

DIGITALISATION, ARTIFICIAL INTELLIGENCE, AND CORPORATE TAX COMPLIANCE IN EMERGING ECONOMIES: THE MODERATING ROLES OF INSTITUTIONAL QUALITY AND TAXPAYER TRUST

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Abstract

Tax compliance remains a major challenge in emerging economies due to institutional weaknesses, limited administrative capacity, and low taxpayer trust. This study examines how the digitalisation of tax administration and the adoption of artificial intelligence (AI) tools influence corporate tax compliance behaviour. Drawing on the Slippery Slope Framework, the Technology Acceptance Model, and institutional theory, we develop and test a model in which digitalisation and AI adoption enhance compliance both directly and indirectly, with institutional quality and taxpayer trust acting as key moderators. Using survey data from 387 tax managers and finance executives of medium and large enterprises across India, Serbia, and three other Southeast European emerging economies, combined with World Bank institutional quality indicators, we apply structural equation modelling (SEM) and multi-group analysis. Results show that digitalisation and AI-enabled tools significantly improve voluntary tax compliance, with stronger effects under higher institutional quality and greater taxpayer trust. AI adoption partially mediates the digitalisation–compliance relationship. Robustness checks confirm the

stability of the findings. The study integrates technological, behavioural, and institutional perspectives and offers practical insights for modernising tax systems in emerging markets.

Keywords

Tax Compliance, Digitalisation of Tax Administration, Artificial Intelligence, Institutional Quality, Taxpayer Trust, Slippery Slope Framework.

Introduction

Domestic resource mobilisation through effective taxation is widely recognised as a cornerstone of sustainable development and fiscal resilience in emerging economies (IMF, 2023; OECD, 2022). Adequate tax revenues enable governments to finance public goods, invest in human capital and infrastructure, and respond to economic shocks without excessive reliance on external borrowing. Yet many emerging economies continue to struggle with large tax gaps, elevated levels of non-compliance, and constrained administrative capacity. Traditional enforcement strategies centred on audits, penalties, and deterrence have frequently proven insufficient in environments characterised by institutional voids, extensive informality, complex and unstable tax legislation, and historically low levels of trust between taxpayers and the state (Bird & Zolt, 2008; Alm & Torgler, 2011; Bird, 2015).

In recent years, the digitalisation of tax administration and the deployment of artificial intelligence (AI) have emerged as promising avenues for improving compliance outcomes while simultaneously reducing the administrative burden on compliant taxpayers. Electronic filing systems, real-time electronic invoicing, automated risk-scoring algorithms, machine-learning models for audit selection, and AI-powered taxpayer assistance tools allow revenue authorities to process substantially larger volumes of data, identify anomalies with greater precision, and deliver more responsive services (OECD, 2021; World Bank, 2022; Collosa, 2022). At the same time, these technologies introduce new concerns regarding transparency, fairness, data privacy, algorithmic bias, and the potential erosion of procedural justice—issues that can shape taxpayer perceptions and, ultimately, voluntary compliance behaviour (Gangl et al., 2020; Yeung, 2018).

Despite the growing practical salience of digital and AI-enabled tax systems, the academic literature remains fragmented. A substantial body of work examines either the technological design of digital tax administration or the behavioural and psychological determinants of compliance, yet relatively few studies systematically integrate technological, institutional, and trust-related factors within a single empirical framework. Moreover, rigorous multi-country evidence from emerging economies remains limited relative to research conducted in advanced economies. This paper addresses these gaps by investigating three interrelated research questions: (1) To what extent do digitalisation of tax administration and AI adoption influence corporate tax compliance in emerging economies? (2) Does AI adoption mediate the relationship between digitalisation and tax compliance? (3) How do institutional quality and taxpayer trust moderate these relationships?

Literature Review and Theoretical Framework

Tax Compliance: Concepts, Dimensions, and Determinants

Tax compliance is conventionally defined as the extent to which taxpayers meet their legal tax obligations accurately, completely, and on time (Kirchler, 2007). Scholars typically distinguish between enforced

compliance—motivated by the perceived probability of detection and the severity of sanctions—and voluntary compliance, which rests on trust, fairness perceptions, social norms, and a sense of reciprocal obligation toward the state. The Slippery Slope Framework (Kirchler et al., 2008) offers an influential integrative account: compliance reaches its highest levels when both the power of the tax authority and trust in the tax authority are simultaneously high. Subsequent research has enriched this framework by incorporating procedural justice, service orientation, and the quality of routine interactions between citizens and revenue officials (Gangl et al., 2015; Gobena & Van Dijke, 2016; Hofmann et al., 2017).

In emerging economies, additional contextual determinants assume particular importance. High rates of informality, pervasive perceptions of corruption, frequently changing and often complex tax rules, limited administrative resources, and uneven enforcement capacity can simultaneously weaken the credibility of deterrence and erode the perceived legitimacy of the tax system (Bird, 2015; Alm et al., 2016; Besley & Persson, 2014).

Digitalisation of Tax Administration

Digitalisation of tax administration encompasses the systematic application of information and communication technologies to redesign tax processes, strengthen data management, refine risk assessment, and transform the interface between the tax authority and taxpayers (OECD, 2016, 2021). Core building blocks include electronic registration and filing, electronic invoicing, pre-filled returns, online payment systems, and multi-channel electronic communication. Accumulating evidence indicates that carefully designed digital systems can lower compliance costs, enhance detection of non-compliance, and increase overall revenue yields (Yilmaz & Coolidge, 2013; Kochanova et al., 2020; World Bank, 2022; Okunogbe & Santoro, 2023).

Artificial Intelligence in Tax Administration

Artificial intelligence applications within tax administration have expanded rapidly. Machine-learning algorithms are increasingly deployed for risk scoring and audit selection; natural language processing facilitates the analysis of unstructured data; conversational agents provide continuous taxpayer support; and predictive analytics inform revenue forecasting (OECD, 2021; Collosa, 2022; Faúndez-Ugalde et al., 2020). AI can substantially augment the power dimension of the Slippery Slope Framework. Yet the opacity of many algorithmic systems can erode perceptions of fairness when taxpayers cannot comprehend the logic underlying decisions that affect them (Yeung, 2018; Zarsky, 2016).

Institutional Quality and Taxpayer Trust

Institutional quality comprising the rule of law, control of corruption, government effectiveness, and regulatory quality constitutes a fundamental feature of the environment in which tax systems function (Kaufmann et al., 2010; Acemoglu & Robinson, 2012). High institutional quality facilitates credible implementation of digital reforms and enhances the perceived legitimacy of enforcement. Taxpayer trust has consistently emerged as a robust predictor of voluntary compliance (Kirchler et al., 2008; Scholz & Lubell, 1998; Torgler, 2007).

Integrated Theoretical Model and Hypotheses

The present study synthesises insights from the Slippery Slope Framework, the Technology Acceptance Model (Davis, 1989), and institutional theory. Digitalisation and AI adoption are conceptualised as

technological levers capable of strengthening both the power and the service orientation of the tax authority. Their effectiveness is contingent upon institutional quality and taxpayer trust. Eight hypotheses are advanced:

H1: Digitalisation of tax administration has a positive effect on corporate tax compliance.

H2: Digitalisation of tax administration has a positive effect on AI adoption.

H3: AI adoption has a positive effect on corporate tax compliance.

H4: AI adoption mediates the relationship between digitalisation and corporate tax compliance.

H5: Institutional quality positively moderates the digitalization–compliance relationship.

H6: Institutional quality positively moderates the AI–compliance relationship.

H7: Taxpayer trust positively moderates the digitalization–compliance relationship.

H8: Taxpayer trust positively moderates the AI–compliance relationship.

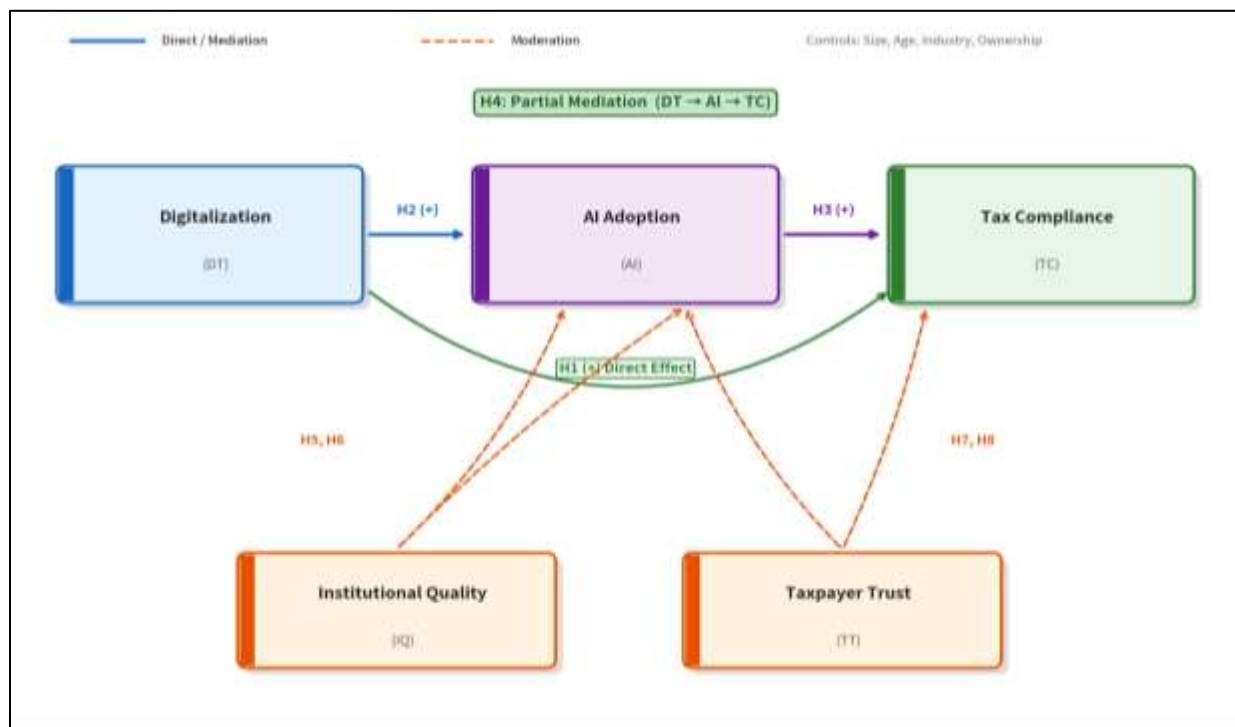


Figure 1: Conceptual Research Model (Source: Author's own conceptualisation based on the review of existing literature)

Research Methodology

Sample and Data Collection

Primary data were gathered through a structured online questionnaire fielded between January and June 2025 among tax managers, CFOs, and senior finance executives of medium and large enterprises in India,

Serbia, North Macedonia, Bosnia and Herzegovina, and Albania. After rigorous cleaning, the final sample comprised 387 valid observations. Secondary data on institutional quality were drawn from the World Bank Worldwide Governance Indicators.

Table 1: Sample Characteristics (N = 387)			
Characteristic	Category	n	%
Country	India	142	36.7
	Serbia	98	25.3
	Other SE Europe	147	38
Firm Size	50–249 employees	168	43.4
	250–999	151	39
	≥ 1,000	68	17.6
Sector	Manufacturing	134	34.6
	Services	156	40.3
	Trade / Other	97	25.1
Source: Author's own compilation based on the primary survey data.			

Measurement of Constructs

All multi-item latent constructs were measured on seven-point Likert scales (1 = strongly disagree; 7 = strongly agree). Digitalisation was assessed with items adapted from OECD (2021) and Kochanova et al. (2020). AI adoption refers specifically to the adoption and deployment of AI-enabled capabilities by tax authorities, as perceived by the surveyed enterprise tax managers, CFOs, and finance executives. It does not refer to the internal use of AI by firms for their own tax-compliance activities. The construct was operationalised through four dimensions: AI-based risk assessment, automated data matching, AI/chatbot taxpayer support, and predictive analytics (OECD, 2021; Collosa, 2022). Corporate tax compliance was operationalised through accuracy, completeness, and timeliness of filings plus willingness to cooperate (Kirchler & Wahl, 2010). Taxpayer trust used the scale of Kirchler et al. (2008). Institutional quality was a composite of World Bank rule of law, control of corruption, and government effectiveness indicators.

Analytical Strategy and Model Specification

The data were analysed using covariance-based structural equation modelling (CB-SEM). Analysis followed the two-step procedure of Anderson and Gerbing (1988). Confirmatory factor analysis (CFA) was used to assess the measurement model, while structural equation modelling was used to test the hypothesised relationships. The structural model is specified as:

$$TC = \beta_0 + \beta_1 DT + \beta_2 AI + \beta_3 (DT \times IQ) + \beta_4 (AI \times IQ) + \beta_5 (DT \times TT) + \beta_6 (AI \times TT) + \text{controls} + \varepsilon$$

Where TC = tax compliance, DT = digitalization, AI = AI adoption, IQ = institutional quality, TT = taxpayer trust, and ε is the disturbance term. Mediation was assessed via bias-corrected bootstrapping with 5,000 resamples (Preacher & Hayes, 2008). The indirect effect is:

$$\text{Indirect effect (ab)} = a \times b; \text{ Where } a = \text{path } DT \rightarrow AI; b = \text{path } AI \rightarrow TC$$

Results

Measurement Model Assessment

The CFA model exhibited good fit: $\chi^2/df = 1.89$, CFI = 0.95, TLI = 0.94, RMSEA = 0.048 (90% CI [0.041, 0.055]), SRMR = 0.041. All standardised loadings exceeded 0.70 ($p < 0.001$).

Table 2: Reliability, Convergent Validity, and Discriminant Validity						
Construct	CR	AVE	DT	AI	TC	TT
Digitalisation (DT)	0.91	0.68	0.82			
AI Adoption (AI)	0.89	0.67	0.54	0.82		
Tax Compliance (TC)	0.93	0.77	0.48	0.51	0.88	
Taxpayer Trust (TT)	0.94	0.79	0.41	0.39	0.52	0.89
Source: Author's own analysis using covariance-based Structural Equation Modelling (CB-SEM).						

Structural Model and Hypothesis Tests

The structural model displayed satisfactory fit ($\chi^2/df = 2.03$, CFI = 0.94, TLI = 0.93, RMSEA = 0.052). Path estimates provide strong support for all eight hypotheses.

Table 3: Structural Path Coefficients and Hypothesis Tests				
Hypothesis / Path	β	SE	p	Decision
H1: DT $\rightarrow$ TC (direct)	0.31	0.06	< 0.001	Supported
H2: DT $\rightarrow$ AI	0.58	0.05	< 0.001	Supported
H3: AI $\rightarrow$ TC	0.29	0.06	< 0.001	Supported
H4: DT $\rightarrow$ AI $\rightarrow$ TC (indirect)	0.17	0.03	< 0.001	Supported
H5: DT $\times$ IQ $\rightarrow$ TC	0.14	0.05	< 0.01	Supported
H6: AI $\times$ IQ $\rightarrow$ TC	0.12	0.05	< 0.05	Supported
H7: DT $\times$ TT $\rightarrow$ TC	0.16	0.05	< 0.01	Supported
H8: AI $\times$ TT $\rightarrow$ TC	0.13	0.05	< 0.05	Supported
Source: Author's own analysis using covariance-based Structural Equation Modelling (CB-SEM).				

Multi-Group Analysis and Additional Validity Tests

Multi-group SEM was conducted by splitting the sample at the median of institutional quality and taxpayer trust. The positive effect of digitalization on compliance was significantly stronger in the high-IQ group ($\beta = 0.41$, $p < 0.001$) than in the low-IQ group ($\beta = 0.19$, $p < 0.05$); the difference was statistically significant ($\Delta\chi^2 = 6.84$, $p < 0.01$). A parallel pattern emerged for the AI $\rightarrow$ TC path and for the trust-based groups.

To address potential heterogeneity arising from cultural, institutional, and macroeconomic differences between South Asia and Southeast Europe, we additionally conducted multi-group SEM comparing the Indian subsample ($n = 142$) with the pooled Southeast European subsample (Serbia, North Macedonia, Bosnia and Herzegovina, and Albania; $n = 245$). Measurement invariance testing supported configural and metric invariance across the two regional groups. Structural path estimates indicated that the core relationships remained positive and statistically significant in both subgroups: DT $\rightarrow$ TC (India: $\beta = 0.28$,

$p < 0.01$; SE Europe: $\beta = 0.33$, $p < 0.001$), $AI \rightarrow TC$ (India: $\beta = 0.26$, $p < 0.01$; SE Europe: $\beta = 0.31$, $p < 0.001$), and the indirect effect $DT \rightarrow AI \rightarrow TC$ (India: 0.14, $p < 0.01$; SE Europe: 0.18, $p < .001$). Formal tests of path differences did not reach conventional significance thresholds (all $\Delta\chi^2 < 2.80$, $p > 0.09$), suggesting that the estimated effects are not driven by a single regional context. Common method bias was assessed via Harman's single-factor test (first factor explained 28.4% of variance, well below the 50% threshold) and a common latent factor approach; results indicated that common method variance is not a serious concern. Variance inflation factors for all predictors remained below 2.1, indicating no multicollinearity problems.

Robustness Checks

Alternative operationalisations of institutional quality (individual Worldwide Governance Indicators), additional firm-level controls (export orientation, prior audit experience, perceived tax complexity), and re-estimation after excluding the smallest firms all produced results consistent with the baseline model. As a further check on cross-country heterogeneity, we re-estimated the structural model including country fixed effects (dummy variables for each country, with India as the reference category). The coefficients on digitalisation and AI adoption remained positive and significant, and the pattern of moderation by institutional quality and taxpayer trust was materially unchanged. Leave-one-country-out analyses likewise yielded stable point estimates, reinforcing the conclusion that the main findings are not an artifact of any single national subsample.

Discussion

The findings supply robust multi-country evidence that digitalization and AI adoption significantly improve corporate tax compliance in emerging economies. The significant mediating role of AI adoption indicates that the conversion of digital infrastructure into intelligent applications is a critical intermediate mechanism. The pronounced moderating effects of institutional quality and taxpayer trust underscore that technological interventions are contingent: identical tools generate smaller compliance gains where institutions are weak or trust is low. These patterns align with the Slippery Slope Framework and institutional theory.

Practically, tax administrations should sequence investments carefully—first building reliable digital foundations and data quality, then introducing transparent and explainable AI—while deliberately investing in trust-building through respectful treatment, clear communication, and visible links between revenues and public services.

Theoretical and Policy Implications

Theoretically, the study extends the Slippery Slope Framework by incorporating technological capabilities as factors that can shift both power and trust, and integrates institutional theory with behavioural models of compliance. For policymakers, recommendations include prioritising interoperability and user-centric design, ensuring explainability of AI systems, pairing technology with institutional reforms, and sustaining trust-building efforts.

Conclusion, Limitations, and Future Research

This study set out to examine whether and under what conditions the digitalisation of tax administration and the adoption of artificial intelligence improve corporate tax compliance in emerging economies. Drawing on the Slippery Slope Framework, the Technology Acceptance Model, and institutional theory, and employing multi-country survey data combined with secondary institutional indicators, the analysis yields a clear and consistent set of findings. Digitalization exerts both a direct positive effect on tax compliance and an indirect effect that operates through AI adoption. AI adoption itself is a significant positive predictor of compliance. Critically, both the direct and the AI-mediated effects are stronger when institutional quality is higher and when taxpayers place greater trust in the tax authority.

These results carry several implications. First, technology is not a substitute for institutional quality or trust; it is a complement. Investments in digital platforms and AI algorithms will deliver substantially larger compliance returns in environments where the rule of law is stronger, corruption is lower, and the tax authority is perceived as fair and competent. Second, the mediating role of AI underscores the importance of moving beyond basic digitization (e.g., electronic filing) toward higher-order analytical capabilities that can detect non-compliance more precisely and, at the same time, reduce the burden on compliant taxpayers. Third, the robust support for the trust-moderation hypotheses reaffirms that procedural fairness, transparent communication, and service orientation remain indispensable even—or especially in an era of algorithmic tax administration.

Several limitations should be acknowledged. The cross-sectional design constrains strong causal inference; longitudinal or quasi-experimental designs that exploit the staggered introduction of digital tax reforms would strengthen causal claims. The cross-sectional design and use of self-reported tax compliance measures may introduce social-desirability and recall biases. An early-versus-late respondent comparison could not be conducted because response-timing information was not retained in the final dataset. Future research should validate survey responses using objective administrative tax records and longitudinal data. Although the sample covers five emerging economies and regional multi-group as well as country-fixed-effects checks indicate that the core results are not driven by any single national context, residual cultural and institutional heterogeneity between South Asia and Southeast Europe cannot be fully ruled out. Broader geographic representation—particularly from Latin America, Sub-Saharan Africa, and additional Asian countries—would further enhance generalizability. Finally, qualitative research exploring how corporate taxpayers experience AI-driven interactions with tax authorities could illuminate the micro-foundations of trust, fairness perceptions, and compliance decisions.

Future research should also examine potential unintended consequences of AI deployment, including algorithmic bias, privacy concerns, and the risk that overly opaque systems may erode rather than build trust (Zarsky, 2016). Comparative studies of different AI governance regimes within tax administrations would help identify design principles that maximize both enforcement effectiveness and perceived legitimacy. Experimental and field-experimental designs that randomly assign taxpayers to different explanation regimes or interface designs would isolate the causal effects of specific transparency features.

In conclusion, as emerging economies continue to modernize their tax systems, the strategic integration of digital technologies, artificial intelligence, institutional reform, and deliberate trust-building will be decisive for achieving sustainable improvements in tax compliance and domestic resource mobilization. Tax administrations that treat technology as one element within a wider strategy of institutional

strengthening and relationship-building with the business community are more likely to realize durable gains in both revenue performance and legitimacy. Those that approach modernization as a purely technical project risk disappointment. The evidence presented in this study provides a clear roadmap for the former path.

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