

# Exploration of Institutional Determinants of Tax Morality in the Moroccan Context: Case of Liberal Professions

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## **Abstract:**

This exploratory research aims to deepen the understanding of tax morality by examining institutional determinants. It is based on a qualitative survey conducted with 17 Moroccan doctors practicing in the liberal professions sector. The main results show that the tax morality of Moroccan doctors is influenced by a combination of institutional determinants, such as the tax system, public fund management, perception of justice, and transparency. These determinants interact with other elements, such as social trust, sanctions, and controls, to influence compliance with tax obligations. A thorough understanding of these interactions is essential for developing effective and sustainable tax policies.

The contributions of this research may prove valuable for public authorities, health professionals, researchers, as well as stakeholders involved in local and regional development.

**Keywords:** Institutional determinants; Tax morality; Liberal professions; Tax compliance.

## I. INTRODUCTION

The mobilization of tax resources is essential for financing development projects and ensuring macroeconomic stability, according to the [1]. However, tax evasion and fraud hinder these efforts, compromising the ability of states to mobilize the internal resources necessary for financing public policies [2]. This problem, amplified by a lack of tax civility and widespread informal practices, highlights the importance of examining the institutional determinants influencing taxpayers' tax morality.

Currently, tax reforms in Morocco aim to modernize the tax administration and promote greater transparency and equity [3]. Despite these initiatives, challenges related to broadening the tax base and combating tax evasion persist. These issues are closely linked to taxpayers' attitudes and behaviors, influenced by their perceptions of tax fairness, their trust in institutions, and the social norms they adhere to [2].

This research focuses on the institutional determinants of tax morality in Morocco, a concept that goes beyond mere legal compliance to encompass taxpayers' intrinsic motivations to fulfill their tax obligations. It highlights factors such as transparency, efficiency, and equity of governance, as well as the legitimacy of institutions. A thorough understanding of these factors is essential for developing effective and sustainable tax policies [4].

This study focuses on private practice physicians, a crucial subgroup of health professionals in Morocco. Unlike public sector physicians, these private practitioners have direct responsibility for tax declaration, placing them at the heart of interactions between often-complex tax obligations and the demanding ethical standards governing their profession (Law No. 131-13 on the Practice of Medicine).

Moreover, private practice physicians play a crucial role in the Moroccan healthcare system by providing local care and contributing to health coverage, especially in rural areas where access to health services is limited. Their geographical and socio-economic diversity between urban and rural areas adds an important dimension to the analysis of institutional dynamics of tax morality. Private practice physicians often navigate varied socio-economic contexts, which influence their perceptions of tax fairness and their trust in institutions [5]. These specificities make this group particularly relevant for studying the interactions between institutional determinants and tax morality in Morocco.

The central question guiding this study is: How do institutional determinants impact the tax morality of physicians practicing in Morocco? Through this central research question, we aim to examine the institutional determinants that influence tax morality in Morocco, in order to better understand the levers to activate for strengthening tax civility in the Moroccan context.

## II. LITERATURE REVIEW

Tax morality, defined as the voluntary and conscious fulfillment of tax obligations by taxpayers, is a pivotal issue for contemporary economies. It is predicated on a complex set of institutional factors, among which trust in public authorities, the quality of public governance, and the perceived fairness of the tax system occupy a prominent place. This literature review explores these essential dimensions and highlights the major contributions made by researchers, in order to offer an integrated and in-depth view of the state of the art. The aim is to identify the interactions between these factors and highlight their influence on tax morality.

*A. Trust in Public Authorities: a Central Pillar of Fiscal Morality*

Trust in public authorities is widely recognized as a key determinant of tax morality. [6]define it as the perception, both individual and collective, that tax authorities and the state act in the general interest. This concept underscores the reciprocal nature of the relationship between citizens and public institutions, emphasizing that trust is not solely based on rational calculations of individual interests, but also on the perceived legitimacy of institutions.

This perspective underscores the significance of reciprocity in the relationship between citizens and the state. This perspective suggests that taxes are not merely perceived as a legal obligation, but rather as part of a social or psychological contract, in which individuals' financial contributions are accompanied by legitimate expectations regarding the quality and accessibility of public services provided [7]. This suggests that citizens are more likely to adhere to their tax obligations if they perceive the management of public resources and the scope of services offered in a favorable light [8], [9].

Furthermore, the concept of trust extends beyond the confines of a unilateral relationship between taxpayers and institutions. It is also part of a collective dynamic, where the perception of a fair framework encourages voluntary adherence to tax norms. [10]demonstrate that, within an environment characterized by mutual trust, individuals spontaneously adopt cooperative behaviors, thereby contributing to social and economic stability. This cooperation is an essential pillar of modern democracies, where fiscal morality is largely based on the perception of a balanced and legitimate social contract.

This dual perspective on trust has been further elaborated by [11], who propose a distinction between two forms of trust: social trust, based on interpersonal interactions, and calculative trust, based on a rational assessment of the benefits and risks associated with tax compliance. The interaction between these two dimensions has been demonstrated to influence individuals' tax behavior, with social trust reinforcing the propensity to cooperate spontaneously, and calculative trust being based on the perception of efficient and fair governance.

Empirical work confirms that trust in public institutions is a key factor in promoting fiscal morality. Studies in various geographical contexts, notably by [12, 13], have demonstrated that a high level of trust in public institutions is correlated with citizens more often complying with their tax obligations. It is clear that this relationship is all the more pronounced when taxpayers perceive the tax authorities as partners in a cooperative relationship, rather than mere control agents (adversaries). This approach, developed by [9]and taken up by [14], highlights the crucial role of communication and awareness in building trust and improving tax compliance.

[7], a lack of trust can have deleterious effects. [15, 16], warn of the consequences of widespread distrust of public institutions, which fuels tax evasion and non-compliance. This phenomenon can be explained by a contagion effect: when citizens feel that the state is not living up to its commitments, or that other taxpayers are cheating, they may be tempted to adopt opportunistic behavior themselves.

Trust is not a monolithic concept. It can be divided into two complementary components, the articulation of which plays a pivotal role in fiscal morality. Vertical trust, which governs the relationship between citizens and institutions, is essential. [17,9] demonstrate that efficiency in the management of public resources strengthens this trust, thereby fostering tax compliance.

[18]highlights that a deficit in the quality of governance, particularly in contexts such as Eastern Europe, can lead to a deterioration in fiscal morality. Utilizing Swedish data, [19]demonstrate that heightened distrust of politicians fosters the perception of tax evasion as a prevalent, even legitimate phenomenon.

In addition, horizontal trust – citizens' perceptions of their peers' behavior – also influences tax morality. When people see that most of their peers are following tax rules, they are more likely to follow suit [15, 16]. However, [20]has pointed out that while horizontal trust helps to strengthen social cohesion, its direct impact on tax compliance is often less marked than that of vertical trust. This is because citizens do not pay their taxes directly to their peers, but to the state.

[7]present a clear and compelling argument, showing that these two forms of trust influence each other. A government perceived as fair and efficient fosters trust between citizens, while a general climate of respect for rules reinforces the legitimacy of the state. This interaction produces a multiplier effect that boosts tax morality on a national and international scale, confirming the observations of [16]. Their survey of households in Tirana, including information on tax evasion and informal tax institutions, reveals that trust, both in the state and in other taxpayers, is an essential lever for tax compliance.

However, trust alone is not sufficient to guarantee fiscal compliance. [11]are clear: trust is vital, but it must be coupled with rigorous and transparent management of public finances to avoid disillusionment and maintain high levels of tax morality.[21]go even further, stating that the absence of trust, when exacerbated by weak or inefficient institutions, can fuel the underground economy and ultimately weaken tax morality. The challenge is clear: we must establish a stable institutional framework. Only then can we ensure that citizens' confidence in the tax system is maintained over the long term.

#### *B. The Quality of Public Governance: an Essential Lever*

The quality of public governance, embodied in transparency, effective institutions and the rule of law, is another major determinant of tax morality. [22]posits that transparency in the management of public resources serves to strengthen the legitimacy of the tax system and to limit fraudulent behavior. However, as [9]also point out, efficient management of public funds must accompany this transparency. Indeed, as [9]further emphasise, merely making public finances visible is insufficient: even if transparent, inefficient management of public spending can erode taxpayers' confidence and compromise fiscal morality.

The quality of institutions, particularly the absence of corruption and administrative efficiency, plays an essential role in tax morality. According to [21], these factors represent major obstacles to taxpayer acceptance. [17]underscore the pivotal role of the perception of a fair and competent tax administration in this regard.

Indeed, the study by [3]demonstrates that the implementation of punitive or arbitrary bureaucratic practices has the potential to erode taxpayers' confidence. [18], when a tax administration is perceived positively in terms of performance, honesty, fairness and quality of service, it fosters higher tax morality, as confirmed by the work of [23].

The judicial system is also a pillar of governance and fiscal morality. [27]emphasize that the rule of law and the availability of effective appeal mechanisms are pivotal in reinforcing fiscal morality. Furthermore, [7]emphasized the pivotal role of stability and predictability in the legal framework in fostering taxpayer confidence.

Furthermore, the positive perception of the police and judicial system has been demonstrated to positively influence tax compliance [24]. It is therefore important to consider how an administration is perceived in terms of fairness and impartiality, as this reinforces citizens' tax morality.

#### *C. A Fair Tax System: a Necessary But not Sufficient Condition*

The fairness of the tax system, whether in terms of horizontal, vertical or procedural aspects, is a pivotal factor in determining the moral acceptability of taxation. As asserted by [12,25], a perception of fairness within a tax system has been demonstrated to positively influence taxpayer compliance. [18], inequalities, whether horizontal or vertical, have the capacity to undermine tax compliance. [26]emphasizes the pivotal role of horizontal equity, which pertains to the equal treatment of taxpayers with analogous taxing capacities. The perception of tax privileges in favor of certain categories has the potential to engender a sense of injustice, thereby reducing tax morality.

Similarly, vertical equity, which refers to a progressive tax system, is essential to maintaining taxpayer confidence. [13]demonstrate that an inadequate progressive system, where high-income taxpayers do not contribute in proportion to their abilities, undermines tax acceptance and encourages tax evasion.

Procedural fairness, a concept extensively explored by [25, 27], is also crucial to maintaining positive tax morality. [28]demonstrate that perceptions of fair and transparent decision-making by tax authorities promote tax compliance. However, [26]challenges this assertion, highlighting that other factors, such as the threat of sanctions or social conformity, can influence taxpayers' behavior, even in circumstances where fairness is perceived. This underscores the notion that procedural fairness is not merely a matter of positive perception, but must be reinforced by mechanisms that support compliance with tax norms.

Indeed, the administration's perceived management of tax fairness has tangible effects on citizens' willingness to meet their tax obligations. In the context of perceived tax unfairness, as indicated by ancillary studies [20, 8], there is a heightened propensity for tax evasion. The sentiment that taxpayers' contributions exceed their receipt of benefits, or that they are less favored than others, has been demonstrated to have a detrimental effect on their willingness to comply with tax obligations [12]. Consequently, procedural fairness, predicated on the equitable and egalitarian treatment of taxpayers by the tax administration, emerges as a pivotal lever for ensuring optimal tax morality and enhanced compliance [12].

This literature review aims to underscore the intricate interplay among trust in public authorities, governance quality, and the fairness of the tax system in shaping tax morality. The extant literature on this subject, as evidenced by the works of the aforementioned authors, appears to converge towards a common conclusion: that transparent, effective and fair governance is essential for strengthening taxpayer confidence and promoting tax compliance. However, these factors do not operate in isolation; their impact is contingent on their interaction with other elements, such as sanctions, social pressure and institutional legitimacy. It is therefore vital to develop a thorough understanding of these dynamics if effective and sustainable tax policies are to be developed.

### III. METHODOLOGY

#### *A. Operational Framework of the Research*

This section describes the methodology used to conduct this study. To answer the research question, a qualitative study was conducted among liberal professions, particularly Moroccan doctors. Several reasons motivated the choice of this category as the research subject. According to the health map

published by the Ministry of Health and Social Protection in 2023, Morocco has 15,394 doctors practicing in the private sector. Their tax practices may reveal trends specific to this profession.

Doctors practicing privately in Morocco are subject to specific tax regimes. For example, doctors registered for the Professional Tax (TP) are subject to income tax (IR) on their professional income. The tax rate varies according to income brackets, ranging from 0% for incomes below 30,000 MAD to 38% for incomes above 180,000 MAD. Additionally, a minimum contribution of 6% of gross income is required, even in the absence of profit. This contribution cannot be less than 1,500 MAD and is due no later than January 31 of the year following the declared fiscal year.

Doctors in Morocco are subject to strict ethical standards, governed by the Medical Code of Ethics and Law No. 131-13 related to the practice of medicine. Consequently, analyzing their fiscal morality can reveal how these standards influence their tax behavior and compliance with tax obligations. Finally, Moroccan doctors practice in diverse socio-economic contexts, ranging from large cities to rural areas. This variety allows for exploring how different environments influence their fiscal morality.

#### *B. Data Collection Method*

The sample was constituted through recommendations from previously interviewed individuals and through contacts in the medical field (snowball sampling technique). During the first interview, a trust relationship was established with the interviewed doctor, who then provided the contact details of another doctor who had opened their practice in the same field.

Data collection was carried out through semi-structured individual interviews with seventeen (17) doctors. Additionally, the theoretical saturation method was adopted. Thus, data collection continued until new interviews no longer provided additional information. The guide is structured into three themes addressed during the interview. First, the initial theme concerns general information about the interviewed doctors and their practices. Next, the second theme deals with the perception of fiscal morality. Finally, the third theme addresses the institutional determinants of fiscal morality.

#### *C. Data Processing and Analysis Techniques*

The technical means used include audio recording and note-taking. Recording allows for preserving the entirety of expressed opinions, making discursive data exhaustive and eliminating the risk of missing information [29]. As for note-taking, it enables focusing on conducting the interview (prompting, listening, etc.), which "requires sagacity and liveliness on the part of the researcher" [30].

Next, the interviews conducted with the concerned individuals were fully transcribed to allow for in-depth analysis. This transcription facilitated the coding of empirical data. Finally, the exploitation of these interviews was carried out through thematic analysis, both vertical and horizontal, using the qualitative analysis software "MAXQDA 24".

#### *D. Research Results*

According to [31], qualitative data analysis requires rigor at every stage of the process. Consequently, this research begins by presenting the characteristics of the doctors who participated in the study. Then, the results will be presented.

##### *1) Characteristics of the Selected Sample:*

For confidentiality reasons, the identification of the interviewees will not be disclosed. To facilitate reading, a code has been assigned to each case. This approach will not impact the data analysis. The characteristics of the selected sample are reported in Table 1 below.

TABLE 1: DESCRIPTION OF THE STUDY SAMPLE

Case	Specialty	Gender	Age	City	Years of Experience	Interview Duration
D1*	Nephrologist	F**	47	Rabat	15	40 minutes
D2	Ophthalmologist	M***	36	Marrakech	5	28 minutes
D3	Gastroenterologist	F	32	Marrakech	2	30 minutes
D4	Pediatrics and Neuropediatrics	M	68	Rabat	33	35 minutes
D5	General Practitioner	M	38	Khemisset	2	30 minutes
D6	Cardiologist	F	58	Rabat	6	35 minutes
D7	Endocrinologist-Diabetologist	F	45	Marrakech	11	20 minutes
D8	Gynecologist and Obstetrician	F	42	Rabat	9	40 minutes
D9	Orthopedic Traumatologist	M	48	Mohammedia	15	40 minutes
D10	Dentist	M	31	Marrakech	2	20 minutes
D11	Dermatologist	F	30	Marrakech	2	25 minutes
D12	Allergist	M	75	Casablanca	40	30 minutes
D13	General Practitioner	M	65	Marrakech	18	20 minutes
D14	Dermatologist	F	31	Marrakech	2	29 minutes
D15	Orthodontist	F	54	Rabat	27	40 minutes
D16	Dermatologist	F	29	Marrakech	2	26 minutes
D17	Cardiologist	M	64	Marrakech	12	26 minutes

Note. \*Doctor \*\*Female \*\*\* Male

Table 1 reveals that the sample includes 9 women and 8 men, indicating a balanced gender representation among the interviewed doctors from various specialties. All the doctors are individuals, with ages spanning from 29 to 75 years. Furthermore, each interviewee practices independently in a medical office and is subject to income tax (IR) on their professional earnings. The tax base is calculated based on either the real net result (RNR) regime or the simplified net result (RNS) regime, with tax rates ranging from 0% to 38% depending on the income brackets. The doctors' years of experience vary between 2 and 40 years.

## 2) La Perception de la Moralité Fiscale :

Tax morality is a concept often misunderstood and misinterpreted, particularly among some interviewed doctors: "I have never heard of this concept" (Doctor 3). "This is the first time I hear about this concept" (Doctor 16). During the semi-structured interviews, it became apparent that

several of them do not precisely know the definition of tax morality. They tend to confuse it with the simple act of paying their taxes to the tax administration.

Tax morality is not limited to the simple payment of taxes. It encompasses a set of ethical and responsible practices regarding tax obligations, such as tax transparency in income declaration, efficiency in tax deductions, and compliance with current tax laws (see Fig.1).



Fig 1: Word Cloud

Understanding tax morality better is essential for fostering a culture of compliance, fiscal responsibility, and fairness within the medical profession. Efforts to combat corruption and enhance the efficiency of tax procedures are vital for improving the perception of tax practices. Furthermore, it is crucial to ensure accurate income declarations and strict adherence to tax procedures to uphold justice and equity in the tax system.

While definitions of tax morality differ among doctors, they converge on a central idea of intrinsic motivation to comply with tax regulations. In this research, tax morality is defined as an intrinsic motivation and ethical duty to fulfill tax obligations, contributing to the funding of public goods. Rooted in values such as honesty, solidarity, and a sense of duty, it is influenced by perceptions of transparency, fairness, and justice in the management of public funds. This interaction between taxpayers' moral conscience and their trust in the state creates a delicate balance, influencing their voluntary compliance with the tax system.

### 3. Les déterminants institutionnels de la moralité fiscale

Fig. 2 and Fig.3 illustrate word clouds to visualize the most important and frequently mentioned terms by interviewees regarding the institutional determinants of tax morality.

These word clouds allow for a quick overview of the determinants most closely related to tax morality.





Fig.2 : Code Cloud

The terms  
 funds,"  
 "Tax system,"  
 "Confidence,"  
 control" are  
 frequently  
 their  
 context of tax



"Management of public  
 "Perception of justice,"  
 "Transparency,"  
 and "Sanctions and  
 among the most  
 mentioned, highlighting  
 importance in the  
 morality.

Fig 3: Code Cloud

## Tax System

The tax system plays a crucial role in defining the rules and tax rates that taxpayers must comply with. A well-designed system can encourage tax compliance by being fair and transparent. Fair tax

rates and appropriate tax incentives can reduce tax evasion and increase public revenue. However, some doctors express their dissatisfaction with the applied rates. Doctor 3 states: *"The only thing that bothers me is the applied rates. It would be necessary to review them, especially the 37% rate, which is very exaggerated"*. Similarly, Doctor 7 asserts: *"The current tax scale is unfair and requires urgent revision, especially the 38% rate, which is excessive"*. Doctor 12 proposes: *"It would be necessary to establish a fairer tax system, with rates adapted to the financial capacities of taxpayers. Finally, Doctor 8 shares their experience: As a doctor in a public hospital, I am subject to IR with a rate that can reach 37%. In private practice, I pay IS, capped at 20%. This difference in treatment for similar activity gives me the impression that tax efforts are not distributed fairly"*. These statements clearly illustrate the concerns of healthcare professionals regarding the fairness and justice of the current tax system.

### Management of Public Funds

Effective management of public funds is essential to maintain taxpayer confidence. Good management involves transparent and responsible use of public resources, which strengthens the legitimacy of institutions and encourages doctors to meet their tax obligations. As Doctor 12 points out, *"A fairer tax system should be established, with rates adapted to taxpayers' capacities, while ensuring transparency in fund management and a real fight against corruption."* However, Doctor 15 notes *"There is a glaring lack of communication about the actual use of tax revenues, which raises doubts and a sense of mistrust among many doctors."* Additionally, Doctor 1 adds, *"It is not clear where all this money goes. When I observe the missing infrastructure in certain areas, I wonder if the funds are really used as they should be."* Finally, Doctor 4 states, *"I think the management of public funds often lacks transparency. There is a lack of visibility on the exact destination of these funds, which can harm citizens' trust."* Poor management can lead to a loss of confidence and a decrease in tax compliance.

### Perception of Justice

The perception of tax justice plays a key role in tax morality. If doctors perceive the tax system as fair and just, they are more inclined to meet their tax obligations. A positive perception of tax justice can also reduce conflicts and tensions between taxpayers and tax authorities. Doctor 10 asserts: *"Every fraudster must be sanctioned fairly. If someone makes a mistake, they must face the consequences."* However, Doctor 12 observes: *"Sanctions should be proportional and applied to everyone without distinction, respecting the principles of justice."* Doctor 13 shares their experience: *"At one point, the tax administration informed us that the amounts paid were not sufficient and that a revision would be carried out. I was sincerely a victim of injustice. Eventually, the administration forced me to pay a sum, and I paid it. This bad experience affected my perception of tax morality."* Similarly, Doctor 16 states: *"There is no equality in sanctions. Some fraudsters benefit from advantages. The state penalizes differently: those who generate less income and comply with the law are penalized, while those who have power and give bribes are excluded and remain calm."* Finally, Doctor 15 concludes: *"Sanctions often seem disproportionate or poorly targeted. Small fraudsters are sometimes heavily sanctioned, while the bigger ones easily escape the consequences. It is fair and equitable that sanctions are applied uniformly."* Tax justice is therefore essential to maintain taxpayer confidence and ensure high tax compliance. A fair and transparent system reduces tensions and conflicts, thus promoting a more harmonious society.

### Tax Transparency

The transparency of institutions and tax processes is fundamental to establishing trust. Increased transparency allows citizens to understand how their taxes are used, which strengthens their

engagement and tax compliance. Transparency also involves the clear and complete disclosure of financial information and policy decisions. Doctor 16 emphasizes: *"Transparency does not exist. We never know who pays and who does not. Moreover, the informal sector is everywhere. People working in the informal sector do not pay taxes. Why? Even though they generate very high incomes. These people need to be integrated into the system. Rules should be applied in the same way for everyone."* Doctor 1 adds: *"If we knew clearly how each dirham is spent, it would change a lot of things. Then, the state should visibly improve public services. When we see concrete results, it is easier to pay taxes with a smile."* Doctor 16 also proposes: *"Transparency is necessary to know if all citizens, regardless of their profile (minister, professor, lawyer, doctor), pay taxes. The establishment of a platform accessible to all, allowing the knowledge of others' tax behavior, would be very interesting. As a Moroccan citizen, you have the right to know if others are paying too. This would reduce corruption."* Doctor 6 expresses their frustrations: *"Transparency is insufficient. Many citizens, myself included, do not know precisely how tax revenues are used, which fuels mistrust and frustrations. If the state were transparent, we would see concrete improvements in infrastructure and public services. But as it stands, it is difficult to trust. Trust is not fed by promises, but by visible evidence."* Doctor 17 observes: *"I think the Moroccan state is not 100% transparent. There are shortcomings in communication, especially regarding who pays and who does not. These gaps remain significant at this level."* Finally, Doctor 4 concludes: *"Transparency in the management of public funds and the simplification of tax procedures should be priorities. It is also necessary to strengthen the fight against corruption to restore citizens' trust."*

### Social Trust

Citizen trust in institutions is essential for effective governance. When doctors trust their institutions, they are more likely to comply with laws. Indeed, trust is built through transparency, fairness, and responsible management of public funds. In this sense, Doctor 9 states: *"To restore trust, transparency and communication about the management of public funds must be improved. Public monitoring of projects funded by taxes and improvements in public services, such as health and education, are essential for citizens to recognize the importance of their tax contributions."* Then, Doctor 4 adds: *"My trust is limited. Although I believe that the state uses these funds for the country's development, I think there are inefficiencies and waste, especially in public projects."* Additionally, Doctor 2 confirms: *"My trust is mixed. On one hand, I recognize that the tax administration plays an important role in collecting the funds necessary for the functioning of the state. On the other hand, it is often perceived as rigid and bureaucratic, which can complicate the relationship with taxpayers."* In the same context, Doctor 6 shares their experience: *"My trust is limited. I often feel that collection efforts are focused on easy targets, like doctors, while other groups escape the radar. This gives an image of injustice and inefficiency."* Another doctor shares his or her perception: *"To be honest, my trust is quite limited. I feel that the system lacks coherence, and it is hard to believe that the collected funds are managed optimally. For years, I have not trusted it, as I see that key sectors like health and education are still struggling. Yet, these are the sectors that should benefit from tax revenues first."* (Doctor 5). Thus, all these statements show that doctors' trust in tax institutions is fragile and heavily depends on the perception of transparency, fairness, and responsible management of public funds. Solid trust is essential to ensure better tax compliance.

### Sanctions and Control

Sanctions and control are important tools to ensure tax compliance. Appropriate sanctions and rigorous control deter fraudulent behavior and encourage taxpayers to meet their tax obligations. However, it is crucial that sanctions are perceived as fair and proportionate to avoid resentment and defiant behavior. Doctor 13 states: *"Sanctions for fraudsters are essential. Control as well. It is*

*crucial to monitor the income generated by all companies and to review the sanctions and their application."* Doctor 14 adds: *"Small fraudsters are often severely punished, while the bigger ones frequently escape the consequences."* Additionally, Doctor 7 observes: *"There is no equality in sanctions. Some fraudsters benefit from advantages, and the state does not penalize them in the same way. Those who have power and use corruption escape the consequences, while those who generate less income and comply with the law are heavily penalized."* Another doctor shares their perception: *"Those who cheat sometimes get away with little consequence, which sends a bad message. With regular tax amnesties, people end up thinking: 'Why pay now if I can wait and settle everything without penalty later?' If stricter and fairer sanctions were applied, it would encourage more people to meet their obligations. Currently, the system almost encourages taking a chance, which is not fair to those who follow the rules from the start."* (Doctor 9) Thus, these statements from the interviewees show that to be effective, sanctions must be perceived as fair and proportionate. Equitable application of sanctions and regular control are essential to maintain taxpayer confidence and encourage better tax compliance.

#### IV. DISCUSSION OF RESULTS

##### Tax System

The results from the Moroccan context confirm that high income tax (IR) rates can push doctors to adopt non-compliant behaviors, even if they are obliged to pay the tax. This situation necessitates a revision of the rates imposed by the tax administration to encourage tax compliance and reduce evasion [32]. The Moroccan tax system, with its progressive tax rates, aims to distribute the tax burden fairly. However, adjustments are necessary to prevent excessively high rates from encouraging tax fraud and to ensure better taxpayer adherence.

The work of [33] highlighted that increasing tax rates will lead to an increase in the propensity for tax fraud. High tax rates encourage taxpayers to adopt non-compliant behaviors [34, 35]. Well-designed tax systems encourage compliance and reduce tax evasion.

##### Management of Public Funds

Effective management of public funds is essential to maintain taxpayer confidence. Good management involves transparent and responsible use of public resources, which strengthens the legitimacy of institutions and encourages doctors to meet their tax obligations [36]. Studies conducted in countries like Sweden and Norway show that good management of public funds is associated with better tax morality. The Moroccan results, which highlight the importance of public fund management, are in line with these findings [37]. Furthermore, [38] emphasize that transparency and citizen participation in public finance management are crucial for good governance and poverty reduction. Additionally, a World Bank study [4] showed that improving public finance management in developing countries can lead to more efficient use of resources and better delivery of public services.

##### Perception of Justice

The concerns expressed by doctors align with the findings of previous research on the perception of tax justice. A positive perception of tax justice is crucial to encourage tax compliance [36]. Moreover, the fairness and proportionality of sanctions are essential elements to ensure a just perception of the tax system. According to [6], tax justice implies that sanctions are proportional to the offenses committed and applied uniformly to all taxpayers. This approach is essential to avoid feelings of injustice and favoritism. Taxpayers' personal experiences with the tax system can strongly

influence their perception of tax justice. [39]showed that perceptions of the fairness of tax sanctions are determined by taxpayers' individual experiences with tax authorities. Sanctions perceived as unjust can reduce trust in the tax system and decrease tax morality.

### Tax Transparency

The statements expressed by doctors align with the findings of previous research on tax transparency. Increased transparency in institutions and tax processes is crucial to establish citizen trust and encourage tax compliance [38]. Moreover, tax transparency is closely linked to tax civism. A study by [24]showed that the transparency of tax institutions and the perception of government performance positively influence citizens' tax morality. When citizens understand how their taxes are used, they are more inclined to meet their tax obligations. Clear and regular communication about the use of tax revenues is essential to maintain taxpayer confidence. Taxpayers must be transparently informed about how their taxes are used to fund public services and infrastructure. A World Bank study [4]showed that improving public finance management in developing countries could lead to more efficient use of resources and better delivery of public services.

### Social Trust

The statements expressed by doctors align with the findings of previous research on social trust. Strong trust in institutions is crucial to maintain tax compliance and encourage citizen participation [27],[36]. Moreover, the transparency of institutions and tax processes is essential to establish taxpayer trust. The work of [1]showed that the transparency of tax institutions and the perception of government performance positively influence citizen trust. When citizens understand how their taxes are used, they are more inclined to meet their tax obligations. Fairness and responsible management of public funds are also key elements to strengthen citizen trust. Responsible management of public funds can improve the perception of institutional efficiency and reinforce citizen trust [8]. Horizontal and vertical trust also play a crucial role in the perception of tax morality. Horizontal trust refers to trust between citizens themselves, while vertical trust concerns citizens' trust in institutions and authorities [27]. A study by [5] showed that horizontal and vertical trust is essential to maintain high tax compliance and reduce social tensions. Additionally, [11]emphasized the importance of vertical trust for the perception of tax justice and tax compliance.

### Sanctions and Control

Sanctions and control are important tools to ensure tax compliance. Studies show that appropriate sanctions and rigorous control deter fraudulent behavior [40]. However, [41]found that the compliance behavior of most audited taxpayers significantly decreased. Similarly, [42]concluded that an increase in tax audits and penalties leads to an increase in tax fraud. The perception of the fairness of tax sanctions plays a key role in tax morality. Sanctions must be perceived as fair and proportionate to avoid resentment and defiant behavior. A study on the perception of sanctions and social justice in Côte d'Ivoire showed that taxpayers who perceive sanctions as unjust are less likely to meet their tax obligations [43]. Additionally, taxpayers who underestimate the penalties for tax fraud are less favorable to paying taxes than those who overestimate these penalties [43]. Fairness in the application of tax sanctions is essential to maintain taxpayer trust. According to [44], tax justice implies that sanctions are proportional to the offenses committed and applied uniformly to all taxpayers [7]. A comparative study between France and Morocco also highlighted the importance of fairness in the application of sanctions to prevent defiant behavior and encourage tax compliance [45].

According to the findings, tax amnesties can negatively affect the perception of the fairness of sanctions. When taxpayers see that fraudsters can escape consequences through regular amnesties, it can encourage defiant behavior and reduce tax morality. [11] showed that the perception of tax justice is strongly influenced by taxpayer trust in authorities and the strictness of applied sanctions. Thus, the Moroccan state should introduce the right to make mistakes for taxpayers to minimize sanctions. This measure would allow doctors to correct their good-faith errors without facing excessive penalties, thereby fostering a trustful relationship with the tax administration.

## V. CONCLUSION

Tax morality among Moroccan doctors is influenced by a combination of institutional determinants. Indeed, the tax system, public fund management, perception of justice, and transparency play a crucial role in respecting tax obligations. Additionally, trust, sanctions, and controls also affect tax morality.

The contributions of this research for stakeholders are varied. Firstly, it allows policymakers to understand the institutional determinants that influence the tax morality of doctors, which can help design more effective and equitable tax policies. Indeed, by considering transparency and the perception of inequalities, policies can be adjusted to strengthen trust in the tax system and encourage compliance.

Secondly, for tax administrations, transparency and fairness in public services are essential to improving tax morality. Thus, tax administrations can use this information to develop communication and awareness strategies that highlight the importance of transparency and fairness, as well as the benefits of taxes for society.

Furthermore, healthcare professionals can benefit from educational programs and continuous training on tax morality and tax obligations. This can help them better understand the importance of their role in financing public services and adopt responsible tax behaviors. This study also paves the way for future research on other determinants of tax morality.

This study has certain limitations. Firstly, it is based on a small sample of doctors, which may not be representative of the entire medical population. To address this limitation, it would be advisable to expand the sample to include a larger number of doctors from different specialties and regions. This would provide more data that are representative and a better understanding of regional and specialized variations in medical practices. Additionally, this research relies on data collected at a single point in time. Tax behaviors can evolve over time, and a longitudinal study would be necessary to capture these changes. Finally, it would also be relevant to explore other research avenues, such as the impact of online tax filing systems on tax morality and compliance among doctors.

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