

The GST–Income Tax Integrated Deduction Model: An Empirical Strategic Framework for Tax Base Expansion and Consumer-Led Compliance

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ABSTRACT

Most countries, such as the UAE, Saudi Arabia, or the Bahamas, really have a 'single tax' system. This is possible due to the availability of natural resources and a controlled population. But for India, this is not possible due to a lack of natural resources and an uncontrollable population. This paper proposes a bridge: if the government provides an income tax deduction on the GST paid by the customer, a balance can be achieved. For achieving this purpose, the researcher proposed the GST-income tax integrated deduction model. This policy helps to understand how this policy can change the economic behavior of the customers when providing the deduction in income tax through GST. This is an empirical study; therefore 300 customers' opinion were assessed and how this policy is beneficial was reviewed with the help of compliance probability model, tax base expansion and revenue function.

(Keywords: Tax Compliance, Integrated Deduction, GST, tax base, revenue, Behavior economy, shadow economy, Tax compliance Behavior, Tax Behavior etc.)

1. INTRODUCTION:

Taxes are the backbone of any nation's development. Without taxes any Government cannot complete important and critical projects such as infrastructure development, providing public education, low execution and any other social welfare project. India has a well-developed tax structure system and this system is based on two main pillars i.e. Direct Tax system and Indirect Tax system which managed by central, state and local bodies. Major direct taxes include income tax and corporate tax and indirect tax system only consisted GST from 2017. This system is designed not only to generate revenue but also to foster economic stability, promote equality and drive national progress. In this tax system, promoting equality seem contradictory

because of top 1% holding over more than 40% of the country's wealth. In the other side, most of the honest taxpayer first pays up to 30% income tax on their salary and then pays another 12% to 18% GST when purchasing goods with the remaining money. This means that nearly 45 rupees out of every 100 rupees that come into their pocket go to taxes.

Also, the slogan 'One Nation, One Tax' in India seems contradictory because of this slogan is limited only to 'indirect taxes'. Income tax, being a direct tax, leftovers outside the scope of this statement. Technically speaking, India's 'One Nation, One Tax' statement has not been fully appreciated, as we still use a 'Dual Tax System' i.e. direct and indirect tax. When the government announced 'One Nation, One Tax', it only combined the 'various taxes amongst states', but did not merge the 'types of taxes. Thus, it can be said that this statement was only for administrative convenience, and not for the financial convenience of the taxpayer.

Most countries, such as the UAE, Saudi Arabia, or the Bahamas, really have a 'single tax' system. This is possible due to the availability of natural resources and a controlled population. But for India, this is not possible due to a lack of natural resources and an uncontrollable population. This paper proposes a bridge: if the government provides an income tax deduction on the GST paid by the customer, a balance can be achieved. For achieving this purpose, the researcher proposed the GST-income tax integrated deduction model.

1.1. Policy Framework: Section 80GGST

The government should include a specific provision in the income tax act to formalize the GST–Income Tax Integrated Deduction Model.

I. Key objective of the policy

The four strategic objectives motivate the implementation of section 80GGST:

- a) To convert Shadow economy into formal economy
- b) To totally control on the tax evasion not only Income tax but also GST.
- c) To create an automated tax system in GSTN and Income Tax portal
- d) To establishing a Consumer as an Auditor
- e) Creating a tax compliance system without force.

II. Provision of this policy

The government should made following provision to implement his policy.

- a) **The Incentive:** The government should make a provision on new deduction under Section 80GGST permitting individual taxpayers to claim a deduction of up to Rs. 20,000 against their taxable income, based on the GST paid on personal consumption.
- b) **Eligibility:** All individual taxpayers filing ITR-1 or ITR-2.

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- c) **Verification:** The deduction is valid only for invoices where the consumer's PAN is recorded by the merchant and uploaded to the GST Network (GSTN).
 - d) **Applicable:** This deduction should be applicable only for luxuries goods, gold and demands and professional services etc.

III. The "Consumer-as-Auditor" Mechanism

This policy transforms the consumer from a positive payer into an active enforcer. Most Merchants do not issue invoices for luxury goods, gold and diamonds, and professional services, and customers do not request invoices. Both Merchants and customers attempt to avoid paying taxes. If a customer is eligible for GST exemption of up to Rs 20000, then by demanding an invoice to claim the deduction of Rs. 20000. This avoids the leakage of Black Money at the retail level and removes the need for additional government inspectors.

1.2. Review of literature:

1.2.1. Behavioural Economy and tax compliance

Weber et al. (2014), conducted a study on Behaviour economics and taxation. They clearly noted in working paper, Behavioural economic factors can significantly influence tax compliance and if well applied, usually cause an increase in compliance. Teimurz Gogsadze (2016) mentioned in his study, the behaviour of taxpayer changed when an increase in the tax rate increases evasion, whereas reduction of tax rate reduces evasion on the long run. It is clear that the economical behaviour of people effects on tax compliance. Prospect theory explain that individual is sensitive to loses then gain, (Kahneman & Tversky, 1979). this theory interpreted that people give more importance to loss then to gain and paying taxes feels like a loss. Also, according to Alm (2012), tax compliance is not purely economic but affected on social and psychological factors.

1.2.2. Tax system:

According to the study by Besley and person (2014), why do developing countries tax so little? As per analysis, they found that the developing contrive tax so little because of the tax base is narrow, very few people pay taxes and government revenue is insufficient etc. According to Tanzi and zee (2000), they conducted a study on tax policy for emerging Markets: developing countries. In this paper, they mentioned that, the developing countries need to expanding the tax base by widening the tax net, formalizing the informal sector and introducing a digital tax system are necessary. In their study, Hoffman and el. (2023) examined the possibility of applying the Fair Tax in its place of the traditional American Income tax system, from the view of the millennial generation. In this study, they highlighted that millennials generally perceive the current tax system as overly complex and unfair, and they favour the Fair tax due to its

transparency, simplicity and prebate feature that protects low-income individuals. The research maintains that by shifting the tax burden from production to consumption, this policy aligns with millennial values of economic autonomy and social justice and could encourage long term saving and investments for this generation, which is often plagued by economic instability.

1.2.3. International experience

In Brazil, the Nota Fiscal Paulista initiative positively minimized tax evasion by giving consumers a 30% VAT refund and lottery tickets in exchange for requiring receipts. Research shows that the consumer working as an auditor approach led to a revenue increase of over 20% for businesses. This is because the initiative linked personal reward with tax compliance. According to research conducted in South Korea, the credit card incentive scheme, launched by the government in the last 1990s to promote cashless transactions. This scheme was extremely successful in formulizing the economy. In this scheme, customers were provided incentives like income tax deduction on cashless transactions above a certain amount of their total income, and weekly lotteries. The result of this scheme, made it mandatory for merchants to accept card payments and there was a substantial rise in cashless transactions. Research has shown that this policy resulted in an increase in the transparency in business income and the tax compliance rate, which was 30 until 1990, increased to 80% to 90%. Thus, South Korea has shown that by linking personal benefits with government policy, the shadow economy can be minimized, and the country can progress quickly towards a more formalized economy.

All this study shows that, if any country gives some deduction in taxes, that are affected on overall tax system and this single decision moves towards a formalized economy. This experience shows that such diverse customer incentive policy proves to be highly effective, as they encourage Consumers to working as an Auditor, minimizing tax evasion, maximizing in tax compliance and help to country make progress quickly towards formalized economy. Therefore, this study is necessary to examine the Tax Base Expansion and Consumer Behaviour through GST–Income Tax Integrated Deduction Model

1.3.Need of study:

This study focused on lot of issues such as restriction the parallel Black i.e. shadow economy, incising the individual income tax filers, crating the auto auditing system through people, crate transparency in GST system etc.

- i. Most of the Business to Customer transactions happened in cash to avoid GST and this thing directly crate a paroral black economy. it is necessary to study whether offering income tax deduction on GST bill will motivate customers to shift from cash transaction to formal GST invoice.

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- ii. Only 12.13 crore tax payer and 8.56 crore tax payer filed return file in 2024-25 financial year (IT Dept. 2025). It shows that, a very small part of the population has come into income tax system. So, there is need to analyse if this incentive will encourage more people to file income tax returns, thereby bringing more citizens into the formal income tax net.
 - iii. It is necessary to examine the net impact on government revenue by balancing the losses ensuing due to income tax deductions and the gains from the augmented GST.
 - iv. It is important to examine whether through GST–Income Tax Integrated Deduction Model is practically possible and financial sustainable for the Indian economy.
 - v. This study is important to prove, through statistical and mathematical data, that this plan is not just a theoretical concept only, but is really useful for both consumers and the government of India.

2. OBJECTIVE OF THE STUDY:

The main objectives of the present study are as follows;

1. To study how consumer behaviour changes if customers are given an income tax deduction on GST in India.
2. To examine how this policy expands the tax system in India.
3. To measure the net impact of this scheme on government revenue.
4. To examine the economic feasibility and sustainability of this policy after an integrated between GST and income tax.
5. To prove statistically and mathematically whenever this model is really a win-win policy.

3. RESEARCH METHODOLOGY:

This study is descriptive and analytical in nature. Both primary as well as secondary data have been used to analyse the impact of GST-linked income tax deduction on consumer behaviour and tax compliance.

3.1. Data Collection & sample size: For achieving the objectives of the studies, primary as well as secondary data was collected. The primary data was collected from 300 consumers in urban and semi-urban areas. This primary data has helpful to understand the behaviour of customers regarding to tax compliance, when adopting this policy. The Google form survey was conducted to understand how consumers feel about seeking GST invoice and whether income tax benefits are actually a motivate them to follow the tax rules. By focusing these two areas, this research highlights how income tax deduction in GST can be used to encourage consumers to formalize the economy. Also, the secondary data was collected from economic

survey of India, GST Council Reports, income tax department publication and research publications. The primary data was collected from 300 consumers by using convenience sampling methods from urban and semi-urban regions through electronics mode.

3.2. Data Application: This research uses a three-tiered mathematical framework to analyse the how tax compliance growth, tax base expansion and revenue function if customers are given an income tax deduction on GST in India. and also explore how informal transactions change into a formal tax structure.

3.2.1. Compliance Probability Model: This model suggests that the consumers decision to obtain a proper tax invoice is directly dependent on the actual financial incentives (D) given on the tax.

Mathematical formula

$$P(C = 1) = \frac{1}{1 + e^{-(\alpha + \beta D)}}$$

Where:

- $P(C=1)$: Probability that a consumer will comply with tax regulations by demanding a formal invoice.
- α (Alpha): Baseline Tax Awareness. This is the customers natural inclination to request a invoice without any external financial incentives.
- β (Beta): Incentive effectiveness. This is the rate which the customers mindset changes for each unit increase in tax deduction.
- D : The Incentive Stimulus (Net Income Tax savings derived from the GST deduction).

3.2.2. Tax Base Expansion: This mathematical model, which focuses on examine the tax base of this policy. It shows the fiscal impact of 300 samples when adopting policy. The basic logic for tax base expansion is defined by the Tax Base Expansion Model:

Mathematical formula

$$TB = TB_0 + (\theta \times V_{unbilled})$$

Where,

- TB_0 : Represents the baseline formal economy—the existing tax base before intervention

- $\theta \times V_{unbilled}$: Represents the conversion of informal transactions into the formal sector through a formalization rate (θ) applied to the volume of unbilled transactions ($V_{unbilled}$).

Statistical Operationalization: To calculate the specific impact in a 300-customer sample, the theoretical expansion ($\theta \times V_{unbilled}$) is implemented using the following statistical calculation:

Statistical Formula,

$$\text{Marginal Tax Base (TB)} = NC \times AE \times \Delta P$$

Where,

- **NC (Number of Customers):** The sample size of 300 individuals categorized by income group.
- **AE (Average Expenditure):** The targeted annual expenditure of ₹75,000 per customer.
- **ΔP (Compliance Growth):** The measurable increase in the probability of a customer demanding a formal invoice, which serves as the empirical value for the formalization rate (θ).

3.2.3. Revenue Function (R): to evaluate the fiscal impact, following formula apply, which calculates the net gain after accounting for tax base expansion and incentive costs.

The consolidated formula is expressed as:

$$R = (t_{gst} \times TB) + (t_{it} \times \pi) - I_{loss}$$

Where,

- **GST Rate (t_{gst}):** Goods & Service tax rate average assumed 12%.
- **Income Tax rate (t_{it}):** Tax rate apply to that profit.
- **Profit Margin (π):** 20% of the tax base (TB)
- **I_{loss} :** Total expenditure on consumer incentives ($NC \times D$).

Statistical Operationalization: The statistical validity of the model is proven by subtracting the total incentive cost from the total tax collected to reach the Net Revenue up to.

$$R = \text{Total Tax Collection} - I_{loss}$$

4. THEORETICALLY AND STATISTICAL FRAMEWORK:

4.1.Compliance Probability Model:

Compliance probability model is a systematic model combining behavioural economics and financial mathematics to enhance the tax compliance. The model focuses on 300 customers

behavir, namely, encouraging consumers to request formal invoice directly, thereby reducing their personal income tax liability. The table 01 shows the comparative analysis of tax incentive and compliance behaviour across income groups of 300 samples.

Table 1: Comparative Analysis of Tax Incentives and Compliance Behavior across Income Groups

IG	NC	AE (Rs.)	R	D (Rs.)	(P ₀)	(P ₁)	(ΔP)
Low Income (0-5L)	35	75000	5%	1000	08 (23%)	12 (34%)	11%
Moderate Income (5-15L)	55	75000	10%	2000	12 (22%)	23 (42%)	20%
High Income (15-30L)	125	75000	20%	4000	49 (39%)	97 (78%)	38%
Very High Income (>30L)	85	75000	30%	6000	41 (48%)	79 (92%)	45%

(IG- Income Group (Slab-based), NC- No. of Customer, AE-Avg. Expenditure Goal (to claim ₹20k), R-Marginal Tax Rate (R))

- **(D):** The (D) Value is calculated based on a fixed ₹20,000 deduction limit multiplied by the taxpayer's marginal tax rate (R)
- **(P₀) (Pre-Incentive Compliance Probability):** This is the baseline probability that a consumer will ask for a bill out of pure tax morality or habit, without any financial reward.
- **(P₁) (Post-Incentive Compliance Probability):** This is the increased probability calculated using your logistic formula after adding the **Incentive Value (D)**.
- **(ΔP) Tax Compliance Growth:** The difference between P₀ and P₁ (e.g., 48% - 92% = 45% shows the direct impact of the government's "nudge" policy.

Table 01 indicates the Comparative Analysis of Tax incentives and Compliance Behavior across income group of 300 customers. This table shows that the consumers decision to obtain a proper tax invoice is directly dependent on the actual financial incentives (D) given on the tax.

1. The Data shown that there is a direct relationship between the amount of the deduction (D) and the increase in tax compliance. The P₀ and P₁ shows that how shifted the customer behavior towards tax compliance. The ΔP indicates the tax compliance growth among are different to different from income groups but the shift the consumer behaviour towards the tax compliance.
2. The table shows that the elasticity of tax compliance, in the low-income group, a Rs. 1000 rebate in income tax led to an 11% increase in tax compliance. On the contrary, the high

income and very high-income group, saws a 38% & 45% increase in compliance with a Rs. 4000 & Rs.6000 rebate in tax respectively.

It is confirming that the consumer behaviour changes towards the tax compliance, if consumer are given an income tax deduction on GST in India. the consumers are actively move from informal cash transaction to formal build transaction. Also, this thing motivated consumers to demand formal invoices (GST invoices) by offering a direct deduction in their personal income tax liability

4.2. Tax Base Expansion

With the help of this model, here made an estimate of future tax revenue by applying a specific compliance growth rate to 300 samples. following table indicates the expanded tax base (TB) and the resulting revenue:

Table 2: Analysis of Tax Base Expansion

Income Group	No. of Customers	Compliance Growth (θ)	New Tax Base (TB=NC×AE×AP)
Low Income	35	11%	$35 \times 75,000 \times 0.11 = \text{Rs. } 2,88,750$
Moderate Income	55	20%	$55 \times 75,000 \times 0.20 = \text{Rs. } 8,25,000$
High Income	125	39%	$125 \times 75,000 \times 0.39 = \text{Rs. } 35,56,250$
Very High Income	80	45%	$80 \times 75,000 \times 0.45 = \text{Rs. } 27,00,000$
Total	300		TB = Rs. 73,70,000

Table 02 show the tax base expansion on the basis of tax compliance growth of 300 samples. Here researchers used the working formula $TB=NC \times AE \times AP$, the model identified a total expansion of Rs. 73,00,000 from 300 samples.

Table 02 show that the model effectively transferred unrecorded volumes into a transpired tax base. This model not just for raise the revenue but also shifted shadow economy into formal economy. the high-income group only formalized Rs. 35,56,230, highlighting the model's effectiveness in areas with significant spending.

It is being proven that if consumer in India get a deduction in income tax on GST, then the tax base of the sample consumers has increased to Rs. 73,70,000. This policy not only expands the tax base but also shows how the shadow economy convert into formal economy.

4.3. Revenue Function

To measure the net impact of this scheme on government revenue, here we formulate the revenue function. The table 03 show the Fiscal Impact Analysis of Customer-Driven Tax Compliance (Sample N=300) as follows;

Table 3: Fiscal Impact Analysis of Customer-Driven Tax Compliance (Sample N=300)

Income Group (IG)	Sample Size (NC)	Compliance Growth (ΔP)	Marginal Tax Base Expansion (TB) Rs.	Total Tax Collected (GST 12% + IT) Rs.	Total Incentive Cost (I _{loss}) Rs.	Net Revenue Impact (R) Rs.
Low Income	35	11%	2,88,750	37,538	35,000	+ 2,538
Moderate Income	55	20%	8,25,000	1,15,500	1,10,000	+ 5,500
High Income	125	39%	36,56,250	5,85,000	5,00,000	+ 85,000
Very High Income	85	45%	28,68,750	5,16,375	5,10,000	+ 6,375
Total / Average	300	-	76,38,750	12,54,413	11,55,000	+ 99,413

Table 03 indicates the total tax collected (GST 12% + IT), total incentive cost and Net revenue impact of this policy. It indicates that this policy can increase the Net revenue (R) by Rs. 99,413 out of 300 samples. If the total tax collection is Rs. 12,54,431, then the total incentive cost will be Rs. 11,55,000. The result clearly shows that this policy the revenue generated and surpluses.

4.4. Economic Feasibility and Sustainability of this policy:

There is necessary to understand the economic feasibility and sustainability of this policy. The result indicates that, this policy is more economically feasible and sustainable for a long time because;

- **Revenue from two sources (double-win):** the success of this policy depends on the government collecting funds from different stages. i.e. when a customer makes a purchase (GST) and when the shopkeeper makes a profit from that sale (IT).
- **The policy pays for itself (Self-funding):** the beauty of this policy is that the total tax revenue exceeds the cost of the incentives provided to the customers, that means the government does not have to dig deep into the budget to keep the program going. The expansion of the tax base takes care of all the costs.
- **Maintain Permanent Records:** A key feature of this policy is the bale to lock data. Once a traction is logged for GST, it serves as automatic proof that the merchant has earned money. This ensures that income cannot be hidden, allowing the government to collect taxes accurately year after year.

4.5. Statistical Proof of the "Win-Win" Model:

This policy will be a Win-Win model for customers and the government which is being tested as follows:

- The customers directly take a benefit of tax deduction (D)

- The government expanding the tax base by Rs. 73 lakhs and earning a surplus of Rs. 99,413 in this policy. Also, there is no need to increase tax rates and automated technology-based tax system is crated.
- The merchants cannot hide sales, it becomes very difficult because customers ask for bills and automatically undeclared income is converted into official income.
- In statistically, the model proves that providing incentives is more profitable for a government then traditional enforcement, as it leverages the consumers as a voluntary auditor.

5. KEY FINDING AND CONCLUSION:

Key finding:

Following some important key finding are mentioned here,

- a. This model significantly improves the consumer bill-taking behaviour with income tax incentives.
- b. This model helps in archiving tax compliance possible without coercion.
- c. This policy provides not only net revenue gain but also transfer a shadow economy into fair economy.
- d. Consumers become an active participant in tax compliance and act as a Auditor.

Conclusion:

The study clearly proves that the GST–Income Tax Integrated Deduction Model is an effective tool to reduce tax evasion, growth of tax compliance, massive expansion of tax base, positive consumer behavior and increase revenue of the government. The shadow economy has a measure problem of each and every country, this model not totally remove shadow economy but support to build the formal economy. this policy helps to transform shadow economy into formal economy with the help of customers as an Auditor. The primary survey of 300 customers strongly supports the feasibility and acceptance of the scheme. Giving income tax deductions on GST to customers is not a loss for government but an investment in revenue generation. Therefore, this model represents a practical and sustainable Win-Win tax reform for India.

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