



Tax and Trust in Morocco: A Qualitative Investigation of Civic Perceptions

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Abstract: This article examines how Moroccan citizens perceive taxation and how these perceptions influence trust in public institutions and attitudes toward tax compliance. While official discourse frames tax reform as a cornerstone of Morocco's development agenda promoting transparency, equity, and modernization citizens' lived experiences often reveal a more fragmented and ambivalent relationship with the fiscal system. Drawing on qualitative methods, the study integrates documentary analysis with 25 semi-structured interviews conducted across diverse socio-economic groups. The findings identify four major interpretative patterns: taxation as a coercive and opaque obligation; conditional support based on perceived fairness and reciprocity; strong perceptions of fiscal injustice and unequal treatment; and a widespread sense of disconnection between tax contributions and public service delivery. These narratives are shaped by past experiences, emotional responses, and the broader context of informality in the Moroccan economy. Thematic analysis, conducted using NVivo 12, reveals that compliance is not solely a matter of enforcement or civic duty, but is deeply tied to recognition, symbolic reciprocity, and institutional trust. The article concludes by calling for reform strategies that address both technical weaknesses and the symbolic dimensions of fiscal governance in order to restore legitimacy and build more inclusive state-citizen relations.

Keywords: *Tax attitudes, fiscal legitimacy, citizen perceptions, public trust, tax justice, Morocco, tax policy acceptance*

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INTRODUCTION

In recent years, Morocco has undertaken a series of tax reforms aimed at enhancing the fairness, efficiency, and transparency of its fiscal system. These initiatives are part of a broader effort to reduce social inequalities and rebuild the social contract between the state and its citizens (Reports, 2022). However, as highlighted by research in fiscal

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sociology and political economy, the technical soundness of reforms is not sufficient in itself: their success critically depends on how they are perceived by those subjects to them (Torgler, 2007).

In contexts marked by institutional mistrust and unequal access to public goods, taxation is often perceived less as a civic responsibility than as a burden or even a manifestation of injustice (Castro & Scartascini, 2015). This disconnect between the formal objectives of tax policy and citizens' everyday perceptions is particularly pronounced in developing countries, where the legitimacy of fiscal systems is frequently contested (Fjeldstad & Moore, 2008). In the Moroccan case, although tax reform has been a consistent policy objective, little empirical research has examined how ordinary citizens experience and interpret taxation in their daily lives. The existing literature largely emphasizes macroeconomic outcomes, legal frameworks, or institutional performance, with limited attention to the subjective and lived dimensions of fiscal experience.

This article seeks to address that gap by exploring the following research question: To what extent do citizens' perceptions of taxation shape their trust in the fiscal system and influence their acceptance of tax reforms in Morocco? Adopting a qualitative approach, the study investigates how individuals from diverse socio-economic backgrounds perceive the tax system, and how these perceptions relate to broader issues of public trust, legitimacy, and civic engagement.

The analysis draws on a growing body of scholarship that highlights the role of tax morale, symbolic legitimacy, and the emotional dimensions of taxation (Slemrod, 2019). It contends that compliance and reform acceptance are shaped not only by legal enforcement or material incentives, but also by citizens' perceptions of fairness, inclusion, and institutional reciprocity.

Empirical findings are based on 25 semi-structured interviews conducted with civil servants, private-sector employees, informal workers, shopkeepers, students, and retirees. The data were coded and analyzed thematically using NVivo 12 software, following an inductive and interpretive methodology that foregrounds participants' own narratives and meaning-making processes (Guest, MacQueen, & Namey, 2011).

By centering citizen perceptions, this study contributes to a more socially grounded understanding of fiscal policy in Morocco. It calls for a reform agenda that incorporates not only institutional and technical considerations, but also the lived experiences, trust dynamics, and moral expectations of the populations it seeks to serve.

LITERATURE REVIEW

Taxation and Public Trust: A Foundational Link

The relationship between taxation and public trust is widely recognized as a cornerstone of fiscal legitimacy and democratic governance (Rothstein, 2005). In contemporary tax theory, trust is not merely a by-product of state performance; it is a prerequisite for the sustainability of tax systems. Citizens are more inclined to comply voluntarily when they perceive institutions as fair, transparent, and accountable (Luttmer & Singhal, 2014).

In developing countries, cultivating trust is particularly challenging due to legacies of weak governance, unequal access to public services, and limited opportunities for civic participation (Moore, Prichard, & Fjeldstad, 2018). In such contexts, taxation functions simultaneously as a test of institutional credibility and as a potential driver of trust-building. When the state is perceived as predatory or indifferent, tax compliance often becomes a reluctant act, or even a form of resistance rather than civic engagement.

Perceptions of Taxation in the Global South

Research in low- and middle-income countries particularly in Africa and Latin America has highlighted persistent narratives of injustice, opacity, and inefficiency in tax systems (Castro & Scartascini, 2015). These perceptions are shaped not only by individual experience, but also by collective memory, social discourse, and community norms.

Qualitative studies have been especially useful in capturing the symbolic and emotional dimensions of tax attitudes. Citizens often interpret taxation not simply as a financial transaction, but as a moral evaluation of their relationship with the state (Rothstein, 2005). These insights challenge the limits of rational-choice and purely quantitative models, underscoring the need to consider affective and relational variables when analyzing tax behaviour.

Fiscal Morality and the Role of the State

The concept of tax morale defined as the internalized motivation to comply with tax obligations has become central to understanding tax behaviour across diverse contexts (International, for Administration, & Policies, 2015). Tax morale

is strongly conditioned by perceived fairness, redistributive justice, and the extent to which citizens believe the state acts in reciprocity (Kirchler, 2007).

Public spending plays a crucial role in shaping this perception. When taxpayers observe tangible returns from their contributions such as investments in education, healthcare, or infrastructure they are more likely to view taxation as legitimate (De la Feria & Walpole, 2020). Conversely, when fiscal transparency is lacking or corruption is suspected, trust and compliance are eroded.

Communication and Transparency in Tax Policy

Effective communication and transparency are increasingly recognized as key tools for enhancing public trust in taxation. Studies show that when governments provide accessible budgetary information and clearly articulate how tax revenues are allocated, citizens are more likely to perceive the fiscal system as fair and accountable (on Public Communication, 2021).

Moreover, participatory practices such as citizen consultations, tax feedback mechanisms, and public audits have been shown to improve fiscal legitimacy (Prichard, Cobham, & Goodall, 2014). However, such practices remain underdeveloped in many countries. In Morocco, for instance, fiscal communication tends to follow a top-down, technocratic model that limits citizen engagement and contributes to persistent scepticism (Alm & Torgler, 2006).

The Moroccan Context: A Literature Gap

Despite multiple waves of tax reform and institutional modernization, Morocco lacks empirical research exploring how its citizens perceive the fiscal system. Existing studies tend to focus on legal design, macroeconomic indicators, or administrative performance (Reports, 2022), offering limited insights into how taxation is experienced on a daily basis by ordinary people.

The Jalal, Rachid, Nor-Eddine, and Abdelkader (2022) emphasized the importance of rebuilding trust through inclusiveness, transparency, and accountability. Yet, these principles have seldom been explored from a citizen-centered perspective. There is a notable absence of qualitative research investigating how different social groups interpret tax obligations and how these interpretations influence broader trust dynamics.

This article seeks to fill that gap by examining how Moroccan citizens, across diverse socio-economic categories, experience and make sense of taxation. It argues that integrating these perceptions into the design of fiscal policy is essential for achieving reforms that are not only technically robust, but also socially legitimate and broadly accepted.

METHODOLOGY

Research Design

This study employs a qualitative and exploratory research design to investigate how Moroccan citizens perceive taxation and how these perceptions influence their trust in fiscal institutions. Anchored in an interpretive paradigm, the research emphasizes the subjective meanings that individuals attach to their everyday interactions with the tax system, as well as the broader socio-political contexts that shape those meanings.

To explore these dynamics, the study adopts a two-pronged methodological approach: documentary analysis and semi-structured interviews. The documentary analysis provides the contextual foundation by examining how taxation is framed in institutional and public discourse. This includes the analysis of official policy documents, government communications, parliamentary debates, and media coverage. The objective was to uncover the dominant rhetorical strategies, institutional priorities, and normative frameworks that structure Morocco's fiscal reform agenda.

Semi-structured interviews form the core empirical component of the study. They offer direct access to the lived experiences, emotional reactions, and interpretative frameworks of individuals from diverse socio-economic backgrounds. This inductive method enables the researcher to build a bottom-up understanding of tax perceptions one that foregrounds individual narratives, social positioning, and patterns of engagement (or disengagement) with the state.

By integrating these two data sources, the research design facilitates methodological triangulation, thereby enhancing the credibility and depth of the analysis. This dual approach enables a nuanced examination of how institutional narratives on taxation converge with or diverge from the perceptions and realities of ordinary citizens. In doing so, the study contributes to a more comprehensive and socially embedded understanding of fiscal legitimacy and public trust in Morocco.

Sampling and Participants

The sampling strategy adopted in this study was guided by the principle of maximum variation, with the aim of capturing a wide range of perspectives on taxation across socio-economic categories. A total of twenty-five participants were selected through purposive sampling based on key criteria such as professional background, geographic location, and willingness to engage in in-depth and reflective conversation. The final sample includes civil servants, private-sector employees, informal workers, shopkeepers, university students, and retirees thus ensuring diversity across both the formal and informal sectors of the Moroccan economy.

Table 1 *SOCIO-PROFESSIONAL DISTRIBUTION OF PARTICIPANTS*

Category	Number of Participants	Gender Balance	Age Range	Status (Formal/Informal)
Civil servants	5	3F / 2M	30–55	Formal
Private-sector employees	5	2F / 3M	25–45	Formal
Informal workers	4	1F / 3M	30–60	Informal
Shopkeepers	4	2F / 2M	28–50	Mixed
University students	4	3F / 1M	20–27	Mostly informal
Retirees	3	1F / 2M	60–75	Formerly formal
Total	25	12F / 13M	20–75	

Source: Author's fieldwork (2025)

Data Collection

Data collection was carried out in two sequential phases: documentary analysis and semi-structured interviews. This dual strategy was designed to generate both contextual and experiential insights into how taxation is framed institutionally and interpreted subjectively by Moroccan citizens.

The first phase consisted of a documentary analysis of key institutional and public texts that articulate the official vision of tax policy in Morocco. Central to this analysis was the final report of the high commission for taxation (Jalal et al., 2022), which outlines national priorities related to equity, transparency, and modernization. Complementary documents included press releases and strategic notes from the (Reports, 2022), which provide the technical and rhetorical foundations of ongoing reforms. In addition, parliamentary debates from 2022 to 2024 were reviewed to trace political discourses on fiscal justice and social responsibility. Finally, media articles from TelQuel, L'Économiste, and Médias24 were analyzed to capture how tax reform is interpreted and contested in the public sphere.

These sources were selected for their relevance, institutional credibility, and diversity of perspectives. Together, they offered a discursive backdrop against which citizen narratives could be contrasted and interpreted.

Table 2 *DOCUMENTS INCLUDED IN THE DOCUMENTARY ANALYSIS*

Document Title / Source	Type	Year
High commission for taxation – Final Report	National policy document	2019
Ministry of Economy and Finance – Official publications	Institutional communication	2021–2024
Parliamentary debates on fiscal justice	Political discourse	2022–2024
News articles from TelQuel, L'Économiste, Médias24	Media analysis	2021–2025

Source: Compiled by the author based on documentary review (2025)

The second phase involved semi-structured interviews aimed at exploring how individuals emotionally and cognitively engage with taxation in their daily lives. The interview guide was developed based on insights drawn from the documentary analysis and organized around key themes such as fairness, civic responsibility, institutional trust, and the perceived visibility of public services.

Interviews were conducted in Arabic or French, depending on participants' preferences. The flexible, conversational structure encouraged open-ended reflection, allowing respondents to articulate personal experiences, interpretations, and sentiments regarding the fiscal system. Each interview lasted between 40 and 75 minutes, took place in a private location chosen by the interviewee, and was audio-recorded with prior consent. All interviews were fully transcribed and translated into English where necessary to ensure consistency in coding and analysis.

The narratives collected through this process provided critical insights into the lived, emotional, and symbolic dimensions of tax perception elements often absent from official discourse. When combined with the findings from the documentary phase, these interviews enabled a more comprehensive and triangulated understanding of how fiscal legitimacy and public trust are constructed and contested in the Moroccan context.

Data Analysis

The analysis followed an inductive, thematic approach consistent with the study's interpretive framework. This method allowed for the emergence of meaning directly from participants' narratives, prioritizing their subjective interpretations of taxation, institutional trust, and civic responsibility. The aim was not only to identify recurring content but also to capture the emotional and symbolic dimensions embedded in citizens' fiscal experiences.

All interviews were fully transcribed and imported into NVivo 12, a qualitative data analysis software that facilitated systematic coding and categorization. The initial stage involved open coding, whereby segments of text were labeled according to recurring expressions, judgments, or emotional tones related to tax practices and perceptions. These descriptive codes reflected notions such as obligation, injustice, exclusion, fairness, and fear.

As coding progressed, NVivo's organizational tools including node hierarchies, coding stripes, and classification sheets were used to cluster similar codes into broader thematic categories. Constant comparison between interviews enabled the refinement of themes and the identification of cross-cutting patterns, especially regarding differences in perceptions between formal and informal workers, generational cohorts, and levels of institutional engagement.

To strengthen analytical robustness, NVivo query tools such as word frequency and matrix coding were applied. These helped quantify the relative salience of key concepts (e.g., "distrust," "burden," "visibility," "reciprocity") and examine how they varied across socio-professional categories. This allowed the analysis to move beyond individual narratives and capture the collective meaning structures that inform tax-related attitudes.

Through this iterative and multi-layered process, four major thematic configurations were identified: taxation as a coercive and opaque obligation, conditional support rooted in fairness and reciprocity, perceptions of fiscal injustice and selective enforcement, and a perceived disconnection between tax contributions and public returns. These themes, grounded in participants' lived experiences, formed the basis for the interpretation of results presented in the next section.

RESULTS

This section presents the empirical findings drawn from the combination of documentary analysis and semi-structured interviews. While institutional texts frame taxation as a strategic pillar of Morocco's developmental agenda, interviews reveal the ambivalent, sometimes fragmented, ways in which citizens experience and interpret fiscal obligations in their daily lives.

Discursive Tensions in Official and Public Communication

The documentary corpus reflects a formal and aspirational discourse surrounding tax reform. The high commission for taxation (Jalal et al., 2022) promotes a vision of taxation as an inclusive, equitable, and participatory institution, with terms such as transparency, justice, and digital modernization appearing frequently. MEF publications reinforce this narrative, emphasizing the need to broaden the tax base and rebuild public trust.

However, parliamentary debates and press coverage reveal deeper tensions. Discussions in the House of Representatives (2022–2024) underscore recurring concerns about unequal enforcement and exemptions granted to specific sectors. Articles in *L'Économiste* and *Médias24* echo these issues, highlighting the gap between state objectives and citizen expectations, particularly regarding visibility of public returns and inclusion of the informal economy.

This discursive divergence sets the stage for the interview-based findings, which explore how ordinary citizens internalize, resist, or reinterpret these fiscal narratives.

Citizens Perceptions of Taxation: Four Thematic Configurations

The interview data revealed a complex and often nuanced relationship with taxation. Four major interpretative patterns emerged, each reflecting distinct emotional, symbolic, and practical dimensions. These configurations illustrate how citizens understand and relate to the tax system, shaped by their socio-economic positions and personal experiences. Each is supported by illustrative quotations from a diverse range of participants.

Taxation as an Obligation Without Meaningful Engagement : Many participants described taxation as a routine or obligatory practice, disconnected from any real sense of participation or institutional reciprocity. This view was especially common among those in the informal sector. “I pay when I have to. But to be honest, I don’t know where the money goes or what it’s used for.” (Male, 39, informal transport worker) “I never see any improvement in services around me. We pay, and that’s it. It disappears.” (Female, 45, small grocer, informal sector) For some, tax compliance was motivated more by fear of consequences than by trust or civic commitment. “It’s not about trust. You pay because otherwise there are problems with the authorities.” (Male, 41, construction worker) Such narratives reveal a perceived disconnection between tax contributions and observable public outcomes, leading to feelings of resignation and disengagement.

Conditional Support Based on Fairness and Reciprocity : In contrast to the perception of taxation as a disconnected obligation, some respondents particularly those in the formal sector expressed a more conditional and relational view. While generally supportive of taxation, they emphasized that this support depended on visible public benefits and equitable application.

“I’m not against paying taxes. But I want to see something in return healthcare, schools, proper roads.”

(Female, 33, public hospital nurse) “It’s part of being a citizen, yes. But it only works if it’s fair. You feel cheated when the rich don’t pay.”

(Male, 51, private-sector executive) Some participants made a clear distinction between their own sense of responsibility and what they perceived as a lack of institutional reciprocity. “We are doing our part, but the government is not holding up its end of the deal.” (Female, 38, tax administration employee)

These respondents often demonstrated greater familiarity with tax concepts and expressed concerns using terms such as “equity,” “transparency,” and “progressivity.”

Perceptions of Unequal Enforcement and Fiscal Injustice : Several participants highlighted what they perceived as inconsistencies or imbalances in tax enforcement. The belief that those with fewer resources bear a disproportionate burden was a recurring theme. “I know big companies that get away with it. But us, we’re tracked for every penny.” (Male, 46, café owner) “If you’re connected, you can escape. It’s always the weak who carry the burden.” (Female, 32, office worker, private sector) This theme was associated with strong emotional reactions, including frustration and disappointment. It often led to broader concerns about social justice and institutional fairness. “It makes you feel like a fool. You play by the rules while others enjoy protection.” (Male, 29, freelance technician) Some respondents also mentioned perceived regional disparities or administrative inefficiencies as contributing factors.

Limited Visibility of Public Return on Tax Contributions : A fourth recurring theme was the sense that public services do not adequately reflect citizens’ contributions. This concern was frequently voiced by students, retirees, and unemployed youth. “We hear about reforms, but there’s no change on the ground. Hospitals are still overcrowded.” (Female, 26, sociology student) “After all these years paying taxes, I still wait hours for a basic consultation. Where does the money go?” (Male, 67, retired civil servant) “There’s no follow-up. We just pay, and the system stays broken. So, what’s the point?” (Male, 24, unemployed graduate) Others described a growing emotional distance from the state, driven by unmet expectations. “When you don’t see any return, it’s hard to feel like a citizen. You feel used.” (Female, 40, informal hairdresser) These narratives suggest that perceived disconnection from public services can erode civic trust and weaken identification with national institutions.

Thematic and Comparative Visualization of Findings

To enhance the transparency and interpretative robustness of the qualitative analysis, this section presents two visualizations derived from NVivo 12 coding outputs to illustrate both the prevalence and distribution of tax-related perceptions among respondents. These tables synthesize the thematic structure developed from the interview data and illustrate how perceptions of taxation vary across socio-professional categories.

Frequency of Thematic Patterns in Interview Data : The following table summarizes the frequency and recurrence of the four main interpretative configurations discussed in the previous section. It shows the number of interviews in which each theme appeared, as well as the number of specific references coded in NVivo.

Table 3 *RECURRENCE OF THEMATIC NODES IN CODED INTERVIEW DATA*

Thematic Node	Number of Sources	Number of References
Tax as coercive obligation	19	46
Fairness and reciprocity	16	38
Fiscal injustice	18	42
Lack of visible return on taxes	17	35

Source: NVivo coding output, author's analysis (2025)

The prevalence of each theme supports the conceptual robustness of the four identified configurations. High recurrence across interviews suggests that these themes are deeply embedded in citizens' lived experiences and not isolated opinions.

Distribution of Tax Perceptions by Socio-Professional Category: The matrix below presents how the four main themes were distributed among different participant categories. It highlights differences in discourse intensity and interpretative emphasis depending on professional background and social status.

Table 4 *RECURRENCE OF THEMATIC NODES IN CODED INTERVIEW DATA*

Theme / Group	Formal Workers	Informal Workers	Students	Retirees
Tax as obligation	✓✓	✓✓✓✓	✓✓	✓[1]
Reciprocity and fairness	✓✓✓✓	✓	✓	✓✓[2]
Fiscal injustice	✓✓✓[3]	✓✓✓	✓	✓✓
Lack of public return	✓✓	✓✓✓	✓✓✓	✓✓✓✓[4]

Source: NVivo matrix query, author's analysis (2025)

This comparative view highlights how the salience of tax perceptions varies by social and professional background. Informal workers and retirees were most likely to emphasize lack of return and injustice, while formal workers expressed conditional acceptance based on reciprocity. The patterns also suggest early signs of institutional mistrust among younger participants.

The empirical findings underscore the complexity of citizens' perceptions of taxation in Morocco, revealing how fiscal attitudes are shaped not only by economic conditions but also by expectations of fairness, transparency, and civic reciprocity. Rather than echoing institutional narratives, citizens articulate a lived experience of taxation that is at times sceptical, disillusioned, or pragmatically tolerant.

These configurations suggest that fiscal legitimacy cannot be reduced to compliance alone. Instead, it must be examined through the lens of symbolic recognition, perceived procedural justice, and the visibility of institutional responsiveness. The following section situates these insights within the broader literature on tax morale, public trust, and state-citizen relations, highlighting how perceptions act as both mirrors of institutional performance and drivers of civic engagement or withdrawal.

DISCUSSION

Interpreting Citizens' Perceptions through the Lens of Fiscal Legitimacy and Tax Morale

The findings of this study reinforce the notion that tax compliance is not merely a matter of legal enforcement but a deeply social and symbolic act, as suggested by scholars such as (Levi, 1988) and (Braithwaite, 2007). Participants' narratives indicate that fiscal behavior is shaped by perceived fairness, institutional credibility, and the visibility of public services core dimensions of what D'Arcy (2009) and (Kirchler, Hoelzl, & Wahl, 2008) describe as "fiscal legitimacy." When taxation is experienced as coercive and disconnected from tangible outcomes, as expressed notably by informal workers and retirees, citizens may comply out of fear rather than conviction. This pattern confirms the persistence of "forced compliance" in low-trust environments (Torgler, 2007).

In contrast, the theme of "conditional support" aligns with theories of reciprocal tax morale. Citizens, especially those working in the formal sector, expressed a willingness to pay taxes when they perceived the system as equitable and when public returns were visible. This reflects models proposed by (Luttmer & Singhal, 2014) and (Fjeldstad

& Moore, 2008), highlighting how civic-mindedness can persist even in fragile institutional contexts provided that individuals feel respected and treated fairly.

The perception of fiscal injustice, particularly the belief that elites benefit from selective enforcement, illustrates what (Fjeldstad & Moore, 2008) call an “accountability deficit” in developing tax systems. These views weaken social cohesion and undermine trust in the redistributive function of the state. This finding echoes critiques by (Pierson, 2004) and (De la Feria & Walpole, 2020), who warn against regressive enforcement and symbolic exclusion in highly informal economies.

Trust, Visibility, and the Conditional Nature of Compliance

These results also confirm that Moroccan citizens’ compliance with taxation is rarely motivated solely by legal obligation. Rather, it is deeply influenced by perceived fairness and trust in institutions. Respondents consistently emphasized the conditional nature of their willingness to pay taxes. Compliance was often viewed less as a civic duty and more as a transactional act, dependent on the visibility of public services and the perception of reciprocity. This is consistent with (Braithwaite, 2017) notion of conditional cooperation, whereby trust in public institutions enhances voluntary tax behavior.

Citizens’ attitudes were notably shaped by their experiences with the quality, accessibility, and transparency of state services. When contributions are perceived as misused or as yielding no tangible improvements, citizens are less likely to internalize tax obligations as a civic norm. These findings resonate with prior research highlighting the role of perceived benefit and institutional credibility in fostering compliance (Kirchler et al., 2008). Several participants admitted to complying primarily out of fear of sanctions rather than from a sense of national solidarity an insight that echoes earlier findings (Daude & Melguizo, 2013) and underscores the relational and contingent basis of fiscal legitimacy.

Emotional Dimensions and Civic Disengagement

Beyond instrumental motivations, the study brings to light the emotional undercurrents that inform tax perceptions. Feelings of injustice, betrayal, and abandonment were particularly common among informal workers and retirees, underscoring that compliance is also mediated by moral and affective dimensions (Slemrod, 2019). Participants did not merely criticize state performance many articulated a deeper sense of symbolic exclusion from the fiscal contract. Such sentiments are often intensified in environments characterized by long-standing socio-economic disparities and limited institutional responsiveness (Luttmer & Singhal, 2014).

These emotional responses contribute to a broader pattern of civic disengagement. When citizens perceive that their contributions are unacknowledged or unequally valued, they begin to detach from the institutions meant to represent them. Levi (1997) reminds us that trust is not only institutional but also emotional: it is sustained when individuals feel respected and included in public life. Eroding emotional trust, therefore, threatens civic identity and collective tax morale (Fjeldstad & Moore, 2008).

The recurring narrative of “paying without return” thus functions both as a critique of governance and as an affective expression of systemic disconnection. This reinforces Alm, Martinez-Vazquez, and Torgler (2010) argument that emotional satisfaction with public service outcomes significantly influences tax morale. In the Moroccan context, frustration and resentment appear to be powerful drivers of tax attitudes, particularly when citizens feel excluded or unheard.

The Role of Informality and Institutional Memory

Finally, informality in Morocco emerges not only as an employment status, but as a broader socio-political condition that shapes how taxation is understood and practiced. Informal workers, operating outside formal regulatory frameworks, often have limited interaction with the state. This results in a weaker sense of fiscal obligation and reinforces a logic of avoidance over participation (La Porta & Shleifer, 2014). Many participants described the state as distant, punitive, or ineffective perceptions that legitimize strategic non-compliance.

Moreover, the historical memory of uneven enforcement and inconsistent reforms appears to play a significant role. Several respondents referenced past experiences of favoritism, corruption, or inefficiency. This intergenerational memory what we might call institutional memory shapes collective understandings of how the system truly operates, beyond official discourse (Pierson, 2004).

This dynamic aligns with studies on institutional legacies (Piketty, 2020), which show that behaviour is shaped not only by current conditions but by inherited perceptions. In Morocco, informality and institutional memory combine to create a double filter through which taxation is often viewed with scepticism. Strategic withdrawal or passive resistance becomes a common civic posture. These findings emphasize the need for tax reforms to be embedded in broader strategies of institutional repair and inclusive dialogue (Prichard, 2015).

LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

While this study offers valuable insights into how Moroccan citizens perceive taxation and fiscal legitimacy, it is important to acknowledge its limitations. These methodological and conceptual constraints not only inform the interpretation of findings but also highlight key directions for future research.

First, the study adopts a qualitative approach based on 25 semi-structured interviews. While this method provides rich, in-depth accounts of individual experiences and meaning-making processes, it does not allow for statistical generalization to the wider population. Future research could address this limitation by incorporating large-scale surveys or mixed-methods designs to measure the prevalence of observed themes and to test correlations between trust, tax morale, and socio-demographic variables (Silverman, 2021).

Second, the analysis is grounded exclusively in citizens' narratives. This bottom-up perspective is crucial for capturing lived experiences and everyday perceptions, yet it excludes the institutional viewpoints of tax authorities, public administrators, and policymakers. Including these actors in future studies would provide a more balanced understanding of fiscal relations by illuminating both sides of the trust equation expectations, constraints, and justifications (Prichard, 2015). Such triangulation would also help bridge the gap between policy discourse and public reception.

Third, emotional responses including frustration, moral fatigue, and disillusionment emerged as powerful interpretative resources, particularly among informal workers and older participants. However, the study did not draw systematically on political psychology or affective theory. Further research could integrate conceptual tools from affective governance to examine how emotions shape tax attitudes and broader patterns of civic engagement or withdrawal (Hill & Varone, 2021).

Additionally, the findings are situated within a specific socio-political moment. Data were collected during an ongoing phase of fiscal reform and economic uncertainty, which may have influenced participant responses. Public perceptions are not static they evolve in response to political events, policy changes, media narratives, and personal trajectories. Longitudinal or panel research could trace these shifts over time and offer deeper insight into how trust and tax morale are constructed, reinforced, or eroded (Daude & Melguizo, 2013).

Finally, although this study focuses on Morocco, its implications extend beyond the national context. Many of the dynamics observed informality, perceptions of injustice, and emotional disengagement are common across states with weak institutional capacity and entrenched inequality. Comparative studies across North Africa or sub-Saharan Africa could identify shared patterns and cultural particularities in the construction of fiscal legitimacy (Piketty, 2020), enriching a more global and pluralistic understanding of tax compliance in the Global South.

In sum, future research would benefit from greater methodological diversity, inclusion of institutional voices, emotional theorization, and cross-national comparison. By taking seriously the emotional, historical, and institutional dimensions of tax behaviour, scholars can help design fiscal reforms that are not only technically efficient but also socially meaningful and democratically legitimate.

CONCLUSION AND POLICY IMPLICATIONS

This study has explored how Moroccan citizens perceive taxation and the extent to which these perceptions influence trust in fiscal institutions. Drawing on documentary analysis and 25 semi-structured interviews, it identified four dominant interpretive configurations: taxation as a coercive obligation, conditional support based on fairness and reciprocity, widespread perceptions of fiscal injustice, and a perceived lack of visible public return. These findings suggest that taxation is not experienced merely as a legal or financial obligation, but as a deeply social and emotional practice shaped by institutional credibility, procedural justice, and symbolic recognition.

The results reaffirm that voluntary tax compliance is relational and context-dependent. Consistent with the work of Levi (1997), (Braithwaite, 2007), and Torgler (2007), this study demonstrates that perceptions of fairness, transparency, and trustworthiness are critical to sustaining fiscal legitimacy. When taxation is perceived as unjust, opaque, or selectively applied, compliance is weakened particularly among vulnerable groups such as informal workers and

retirees.

Several policy implications emerge. First, restoring trust in Morocco's fiscal system cannot be accomplished through technical modernization or coercive enforcement alone. Reform efforts must emphasize equitable treatment, inclusive institutional dialogue, and the tangible visibility of public returns particularly in communities historically underserved by the state. Second, integrating the informal economy requires more than legal incentives or regulatory pressure; it calls for institutional recognition, culturally sensitive outreach, and a reconfiguration of the fiscal relationship between the state and its informal citizens. Third, fostering civic trust means treating citizens not simply as taxpayers but as co-owners of a shared national project.

In sum, effective and sustainable tax reform in Morocco must be grounded in a renewed social contract one that confronts historical grievances, amplifies citizen voices, and reinforces public institutions capable of embodying both fairness and responsiveness. Only by acknowledging the moral, emotional, and symbolic dimensions of taxation can fiscal governance achieve both legitimacy and impact.

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