

Chapter 3

The Psychosociological Determinants of Tax Morality in Morocco: The Case of Liberal Professions

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ABSTRACT

This chapter is exploratory in nature. Its aim is to establish a better understanding of tax morality based on psychosociological determinants. It is based on a qualitative study of 17 Moroccan doctors working in the liberal professions. The main results reveal various determinants, classified into two categories: psychological and social. These results confirm that personal values play a crucial role in understanding tax morality. In addition, the perception of inequalities in the tax system and the fear of sanctions also influence their tax morality. In addition, empathy for the beneficiaries of tax-financed public services and a sense of community reinforce commitment to tax compliance. The contributions of this research may be useful to public authorities, health professionals, researchers, as well as stakeholders involved in local and regional development.

1. INTRODUCTION

In many developing economies, the mobilization of fiscal resources is a central issue for financing development projects and guaranteeing macroeconomic stability. However, high levels of tax evasion and avoidance considerably hamper these efforts, compromising the ability of states to mobilize the

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domestic resources needed to finance public policies (OECD, 2022). This problem, amplified by a lack of fiscal civic-mindedness and widespread informal practices, highlights the need to explore the psychosociological factors influencing taxpayers' fiscal morality.

In Morocco, as in other emerging economies, tax reforms are aimed at modernizing tax administration and promoting greater transparency and fairness. Despite these initiatives, the challenges of broadening the tax base and combating tax evasion persist. These issues cannot be dissociated from taxpayers' attitudes and behaviors, which are influenced by their perceptions of tax fairness, their trust in institutions and the social norms to which they conform (Macintyre and Torgler, 2024).

This chapter focuses specifically on the psychosociological determinants of tax morality in Morocco, a concept that goes beyond mere legal compliance to encompass taxpayers' intrinsic motivations for complying with their tax obligations. It highlights factors such as personal values, social norms, perceptions of justice and empathy towards the beneficiaries of public services, while taking into account the specificities of the Moroccan context, marked by significant socio-economic and cultural diversity.

This study focused specifically on private practitioners, a key sub-group of healthcare professionals. According to the 2023 health map, Morocco has a total of 30,643 doctors, 15,394 of whom work in the private sector. Unlike public-sector doctors, these liberal professionals have direct responsibility for tax returns, placing them at the heart of the interaction between the often complex tax obligations and exacting ethical standards that govern their profession. These specific features, combined with their geographical and socio-economic diversity - between urban and rural areas - make them a particularly relevant group for analyzing the psychosociological dynamics of tax morality.

The central question guiding this study is: How do socio-psychological determinants influence the fiscal morality of doctors in Morocco? The aim is to analyze the psychosociological determinants influencing tax morality in Morocco, and to contribute to a better understanding of the levers that can be mobilized to strengthen tax compliance in the country.

2. LITERATURE REVIEW

2.1. Concept of Tax Morality

The term “morality,” derived from the Latin “moralitas,” is defined by the dictionary of the French academy as “character” or “characteristic.” It denotes a set of rules and principles intended to guide human behavior according to the fundamental distinction between good and evil. The dictionary also defines morality as “the character of an action considered from the moral point of view”, that is, the inner conscience that dictates actions to be performed or avoided. This concept possesses a universal ethical dimension and is frequently characterized as the “moral law” inherent in every individual, an inner voice that functions as a compass, guiding behavior in accordance with socially accepted norms. In a similar vein, the Collins English Dictionary accentuates this dimension by defining morality as “the observance of conventionally accepted standards of ethical behavior based on a sense of right and wrong in accord with conscience”. These definitions converge on the common idea that morality represents an ethical ideal that structures interactions between individuals and society.

In the context of taxation, this notion is referred to as “tax morality”, a concept that, despite its historical roots, has received surprisingly limited attention in the academic literature on tax compliance. During the 1960s, scholars from the prominent Cologne School of Psychology proposed integrating

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