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Assessing the Effect of Informal Tax Education on Reporting Compliance: The Mediating Role of Legal Tax Knowledge within the Informal Sector of Ghana

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Abstract:
The informal sector of Ghana plays a critical role in the economic advancement of the country. One of its major challenges is tax compliance, resulting from huge failures in fulfilling tax obligations. In light of this, the study assessed the effect of informal tax education on reporting compliance and the mediating role of legal tax knowledge within the informal sector of Ghana. The study utilized the quantitative method and descriptive research design, specifically at the cross-sectional level. Data was collected from respondents using a 15-item questionnaire designed in congruence with the literature. The questionnaire was used to obtain data from 1,152 informal sector SMEs within the Greater Accra Region of Ghana. The study respondents were sampled using two important sampling techniques: simple random sampling and snowball sampling. Analysis of data was carried out using SMART-PLUS with partial least squares (PLS) as the main tool. The study found that informal tax education exerts a significant positive impact on legal tax knowledge. In addition, informal tax education was found to exert a significant positive impact on reporting compliance. Further, legal tax knowledge was found to exert a significant positive impact on reporting compliance, and legal tax knowledge mediates positively to the impact of informal tax education on reporting compliance. In conclusion, this research contributes to the broader discourse on taxation in developing economies by illustrating how targeted educational interventions, initiatives, and strategies have the capacity to bridge the gaps in compliance. Notably, the findings advocate for a holistic approach to tax education that recognizes the unique challenges faced by SMEs within the informal sector of Ghana while promoting sustainable economic growth through enhanced reporting compliance.

Keywords: Informal tax education, reporting compliance, legal tax knowledge, informal sector

1. Introduction

According to Mbilla and Abiire (2020), informal SMEs have grown tremendously over the years, employing more than 80% of Ghana's workforce. However, the authors advanced that this growth does not reflect the contribution to tax revenue from the sector (Mbilla & Abiire, 2020). For instance, studies have reported that the informal sector's contribution to total tax revenue in 2013 was 5% and 1% as of 2018; however, 8% as of 2020 (Larnyoh, 2019; Asare, 2020). In the study by Osei-Assibey and Danquah (2016), the authors reported that a significant majority of the operators within the sector fail to pay taxes or fulfil their tax responsibilities. In addition, Ampaabeng (2018) claimed that although the informal sector of Ghana plays a critical role in the economic advancement of the country, one of its major challenges is tax compliance, resulting in huge failures in fulfilling tax obligations. Despite this, tax revenue collection within the informal sector of Ghana among SMEs is a major challenge to tax administrators (Kassim & Manosur, 2018; Mohammed & Tangl, 2024). This has led to aggressive tax education by tax authorities in Ghana, with the introduction of diverse tax frameworks to enhance tax knowledge and improve compliance (Mascagni & Santoro, 2018). Despite such initiatives by tax authorities in Ghana, informal SMEs in Ghana continue to lack the required legal tax knowledge to ensure compliance, thereby hindering their capacity to fulfil their tax responsibilities (Slemrod & Bakija, 2018; Falade & Folorunso, 2022). Further, despite these educational tax initiatives, their effectiveness has been indicated to be propelled by the level of legal tax knowledge possessed by individuals; however, this has not been examined (Mohammed & Tangl, 2024). Moreover, previous scholarly investigations have highly concentrated on the direct impact of tax education on tax compliance (Kassim & Manosur, 2018; Mohammed & Tangl, 2024) without adequately looking at how varying levels of tax knowledge and tax education, specifically legal tax knowledge and informal tax education are related. For instance, studies have reported a linkage between tax education and tax compliance (Saad, 2019; Pepra et al., 2020; Saad, 2021; Oladipo et al., 2022); however, they failed to look at how specific levels of tax education, especially informal tax education influences specific levels of compliance, especially reporting compliance. Further, existing scholarly works in Ghana have overlooked the unique problems that the informal sector of Ghana faces, including limited information access and resources that could have propelled legal comprehension (Mohammed & Tangl, 2024). Further, it is also rare to find the mediating role of legal tax knowledge on the linkage between informal tax education and reporting compliance. Therefore, in addressing the

revealed gaps, the study sought to look at (1) the linkage between informal tax education and reporting compliance, (2) informal tax education and legal tax knowledge, and (3) how legal tax knowledge mediates the linkage between informal tax knowledge and reporting compliance. It is worth noting that by addressing the revealed gaps, targeted interventions not only educate taxpayers but also empower them within the informal sector of Ghana with the required legal tax knowledge to improve reporting compliance.

2. Literature Review

2.1. Informal Sector of Ghana

According to Gbegi and Ogunyomi (2022), the informal sector (IS) and small to medium-sized enterprises (SMEs) are vital to many economies, especially in developing nations, of which Ghana is no exception. Generally, the sector is made up of economic activities that operate without government regulation and typically function outside the formal tax framework (Mensah & Adjei, 2019; Danso et al., 2020). In view of this, SMEs within the informal sector are those officially registered businesses that make significant contributions to employment and GDP, often facing distinct challenges in adhering to tax laws (Amoah & Amoah, 2018; Ayee & Søreide, 2021). The informal sector consists of various activities, including street vending and small-scale manufacturing. Despite the importance of the sector, it also presents some challenges in relation to tax compliance and regulation issues. In the study by Osei-Assibey (2019), the author indicated that the sector's lack of formal structures makes it difficult for tax authorities to enforce tax obligations, leading to a significant revenue gap. These revenue issues affect government infrastructure development in major areas of Ghana, including roads, hospitals, etc. On the contrary, in the study by Mensah and Adjei (2019), the author stresses that initiatives at the policy level, such as informal tax education and community outreach, have the capacity to enhance compliance and integrate informal businesses into the formal economy of the country. Furthermore, Quartey and Afful-Mensah (2020) argue that providing support to the informal sector with required training and resources could boost productivity and contribute to sustainable economic growth. These insights emphasize the need for targeted policies to improve the sector's contribution to Ghana's development.

2.2. Informal Tax Education

The concept of informal tax education has received some level of attention in the literature. According to Saad (2021), informal tax education deals with non-formal strategies, methods and techniques for spreading tax-related information, particularly targeting individuals and businesses outside the formal education system. This form of tax education focuses highly on those within the informal sector (Osei-Assibey, 2019). The activities within this area include outreach at the community level, media engagement and campaigns, peer-based learning and colleague engagement learning aimed at enhancing the overall tax knowledge and compliance level of individuals. Within the context of the informal sector of Ghana, informal tax education plays a critical role in bridging the gaps and propelling taxpayer compliance levels. In the study by Danso et al. (2020), the author claimed that tax education improves legal tax knowledge, resulting in better reporting compliance. In a similar vein, Osei-Assibey (2019) revealed that informal education is crucial for integrating informal sector participants into the formal tax system, thereby enhancing their compliance levels.

2.3. Legal Tax Knowledge

Legal tax knowledge encompasses both a conceptual and technical grasp of tax laws. This includes a solid understanding of tax terminology and the ability to differentiate between various taxation concepts. Additionally, it requires the skill to apply this knowledge to specific cases and ensure compliance with tax obligations (Bornman & Ramutumbu, 2019). It also conceptualizes individuals' comprehension of tax laws, regulations, and their responsibilities under the tax system. It covers knowledge of the estimation of taxes, file returns, and compliance with tax timelines and frameworks. Within the context of Ghana, legal tax knowledge is crucial for enhancing tax compliance, most especially in the informal sector. In the study by Osei-Assibey (2019), the author indicated that in Osei-Assibey (2019), legal tax knowledge enhances voluntary compliance. In the study by Danso et al. (2020), the author stresses that individuals who have received education on taxes in addition to legal tax duties enhance their commitment to reporting taxes accurately, propelling greater efficiency in tax administration.

2.4. Reporting Compliance

According to Ayee and Søreide (2021), reporting compliance deals with the timely and accurate submission of tax returns, thereby improving the ways in which taxpayers fulfill their obligations under tax laws. This type of compliance involves adherence to tax deadlines and timelines, appropriate declaration of income and estimation of right tax liabilities. Within the context of Ghana, reporting compliance is a key issue faced by tax authorities when it comes to informal sector operations (Danso et al., 2020). In the study by Quartey and Afful-Mensah (2020), a lack of tax knowledge most often results in an underreporting or a high level of non-compliance. Osei-Assibey (2020) also noted that informal tax education and legal tax knowledge are important variables in enhancing reporting compliance and high participation in the tax system of Ghana.

2.5. Informal Tax Education, Legal Tax Knowledge and Reporting Compliance Linkages

The study by Devos (2014) reported that informal tax education positively impacts legal tax knowledge by increasing taxpayers' understanding of legal tax obligations and rights, leading to better compliance. In addition, Sarker (2013) indicated that informal tax education improves legal tax knowledge, enhancing compliance with legal requirements. Moreover, in the research work by Keen (2021), the author claimed that legal tax knowledge exerts a

significant impact on payment and reporting compliance. Gbegi and Ogunyomi (2022) reported that informal tax education improves legal tax education significantly. Similarly, Danso et al. (2020) found that informal tax education enhances legal tax knowledge, which also propels the compliance levels of taxpayers. In the study by Osei-Assibey (2020), the author indicated that taxpayers with a high level of legal tax knowledge, most often obtained through informal education, have a higher likelihood of complying with tax laws. Saad (2021) also reported that informal tax educational initiatives and strategies help to close the knowledge gap, resulting in a rise in reporting compliance.

3. Methodology

3.1. Research Method and Design
The philosophical standpoint of this scholarly work was the positivist paradigm underpinned by the quantitative research method. The positivist paradigm, within the context of tax research, aids in providing solutions to real-world problems, such as tax evasion, compliance challenges, and economic inefficiencies, with data-driven solutions (Hair et al., 2022). Further, the application of the quantitative method allowed the researcher to provide numerical data, which was collected through structured surveys, enabling the measurement of important constructs underpinning the study, such as informal tax education, reporting compliance and legal tax knowledge. In addition, descriptive research design was utilized by the study because it helped the researcher to gather data to objectively describe and document issues underscoring the research work.

3.2. Population, Sample and Sampling
Data was sourced from individuals and entities in the Greater Accra Region engaged in economic activities in the informal sector and thus classified as SMEs. The overall focus is on registered informal SMEs with the Ghana Enterprises Agency located in the Greater Accra region of Ghana. The number of registered businesses with GEA in Greater Accra is about 2,180 from various sectors of the economy. Generally, the study utilized 1,152 respondents as its sample size. Consequently, the study respondents were sampled using a multi-stage sampling method, employing simple random sampling and snowball sampling. Through random sampling, four sectors: Agricultural, Commerce, Manufacturing and Service, were selected out of fourteen (14) sector categorizations by the International Standard Industrial Classification aggregation criterion (Mascagni, 2020). Further, the snowball sampling strategy relied on previously identified group members to identify other members of the population. The snowball sampling strategy relied on previously identified key business group members or owners to identify other members in the target population.

3.3. Data Collection and Analysis
The study utilized a 15-item instrument adapted from prior studies but modified by the author within the context of Ghana. The study instruments covering informal tax education, reporting compliance and legal tax knowledge were sourced from studies such as Twum et al. (2020), Mohammed and Tangl (2024), Othman et al. (2020), Ogaluzor & Edori (2023) and Gitaru (2017). The questionnaire was designed using a 5-point Likert scale ranging from strongly disagree to strongly agree. Moreover, data from the study were coded and managed using SMART-PLUS. The researcher utilized partial least squares (PLS) for the analysis of data (Hair et al., 2022).

4. Results and Discussion

4.1. Demographic Characteristics of Respondents
From the data collection, information obtained from study participants was analyzed, and the results covered gender, age, marital status, level of education, and religion. This is shown below:

Features	Details	Frequency	Percentage
Gender	Male	667	58.0
	Female	485	42.0
	Sub-Total	**1152**	**100.0**
Size of employees	1-2 employees	464	40.0
	3-9 employees	516	45.0
	10-49 employees	139	12.0
	Above 49 employees	33	3.0
	Sub-Total	**1152**	**100.0**
Marital Status	Married	317	28.0
	Divorced	47	4.0
	Single	772	67.0
	Widowed	16	1.0
	Sub-Total	**1152**	**100.0**
Level of education	Primary	45	4.0
	High School	224	19.0
	Diploma	355	31.0
	Graduate	528	46.0
	Sub-Total	**1152**	**100.0**
Religion	Christian	883	77.0

Muslim	252	22.0	
Traditional	17	1.0	
Sub-Total	**1152**	**100.0**	

Table 1: Results of Demographic Information
(Source: Field Data, 2024)

The result from table 1 shows that 1152 respondents were used by the respondents. The result shows that the majority of the respondents (58%) were males, while the rest of the respondents (42%) were females. Further, 45% of the employees had employees at most 3, 45% of the employees had employees between 3 and 9, and only 3% of the employees had more than 49 employees. Moreover, the result shows that most of the respondents were single, representing 67%, followed by those who were married, representing 28%, and the least were those who were widowed, representing 1%. For educational level, 46% were graduates, 31% had diplomas, and the least (4%) of the respondents had a primary level of education. In addition, 77% of the respondents were Christians, followed by Muslims (22%), and the least (1%) were Traditionalists.

4.2. Measurement Model

The measures employed in the study are modeled in a framework represented in figure 1. This is shown below:
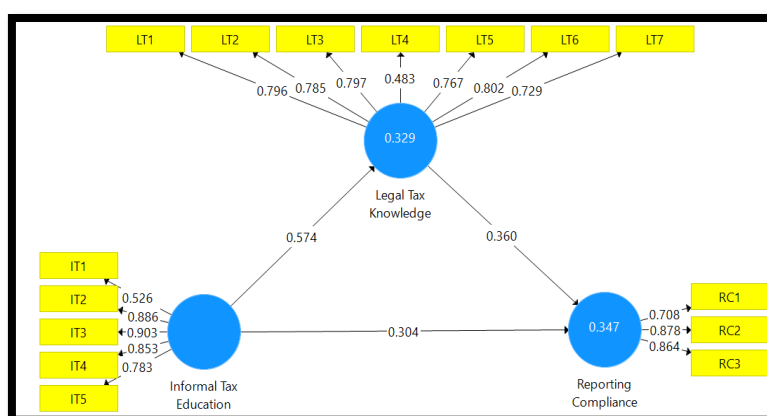

Figure 1: Measurement Model

4.3. Factor Loadings

The result from the study covered factor loadings and multicollinearity results (VIF). This is shown in table 2.

Items	Informal Tax Education	Legal Tax Knowledge	Reporting Compliance	VIF
IT1	0.526			1.311
IT2	0.886			3.214
IT3	0.903			3.744
IT4	0.853			2.648
IT5	0.783			1.814
LT1		0.796		2.639
LT2		0.785		2.457
LT3		0.797		2.289
LT4		0.703		1.315
LT5		0.767		2.189
LT6		0.802		2.325
LT7		0.729		1.841
RC1			0.708	1.245
RC2			0.878	1.991
RC3			0.864	1.995

Table 2: Factor Loading and VIF Results

Table 2 shows the factor loading and VIF results from the analysis of data obtained from respondents. The result from the factor loading shows the degree to which individual items are correlated with key constructs of the study. In the words of Creswell (2019), loadings begin from -1.0 to +1.0, with greater absolute value depicting strong associations between the study items that underpin the key construct. From the result in table 2, informal tax education items has values (Min = 0.526 – Max= 0.903), demonstrating strong association with informal tax education variable. Further, legal tax knowledge items have values (Min = 0.703 – Max = 0.903), demonstrating a strong association with the legal tax knowledge variable. Furthermore, reporting compliance items have values (Min = 0.708 – Max= 0.878), demonstrating a strong association with reporting compliance variable. Despite this, it has been reported that when it comes to multicollinearity issue in research is not an issue because if the values of VIF are [less than 10 but not greater than 10],

then there is no issue of multicollinearity (Hair et al., 2022). Therefore, the result from table 2 shows VIF ranging from [1.245 to 3.744], indicating no problem of multicollinearity.

4.4. Reliability Results

The reliability test result was performed, as shown in table 3.

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Informal Tax Education	0.853	0.886	0.897	0.643
Legal Tax Knowledge	0.862	0.878	0.895	0.555
Reporting Compliance	0.752	0.769	0.859	0.673

Table 3: Results from Reliability Analysis

The result from the reliability analysis is presented in table 3. It has been argued that Cronbach's alpha value of more than 0.7 is pegged as reliable or high internal consistency, and less than 0.7 is regarded as unreliable (Hair et al., 2017; Creswell, 2019). Therefore, informal tax education (0.853), legal tax knowledge (0.862) and reporting compliance (0.752) all depict greater levels of reliability or internal consistency. In addition, the composite reliability scores for informal tax education (0.897), legal tax knowledge (0.895) and reporting compliance (0.859) all showed superior scores indicating high reliability. Further, in relation to convergent validity, which is evaluated using Average Variance Extracted (AVE), illustrates the degree to which a study variable item has a positive relationship with the key variable (Hair et al., 2022). In the study by Creswell (2019), the author stated that an AVE score of 0.50 is regarded as valid and less than 0.5 is regarded as not valid. Therefore, from the table, it was found that AVE scores include informal tax education (0.643), legal tax knowledge (0.555), and reporting compliance (0.673), demonstrating the high convergent validity of the study constructs.

	Informal Tax Education	Legal Tax Knowledge	Reporting Compliance
Informal Tax Education	**0.802**		
Legal Tax Knowledge	0.574	**0.745**	
Reporting Compliance	0.51	0.534	**0.820**

Table 4: Discriminant Validity – Fornell and Larcker Criterion

	Informal Tax Education	Legal Tax Knowledge	Reporting Compliance
Informal Tax Education			
Legal Tax Knowledge	0.663		
Reporting Compliance	0.627	0.648	-

Table 5: Discriminant Validity – HTMT

Tables 4 and 5 contain the results of discriminant validity in relation to the Fornell and Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT), respectively. This is achieved when the square root of AVE exceeds its association with other variables. The ratio values for informal tax education are 0.802, legal tax knowledge is 0.745, and reporting compliance is 0.820, which depicts high discriminant validity because the scores exceed the associations of other variables. In addition, the threshold of 0.90 or less is regarded as discriminant validity (Hair et al., 2022). The ratio value for legal tax knowledge is 0.663, and reporting compliance is 0.648, which is less than 0.90, indicating the existence of discriminant validity.

4.5. Structural Model

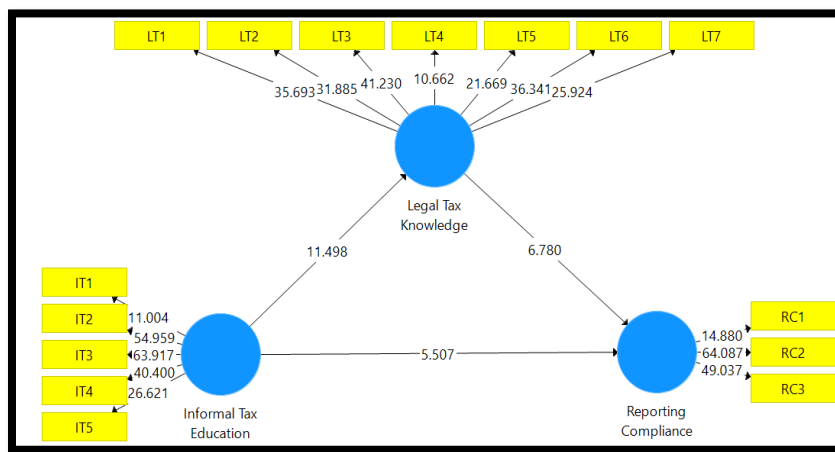The structural model evolved from the path analysis (mediating result) is presented in figure 2.

Figure 2: Mediating Analysis – Structural Model

4.6. Direct Relationship Results

This shows the associations among the study indicators and the result presented in table 6.

Paths	Beta Coefficient	T-Statistics	P-Values
Informal Tax Education -> Legal Tax Knowledge	0.574	11.498	0.000
Informal Tax Education -> Reporting Compliance	0.304	5.507	0.000
Legal Tax Knowledge -> Reporting Compliance	0.360	6.780	0.000

Table 6: Direct Relationship Results

Using the beta coefficient results, it is clear that informal tax education exerts a significant positive impact on legal tax knowledge illustrated as (β = 0.574, T = 11.498, p < 0.05). This is a positive relationship or effect, and 57.4% of the explanation was obtained through the variance. It also shows that a unit alteration in informal tax education within informal sector SME business has the propensity to cause a 57.4% alteration in legal tax knowledge. This implies that educational initiatives which are unplanned and non-structured and captured as informal are also vital tools for improving tax regulations and law comprehension among SMEs within the informal sector. This suggests that when individuals within the informal sector receive an education targeted at them, they are more likely to comprehend convoluted legal terms and processes related to tax. This rise in understanding of tax terms and processes has the capacity to empower them to navigate through tax responsibilities more confidently, thereby lessening the probability of non-compliance. This aligns with the study by Devos (2014), who reported that informal tax education positively impacts legal tax knowledge by increasing taxpayers' understanding of legal tax obligations and rights, leading to better compliance. In addition, Saad (2019) indicated that informal tax education improves legal tax knowledge, enhancing compliance with legal requirements.

Further, the result also shows that informal tax education exerts a significant positive impact on reporting compliance, illustrated as (β = 0.304, T = 5.507, p < 0.05). This is a positive relationship or effect, and 30.4% of the explanation is obtained through the variance. It also shows that a unit alteration in informal tax education within informal sector SME business has the propensity of causing a 30.4% alteration in reporting compliance. This suggests that educational initiatives that are informal in nature have the capacity to result in higher rates of tax compliance among SMEs operating in the informal sector of Ghana. This shows that when individuals receive informal education in relation to their tax systems and responsibilities coupled with the gains from compliance, they will be more likely to fulfill their tax responsibilities, thereby enhancing their compliance reporting. Essentially, the findings show that enhancing tax awareness through informal education can propel a culture of reporting compliance and eventually contribute to a rise in revenue for the government and promote more fairness within the tax system. This confirms the study by Osei-Assibey (2020), in which the author indicated that taxpayers with a high level of legal tax knowledge, most often obtained through informal education, have a higher likelihood of complying with tax laws. Saad (2021) also reported that informal tax educational initiatives and strategies help to close the knowledge gap, resulting in a rise in reporting compliance.

Furthermore, the result also shows that legal tax knowledge exerts a significant positive impact on reporting compliance, illustrated as (β = 0.360, T = 6.780, p < 0.05). This is a positive relationship or effect, and 36.0% of the explanation was obtained through the variance. It also shows that a unit alteration in legal tax knowledge within informal sector SME businesses has the propensity to cause a 36.0% alteration in reporting compliance. This suggests that an in-depth comprehension of regulations, laws and policies underscoring tax has a direct correlation with the likelihood of an individual complying with reporting requirements. This shows that when SME business possesses comprehensive legal knowledge, they are better equipped to comply with tax laws and aid in fulfilling their tax responsibilities. Therefore, enhancing legal tax knowledge is critical in improving the rates of compliance, underpinning the need to develop the right educational initiatives focused on the legal aspect of taxation in Ghana. This is consistent with the study by Keen (2021). The author claimed that legal tax knowledge exerts a significant impact on payment and reporting compliance. It also

confirms the study by Saad (2021), who found that legal tax knowledge propels the compliance levels of individual taxpayers.

4.7. Mediating Results

Indicators	Beta Coefficient	T-Statistics	P-Values
Informal Tax Education -> Legal Tax Knowledge -> Reporting Compliance	0.206	5.155	0.000

Table 7: Specific Indirect Effects

The mediating result is presented in table 7. The result shows that legal tax knowledge mediates the impact of informal tax education on reporting compliance, illustrated as (β = 0.206, T = 5.155, p < 0.05). This is a positive mediation, explaining 20.6% of the variance. It suggests that providing informal tax education is not enough; it must link with legal tax comprehension to influence reporting compliance positively. In addition, it also suggests that the quality and content of informal tax educational initiatives and strategies are very critical in shaping legal knowledge, which in turn has the capacity to drive compliance behaviour. It is, therefore, vital for tax authorities and policymakers to develop comprehensive educational frameworks that not only inform but also encourage legal comprehension among SMEs in the informal sector, ultimately resulting in enhanced reporting compliance outcomes. This aligns with a study by Danso et al. (2020), who claimed that tax education improves legal tax knowledge, resulting in better reporting compliance. Further, Osei-Assibey (2020) also noted that informal tax education and legal tax knowledge are important variables in enhancing reporting compliance and high participation in the tax system of Ghana. Gbegi and Ogunyomi (2022) reported that informal tax education improves legal tax education significantly. Similarly, Danso et al. (2020) found that informal tax education enhances legal tax knowledge, which also propels the compliance levels of taxpayers.

5. Conclusion

The findings of the study show the crucial role of informal tax education in improving legal tax knowledge and reporting compliance within the informal sector of Ghana, specifically among SME businesses. The findings show that the positive impact of informal tax education on legal tax knowledge suggests an awareness of enhancement and comprehension of tax laws and policies by informal sector SMEs. Through these, taxpayers, especially those within the SMEs, are able to encourage and prove accurate and consistent filing of taxes. Essentially, the findings also show that when individual taxpayers within the informal SME businesses in Ghana gain superior legal tax knowledge through informal education, there is a greater probability of them ensuring higher compliance with tax laws, thereby enhancing reporting compliance. These discoveries also stress the central and important role that informal tax education plays in bridging the knowledge gap within the informal sector, contributing to greater tax reporting compliance. Essentially, encouraging informal tax education and increasing legal tax knowledge among SMEs within the informal sector of Ghana can aid in lessening tax evasion, improving government revenue, and creating a more effective and efficient tax system and regime.

6. Implications of the Study

Generally, by implications, the findings of the study are highly important for tax authorities, government, educators, policymakers, etc, involved in the informal sector. First and foremost, the study findings stress the necessity of integrating legal tax knowledge into informal tax education initiatives and strategies with the aim of maximizing their effectiveness and efficiency. Secondly, it is important for policymakers within the tax system in Ghana to prioritize designing curricula that address specific legal concepts and terms relevant to informal businesses, thereby enhancing their understanding and application of tax laws and policies in Ghana. Further, the findings of the study stress the vital role of continuous engagement with SME businesses within the informal sector of Ghana through workshops and seminars that reinforce legal tax knowledge. It is worth noting that by propelling a supportive environment for learning, tax authorities in Ghana and beyond can build trust and encourage voluntary compliance. Moreover, this research contributes to the broader discourse on taxation in developing economies by illustrating how targeted educational interventions, initiatives, and strategies have the capacity to bridge the gaps in compliance. Notably, the findings advocate for a holistic approach to tax education that recognizes the unique challenges faced by SMEs within the informal sector of Ghana while promoting sustainable economic growth through enhanced reporting compliance.

7. Suggestions for Future Research

On the basis of the findings, future researchers should:
- Use a longitudinal study to assess how alterations in legal tax knowledge over time exert an effect on reporting compliance among SMEs within the informal sector,
- Carry out comparative studies between diverse regions within Ghana or between countries with similar informal sector characteristics to explore best practices in informal tax education,
- Explore challenges faced by informal sector SMEs in relation to the process of acquiring legal tax knowledge and
- Evaluate the long-term effect of informal tax education on other forms of compliance using real-world data.

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