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REVIEWER'S REPORT

Manuscript No.: JNBMS-052

Title: Tax Planning Behaviour among Individual Taxpayers: The Role of Financial Literacy and Digital Tax Services.

Recommendation:

Accept after minor revision.

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality	✓			
Clarity	✓			
Significance	✓			

Reviewer's ID: JPR-Dr. Bishwajit Rout

Detailed Reviewer's Report

Overall Evaluation

The paper titled "*Tax Planning Behaviour among Individual Taxpayers: The Role of Financial Literacy and Digital Tax Services*" examines how financial literacy and digital tax services influence tax planning behaviour among individual taxpayers. Drawing on the Theory of Planned Behaviour and Technology Acceptance Model, it proposes a framework in which literacy and digital service use shape attitudes toward tax planning, moderated by perceived risk and trust. Based on a literature review (2013–2026), it derives hypotheses and a survey design with illustrative analytics. It concludes that literacy and trustworthy digital platforms enhance compliant tax planning, offering policy implications for revenue authorities and educators.

Suggestions for Improvement:

1. Clearly justify importance of integrated theoretical approach.
2. Better explain why previous studies inadequately examined financial literacy and digital tax services simultaneously within tax planning behaviour.
3. Include stronger justification for selecting TPB and TAM instead of alternative behavioural theories explaining taxpayer decision-making.
4. Critically compare conflicting findings among previous studies.

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5. Develop stronger critical synthesis instead of descriptive summaries to identify unresolved theoretical inconsistencies across existing empirical literature.

6. Include more recent Scopus-indexed studies published during 2025–2026 addressing AI-enabled tax platforms and taxpayer behaviour.

7. Discuss limitations of TPB and TAM when applied to complex tax planning decisions involving financial uncertainty.

8. Include theoretical rationale explaining why trust and perceived risk jointly moderate digital tax service effectiveness on behaviour.

9. Provide conceptual definitions for every construct before hypothesis development to improve theoretical consistency and construct clarity.

10. Explain questionnaire validation procedures comprehensively.

11. Describe procedures for assessing common method bias, non-response bias, and ethical considerations before future empirical implementation.

12. Present illustrative SEM path diagram instead of only descriptive statistics and correlations to improve methodological demonstration.

13. Strengthen managerial recommendations using theoretical evidence.

14. Discuss implications separately for governments, fintech providers, employers, and financial educators to improve practical applicability.

Final Verdict:

The manuscript addresses a contemporary and academically relevant topic by integrating financial literacy and digital tax services within a behavioural framework for explaining tax planning behaviour. Its conceptual model is logically developed and supported by current literature. However, the absence of empirical evidence substantially limits its scholarly contribution. I recommend Minor Revision before publication, requiring stronger theoretical justification, methodological refinement, improved originality, and replacement of illustrative analyses with actual empirical validation. Addressing the identified weaknesses will make it suitable for publication in **JNBMS**.

I recommend this paper for publication after minor revision.