
| Government and Tax System | 0.0186 | 0.160 | 0.116 | 0.908 | 1.019 |

Note: Estimates represent the log odds of No to Yes answers.
Model fit Measures show a significant overall model test.

for two levels of fit: the overall model is statistically significant, and the data fit to the model is satisfactory, as evidenced by McFadden's R², Cox and Snell's, and Nagelkerke tests. These findings indicate that when the three predictors of experience, tax morale, and government and system are combined, they may adequately explain and predict the dependent variables.

Model coefficient 1 denotes the statistical significance of the regressions on filing experience ($z=-2.341$, $p<.05$) and tax morale ($z=2.954$, $p<.01$) on the variable "*I personally compute my taxes.*" The negative regression estimate for filing experience (estimate = 0.363) indicates that owners who reported a lower degree of agreement on the complexity of processes and procedures are likely to compute their taxes. On the other hand, the positive regression estimate for tax morale, estimate = -0.5089, implies that owners with a lower level of tax morale are more likely to compute their taxes. The other predictors showed no significant effect.

Model coefficient 2 indicates the statistical significance of the regressions on Tax Morale ($z=4.551$, $p=.001$) on the variable "I use an accountant to file my taxes." Tax morale has a positive regression coefficient of 0.826, indicating that owners with a greater level of tax morale are more likely to hire an accountant to submit their taxes. Other predictors had no discernible influence.

Model coefficient 3 indicates the statistical significance of the Experience ($z=2.091$, $p<.05$) regressions on the variable "*I submit tax reports and payments on time.*" The positive regression estimate for Experience (Estimate=0.551) implies that owners with a high level of tax filing experience are likely to submit tax requirements and payments on time. Similarly, the coefficient indicates the statistical significance of the regressions on Tax Morale ($z=5.273$, $p=.001$) on the variable "*I submit tax reports and payments on time.*" Tax morale has a positive regression coefficient of 1.311, showing that owners with a greater degree of tax morale are more likely to make timely reports and payments. Other predictors had no discernible influence.

Model coefficient 4 indicates the statistical significance of the regressions on Tax Morale ($z=5.804$, $p=.001$) on the variable "I am completely aware of my tax responsibilities." Tax morale has a positive regression coefficient of 1.770, showing that owners with a greater degree of tax morale are more likely to realize their obligation and responsibility to the government. Other predictors had no discernible influence.

Model coefficient 5 indicates the statistical significance of the Experience ($z=4.006$, $p=.001$) regressions on the variable, "I decide my tax payments." The positive regression estimate for Experience (estimate =0.6690) implies that owners with a high tax filing experience are more likely to make tax payment decisions. However, the regression of Tax Morale ($z=-3.557$, $p=.001$) on the variable "I decide on my tax payments" with a regression estimate of -0.6433, reveals that owners with a high level of tax morale are less likely to control their tax payments. Other predictors had no discernible influence.

Discussion 1

A quantitative analysis was conducted to determine the tax compliance of small business owners. Essentially, the tax administrator's role is to ensure that tax rules are obeyed and to increase taxpayer engagement in order to secure tax payments. The government has adopted programs such as electronic filing to incentivize taxpayers and enhance compliance behavior. According to the study's findings, there is evidence of compliance among small business owners. However, the data imply that filing experience and tax morale have an effect on small business owners' tax compliance practices. On the one hand, a positive filing experience may encourage a high degree of compliance among small business owners. Enachescu et al. (2019) supported this finding by asserting that taxpayers who have had favorable tax filing experiences are more driven to pay taxes and feel more submissive to authorities. However, a negative filing experience may discourage tax compliance. The complexity of the process and procedures appears to disincentivize taxpayers from self-filing, resulting in increased reliance on the accountant.

Additionally, the results of the research indicate that tax morale is the most powerful predictor of tax compliance practices. Walsh (2012) argues that tax morale functions as an internal motivator for taxpayers to follow tax legislation and contribute to the development of the country. This finding implies that acknowledging the owner's obligation to the government motivates them to pay taxes on time. The study corroborates with Torgler et al. (2007), who claim that tax morale has a significant favorable effect on tax compliance because taxpayers believe that it is the right thing to do. Because of this, the inner desire of the owner to take part in the country prompts them to hire an accountant to ensure the correct and timely payment of taxes. The result contradicts Andrighetto et al. (2016), who argue against the notion of tax morale, stating that it is the tax system and its clarity that encourages taxpayers toward accurate tax compliance. The study corroborates the findings of Torgler et al. (2007), who assert that tax morale has a considerable positive influence on tax compliance because taxpayers believe it is the right thing to do. As a result, the owner's inner desire to contribute to the country motivates them to hire an accountant to ensure that taxes are paid correctly and on time. The findings contradict Andrighetto et al. (2016), who argue that it is the tax system and its clarity that motivates taxpayers to comply with the law accurately and not the tax morale.

Interestingly, the perceived role of the government and the tax system was not significant, indicating that the government and tax system did not have a substantial influence on the owner's tax compliance practices and behavior. Based on the above results, the government and the tax system do not contribute to the compliance practices of small business owners. These findings contrast with Placado et al. (2020) and Guzel et al. (2019), who assert the considerable influence of taxpayers' perceived faith in the government and the fairness of the tax system on their compliance behavior and tax morale. While the authors argue that taxpayers' decision to comply with tax requirements is contingent on their perceptions of the government and authorities, the study's findings indicate that small business owners will comply with tax laws regardless of the government or tax system.

Qualitative Results

Table 4 presents the profiles of taxpayers who participated in the study. Twenty-seven small business owners joined an open-ended online interview, and almost equally participated by male owners at fifty-six percent and female owners at forty-four percent. Participants were predominantly within the age bracket of 35-44 years old. Most of them have been engaged in retail businesses operating for more than six years. Most of the owners who participated had an average taxable income between P250,001 and P400,000 and between P400,001 and P800,000.

The variation in taxpayers' attitudes toward tax compliance is drawn from their experiences, tax morale, and perceptions about the government and tax system. As presented in Table 5, the transcribed statements of the owners revealed the attitude of the small business owners toward tax compliance, described as demotivated, unaffected, and motivated.

Table 5 outlines the attitudes and behaviors of small business owners as a result of their beliefs about their filing experiences, driving factors, and perceived outlook on the government and the tax system. Owners demonstrate a range of opinions and explain how this affects their motivation to comply with the law. Certain individu-

| Demographics | Description | N=27 | % | Demographics | Description | N=27 | % |
|------------------|---------------|------|----|----------------|---------------------------|------|----|
| Sex | Male | 15 | 56 | Age of Firm | 1-3 years | 3 | 11 |
| | Female | 12 | 44 | | 4-5 years | 3 | 11 |
| Age | 25-34 | 3 | 11 | | 6-10 years | 3 | 11 |
| | 35-44 | 10 | 37 | Over ten years | 18 | 67 | |
| | 45-54 | 8 | 30 | Income | P250,000 and less | 3 | 11 |
| Type of Business | 55-64 | 6 | 22 | | Bet P250,001 and P400,000 | 8 | 30 |
| | Retail | 10 | 37 | | Bet P400,001 and P800,000 | 10 | 37 |
| | Manufacturing | 1 | 4 | | Over P800,000. | 6 | 22 |
| | Services | 7 | 26 | | (Philippine Currency) | | |
| | Food | 3 | 11 | | | | |
| | Others | 6 | 22 | | | | |

Table 4
Profile of Interviewed taxpayers

Note: Respondents are small business owners operating in the national capital region.

| Remarks (Frequency) | Belief | Attitude and Behavior | Definition |
|---|---|-----------------------|--|
| No experience in filing (5) Own filing (11) Accountant files (40) Obligation (30) Not concerned (15) | Accepting Convenience Obligation | Unaffected | Unaffected pertains to an unmoved behavior that results in being unresponsive and denial of concern. |
| Corruption (17) Difficulty/confusion in filing (14) Burdensome obligation (5) Not happy with the government (9) | Dissatisfaction Corruption Difficulties Confusion | Demotivated | Demotivating attitude means a disheartening spirit. When a person is not satisfied, he begins to feel demoralized and dissuaded. Dörnyei defines demotivation as "specific external forces that reduce or diminish the motivational basis of a behavioral intention or an ongoing action"(2001b, p. 143) |
| High Expectations from the government (14) Contribution & support to the government (29) Avoiding penalties (13) Fairness of the system (7) Monitoring & relationship with the government (2) | Satisfaction Expectation Protection Contribution | Motivated | Motivating is a behavior that arises from satisfaction and expectation. Being motivated is being encouraged. Motivation means, "What moves a person to make certain choices, to engage into action, to expend in effort and persist in action." (Dörnyei & Ushioda, 2013, pp3) |

Table 5
Attitude and Behavior of the Taxpayer drawn from codes and themes formed from respondents' responses

als express their satisfaction, while others express their support for the government. For example, one owner views the government as a “level playing field,” believing that the government should promote fairness in order to encourage honest tax payments. As commented, *“As a whole, in paying taxes, it has been a long issue paying the correct amount of taxes, because there is dissatisfaction, there is this government issue like it has become a stigma when there is a level playing field which I think is far from happening, then maybe yes to correct taxes-P20.”* Another sees the tax system as a “minefield” where they see obstacles in filing. As expressed when asked, *“This is my feedback about the taxation system in the country, it is like a minefield; even if you have an accountant, it’s like a minefield, there is always an error filing, they will always find error-P23”* In contrast, one proprietor views taxation as “uplifting,” since it provides him with a sense of satisfaction in knowing that when he provides, he is contributing to progress of the country, as expressed., *“I’m proud; first, I have a legal personality now, I contribute to the development of the country, I do not feel ashamed to my employees because I set a good example, just to show this belief that this business is intended as part of the nation-building-P24”* However, there are business owners who have become accustomed to the system and looks at tax as “customary,” saying that *“it goes with the business, permits, taxes. Although sometimes they seem too much, we have no choice. We just take it as part of the expenses and see it that way; we do not feel much the burden- P26”.* These statements reflect the different sentiments of owners that lead to satisfaction, dissatisfaction, and an accepting attitude.

Several factors influence owners’ tax compliance practices. For instance, owners’ reliance on accountants or third-party preparers has increased their convenience and confidence in tax filing; however, due to the paid service contract, an unanticipated effect on tax payment may occur. For example, owners seek the preparer’s assistance in managing their tax payments; however, owners expect preparers to make necessary adjustments to accommodate the owner’s ability to pay. One owner shared that, *“We based our payment on tax from our funds, capacity to pay, because sometimes we have unexpected expenses that we do not anticipate, what the accountant does is to check the sales and expenses again so we can pay only within our capacity-P19”* Others acknowledge the help of the accountant in guiding them to avoid penalties sales and expenses again, *straight from the books, as income comes, that is what we record, as per schedule, the accountant is very consistent in reminding us of the due dates. If there are no people who will remind you of your tax obligation, I do schedule pay on time-P24”.* Owners’ reliance on accountants may result in increased compliance with tax laws. The owners’ perspective on the value of engaging an accountant corroborates Guzel et al. (2019) .’s finding that accountants benefit small business owners by assisting them with their compliance. Thus, the owner’s attitude toward compliance is “Accepting,” meaning that their attitude toward compliance is motivated by obligation. This notion is validated by one owner who asserts that *“Honestly speaking, why I am paying taxes, because that is the requirement of the government so they will have funds to use, so they could spend for their project like infrastructure, to improve the country. That is the reason I am paying taxes-P18.’* Another one shares. *“I pay taxes because I am obligated. I have no choice but to pay taxes “regardless,” so it is not a motivation, it is more*

of an obligation where we have no choice but to pay-P26". Another owner conveys that, *"I am not actually motivated by the tax system, whether it is fair or not, it does not matter because you need to pay-P26"*. This renders the owner oblivious to tax compliance because they view it as an obligation; hence, the owner's attitude has resulted in an unaffected attitude toward tax compliance.

On the other hand, owners express "Dissatisfaction" as to the efficient utilization of taxes. One owner professes that *"the convenience in filing and paying taxes is a big relief, but the main cause of my discouragement, why I lose interest in that, I am demotivated when I hear that the government is stripping the taxes, it really demotivates me-P24"* Some owners openly express their dissatisfaction, claiming that, *"the government is not a motivating factor; definitely not, the government is a demotivating factor. Yeah, first I do not participate in politics, I mean I cannot be motivated by the government; I would rather help by myself directly, that, instead of paying tax to the government, I can use it directly to help people-P20."* The owner's discontent resulted in demotivation. When the owner is dejected, his frustration manifests itself in his actions. For instance, some proprietors believe that their negative opinion of the government dissuades them from being honest with their tax returns. One share that, *"Sometimes when we see government wasting our taxes, sometimes it makes me think if it is necessary to pay the correct taxes-P15"*

Despite this, some business owners are motivated to pay taxes, either to satisfy the government or to safeguard and preserve the firm from penalties and sanctions. For instance, one owner claims that *"what we see in the infrastructure today is where our payment of taxes goes, the TRAIN law, that is, where it goes. So, whatever we use every day, the roads, the infrastructure, that is, where the taxes go-P12'*. Owners are overwhelmed when they see the effect of their sacrifice when they enjoy the government's benefit. Furthermore, owners are motivated to pay taxes to preserve and protect their businesses. For example, one owner discloses that *"when I do not pay the taxes, I will be given a penalty and that will add to my burden, that is the reason why I am paying taxes-P9"* For owners, satisfaction and protection are imperative in their tax compliance. As conveyed, *"I just think that I am contributing to the country by paying what is due by the law because, in the end, it is for the greater good. We benefit from implementing this tax system. Also, there is a penalty and legal consequences when you do not comply-P5'."* Perceived satisfaction has led owners to have a motivated attitude toward tax compliance.

The qualitative study was designed to inquire about the small business owners' lived experiences and perceptions of tax compliance. The findings of the study suggest that owners' attitudes and behaviors toward tax compliance are influenced by their perceived beliefs, which results in their acceptance, discontent, or satisfaction. According to Kirchler (2007), taxpayers' socio-psychological perspectives justify their tax compliance attitudes (Kirchler, 2007). Owners' perceived beliefs are critical in motivating or demotivating owners to tax compliance or simply accept things as they are. Thus, factors such as perceived convenience, acknowledgment of obligation, negative perceptions of the government, and expectations of development and protection from the government may all influence owners' attitudes toward tax

compliance. The study corroborates Palil et al. (2013), who asserts that taxpayers' perceptions are a substantial impediment to tax compliance because they influence taxpayers' tax compliance decisions.

Mixed-Method Findings

Figure 1 summarizes the quantitative and qualitative results. The qualitative findings corroborated the quantitative findings. The outcome reflects the characteristics of small business owners as taxpayers, as revealed by the combined findings of the study on compliance practices, views, and perceptions.

Discussion 2

This study attempts to discover the underlying reasons that rationalize the tax compliance of small business owners. The mixed-method study results suggest variations in the effect of experience and tax morale on the tax compliance practices and behavior of small business owners. The study's findings were derived by integrating statistical data with the owners' substantiated opinions and perspectives. The findings imply that business owners' compliance practices and attitudes reflect the type of taxpayers they are. The result corroborates D'Attoma et al. (2020), who claim that tax compliance practices are factors in a person's behavioral issues influenced by social and cultural norms. The characteristics of taxpayers that emerged in this study help explain the owner's level of tax compliance and non-compliance.

The Impassive Taxpayer

Associating the result with Roos and Gustasson (2011), an impassive taxpayer is those who make unmindful decisions because they do not seek information. According to Roos and Gustafsson, impassive individuals are non-confrontational and uninvolved in their circumstances. According to the study's findings, impassive taxpayers are owners who maintain an unaffected attitude. Several factors contribute to taxpayer attitudes. First, the owner becomes complacent because of the convenience of filing. According to Vaillancourt (2010), most business owners employ paid filers to avoid filing complications. Delegating responsibilities to an account-

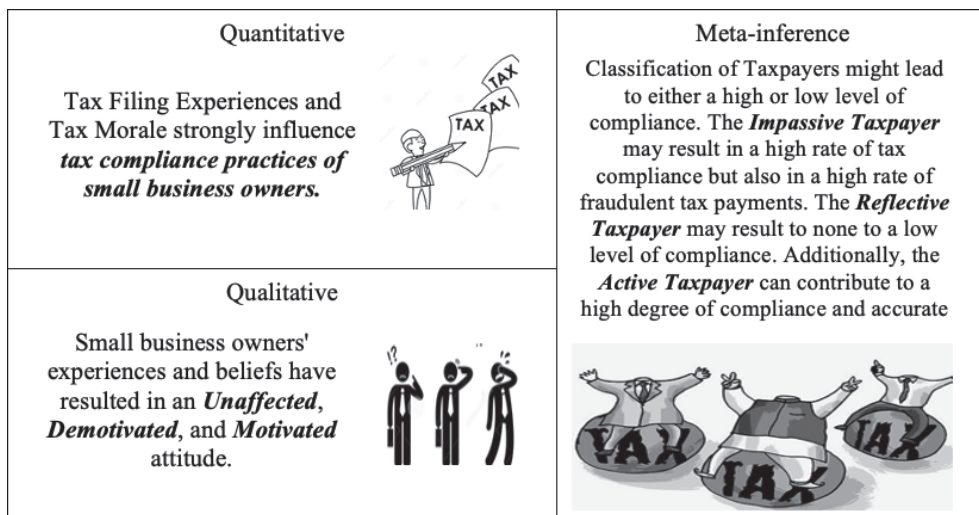


Figure 1
Joint display of Integrated Quantitative and Qualitative Findings

ant or preparer results in the owner complaining about tax payments. According to Fochmann et al. (2021), proper filing instills confidence in the taxpayer, increasing the possibility of paying taxes. Similarly, the use of technology contributes to taxpayer compliance. Numerous countries have streamlined the tax filing process through technology, which benefits both individuals and governments (Schaupp & Carter, 2010; Veeramootoo et al., 2018). The preparers make the best possible use of technology to ensure timely and correct submissions. Owners appear to be compliant with the authorities because they delegate everything to the preparer.

Implication 1-High level of compliance and high level of untruthful tax payments. The impassive taxpayer is geared toward compliance, claiming it as a necessary component of business operations; however, the impassive taxpayers' inference is a propensity to engage in false income declarations. This assertion is backed up by owners who assert that even if they have paid a filer, they remain in control of their tax payments. Saad (2012), who argues that the self-employed taxpayer's autonomy in submitting taxes corroborates the findings. Small company owners face fewer regulations than employed taxpayers and corporations. Apparently, the moderation with which small enterprises' taxes are monitored may ignore honest tax payments. Further, the result suggests that the owner's attitude toward tax compliance is merely filing to avoid sanctions and penalties. Seemingly, avoidance of sanctions and penalties through a paid filer increases the tax compliance of owners. In contrast with Mohdali et al. (2014), this assertion claimed that sanctions and penalties encourage tax avoidance among taxpayers because of what they believe is a "threat of punishment" from the government. In contrast, the result disagrees with Gemmell et al. (2018), who claimed that tax penalties would not affect taxpayers. In reality, owners avoid penalties because of the additional cost it may add to the company.

The Reflective Taxpayer

In discussing a reflective taxpayer, we consider Dewey's (1933) theory of reflective judgment, which refers to an individual who observes a particular condition but acts based on a belief established by information (King & Kitchener, 2004). In the current study, the reflective taxpayer indicates dissatisfaction with the government and system expectations, resulting in low tax compliance. In contrast to the impassive taxpayer, the reflective taxpayer defends its commitment to tax compliance by examining how the government uses taxes and how the system complicates tax filing. The conclusion implies that a reflective taxpayer may justify his choice of non-compliance based on his beliefs and perceptions regarding tax. This result is supported by Walsh (2012), who argues that a non-compliant taxpayer's behavior is impacted by his expectation of gain from the taxes he pays.

Similarly, Luttmer and Singhal (2014) argued that the services offered by the government as the administrator of taxes affect taxpayers' compliance behavior. This finding is consistent with Oladipupo et al. (2016), who confirm taxpayers' reluctance due to perceived corruption, a weak tax system, and intentional tax evasion. Recognizing how they might participate in government programs and projects,

owners undoubtedly anticipate benefits from the government. This belief is consistent with Prichard et al. (2019), who assert that the expense of paying taxes may be compensated by the assistance they may receive from the government. This concept presupposes compensation, where tax compliance is rationalized based on the taxpayer's predicted cost and gain from tax payments.

Implication 2-Low level of compliance and low levels of truthful payments Reflective taxpayers may have low compliance. The reflective taxpayer justifies his compliance based on his beliefs. Apparently, the government's accountability and the complicated tax structure may cause taxpayers to become disoriented. Tax complexity can manifest itself in various ways, including uncertainty, a lack of information and comprehension of the process, and a lack of government help (Hamid et al., 2019; Saad, 2014). These findings corroborate those of Hamid et al. (2019) and Barone and Mocetti (2011), who claim that the complexity of filing, sanction and penalty clauses, and misunderstanding of regulations all work against compliance. As a result, the dissatisfaction of small business owners rationalizes their noncompliance or low level of compliance.

The Active Taxpayer

The term "active taxpayer" is adapted from Cioffi and Garner's (1996) definition, which was interpreted by Roos and Gustafsson (2011) as "those who analyzed their actions and judgments in light of available information." Associating with the proactive individual, active taxpayers act not just in response to circumstances but also to encourage change and contribute to improving the conditions (Wolsink et al. 2019). These findings suggest that internal motivation plays a significant role in tax compliance. This assertion means that small business owners are motivated to pay taxes by recognizing their responsibilities as citizens, rather than by the expectation of a return from the government. This is in contrast to the literature, which emphasizes the reciprocity between taxation and sacrifice. The study's findings contradict Allingham and Sandmo's (1972) theory, which asserts that the basis for tax compliance is the expectation of a return provided by the government; however, they concur with Sanders et al. (2008), who explains that the basis for tax compliance is recognized as a member of society. This concept is reinforced by academicians who assert that one aspect influencing the taxpayer's internal motivation is the desire to support the government and state through taxation (Gangl et al., 2015; Braithwaite et al., 2007; Kirchler, 2007; Torgler, 2007). According to the study's validated findings, small company owners are unconcerned with the government's honesty; they are more concerned with their contribution as citizens of the country. This conclusion contradicts the argument of Batrancea et al. (2019) that taxpayers' tax compliance behavior is significantly influenced by their trust in the authorities. Owners appear to be more concerned with their involvement than with their expectations of the government.

Implication 3-High level of compliance and high level of truthful payments The connotation of active taxpayers is that they will exhibit extremely compliant and honest tax compliance and payment. In light of the owners' actions on tax compli-

ance, taxpayers' awareness of the government's taxation practices does not negate their obligation and responsibility to the government. Mickiewicz et al. (2019) and Jimenez and Iyer (2016) argue that taxpayers are idealistic about their role in society. On the other hand, the government cannot blind the eye to tax avoidance and manipulation. The government can play a critical role in increasing the number of active taxpayers. This observation is consistent with Luttmer and Singhal (2014), who claimed that voluntary tax payments are motivated by the benefits provided by the government, even if the tax burden is higher. The conclusion implies that embedded awareness, submission to authority, and recognition of the government's obligation can result in high levels of genuine compliance.

MANAGERIAL IMPLICATIONS IN THE SOUTH EAST ASIAN CONTEXT

Taxation is critical for economic progress, particularly in Southeast Asia, where most countries are emerging. The management's tax compliance decision entails the cost and benefit effect of the organization. However, compliance with the tax laws is crucial for managers. The results of this study have several managerial implications. First, imposing ethical norms and standards is a necessary component of excellent management, and taxation is one of the aspects that might create ethical dilemmas for managers and owners. Hence, a compliant taxpayer or manager demonstrates ethical beliefs and the application of good practices. If tax compliance jeopardizes the company's ethical standards and principles, it may erode stakeholders' trust and confidence. Second, tax evasion may be a symptom of a problem with public financing, law enforcement, organizational architecture, or ethical standards in the organization, or it may be a mixture of all of these. If the government is ineffective at monitoring and enforcing tax collection rules, the management's tax compliance decision may lead to tax evasion among taxpayers. Third, tax compliance indicates management's social responsibility. The adherence of the taxpayer to tax laws and regulations will result in stakeholders' satisfaction, good reputation with the investors, positive relationship with the government, and employee respect.

THEORETICAL IMPLICATIONS

Tax compliance is a critical decision made by the management. This study seeks to justify taxpayers' compliance behavior by classifying them according to their compliance behavior. The results of this study contribute to the body of literature on the classification of taxpayers, which influences their compliance and non-compliance with taxes. The classification of taxpayers, as determined in this study, reflects the type of management practices that could affect relationships with stakeholders. While taxation may impose additional costs and burdens on owners, compliance with tax legislation enables management to operate with confidence. Although the complexity of tax legislation increases compliance costs, it may also provide an opportunity for management to conduct business with confidence and ethics. For instance, tax payments demonstrate a tax morale. Management's tax compliance decision may indicate an ethical standard of doing the right thing, which may result in increased trust and confidence among stakeholders, including employees, creditors, potential investors, government, or customers. Submission to tax jurisdiction demonstrates sound corporate governance and ethical practices. Effective govern-

ance and ethical business practices attract investors and partners and establish positive relationships with the government. In effect, taxpayers' active compliance with tax duties benefits the economy. Thus, taxpayers will have an effect on the sustainability and growth of the economy.

Limitation of the study

This study considered the internal and external validity of the results. First, incomplete responses removed many respondents during data collection, affecting the validity of the results. Because the survey is online, the researcher has no control over the responses and no opportunity to clarify any doubts or questions. Second, for generalization, while the conclusion contains legitimate coefficients and effects, the sample size may not properly reflect all small company owners' views and observations; third, the study's variables and indicators differ from those used by other scholars; therefore, comparing the conclusions to past literature may differ. Unlike other researchers, the researcher measures tax morale based on personal norms only, while others combine social and personal norms in measuring tax morale. This may alter the comparability of the findings.

CONCLUSION

Taxation is critical for a country's economic well-being. Tax collection has become increasingly challenging in most emerging economies. Numerous factors contribute to taxpayers' tax compliance. The integration of statistical data and the taxpayer's perspective on tax is based on mixed-method findings. The results of the study categorized taxpayers and their corresponding contributions to tax collection. The development of the study adds to the body of literature on classified taxpayers: reflective, impassive, or active taxpayers, who rationalize tax compliance and non-compliance. According to the study, the government should differentiate taxpayers to detect tax evasion. These findings should aid the government in identifying the causes of the collection disparities. Additionally, the study may encourage researchers to replicate and conduct a country-based study on taxpayer characteristics to validate the findings, taking into account cultural and tax system differences and approaches.

Declaration of conflict of interest

There is no declaration regarding financial associations or competing interests in the study.

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