

Awareness And Satisfaction of the Clients on the Services of the Bureau of Internal Revenue Employees: Basis for Enhancement

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Abstract - This study examined clients' awareness and satisfaction with services provided by Bureau of Internal Revenue employees as a basis for enhancement. It specifically assessed awareness of tax policies, procedures, and available services. A descriptive correlational design was used, with a structured questionnaire administered to 375 taxpayers in San Carlos City under Revenue District Office No. 76. The validated instrument analyzed differences in awareness and satisfaction based on demographic profiles. Findings showed most respondents were 20–30 years old, female, employed, and engaged in sugar farming and general trade, with over five years of tax-related experience and annual visits. Results revealed very high awareness and satisfaction across all demographic variables. Despite minor variations, overall perceptions remained consistently positive. The study recommends sustaining performance, pursuing continuous improvement, adopting digital innovations, and strengthening proactive taxpayer engagement to further enhance service quality, maintain client satisfaction, and encourage voluntary tax compliance among taxpayers in the district.

Index Terms- Awareness, Satisfaction, Services, Taxation, Taxpayers

I. INTRODUCTION

This chapter presents the background of the study, theoretical framework, conceptual framework, statement of the problem, hypotheses of the study, significance of the study, scope and limitations of the study, and the definition of terms used in this study.

Background of the Study

Every individual of legal age who works and has a business is required to pay taxes. As we all know, tax is the lifeblood of a nation. All government social services are funded by taxes collected by the Bureau of Internal Revenue (BIR) (NIRC,1997).

Awareness and satisfaction are components of an ongoing improvement process. The agency needs to prioritize strategies to ensure that taxpayers are well-informed about the services being rendered by employees and the agency's tax regulations. Through consistent feedback monitoring and insight-driven change implementation, the bureau can adapt to the evolving needs of taxpayers, regulatory requirements, and service enhancements (Palanog et al., 2025). The Bureau of Internal Revenue is an attached agency of the Department of Finance. It is tasked with assessing and collecting all national internal revenue taxes, fees, and charges, and enforcing all forfeitures, penalties, and fines connected therewith (Section 2 of the National Internal Revenue Code of 1997). It has been implementing various digitalization initiatives to improve its tax administration and collection, such as the Internal Revenue Integrated System (IRIS), the Electronic Filing and Payment System (eFPS), the Electronic BIR Forms (eBIRForms), and the Electronic Sales Reporting System (eSales) (Sayson et al., 2023). However, these initiatives face several challenges, including the need for adequate infrastructure, low digital literacy and readiness among taxpayers and tax personnel, resistance to change and innovation, as well as cybersecurity risks and data privacy issues. One of the significant challenges for the Philippine government is to develop tax administrative reforms to increase tax awareness among taxpayers in the country (Agustin, 2022).

Thus, this study is conducted to gather feedback from taxpayers on the services provided by the Bureau of Internal Revenue employees. Specifically, it seeks to assess the level of taxpayers' awareness and satisfaction with the services provided by the Bureau

of Internal Revenue Employees, as a basis for enhancing services that will help employees improve their interactions with taxpayers. Moreover, this study serves as a platform for employees to raise awareness about satisfying stakeholders, thereby enhancing the service being rendered as a foundation for excellence in public service, economic growth, and the overall welfare of the people.

Theoretical Framework

The Service Quality (ServQual) Theory serves as the theoretical framework for this study, which aims to determine the awareness and satisfaction of the Bureau of Internal Revenue employees regarding the services as a basis for enhancement.

According to Parasuraman et al., (1988) SERVQUAL is designed to measure the difference between what people want and how they feel about the service they receive. The SERVQUAL model helps groups identify areas where their service delivery is lacking and where it could be improved. The SERVQUAL model is based on the idea that customer views of five key dimensions—tangibles, reliability, responsiveness, assurance, and empathy—are the best predictors of service quality.

SERVQUAL uses a questionnaire with paired statements for each category to determine the quality of the service. The evaluation gathers information about what customers expected and what they actually got (Masud, 2025).

The SERVQUAL model determines the gap score for each measure by calculating the average score for perception and subtracting it from the average score for expectations. A positive gap score indicates that customers' perceptions don't align with their goals, highlighting areas where changes are needed.

By using the SERVQUAL model, Bureau of Internal Revenue employees can identify areas where they need to focus their efforts to improve the quality of their services. It provides employees with a way to measure and improve customer satisfaction, helping them understand and meet customer expectations.

Conceptual Framework

Based on the theoretical framework, this study is to be conducted. The schematic diagram illustrates the awareness and satisfaction of clients regarding the services provided by BIR employees. The demographic profile, including age, sex, classification of registration, line of business, years of experience working on tax-related issues, frequency of visits to the BIR office, company's main business activity, legal form of business, and years in operation, serves as an independent variable. The level of awareness and satisfaction of taxpayers with the services rendered by BIR employees serves as the dependent variable, measured as a basis for enhancing services in the BIR office.

Statement of the Problem

This study aimed to determine the awareness and satisfaction of clients with the services provided by the Bureau of Internal Revenue Employees. The result of this study will serve as the basis for enhancements in the BIR office.

Specifically, this study sought to answer the following sub-problems:

1. What is the demographic profile of the taxpayers in terms of:
 - a. Age;
 - b. Sex;
 - c. Classification of Registration;
 - d. Line of Business;
 - e. Number of Years Working on Tax-Related Issues;
 - f. Frequency in Visiting BIR Office;
 - g. Company's Main Business Activity;
 - h. Legal Form of Business;
 - i. Number of Years in Operation; and
2. What is the level of taxpayers' awareness of the services rendered by the Bureau of Internal Revenue Employees?
3. What is the level of taxpayers' satisfaction with the services rendered by the Bureau of Internal Revenue Employees?
4. Is there a significant relationship between the level of taxpayers' awareness and level of satisfaction with the services rendered by the employees of the Bureau of

Internal Revenue (BIR)?

5. What enhancement program will be suggested to improve the service in the BIR Office?

Hypotheses of the Study

Based on the enumerated problems above, the hypothesis formulated was tested:

1. There is no significant relationship between the level of taxpayers' awareness and the level of satisfaction with the services rendered by the employees of the Bureau of Internal Revenue (BIR).

Significance of the Study

The result of this study would be beneficial to the following:

Taxpayers. This study aims to raise awareness among taxpayers by identifying the factors influencing the services provided by the Bureau of Internal Revenue employees, specifically in Revenue District Office No. 76, Victorias City.

BIR Employees. The results help them identify the basis for improvement in rendering services to the taxpayers.

Future Researchers. This study covers information involving Taxpayers' Awareness and Satisfaction with the Services Rendered by the Employees of the Bureau of Internal Revenue in Revenue District Office No. 076, Victorias City. Thus, the results of this study can be used for future discussions to address operational gaps for improvement.

Scope and Limitation of the Study

This study focused on the taxpayers in the City of San Carlos who are under the jurisdiction of the Bureau of Internal Revenue (BIR) Revenue District Office No. 76 – Victorias City. The respondents of the study consist of 375 selected taxpayers from the City of San Carlos. The research primarily examined matters related to taxation within the coverage of BIR RDO No. 76. Data were gathered from the identified respondents through the chosen research instrument within the specified period of the study. The findings were intended to represent only the taxpayers included in the sample and within the geographical area covered.

This study was limited to the responses of the 375 taxpayers selected from the City of San Carlos under BIR RDO No. 76 – Victorias City. The results were

based solely on the information provided by the respondents and are subject to their honesty, understanding, and interpretation of the survey questions.

Definition of Terms

Key terms used in this study are operationally and conceptually defined to provide a more precise understanding for the readers.

Age. Conceptually, it refers to a biological classification that specifies the time frame between birth and death in years. While age has an objective component, as everyone has been alive for a certain number of years, age also includes substantial subjective and social constructional components. (Sociology Plus, 2022)

Operationally, it refers to the number of years a taxpayer has been alive since their date of birth.

Awareness. Conceptually, it refers to a term that is often interchangeably used in different contexts, however, the literature dealing with awareness can be organized around three core concepts (Carden et al., 2022).

Operationally, it refers to the extent that taxpayers are informed of the tax policies, procedures, and programs initiated by the Bureau of Internal Revenue.

Classification of Registration. Conceptually, it refers to the systematic categorization of individuals or entities based on their legal status, type of activity, or compliance requirements under a governing authority. In taxation and regulatory contexts, registration classification distinguishes taxpayers or organizations according to categories such as business type, organizational structure, size, or tax obligations. This classification system ensures proper identification, regulation, and monitoring of registered entities within a jurisdiction (Bureau of Internal Revenue, 2023).

Operationally, it refers to the different classifications of business registration in the Bureau of Internal Revenue, such as Individual, Partnership, One Person Corporation, or Corporation as a whole.

Company's Main Business Activity. Conceptually, it refers to the primary economic activity or core operation from which the enterprise generates the largest portion of its revenue or value. It represents the principal line of business that defines the nature, purpose, and classification of the organization within an industry. The main business activity is commonly used in regulatory registration, taxation, and statistical reporting to categorize firms according to standard industry classifications (e.g., manufacturing, retail, services) (Philippine Statistics Authority, 2022).

Operationally, it refers to the main business or primary business from where the taxpayers first registered. It is also considered the principal or head office of the company.

Employee Performance. Conceptually, it refers to the actions, behaviors, and outcomes exhibited by an individual in the workplace that reflect how effectively they carry out assigned tasks and contribute to organizational goals. It includes not only task completion and productivity but also additional behaviors that support the organizational environment, such as teamwork, adaptability, and problem-solving. This multi-dimensional concept helps researchers and organizations assess how well employees meet job expectations and contribute to overall performance success. Recent literature emphasizes employee performance as a complex construct that encompasses efficiency, effectiveness, and positive contribution toward organizational objectives (Alzahrani et al., 2025).

Operationally, it refers to the effectiveness and efficiency of BIR employees in delivering services to taxpayers. It encompasses professionalism, responsiveness, knowledge, communication skills, and the ability to address taxpayer concerns.

Frequency in Visiting BIR Office. Conceptually, it refers to the frequency, which denotes the rate of occurrence of a repeated behavior over time and is commonly used in behavioral and social research to measure patterns of engagement or service utilization (American Psychological Association, 2023).

Operationally, it refers to how many times the taxpayers make a visit to the BIR office to raise and ask for assistance on their tax-related concerns.

Legal Form of Business. Conceptually, it refers to the officially recognized structure under which a business entity is organized and operates, as defined by law. It determines the organization's legal identity, ownership structure, liability of owners, governance framework, taxation obligations, and regulatory requirements. Common legal forms include sole proprietorship, partnership, and corporation. The legal form shapes the rights and responsibilities of the business and its owners, as well as its relationship with regulatory authorities (Organization for Economic Co-operation and Development, 2023; Securities and Exchange Commission, 2023).

Operationally, it refers to the legal documents presented by the taxpayers upon registration, such as a registry from the Department of Trade and Industry, Securities and Exchange Commission Certificate of Incorporation, Business Permits, and the like.

Line of Business. Conceptually, it refers to as a distinct area or category of a company's operations that produces specific products or services and serves a particular market or customer need. Each line of business typically has its own strategies, goals, resources, and performance metrics, and may operate semi-independently within a larger organization. (Business Dictionary, Line of Business, Kathie Terrell Hanna, 2021).

Operationally, it refers to the registered type of business of a taxpayer, whether it is retail, general merchandise, freelancing, consulting, sugar farming, agricultural production, or any other type of business.

Number of Years in Operation. Conceptually, it refers to an indicator of the firm's experience, stability, and maturity within its industry. Businesses with longer operational histories are often assumed to have more established processes, customer relationships, and market knowledge, whereas newer businesses may face higher uncertainty and risk (Organization for Economic Co-operation and Development, 2022).

Operationally, it refers to the span of years that the business has been operating or has been established. Number of Years Working on Tax-Related Issues. Conceptually, it refers to as the total duration of time an individual has been professionally engaged in activities, roles, or responsibilities involving taxation, such as tax preparation, tax advising, compliance, auditing, tax law interpretation, or policy implementation (U.S. Department of the Treasury (2022), Internal Revenue Service Tax Professional Requirements).

Operationally, it refers to the duration of time during which a taxpayer is engaged in business and is working on its tax-related concerns. Satisfaction. Conceptually, it viewed as a subjective judgment reflecting how well actual experiences align with expectations, influencing future attitudes and behaviors toward the service provider (Sutrisno et al., 2024).

Operationally, it refers to the level of contentment or approval expressed by taxpayers regarding their experiences with the services provided by the Bureau of Internal Revenue Employees. It is influenced by factors such as service quality, responsiveness, efficiency, and professionalism.

Services Rendered. Conceptually, it refers to the term that is used to assess the actual execution and delivery of services, distinguishing between planned service protocols and what is actually provided to users (Olawuyi, 2025).

Operationally, it refers to the various functions, assistance, and support offered by the employees in the Bureau of Internal Revenue to the taxpayers.

Sex. Conceptually, it refers to a biological classification of individuals as male, female, or intersex based on reproductive anatomy, chromosomes (XX or XY), and hormonal profiles (World Health Organization, 2024).

Operationally, it is a classification to identify taxpayers based on their gender assigned at birth. Taxpayer. Conceptually, it refers to an individual or entity who studies tax compliance, fiscal behavior, and government service delivery, as it reflects both

legal obligations and civic responsibility (Organization for Economic Co-operation and Development, 2023).

Operationally, it refers to individuals or entities obligated to pay taxes to the government as mandated by law and who interact with the Bureau of Internal Revenue for tax-related services.

II. IDENTIFY, RESEARCH AND COLLECT

IDEA

Taxpayers' Awareness

According to Fransiskus et al., (2022), The public or taxpayers can help the government's role in increasing tax revenue if the public has awareness about the importance of paying taxes. Understanding the awareness of taxpayers in terms of paying taxes is the behavior of taxpayers in the form of views that involve knowledge and reasoning accompanied by follow-up according to the existing tax system and provisions. Taxpayer awareness is the condition of a person to know, recognize, respect, and comply with applicable tax regulations and has a desire to fulfill his tax rights and obligations. Taxpayers must be willing and voluntary and realize that the benefits of volunteering to pay taxes are for the progress and development of our own country. Society must have a positive perception to be able to increase awareness of taxpayers. This positive perception can be given through formal taxation education and non-formal education as well as continuous counseling in order to increase the understanding of taxpayers about their rights and obligations in taxation as a form of mutual cooperation in helping the government increase tax revenues (The effect of Taxpayer Awareness, taxpayer numbers, tax billing, and taxpayers' compliance to tax revenue, Fransiskus et al., 2022).

Cognitive dissonance theory suggests that individuals experience discomfort when their beliefs, values, or behaviors are inconsistent (Borah et al., 2020). To reduce this discomfort, they may change their beliefs or behaviors to align with each other. Taxpayers who are aware of their obligations but lack understanding may experience cognitive dissonance. For example, if a taxpayer believes that paying taxes is important but feels confused about the tax system, they may either seek to educate themselves or justify their non-compliance. Understanding this dissonance can shed

light on the importance of education in fostering compliance. This psychological theory posits that individual behavior is driven by behavioral intentions (Putra et al., 2022), which are influenced in the behavioral intentions that serve as the immediate antecedent of behavior. These intentions are influenced by an individual's attitudes, perceived social pressures (subjective norms), and perceived behavioral control over performing the behavior (Hagger et al., 2022).

In the context of taxpayer compliance, this theory can be utilized to analyze how attitudes toward taxes, societal norms regarding tax compliance, and perceived control (Renaldo et al., 2021) over tax obligations influence an individual's willingness to comply. Knowledge gaps can hinder the perceived control that taxpayers feel, affecting their intentions to comply with tax laws (Renaldo et al., 2024). Programs, Revenue Regulations, and Memoranda must be streamlined in a way that makes them accessible to every taxpayer.

In this light, a hundred percent tax compliance would be made possible due to the impact where taxpayers are aware of the updates of the Bureau of Internal Revenue, especially with the latest issuances and the rollout of the digitalization.

Taxpayers' Awareness and Age

Taxes are mandatory contributions imposed on individuals and corporations to finance government activities and public services. A solid understanding of taxation is essential for businesses and entrepreneurs to ensure compliance. Assessing awareness level of entrepreneurs of taxation is crucial for determining their understanding of their rights and responsibilities. Given the complexity of tax laws and frequent changes in policies, it is important for the public to remain informed about tax regulations. This awareness not only enhances compliance but also empowers entrepreneurs to effectively manage their tax obligations. Low level of understanding of entrepreneurs in taxation in terms of their rights and obligations may influence their compliance if they are not addressed. Some of the problems that entrepreneurs may encounter are knowledge about changes of tax rates, tax filing procedures, and penalties for non-compliances. Without sufficient

understanding, entrepreneurs may either overpay or underpay taxes, and this may directly affect their business operations, potentially leading to financial penalties, bankruptcy, and reduced tax revenues for the government. In the recent study of Hamid et al., (2021), taxpayer education serves as a valuable tool for taxpayers to enrich their understanding of tax laws and procedures. Education is a major element since it helps taxpayers to comprehend their tax obligations. A taxpayer with the highest degree of knowledge might have a direct impact on whether they complied with the tax system. As revealed by Salawati et al., (2021) claimed that a higher level of education has an influence on tax compliance among taxpayers since education helps to comply with tax systems. The demographic profile of taxpayers, such as the age, education, and business sectors of registered entrepreneurs from small and medium enterprises, is significant in determining the awareness of taxpayers while gender and religiosity do not have considerable influence (Vincent et al., 2023). Additionally, Ikhsan et al., (2023) determined that age influences tax compliance, it indicates that young taxpayers were more obedient than older taxpayers.

It means that young taxpayers are more aware of the tax regulations due to the highly digitalized platform where younger generations have easy access, while older taxpayers are not generally literate in such modernization.

Taxpayers' Awareness and Sex

In establishing tax policies, governments must balance multiple objectives, including revenue generation, efficiency, equity, and simplicity. Traditionally, the concept of equity has been evaluated through frameworks such as horizontal, vertical, and intergenerational equity. However, there is a growing argument for incorporating a gender perspective into the assessment of equity. Removing gender bias from tax systems is critical not only to ensure fairness and prevent discrimination, but also because taxation serves as a tool to promote gender equality and support women's economic participation.

Recognizing the critical importance of gender equality in economic policy, the G20 incorporated

gender equality into its 2021 tax agenda, which in turn led to further analysis by the OECD on how tax policies can contribute to advancing gender equality. This inclusion marks a significant step toward recognizing the need for a gender-responsive approach in fiscal policymaking. Similarly, the United Nations' fifth Sustainable Development Goal (SDG 5) explicitly calls for comprehensive reforms aimed at ensuring women's equal access to economic resources, property rights, and opportunities for financial empowerment (Alfano, 2023). Such reforms are essential to fostering an environment where women can equally participate in and benefit from economic growth. As long as men own more assets and business shares, tax policies that favor capital gains, dividends, and corporate incentives will disproportionately benefit men. Although significant progress has been made, gender inequality persists in most of the countries worldwide, with women facing substantial barriers in various areas, including education, employment, entrepreneurship, and public life (CEA, 2021). These barriers are not only a reflection of social injustice but an urgent economic necessity. Gender disparities, if left unaddressed, hinder job creation, growth, and innovation, limiting the overall prosperity of economies. Women represent a significant untapped potential in labor markets, entrepreneurial endeavors, and leadership roles. By fostering an inclusive environment where women have equal access to education, employment, and opportunities for business ownership, economies can unlock greater productivity and innovation. In turn, this would lead to more sustainable and inclusive growth, benefiting the broader economy as a whole.

Thus, achieving gender equality is not only a moral imperative but is also a necessity for enhancing the economic prosperity and competitiveness of countries. The analysis of taxpayer satisfaction in relation to sex reveals that gender differences are generally minimal and not statistically significant in determining overall satisfaction levels. While male and female taxpayers may experience tax services differently due to social, economic, or occupational factors, satisfaction is more strongly influenced by service efficiency, fairness, transparency, and responsiveness of tax authorities. Therefore, sex alone does not appear to be a decisive factor in

shaping taxpayer satisfaction. Efforts to improve satisfaction should focus on inclusive and equitable service delivery that addresses the needs of all taxpayers, regardless of gender. In the Bureau, we have strengthened Gender and Development programs that encourage everyone to respect people equally, whatever the gender or race they have.

Taxpayers' Satisfaction

The definition of satisfaction includes feelings of pleasure or disappointment that a person experiences after comparing the perceptions or results of a product with their expectations. Satisfaction can be interpreted as an effort to fulfill something or make something adequate. Customer satisfaction refers to a consumer's evaluation of a product or service after use, arising when the perceived performance meets or exceeds prior expectations (Javed et al., 2021). Customer satisfaction in the service business can be measured from the gap between customer expectations and perceptions of the service to be received. Customer expectations have two meanings: first, what the customer believes will happen when the service is delivered, and second, what the customer wants to happen (expectation). As for the indicators, namely Information satisfaction, Systems satisfaction, Service satisfaction, Overall satisfaction & Enjoyment (Renaldo et al., 2022).

According to Huyl et al., (2025), taxpayer satisfaction is the evaluation of taxpayers regarding the tax administrative services provided by tax authorities that meet their needs and expectations.

Taxpayers' Satisfaction is the result of the services rendered being acted upon excellently. It can define how the client services in the Bureau of Internal Revenue are supposed to be – by doing the right thing effectively and efficiently. If the taxpayers are dissatisfied, it will reflect poor service being rendered.

Taxpayers' Satisfaction and Age

Satisfaction with tax administration (TA) e-services has become important for building an efficient and reliable tax system. From the taxpayers' perspective, it is crucial that meeting tax obligations in a tax system is easy and seamless to increase tax compliance and develop a positive attitude towards

the TA. Taxpayers want up-to-date, understandable, and useful information and expect system and service quality from the TA. In this ongoing process, TAs are looking for new models to reduce burdens for taxpayers to build compliance (OECD, 2023). In line with this, they apply behavioral insights to improve services and design new practical policies focused on taxpayer behavior (OECD, 2021). Taxpayers are not a homogeneous group and perceive tax complexity as a multidimensional concept (Paleka et al., 2023). They are motivated to meet their tax obligations through various mechanisms, which allows them to be categorized as either extrinsically or financially motivated or morally or socially committed (Paleka et al., 2023). Taxpayer behavior is shaped by numerous economic, non-economic, and socio-demographic factors, which consequently influence perceptions of TA services (Paleka et al., 2023; Güzel et al., 2019; OECD, 2022; Hauptman et al., 2023; Darmayasa and Hardika, 2024; Matthaei et al., 2023). In administration, investment focus, especially with the use of advanced technology today (OECD, 2023), is strengthening trust (OECD, 2023), easy-to-use and effective services tailored to the specific individual circumstances of taxpayers. New e-services, acting as a one-stop shop for e-government services and providing a central access point for taxpayers, are continuously being upgraded as part of the e-government national portals (OECD, 2024). As TAs strive to improve their e-services primarily through online self-service and artificial intelligence, new e-filing and e-payment options for taxpayers have been developed (OECD, 2020).

Satisfaction with the quality of e-services influences taxpayers' compliance, as confirmed by previous research (Saptono et al., 2023; Abed et al., 2024; OECD, 2023 a,b,c; Basey et al., 2022; Geringer, 2021; Opiso et al., 2023; GOV.si, 2022).

Therefore, it is in the best interest of TA to ensure high satisfaction levels. Previous research has demonstrated that factors such as age, income level, education, and employment status play a significant role in shaping taxpayer perceptions of TA and their willingness to comply with tax obligations (Paleka et al., 2023). Digitalization drives economic growth. Therefore, it is also a priority in the Western Balkan region (OECD, 2024). The eDavki portal represents a

key component of Slovenia's ongoing tax digitalization efforts, providing taxpayers with secure electronic services through the application of up-to-date technology, adherence to legal standards, and shared responsibility between the tax authority and users for maintaining system security (Financial Administration of the Republic of Slovenia, 2024). The TA periodically collects data on taxpayer satisfaction with the portal's usability (GOV.si, 2022) but lacks sufficient analytics to support higher taxpayer satisfaction, leading to more sustainable tax behavior.

Despite their significance, gender and age in the context of tax sustainability awareness are often overlooked and poorly researched. The OECD (2022) promotes gender equality as one of the key policy steps for countries to design their tax systems.

Tax administration and compliance measures can affect men and women differently, as tax policies and administrative practices may disproportionately influence specific gender groups (OECD, 2022). Furthermore, gender socialization shapes individuals' values, norms, and societal roles, which in turn contribute to variations in tax compliance behavior between males and females (Helmy et al., 2020). These differences are also associated with implicit gender biases reflected in economic decision-making and social behavior, which may influence taxpayers' attitudes and compliance practices (Coelho et al., 2022).

Additionally, taxpayer satisfaction, depending on gender, shows that females are more likely to indicate measures that help them be more tax compliant (Kangave et al., 2021; Twesige, 2024; Paleka et al., 2023) and consequently more sustainably aware. Therefore, TA practices/services may be used more by one gender than by another, and according to the OECD (2022), the approaches used by taxpayers can have gender-dependent impacts on tax compliance programs. However, the Global Gender Gap Index of the World Economic Forum (2024) and the Gender Equality Index of the European Institute for Gender Equality (2023) rank Slovenia highly among countries in terms of gender equality (GOV.si, 2024), which leads us to assume that taxpayers, on average, are equally satisfied with the e-services of the TA.

The TA, regardless of gender, provides them with the same rights and opportunities by the law. We identified a research gap concerning measuring gender differences in taxpayers' satisfaction with TA e-services.

The analysis of taxpayers' awareness in relation to age suggests that age can play a meaningful role in shaping levels of tax knowledge and understanding. Differences in awareness across age groups may reflect variations in experience, exposure to tax systems, educational background, and access to information. Generally, middle-aged taxpayers tend to demonstrate higher awareness due to greater engagement in economic activities, while younger taxpayers may show lower awareness due to limited practical exposure. Older taxpayers' awareness levels may vary depending on familiarity with modern tax procedures, particularly digital platforms. Overall, age appears to be an important demographic factor influencing taxpayer awareness, and targeted educational programs should be designed to address the specific needs of different age groups to enhance overall tax compliance and understanding.

Taxpayers' Satisfaction and Sex

The rise of global fiscal pressure has pushed several governments to turn their attention to voluntary tax compliance. Today, tax-related decision-making is influenced not just by legal enforcement but even more by the psychological, social, and ethical dimensions. A key aspect of tax morale, intrinsic motivation to pay taxes willingly, is one behavioral element (along with the rest) of tax compliance (Alm et al., 2020; Kesse et al., 2026). Similarly, trust in tax authorities (Baker & Murphy, 2020; Matthaei et al., 2023), and tax literacy (Alahdal et al., 2025; OECD, 2023) also seems to play an important role in tax compliance behaviors. In communities where religion, ethics and social roles particularly gender are very important, these behavioral factors are particularly confounded (Chan et al., 2021; Moy et al., 2024). In numerous spiritual-oriented communities, both legal and social expenditure liabilities are designed around values which are infused with gender and culturally explicit. Newer research has started to illustrate that financial and tax choices are influenced by gendered cognitive, emotional, and social determinants (Batrancea et al., 2024). It

follows that an integrative account of decision-making processes should explore both psychological and social factors, and how these factors interact across genders.

The analysis of taxpayers' satisfaction in relation to sex indicates that gender does not necessarily serve as a strong standalone predictor of satisfaction levels. While minor differences may exist between male and female taxpayers in terms of perceptions, experiences, or expectations regarding tax services, these variations are often influenced by broader socio-economic and contextual factors rather than sex alone. Overall, taxpayer satisfaction appears to be more significantly shaped by service quality, transparency, efficiency, fairness, and accessibility of tax systems. Therefore, policy efforts aimed at improving taxpayer satisfaction should focus on enhancing service delivery and equitable treatment for all taxpayers, regardless of sex.

Taxation

Taxation refers to the compulsory levies imposed by governments on their citizens and residents. These levies have existed since ancient times, serving as a fundamental mechanism to fund public services and infrastructure. They encompass various types, such as income, capital gains, and estate taxes.

While "taxation" can be a noun or a verb, it primarily denotes the act of imposing financial obligations to generate revenue for governmental expenditure.

Taxation differs from other payments, such as market exchanges, in that it does not require consent and is not directly linked to the services provided. Governments enforce taxation through either implied or direct threats of force. Taxation is legally different than extortion or a protection racket because the imposing institution is a government, not private actors.

Tax systems have varied dramatically across different places and times. In most modern tax systems, taxation applies to physical assets, such as property, and to transactions, including sales and other forms of exchange. Creating tax policies is a critical and often debated issue in modern politics (Kagan, 2025).

Taxation is often referred to as the lifeblood of a nation's economy. This means that without taxes, any country will fall. Taxes play a significant role in an economy – this is because the funding of construction works, from buildings to highways, comes from the taxes we pay. We must pay our taxes accurately. In this way, we can contribute to the growing economy, helping one another build a home and a life. As taxpayers, we are obliged to pay our taxes in the manner the government imposes them.

III. WRITE DOWN YOUR STUDIES AND FINDINGS

This chapter presents a summary of the study's findings, based on the collected data, the conclusions drawn from the data, and the suggestions made in light of these findings.

Summary of Findings

The findings of this study were summarized as follows:

1. Out of 375 Respondents, 138 (36.80%) are between the ages of 20 – 30 years old, 110 (29.33%) are between the ages of 31 – 40 years old, 80 (21.33%) are between the ages of 41 – 50 years old, 47 (12.53%) are with the ages of 50 years and above. When categorized by Sex, 149 (39.73%) are males and 226 (60.27%) are females. In terms of the classification of registration, 132 (35.20%) were individuals who are employed, 223 (59.47%) were individuals with a business or who are self-employed, and 20 (5.33%) were non-individuals, including those with corporations, associations, cooperatives, and partnerships. In terms of the line of business, 166 (44.27%) are engaged in retail, including merchandise, sari-sari stores, and hardware, 38 (10.13%) are involved in sugar farming, 57 (15.20%) are engaged in Professionals like consultants, job orders, contract of service, 19 (5.07%) are engaged in Professionals including those who are in banking industry, 58 (15.47%) are engaged or has been working in Corporation and 37 (9.87%) are those who are employed. In terms of the number of years working on tax-related issues, 38 (10.13%) are working in a year or below, 112 (29.87%) are those working between 2 – 3 years, 74 (19.73%) are those

working between 4 – 5 years, and 151 (40.27%) are those working more than 5 years. In terms of the frequency in visiting BIR Office, 38 (10.13%) are those visiting monthly and semi-annually, 149 (39.73%) are those visiting quarterly, and 150 (40.00%) are those visiting annually. In terms of the Company's main business activity, 140 (37.33%) are with those engaged in general trade, including retail, hardware, and sari-sari store, 38 (10.13%) are those involved in manufacturing, 58 (15.47%) are those involved in sugar farming, 102 (27.20%) are those engaged in services, including professionals, consultants, job order workers, and others, and 37 (9.87%) are those employed taxpayers. In terms of the legal forms of business, 240 (64.00%) are engaged in sole or single proprietorship, 20 (5.33%) are involved in partnership, and 59 (15.73%) are those engaged in a private limited company, 19 (5.07%) are those engaged in a shared company and 37 (9.87%) are employed taxpayers. In terms of the number of years of operation, 38 (10.13%) are operating by 1 year or below, 205 (54.67%) are operating between 2 – 5 years, 76 (20.27%) are operating between 6 – 10 years, and 56 (14.93%) are operating 11 years and more.

2. Registered taxpayers have a high level of awareness of the services rendered by the Bureau of Internal Revenue employees, with a mean rate of 4.52, interpreted as very highly aware with 269 respondents indicating they are very highly aware, 70 respondents indicating they are highly aware, 24 respondents indicating they are moderately aware, seven respondents indicating they are fairly aware, and five respondents indicating they are not aware.
3. Registered taxpayers report a high level of satisfaction with the services rendered by the Bureau of Internal Revenue employees, with a mean rate of 4.54 which signifies a very highly satisfied interpretation which was participated by 274 taxpayers who answered that they are very highly satisfied, followed by 65 taxpayers who answered highly satisfied, with 24 respondents who responded moderately satisfied, seven respondents who answered fairly satisfied and five respondents who were not happy with the services rendered by the Bureau of Internal Revenue employees.

4. There is no significant relationship between the level of taxpayers' awareness and level of satisfaction with the services rendered by the Bureau of Internal Revenue Employees because of a computed G-Value of 1.0 and a P-Value that is <0.001 , resulting in the rejection of the hypothesis at the 0.05 level of significance, confirming that a higher level of awareness may contribute to a higher level of satisfaction. Conversely, those who answered a very high level of awareness tend to answer a very high level of satisfaction. Those who answered unaware tend to answer with dissatisfaction.
5. Based on the survey results, it indicates that the systems and service strategies are already effective, however, enhancement can still be suggested through maintaining excellence and further strengthen service quality such as continuous service quality improvement program, digital service expansion and optimization, taxpayer education and awareness program, customer feedback sustainability program, recognition and incentive program for staff, innovation and best practices program.

Conclusions

Based on the findings, the following conclusions are formulated:

1. There are more young registered taxpayers who belong to the bracket of 20 years old up to 40 years old than older ones who belong to the bracket of 41 years old and above. The majority of the respondents are female, which means males are few. The majority of respondents in terms of classification of registration are individuals who are self-employed or engaged in business, followed by those who are employed and non-individuals, including those with corporations, associations, cooperatives, and partnerships. The majority of respondents, in terms of line of business, are from retail companies, including those selling merchandise, sari-sari stores, and hardware, followed by those who are engaged or has been working in Corporation and then followed by those who are engaged in professionals like consultants, job orders, contract of service, and followed by those who are involved in sugar farming and those who are employed and lastly, those who are engaged in

professionals including those who are in banking industry. The majority of the respondents working on tax-related issues are those who have been working for more than 5 years, followed by those who are working between 2 to 3 years, and then followed by those who are working between 4 to 5 years, and those who are working in a year or below. The majority of respondents who frequently visit the BIR office are those who visit once a year, followed by those who are visiting quarterly and those visiting monthly and semi-annually. The majority of respondents, in terms of the company's main business activity, are those in the general trade, including retail, hardware, and sari-sari stores, followed by those who are engaged in services, including professionals, consultants, job order workers, and others, and followed by those who are involved in sugar farming, and followed by those who are involved in manufacturing and lastly, those who are employed taxpayers. The majority of the respondents, in terms of the legal form of their business, are those engaged in sole or single proprietorship, followed by those who are engaged in a private limited company, followed by those who are employed taxpayers, and followed by those who are involved in partnership and those who are engaged in a shared company. The majority of respondents, in terms of years in operation, are those with 2 to 5 years of operation, followed by those operating between 6 to 10 years, followed by those who are operating by 11 years and more, and lastly, those who are operating by 1 year and below.

2. The registered taxpayers have the same high level of awareness regardless of age, sex, classification of registration, line of business, number of years working on tax-related issues, frequency in visiting BIR office, Company's main business activity, legal form of business, and number of years in operation.
3. The registered taxpayers are equally highly satisfied regardless of age, sex, classification of registration, line of business, number of years working on tax-related issues, frequency in visiting BIR office, Company's main business activity, legal form of business, and number of years in operation.

4. The registered taxpayers in the city of San Carlos under the jurisdiction of the Bureau of Internal Revenue, Revenue District Office No. 76, Victorias City, classified by profile, are highly aware and satisfied with the services rendered by the Bureau of Internal Revenue employees therefore, there is no significant relationship between the level of taxpayer's awareness and level of satisfaction with the services rendered by the Bureau of Internal Revenue Employees.
5. Based on the findings, which show that the taxpayers are very highly aware and very highly satisfied, the enhancement program should focus on sustaining high performance, continuous improvement, digital innovation, and proactive taxpayer engagement. The goal is not major correction, but maintaining service excellence and preparing for future improvements.

Recommendations

Based on the foregoing findings and conclusions, the following recommendations are formulated:

1. Encourage and engage all employees in the District Office, including those who are in field offices, to promote taxpayers' awareness through the taxpayers' awareness program initiated by the Bureau.
2. Create a communication strategy through social media platforms, radio announcements, and publications to raise awareness about the updates on revenue regulations to taxpayers.
3. Top Management to initiate the workforce on the training about the newly updated technological software for a better understanding of taxpayers.
4. Conduct regular training on consumer behavior on how to achieve excellent consumer satisfaction.
5. Regularly analyze customer satisfaction survey results and the feedback system to improve taxpayers' user experience in the district offices.
6. Conduct regular evaluations to identify opportunities for improvement.
7. Present an audiovisual presentation including testimonies through social media and public places to enhance engagement towards taxpayers in the Bureau.

ACKNOWLEDGMENT

First and foremost, all praise and glory be to God Almighty for His abundant blessings, guidance, wisdom, and strength throughout this research journey. Without His grace and provision, this study would not have been possible.

The journey of the researcher as an MBA student has been both challenging and rewarding. This significant academic milestone would not have been achieved without the support, guidance, and cooperation of many individuals.

The researcher would like to express deepest and most sincere gratitude to Dr. Joyce C. Decendario, the adviser, for providing invaluable guidance, insightful suggestions, unwavering encouragement, and constant support throughout the conduct of this study.

The researcher is also sincerely grateful to the panelists, Dr. Maylin M. Tongcua, Dr. Helen C. Donguines, Dr. Ma. Quincy D. Dones, Dr. Jobell Cris T. Vibal, and Dr. Sharon P. Apohen, for the expertise, constructive feedback, and insightful perspectives that have enriched the depth and quality of this research paper.

The researcher is also grateful to his girlfriend, Angel Joy C. Lumontad, for the unwavering support, consideration, and understanding during this study.

Finally, the researcher expresses his heartfelt gratitude to his family and friends for their unconditional love and support for this research study. He knows that they are among the proudest and happiest to see their family and a friend achieve this degree. This work is lovingly dedicated to them.
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