

EMPIRICAL ARTICLE

Do Taxpayers Get What They Pay For? Public Service Hassles and Tax Attitudes in Bangladesh

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Abstract

Purpose - This study examines how individual income taxpayers in Bangladesh experience the tax system and key public services, and how these experiences shape their attitudes towards taxation. It explores (1) the socio-economic profile and tax payment conditions of taxpayers, (2) the types of hassles they encounter when interacting with tax authorities and core public systems (health, education, transport), and (3) the perceived fairness and acceptability of the current tax system in light of these experiences.

Design/Methodology/Approach - The study is based on a cross-sectional survey of individual taxpayers in Bangladesh (N ≈ 180). The questionnaire captured demographic and economic characteristics, tax payment behaviour, hassles with tax administration, and (dis)satisfaction with public and private health, education and transport systems. Data were analysed using descriptive statistics and cross-tabulations to identify patterns in taxpayers' conditions and reported hassles.

Findings - The results reveal that most respondents are regular taxpayers with taxable income and dependents in education, yet they face multiple hassles both in dealing with tax offices and in accessing public services. Reported problems include misbehaviour and lack of cordiality from tax staff, demands for informal payments, time-consuming procedures, and perceptions of crowding, poor management and low quality in public health and education. At the same time, dissatisfaction with private health and education systems is largely driven by high costs and commercialisation. Overall, taxpayers perceive a misalignment between the burden of taxation and the quality, accessibility and fairness of public services they receive.

Originality/Value - This article connects micro-level experiences of public service users with their role as taxpayers in a lower-middle-income country. By documenting concrete hassles in both tax administration and everyday public systems, it contributes to debates on tax justice, horizontal equity and tax morale in the context of Bangladesh.

KEYWORDS

Taxpayers' perception; Taxation System; Health facilities, Education facilities; Transport facilities.

1 | INTRODUCTION

This research investigates taxpayers' perspectives on the overall tax system, their experiences and evaluations, as well as the significance of

taxation in the socio-economic advancement of Bangladesh. Tax revenue serves as a crucial mechanism for optimal revenue allocation and poverty alleviation, while also financing socio-economic development in areas such as health, education, and communication (Sarker and Kitamura 2002). Bangladesh stands as one of the fastest-growing market economies globally; however, the contribution of tax revenue to GDP is merely 8.21%, which reflects a rather unimpressive state of revenue or tax management (Ministry of Finance, Government of the People's Republic of Bangladesh 2024). The public's attitude towards taxes tends

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to be negative, primarily due to dissatisfaction with the government services provided, leading to a decreased willingness to pay taxes (Alam 2021). In this context, the informants (taxpayers) shared insights regarding their experiences with tax payments, tax management, the state of hospital facilities, the availability of educational services, and communication infrastructure, as well as their expectations from the government as taxpayers.

The relationship between the taxation system and the demand for public facilities such as healthcare, education, and transportation is significant, as taxpayers often rely on these services funded by tax revenues. Public healthcare facilities are generally perceived as essential services that should be accessible to all, leading to a demand for adequate funding through taxation. Similarly, public education facilities are viewed as a societal necessity, with taxpayers advocating for sufficient resources to ensure quality education for all children. Public transportation facilities also reflect this demand, as they are crucial for mobility and economic activity, necessitating taxpayer support. In contrast, private facilities in healthcare, education, and transportation operate on a different model, where services are provided based on individual payment rather than collective funding. Taxpayers may perceive private health and education facilities as alternatives that cater to those who can afford them, potentially leading to disparities in access and quality. The demand for private transportation facilities often arises from a desire for convenience and efficiency, which may not be fully addressed by public options. The general perception of the taxation system is closely linked to the quality and availability of public facilities. Taxpayers may view public education and healthcare as reflections of the effectiveness of the taxation system, leading to a sense of accountability and expectation for high standards. Conversely, the existence of private alternatives can create a perception of inadequacy in public services, highlighting a gap in quality and access. This disparity can foster a belief that the taxation system is failing to meet the needs of the population, particularly in areas where public facilities are underfunded or overburdened. The disparity among these relationships stems from the varying expectations and experiences of taxpayers concerning public and private facilities. Public services are designed to benefit the community as a whole, whereas private facilities typically focus on individual preferences and financial means. This distinction can result in diminished trust in the taxation system, as taxpayers might perceive that their contributions do not produce fair or satisfactory results in public services.

The literature strongly suggests that there are a variety of factors that influence the perception of the tax system by tax-payers (Tasnim 2024, Gazi 2020). They also claim that this perception highly depends on the expenditure made for different public sectors by the government. However, there is hardly any study that accommodates taxpayers' voice regarding the facilities they get in public sectors. Indeed, Ahmed and Faisal (2021)'s study relies on large data derived from personal interviews, but it only relates factors like tax rate, tax system, tax payers' behavior, and tax payers' satisfaction. Similarly, Alam (2021) correlates demographic and economic issues with the behavior of taxpayers. Thus, most of the studies in the context of Bangladesh despite contributing

significantly to literature, do not investigate taxpayers' perception of the current facilities provided in the education, health and transport sectors where the government is expected to spend the revenue. In the spirit of indigenous scholarship (Rodríguez-Escobar 2024), this study addresses these gaps to have a comprehensive understanding of taxpayer perceptions and the efficacy of public funding in addressing community needs in the context of a fragile state Ghayche et al. (2025). Therefore, the primary objective of this study is to explore the evolving perspectives of taxpayers regarding taxes through the following questions: 1. What is the perspective of taxpayers on the taxation system in Bangladesh? 2. What is the perspective of taxpayers on government-provided services such as health, education, and transportation? Consequently, this survey is structured into two sections. The first section presents an overview of the general background of the respondents, detailing their age group, gender, occupation, marital status, and educational qualifications. The second section delves into the informants' perceptions of the taxation system in Bangladesh. The discussions in this study revolve around the conceptualization of taxation practices in Bangladesh and examine taxpayers' perceptions regarding national socio-economic development in areas such as health, education, and communication. Furthermore, the role of the government or the National Board of Revenue (NBR) in taxation practices is explored, addressing issues of dishonesty, democratic political structures, socio-cultural norms, and civil society in relation to taxation, which are also examined in detail. Additional topics include the challenges faced in Bangladesh regarding tax imposition and collection, as well as the formulation and reorganization of tax policy.

2 | LITERATURE REVIEW

The issue of tax payers' perception of the tax system has been dealt with in various studies. Several scholars believe that taxpayer acceptance is crucial for the effective functioning of the tax system (Musgrave 1996, Song and Yarbrough 1978, Rawlings 2003). Earlier investigations (Richardson and Sawyer 2001) have scrutinized the link between taxpayers' perceptions of fairness and their compliance, suggesting that perceptions of fairness impact compliance behavior. Fairness is ensuring that everyone bears their fair share of taxation and pays the correct amount (Chittenden and Foster 2008). Literature suggests that taxpayers' perception of taxation highly depends on government's expenditure for public benefit. Murphy and Nagel (2002) opine whether the totality of government's treatment of its subjects, its expenditures along with its taxes, is just or not is even more significant than fair imposition of taxes. In other words, taxation is often viewed as a tool used for assisting and paying for functioning government basic activities that cover handling the economy and regulation, which according to Lymer and Oats (2008) give protection to the environment, the people, and vulnerable groups within society and provide public goods (education and health). Chittenden and Foster (2008) also prescribes that perception of taxation mainly depends on the level of satisfaction of the tax payers especially in terms

of how the country fulfills their needs. That means if the collected tax is used by the government for public service, e.g. in providing better public transport and improving environment of the society, then the people's perception is likely to view these taxes as fair (Chittenden and Foster 2008). Evidences are also available in literature suggesting reasons behind taxpayers' negative perception of the tax system. According to Seidl and Traub (2001), taxpayers' positive attitudes towards the system may change in case of actual behavior when they have to part with their own hard-earned money. Attitudes can be influenced by how taxpayers perceive the behavior of others – when taxpayers believe that certain individuals, especially those with significant wealth, are not contributing their fair share, it may result in a loss of trust in the system and the opinion that the affluent should contribute more (Rawlings 2003). Moreover, Hashmi et al. (2015) pointed out several reasons why a taxpayer doubts if tax is properly deposited in the treasury. The causes include central administration system of tax, lack of literacy among people and ignorance of the proper taxation procedure. Furthermore, Tasnim (2024) narrated that negative sentiments and certain new regulations within the tax laws can also create negative perceptions towards the tax undertaking. In a context like Bangladesh, informal economies and systemic constraints may also be influential on tax compliance (Alam and Uddin 2019). In order to minimize the scopes for negative perception and to foster positive attitudes of the taxpayers several measures are advocated in literature. Richardson and Sawyer (2001) enumerate several strategies through which taxpayer perceptions may be positively influenced: educating taxpayers about the tax system; offering justifications for specific changes in tax law; minimizing complexity; and providing persuasive messages about the fairness of the tax system. Again, in crafting tax policy, the state should endeavor to be regarded as neutral in its engagements with citizens (Rawlings 2003) to encourage perceptions of fairness and procedural justice. Another investigation reveals that citizens are more likely to comply when they possess a positive perception of the state, viewing its constitution and laws as equitable and feeling respected by the authorities (Frey 1997). Lymer and Oats (2008) would mention two types of equity in this context—horizontal equity, where stands taxable capacity and the burden is equal, and vertical equity, where stands whose necessity is biggest tax is the least, although the stated equities are complex to judge according to Musgrave (1990). Some scholars propose various other steps for growing positive perception among the tax payers. Gazi (2020) talks about incentive compliance. Although Tasnim (2024) emphasizes building reliable communication medium with tax payers, she also advocates for updating the electronic tax filing system with new features so that the process becomes smoother, more secure and more accessible. Ahmed and Faisal (2021) opine that continuous monitoring and evaluation is important to conduct a regular evaluative assessment of the new regulations as well as the strategies that have been put in place. The review of existing literature indicates that the perception of taxpayers regarding the taxation system and the manner in which the government delivers various services to them is a highly interconnected subject.

3 | METHODOLOGY

In this study, data were gathered through survey questionnaire among wide range of stakeholders such as university teachers, businesspersons, private jobholders, NGO jobholder, private jobholders and others. The primary data sources are classified as unpublished data directly collected from people, such as interview and fieldwork (Myers 2009). The questionnaire collected both quantitative and qualitative data. Qualitative data from the taxpayers' perspective provides important insights on taxation and development related issues and apparent determinants in the context of the role of taxation in the socio-economic development in Bangladesh. On the other hand, quantitative data offered significant insights into taxpayers' satisfaction levels regarding the taxation system, as well as their access to services such as healthcare, education, and transportation. In this study, data were collected through questionnaire from 188 respondents (see table 1). Informants were selected based on purposive sampling. The selection criteria for participants were to cover a wide range of service groups who are taxpayers (see table 2). Both public and private sector jobholders were covered so that their experiences with the tax system could be gathered. Furthermore, service holders, NGO workers and businesspersons were included in the purposive sampling so that experiences of different stakeholders could be reflected in the data. In this study non-probability sampling method was used, therefore the sample size is not large enough and therefore it is not possible to generalize the findings based on questionnaire survey.

TABLE 1 Demographics

Dimensions	Age Group	Frequency	Percent
Age	25–30	74	39.4
	35–45	49	26.1
	45–55	41	21.8
	55–65	23	12.2
	65+	1	0.5
Occupation	Government employee	56	29.8
	Pvt. Sector job	85	45.2
	NGO worker	7	3.7
	Business	29	15.4
	Others	11	5.9
Gender	Male	151	80.3
	Female	37	19.7
Marital status	Unmarried	32	17.0
	Married	153	81.4
	Others	3	1.6
Tax status	Have a TIN number	175	93.0
	Regular taxpayer	171	91.0
Education	Primary	1	0.5
	SSC	8	4.3
	HSC	10	5.3
	B.A./BSS/B.Sc.	65	34.6
	M.A./M.S.S./M.Sc.	80	42.6
	PhD	2	1.1
	Systems	22	11.7

Source: Author (2025).

The questionnaire covered a wide range of topics. Firstly, it focused on finding out the taxpayer's experiences and perceptions about the taxation system. Secondly, it paid attention to find out whether the taxpayers are satisfied with the services they receive on three sectors: education, health, and transport. Thirdly, it tried to know how the taxation system as well as service deliveries in those four sections could be improved so that policy suggestions can be made. The questions were structured and semi-structured. The survey also included open-ended questions, which allowed the researcher to know about the taxpayer's perceptions and policy recommendations.

The analysis of quantitative data was conducted using descriptive statistics. SPSS facilitated the coding, categorization, and analysis of these data. The qualitative data were subjected to thematic analysis.

4 | FINDING

4.1 | General perception of the Tax Payment system

The majority (63%) of taxpayers perceive the tax payment process as cumbersome, expressing that they do not derive much benefits from tax (40%); however, the one-stop service model exemplified by tax fairs has gained popularity (see table 3). As one of the informants (Swarup Barua, aged between 25-35 years, Profession: NGO worker) said: "If we get public service properly, people [will] pay more taxes. In this regard, the government should take initiatives in the development of infrastructure, public health, public transportation system. If people see that their taxes are used properly, they will pay tax willingly. Various facilities should be given to taxpayers. Hassle free online based tax return system should be introduced." Despite this, taxpayers continue to seek assistance from others when submitting their returns. Indeed, 63.8% taxpayer prepare the tax return form personally, 28.8% prepare the tax form by tax lawyer, 7.3% by others. In spite of the fact that most of the respondents are educated, a significant portion takes lawyers and other's help in preparing tax return. However, a respondent (Habibur Rahman, age 25-30, government employee) said that "If one wants to provide tax, the revenue office should help them properly, but in Bangladesh all the tax officers intimidate the taxpayers. So first of all they have to change their mind and help taxpayers." A number of challenges encountered at tax offices reveal scopes for deficiency in governance, transparency, and customer-friendly services, alongside a mention-worthy presence of corruption. Indeed, 30.3% informants gave positive responses that mean they face hassle at the tax office and 63.3% informants gave negative responses that mean they did not face any hassle at the tax office.

The data above shows that majority of the respondents opined that they did not face much hassle in tax offices. However, the percentage of people reporting speed money demand from officials (around 30%) indicates a lack of proper governance, lack of transparency, prevalence of corruption and lack of customer friendly services. As one of the informants (Rumjhum Das, age 35-45, private service holder) said that

"[I]t is evident that [if] people get all the public services easily then they become more aware to pay tax. So initiatives should be taken by the government to improve the services provided by them." For the first time in 2017, eight families of the country have been recognized as "Kar Bahadur Poribar" by National Board of Revenue (NBR). Among those families one family is the family of Matiar Rahman from Bogura. Since 1984, Matiar Rahman has been giving tax regularly. Matiar Rahman stressed that the collection of taxes is characterized by opacity and constraints, whereas "Transparency and freewill are not only for 'Tax Payer' but also for Collector Company of tax. [...] Besides it is necessary to build up the relation between tax collector and taxpayers". At a corporate level, tax payment has a strategic dimension because if "I have not gotten facility for paying taxes regularly but the reputation of my business has increased for paying taxes regularly". However, this dimension is not clear for many citizens, and government should make efforts "to increase the awareness about taxes towards young generation, this matter will add in the syllabus and the opportunities of different facilities for taxpayers should increase". The existing taxation rules and regulations are not considered very much ineffective, underscoring the necessity for reform. There is a robust call for the adoption of an automated taxation system, which has the potential to improve efficiency and compliance. Notably, younger taxpayers exhibit a steadfast commitment to meeting their tax responsibilities, reflecting a responsible attitude within this demographic. Additionally, the taxpayer population is predominantly made up of educated individuals and those in service-oriented careers, indicating a link between education, profession, and tax compliance.

4.2 | Healthcare

Around half of the respondents are not satisfied in general concerning the health system, the same proportion of respondent is not satisfied by the public health care systems, and almost 70% choose private medical services. Indeed, respondents have expressed significant concerns regarding the disparities in healthcare expenses and the financial hardships families face when attempting to access essential medical services. Despite taxpayer funding for the healthcare sector, many individuals feel that the public healthcare system fails to meet their expectations. Key factors contributing to this dissatisfaction include experiences with junior doctors, perceived inadequate quality of care, overcrowding, and a lack of facilities, such as insufficient seating (see table 4). Furthermore, issues such as misconduct by medical personnel, unsanitary conditions, and negligent service were also highlighted. Participants also voiced concerns about prolonged processing times, a lack of medical equipment and expertise, and a scarcity of qualified physicians. Other notable issues included elevated noise levels, treatment delays, poor management, and a reluctance among doctors to work in government facilities. The absence of modern technology and outdated medical equipment, coupled with the excessive workload faced by healthcare professionals, exacerbates these challenges. Additionally, systemic issues such as corruption, commercial practices, unnecessary diagnostic tests, and a lack

TABLE 2 Taxpayer conditions

Dimensions	Scale	Minimum	Maximum	Mean	Std. Deviation
Income condition	Monthly income ('000)	5	400	62.91	45.556
	No of earning member in family	1	7	1.58	0.879
	Total family income ('000)	10	2600	114.23	214.485
Tax payment situation	How many years do you pay tax?	1	40	6.32	5.760
	Amount of tax paid by TDS (last year)	55	400000	3.75E4	83542.425
	Amount of tax paid by cash (last year)	1000	250000	2.53E4	45633.467
	Total amount of tax paid (last year)	100	250000	2.85E4	46791.268

TABLE 3 Types of hassles

Hassles	Responses (No.)	Responses (%)	Percent of cases (%)
Demanding speed money	12	26.1	33.3
Misbehavior	3	6.5	8.3
Charging extra taxes	1	2.2	2.8
Lack of information	1	2.2	2.8
Not cordial	15	32.6	41.7
Tax assessment problem	2	4.3	5.6
Lack of skilled employees	1	2.2	2.8
Issuing warrant	2	4.3	5.6
Others	7	15.2	19.4
Time consuming	2	4.3	5.6
Total	46	100.0	127.8

Source: Author (2025).

of essential diagnostic services were identified as significant contributors to overall dissatisfaction. As one of the respondents (Enam Kabir, aged 25-30, government employee) said: "administrative accountability should be ensured. Ethical values of doctors has to be increased. Proper training and government subsidy has to be ensured". The presence of unskilled or unprofessional doctors and difficulties in securing appointments further complicate the situation. These findings underscore the complex challenges facing the public health sector and highlight the pressing need for comprehensive reforms to address these critical issues. Key elements leading to dissatisfaction with private health care systems include the high costs associated with treatment, instances of mistreatment, and issues related to test results. Participants also express their frustration regarding the commercialization of services, a shortage of available physicians, and the prevalence of unethical practices within the system. Additionally, many individuals feel that the quality of service does not meet their expectations, often citing unnecessary tests as another source of irritation. These insights highlight significant areas that require improvement in the provision of private health care, emphasizing the need for a more patient-centered approach that addresses both ethical considerations and service quality. The results suggest that a combination of quality, efficiency, and a supportive environment encourages patients to seek private medical services.

4.3 | Education

The results suggests a variety of family structures and potentially differing financial obligations among the informants (see table 3). Additionally, the costs associated with dependent education exhibit significant

variability, with expenses ranging (1,000 taka to 50,000 taka) which indicates that educational costs can vary widely depending on factors such as the type of education, the institution chosen, and the specific requirements of the dependents. In summary, these results underscore the financial difficulties encountered by families in managing educational expenses for their dependents.

The findings highlight the financial challenges faced by families in covering educational costs for their dependents. Insights regarding public education systems may serve as a basis for further investigation into the factors affecting satisfaction levels and the specific areas where dissatisfied individuals seek improvements. The satisfaction levels indicate that a significant majority, 64%, of respondent's express satisfaction with private education systems, reflecting a generally favorable view among participants. Conversely, 36% of respondents indicate dissatisfaction, underscoring a notable minority that may have concerns or issues related to these educational structures. This disparity in satisfaction levels underscores the need for additional inquiry into the factors that lead to dissatisfaction, as well as the attributes of private education that are positively regarded. The implications of these perceptions regarding the quality of education may suggest underlying systemic issues within the educational framework that warrant further investigation and potential reform. The informants reveal that while the majority of respondents are content with both public and private educational systems, there are still reasons for discontent. Notably, a significant number of taxpayers believe they are not receiving quality education. One of the respondents (Sumaiya) said that "Schools are crowded. There are not sufficient teachers. Classes are not taken by the teachers properly...Private education in schools is ok. But at the B.Sc. level private universities sell degrees for money in many cases". Although the private system is costly, it has

TABLE 4 The health system

Dimensions	Reasons	Responses (No.)	Responses (%)	Percent of cases (%)
Reasons for not liking the public system	Treat by junior doctors	1	0.4	1.1
	Poor treatment	23	9.2	26.4
	Excess crowd or lack of seat	15	6.0	17.2
	Misbehave of doctors	26	10.4	29.9
	Dirty and unhygienic environment	38	15.1	43.7
	Careless service	14	5.6	16.1
	Long service processing time	22	8.8	25.3
	Lack of equipment and knowledge	5	2.0	5.7
	Lack of doctors	21	8.4	24.1
	Noisy	1	0.4	1.1
	Late treatment	6	2.4	6.9
	Weak or poor management	11	4.4	12.6
	Reluctance of doctors practice in government hospital	2	0.8	2.3
	Lack of modern technology or old equipments or labs	13	5.2	14.9
	Doctors' business orientation	3	1.2	3.4
	Others	14	5.6	16.1
	Corruption	12	4.8	13.8
	Costly	3	1.2	3.4
	Commercial	4	1.6	4.6
	Unnecessary or not effective diagnosis test	3	1.2	3.4
	Unavailability of diagnosis	4	1.6	4.6
	Unskilled or unprofessional doctors	9	3.6	10.3
	Hard to get appointment	1	0.4	1.1
Reasons for dissatisfaction of private medical systems	Costly treatment	21	43.8	70.0
	Wrong treatment and test result	1	2.1	3.3
	Commercial	10	20.8	33.3
	Lack of doctors	1	2.1	3.3
	Unethical practice	4	8.3	13.3
	Not better service	2	4.2	6.7
	Others	7	14.6	23.3
Reasons of going private medical	Unnecessary test	2	4.2	6.7
	Service availability	22	11.6	19.0
	Better and quality service	70	36.8	60.3
	Quality of doctors and time given	13	6.8	11.2
	Quick service or time management	31	16.3	26.7
	Good behavior of doctors	11	5.8	9.5
	Good environment	12	6.3	10.3
	Less hassles	6	3.2	5.2
	Better diagnosis test and technology	5	2.6	4.3
	Others	6	3.2	5.2
	Cleanliness	14	7.4	12.1

TABLE 5 Related members and monthly educational expenditure

	Minimum	Maximum	Mean	Std. deviation
How many members of your family who are dependent on you are students?	1	7	1.87	0.995
Monthly expenditure on the education of your dependents	1000	50000	1.22E4	10682.170

Source: Author (2025).

been reported to be commercially oriented, lacking quality educators, and failing to provide an appropriate educational environment. In contrast, the reasons for dissatisfaction with the public education system are varied. The primary concerns regarding the public education system centre on issues such as a lack of accountability, inadequate management, and poor governance, including insufficient care from teachers, a shortage of seats, political interference, session delays, corruption, an inadequate number of teachers, a lack of quality educators, teachers skipping classes, and session delays (see table B in appendix).

4.4 | Transportation

In the last five years, Bangladesh invested a lot in the large-scale infrastructure projects like Padma Bridge, Metro-rail, elevated express ways, four lines roads and Chiattagong city circle road. However, people are generally not satisfied with the existing transport infrastructure because of a number of problems they face with the transport system (see table 4).

The informants shared their perspectives on the various factors that affect their utilization of public transportation systems, emphasizing

TABLE 6 Education

Dimensions	Reasons	Responses (No.)	Responses (%)	Percent of cases (%)
Reason of dissatisfaction with public educational system	Not taking proper care in taking classes	13	26.0	39.4
	Not satisfying with whole teaching system	1	2.0	3.0
	Not taking any program for weak students	1	2.0	3.0
	Lack of seats	5	10.0	15.2
	Political issues	4	8.0	12.1
	Lack of teacher	3	6.0	9.1
	Not taking classes	2	4.0	6.1
	Session jam	3	6.0	9.1
	Others	10	20.0	30.3
	Lack of teachers quality	3	6.0	9.1
	Improper management	1	2.0	3.0
	Corruption	2	4.0	6.1
	Lack of training for teacher	2	4.0	6.1
Reason of dissatisfaction with private educational system	Not quality education	15	17.9	31.9
	Costly	31	36.9	66.0
	Commercial	12	14.3	25.5
	Complexity in education system	3	3.6	6.4
	Not quality teachers	8	9.5	17.0
	Less area	5	6.0	10.6
	Environment	1	1.2	2.1
Reason for choosing private institutions	Quality and modern education	27	39.7	61.4
	Less seats to get chance in public institutions	4	5.9	9.1
	Better environment	8	11.8	18.2
	Disciplinary academic life	4	5.9	9.1
	Extra curriculum activities	5	7.4	11.4
	Take care and proper administration	3	4.4	6.8
	Timely completion of study	3	4.4	6.8
	Easy to transfer credit to foreign universities	2	2.9	4.5
	Others	3	4.4	6.8
	Transportation facilities	1	1.5	2.3
	English medium and better up to higher secondary	4	5.9	9.1
	Less corruption	4	5.9	9.1

TABLE 7 Hassles of the taxpayers with the transport system

Hassles	Responses (No.)	Responses (%)	Percent of cases (%)
Reasonable rent with providing better service to mass	9	6.5	11.4
Long route	2	1.4	2.5
Not better service	21	15.1	26.6
Profit making mentality	2	1.4	2.5
No other choice	3	2.2	3.8
Many stoppage or long time to reach	4	2.9	5.1
Crowded or overload of passenger	10	7.2	12.7
Not obeying of traffic rules	4	2.9	5.1
Risk of life	14	10.1	17.7
No fair limits	4	2.9	5.1
Less no of transportation	13	9.4	16.5
No fitness of transportation	13	9.4	16.5
Environment of bus is not good	4	2.9	5.1
Others	19	13.7	24.1
Misbehave of bus staff	11	7.9	13.9
More investment by government in this sector	3	2.2	3.8
Unskilled drivers	3	2.2	3.8
Total	139	100.0	175.9

Source: Author (2025).

both the obstacles and possible enhancements. A considerable number expressed dissatisfaction with the service quality, suggesting that improved service delivery is essential for promoting the use of public transport. Safety issues were also a major concern, with many respondents feeling that public transport is not operated in a safe manner,

which contributes to their hesitance to utilize these services. An interviewee (Sanjida Nowrin, Age 25-35, Government Service Holder) emphasized that "Public transport system is not safe and friendly for all type of age group and the drivers are not well trained". Additional issues included insufficient transportation availability and subpar vehicle

conditions, both of which were highlighted by the informants. Instances of misconduct from transport staff were reported, alongside problems of overcrowding and elevated fares. Another respondent (Sumaia Khan, age 35-45, government service holder) said “it is impossible to use public transport. There are not enough seats in the bus, private autos charge very high and [are] few in number”. The environmental conditions within transport systems were regarded as inadequate, and a similar number of informants criticized the fare structure and prolonged travel times caused by excessive stops. A small fraction indicated that they depend on public transport due to a lack of alternatives, while others emphasized the necessity for government investment in transportation infrastructure. Concerns regarding untrained drivers and the demand for short-distance shuttle services were also raised, though by a smaller number of respondents. In summary, this highlights the intricate challenges associated with public transportation and the urgent need for comprehensive government action to improve the system. The taxpayers mentioned the lack of proper regulation and its implementation as well as policy failures in designing the transport system.

5 | CONCLUSION

As far as the overall taxation system is concerned, majority of the responding participants consider it cumbersome. That means the existing tax system in Bangladesh is characterized by a narrow tax base and high tax rates, which contribute to a poor internal revenue situation. Consequently, increasing tax revenue is crucial for socio-economic development. This is a negative perception, and according to Hashmi et al. (2015) such a tax administration system may create doubt among the tax-payers. If the taxation process is not simplified and made more user-friendly, taxpayers may become disinterested in fulfilling their tax obligations. Moreover, several instances of corruption are revealed which pose threat of building even more severe negative perception that can result in lack of compliance to pay taxes. However, if we look at all the criteria in which respondents were asked to give opinion, the perceptions cannot be marked as very negative. In terms of the public facility sectors, in all three sectors—health, education, and transportation—the respondents are generally unhappy with public services and more satisfied with private services. Here, there is a contradiction with existing literature because most previous studies (Murphy and Nagel 2002, Chittenden and Foster 2008, Seidl and Traub 2001) suggest that the perceptions of tax payers’ would be negative if the government does not treat its subjects well by adequately spending in the public facility sectors and if people have to spend money in the private sectors to receive the facilities they are supposed to receive from the government to which they pay the tax. There can be various possible reasons for such contradiction. One possible reason is lack of awareness among the respondents, although they are educated group, about the relationship between taxpaying and service getting. In countries like Bangladesh, probably many tax payers pay taxes because they have to, not as a form

of investment based on what they can enjoy some rights. Another reason might be, in a country like Bangladesh that is over-populated and that has always struggled with the challenge of corruption, one kind of endurance or acceptance for corruption and lack of services. However, the lack of transparency in government expenditures and a general misunderstanding of how tax revenues are utilized can further discourage taxpayers from contributing willingly. Overall, the study underscores the need for reforms in the tax system to improve taxpayer engagement and satisfaction, ultimately fostering a more robust revenue collection framework.

5.1 | Policy Recommendations

The online tax return filing system requires enhancements to streamline the process and improve user experience. Making the acquisition of a tax identification number (TIN) mandatory would facilitate better tracking and compliance. Additionally, simplifying the tax payment system is essential to reduce the burden on taxpayers. Ensuring the social security of taxpayers can foster trust and encourage timely tax payments. Furthermore, the provision of public services must be efficient and effective, as this can motivate individuals to fulfill their tax obligations. Extending the duration of tax fairs would provide more opportunities for taxpayers to engage with the system. It is also crucial to implement robust monitoring mechanisms to ensure compliance and transparency. Raising awareness about tax responsibilities through targeted advertising and communication strategies can further enhance public understanding. Addressing corruption within the tax sector is imperative, as it undermines the integrity of the system. Eliminating hassles associated with tax payments, particularly the issue of bribery is vital for creating a fair environment. Ultimately, equipping tax officials with the skills to provide customer-oriented services will enhance interactions and cultivate a more favorable relationship between taxpayers and the tax authority. This might require an audit of the explicit and tacit knowledge (Rodríguez-Escobar et al. 2025) they will need to modify their behavior. The overall recommendations boil down to four broad areas: good governance, proper management, customer service, and transparency. Transparency is to be bidirectional (Lissilour and Monod 2024): if the government wants taxpayers to display transparent accounts, the taxpayers require the government to show transparency in the way taxes are used. If these areas are addressed, the respondents believe that tax revenue will increase as more and more people will be interested in paying taxes. If the taxpayers are satisfied with the payment system and are given proper services, tax collection will increase. The healthcare system should operate around the clock to ensure accessibility for all individuals. Implementing a health card system for taxpayers would streamline access to services, while the introduction of health insurance would provide financial security. It is essential to make healthcare affordable for taxpayers and to increase the number of healthcare providers to meet growing demands. Additionally, free healthcare services should be available for low-income

individuals, ensuring equitable access. The quality of medical professionals and services must be prioritized through rigorous training and certification programs for the stakeholders to upgrade their practices (Lissillour 2025). Moreover, a sufficient number of doctors and nurses should be guaranteed. Increased budget allocations for the health sector are necessary to support these initiatives, alongside the integration of new technologies to enhance medical practices. Furthermore, addressing corruption and establishing comprehensive regulations will strengthen the healthcare system, promoting transparency and efficiency. To enhance the education system, several key measures should be implemented. First, reducing tuition fees would make higher education more accessible to a broader population. Additionally, increasing the number of public universities would provide more opportunities for students. Addressing corruption within the education sector is crucial for ensuring that resources are used effectively. Furthermore, it is essential to invest in proper training for teachers to improve the quality of education. Introducing practical education can better prepare students for real-world challenges. Ensuring effective management and supervision within educational institutions will help maintain high standards. Expanding stipends for students can alleviate financial burdens, while increasing the number of private educational providers can foster competition and innovation. A significant increase in budget allocation for education is necessary to support these initiatives, and establishing proper regulations will help create a more structured and effective educational environment. Transport system is essential to implement a fare structure that is both fair and reasonable to ensure accessibility for all users. Additionally, the frequency of stops should be reevaluated to enhance efficiency in transportation. The profit-driven mindset of service providers must shift towards prioritizing customer satisfaction and service quality. To alleviate overcrowding, effective strategies should be developed, alongside strict enforcement of traffic regulations to ensure compliance by all road users. Furthermore, the operational fitness of vehicles must be guaranteed to maintain safety standards. Improving the overall environment within buses is crucial for passenger comfort, while the demeanor of bus staff should be friendly and accommodating to foster a positive experience. Lastly, it is imperative to establish measures that prevent unqualified drivers from operating vehicles, thereby enhancing the safety and reliability of public transport.

5.2 | Limitation and future research

Further study should prioritize comprehensive investigations that encompass both taxpayers and non-taxpayers to uncover the underlying factors influencing tax compliance. By engaging with policymakers and gathering insights from government service providers, we can better understand taxpayer expectations and perceptions, ultimately leading to improved tax collection strategies and enhanced public trust in government services. A practice-based approach (Bahadori and Ramjawan 2025, Lissillour and Silva 2024) could provide sociological insights on the current practices of tax public management in terms of governance (Vavřina and Drdla 2024), leadership (Baio et al. 2024, Luo 2024, Tackie

et al. 2025) and culture (Quashigah and Amuzu 2024). A further study can also explore the correlation between the perception of the taxpayers and their level of satisfaction with public facility sectors, but also look at the sociological mechanism that may influence their behavior, such as the institutional logics (Viainon 2024, Wang 2024) and psychological empowerment (Cui 2025, Ganewatta and Wanniarachchi 2025). In addition, if taxpayers regularly complained that the tax payment system is not user-friendly, future studies may look at how government and taxpayers relate to emerging technologies (Desmarchelier 2024) such as social media (Guechtouli 2024, Purvis and Zhang 2024) and artificial intelligence (Wei 2024, Monod 2025, Sahut et al. 2023) and how these could be used to better engage taxpayers.

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CONFLICT OF INTEREST

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