

An analysis of the determinants of tax evasion in Balkan countries: Perspective from accounting specialists in Albania

Abstract.

In the international literature, there are many studies that identify and measure tax evasion factors, but very few of them have provided a clear picture of the tax evasion factors in Balkan countries. The purpose of this study is to provide a current view of the assessment of tax evasion and its determinants in 9 Balkan countries focusing on identifying the factors of tax evasion in Albania according to the opinions of accounting specialists. Data were collected via structured surveys administered to 83 accounting professionals mostly located in the capital of Albania, Tirana. This study concluded that the most mentioned factor in 9 Balkan countries is tax moral and tax penalty, while perceptions in Albania indicate that the factors of tax evasion are lack of transparency, simplicity, constant changes in tax legislation, corruption and unfair competition.

Keywords: tax evasion factors, cross-country analysis, tax system, local survey

1. Introduction

Tax evasion has been studied by many researchers in different countries due to the essential losses to the government budget. Even Balkan countries have been affected by this phenomenon but there are few studies who analyze why tax evasion happens to commonly accepted Balkan countries (Albania, Croatia, Greece, Kosovo, Montenegro, North Macedonia, Romania, Serbia, Turkey) in accordance with its economic development. According to Amina & Sara (2024), countries have difficulties in achieving sustainable economic development due to tax evasion. Among current researchers who have studied the effect of tax evasion on the government can be mentioned Shujaaddeen et al. (2024), Murtezaj (2024), Slemrod (2024) and many others. According to Shujaaddeen et al. (2024), tax authorities have as a key priority the detection of tax fraud. This increases the level of voluntary declarations and trust in the tax administration. Slemrod (2024) deepens his suggestions by giving importance to the recognition of taxpayer behavior in the fight against evasion. According to him influencing evasion rates is an economic and regulatory challenge for governments. The government can pursue several tax policies to reduce tax evasion. These tax policies are identified as institutional factors or determinants of tax evasion. In the study conducted by Abdixhiku et al. (2018) has been concluded that in transition countries, institutional factors and tax rates are essential in explaining tax evasion. According to them, the level of tax evasion in transition economies increases significantly if corruption is high, taxes are high, and tax reforms are slow. Another factor of tax evasion in developing countries is low trust in the government and juridical system (Abdixhiku et. al, 2017). The latest literature also mentions a new factor of tax evasion found by Allam, A. et al (2024), who found that in non-OECD countries there is a negative relationship between the development of financial institutions and markets and tax evasion. These elements of financial development are depth, access, and efficiency which are significant in mitigating tax evasion in non-OECD countries including Albania, Croatia, Rumania. While their study also shows that in OECD countries the opposite happens, as the relationship between the development of financial institutions and tax evasion is negative. Among the OECD countries that have been considered are also Balkan countries such as Greece and

Turkey. Other researchers have concluded that the opposite happens in developed countries. The study conducted by Gillman (2020) in the United States shows that reducing the tax rate leads to a reduction in tax evasion. According to him, tax evasion can explain tax policies. In the literature, in addition to institutional factors, social norms are also mentioned as psychological factors that influence an individual in committing tax evasion. However, there are very few articles that study accounting specialists as a sample. This constitutes a gap in the literature on tax evasion factors, mainly in Albania, where there are very few articles that have shown the perception of accounting specialists in committing tax evasion. The purpose of this study is to provide a current view of the assessment of tax evasion and its determinants in 9 Balkan countries focusing on identifying the factors of tax evasion in Albania according to the opinions of accounting specialists. To achieve this goal, the following objectives will be pursued:

1. *Identifying the overall economic development of the Balkan countries and their assessment of tax evasion.*
2. *Highlighting the main factors of tax evasion in the Balkan countries according to empirical studies.*
3. *Analyzing the perceptions of accounting specialists about the tax system in Albania*
4. *Analyzing the perceptions of accounting specialists about the tax evasion factors in Albania*

In the literature there are many studies on tax evasion in the Balkan countries, but to our knowledge there is no study that reflects the factors of evasion in the 9 Balkan countries. Also, for Albania there are very few, almost no studies that analyze the perception of accounting specialist about tax evasion determinants. From a generally view, studies about tax evasion factors in developing countries may be grouped into studies about the perception of the individual (i.e Ferrer-i-Carbonell and Gërxhani (2016), Ryšavá and Zídková (2021), Castañeda, 2023) and those about the perception of businesses about the factors of tax evasion. (i.e Krasniqi and Jusufi (2022), Gjoni et al (2024), Dissanayake & Damayanthi (2024) and other authors presented in Table 4).

2. Literature research.

2.1 An overview of the economic development of the Balkan countries and their assessment of tax evasion.

During the literature research, it was found that there is a lot of literature that has studied countries in transition, developing countries or the Western Balkan countries regarding tax evasion in the Balkan countries. It is generally accepted that these countries have been the subject of many tax reforms for reasons of international legislation unification. According to Popova (2021), countries in Western Balkan had tax reforms since 2000 due to their integration into European and global markets. Additionally, especially the consumption taxes have been started to harmonize with the requirements of the EU. Nowdays, the rates of taxes in Balkan seems very different between countries. The corporate income tax is higher in Turkey and lower in Montenegro, the personal income rate is higher in Greece and lower in Kosovo, the social contribution in total is higher in Romania and lower in Kosovo, following by VAT is higher in Croatia and lower in Kosovo, North Macedonia and Turkey. Table 1 demonstrate the tax rates for each countries, where it should be mentioned that for the countries who had different rates for different products it is written the highest rate.

Table 1: Tax rates in Balkan countries.

No	Country	Income tax		Social Contribution			VAT
		Corporate	Personal	Employer	Employee	Total	
1	Albania	0-15%	0-23%	16.7%	11.2%	27.90%	20%

2	Croatia	18%	30%	15.20%	20%	35.20%	25%
3	Greece	22%	9%-44%	24.81%	15.75%	40.56%	24%
4	Kosovo	10%	0-10%	5%	5%	10.00%	18%
5	North Macedonia	10%	10-15%	-%	28%	28.00%	18%
6	Montenegro	9%	9%/15%	8.3%	24%	32.30%	21%
7	Romania	16%	10%	10.25%	35%	45.25%	19%
8	Serbia	15%	10-20%	19.9%	19.9%	39.80%	20%
9	Turkey	22%	15-40%	20.5%	14%	34.50%	18%

Source: Authors (2025), Retrieved from official sites of Ministry of Finance: <https://investcroatia.gov.hr/en/tax-system/>, <https://minfin.gov.gr/en/>, <https://www.atk-ks.org/en/>, <https://investnorthmacedonia.gov.mk/tax-regime/>, <https://invest.podgorica.me/legislative-framework-and-tax-system/>, <https://mfinante.gov.ro/ro/web/site>, <https://ras.gov.rs/en/invest-in-serbia/why-serbia/competitive-operating-costs>, <https://www.invest.gov.tr/en/investmentguide/pages/tax-guide.aspx>

Historically, higher tax rates have been established to increase budget revenues in order to minimize the government debt. Table 2 describe the economic development in these Balkan Countries and the official evidence for fraud assurance. These evidence are from The Association of Certified Fraud Examiners (ACFE) and Basel Institute on Governance. According to ACFE Raport, median losses were the biggest at the national level of government reaching a loss level of 210,000\$, following by 148,000\$ at the local level and 92,000\$ at the provincial level of government. In the other side, the Basel Institute on Governance, an Associated Institute of the University of Basel in Switzerland,have published the rapport of the risk of money laundering and terrorist financing in different countries. The data used are from 17 well-known sources, such as the World Bank, the Financial Action Task Force, TransparencyInternational, and the World Economic Forum. The rapport uses a "min-max" system to rank countries from 0 to 10, with 10 representing the highest level of risk. Each factor contributes to an overall score that reflects the level of risk. As shown in table 2, Kosovo has the lower tax rate but there are no evidence from Basel index performance and fraud cases. It is interesting to know that Turkey has the highest corporate tax rate, the highest economic growth rate and also the second country with the highest number of fraud cases reported in 2024. According to Basel Index Performance, Turkey is the first Balkan Country with the highest risk of money laundering and terrorist. In the other side Greece has the highest VAT rate, a lower economic growth rate and is the first Balkan country with the highest number of fraud cases reported in 2024. Meanwhile, according to the Basel Index Performance, Greece is the first country in the Balkans with the lowest risk of money laundering and terrorism. Albania is the second Balkan country with high economic growth rate, only one fraud case reported and according to Basel Index Performance is clearly shown that it has made significant progress in the fight against money laundering and terrorist.

Table 2: Economic development and frauds in Balkan Countries for 2024

Country	Tax rates		Nominal GDP (billion USD)	Economic Growth Rate (%)	Basel Index Performance		Number of fraud cases
	Highest	Lower			Ranking	Score	
Albania			27.1	15.4	128	4.35 ↘	1
Croatia	VAT		92.5	9.6	119	4.53 ↘	-
Greece	PIT		257.1	5.6	155	3.66 ↘	13
Kosovo		PIT, SCT, VAT	11.1	6.4	-	-	-
North Macedonia			16.7	5.8	134	4.24 ↘	1
Montenegro		CIT	8.06	7.1	136	4.23 ○	-
Romania	SCT		382.7	9.1	92	4.99 ↗	7
Serbia			89.08	9.5	98	4.82 ↗	2
Turkey	CIT		1323.2	18.3	58	5.63 ↗	9

Source: Authors (2025), World Bank Data 2024, Basel AML Index 2024, ACFE Report 2024

2.2 Highlighting the main factors of tax evasion in the Balkan countries according to empirical studies.

In order to find the main factors of tax evasion according to empirical studies, it is relevant to firstly identify the main categories of the tax evasion factors. Table 3 gives an overview of review studies after 2020 and their categories of tax evasion factors.

Table 3. Summary of tax evasion factors from review studies published after 2020

Year	Author	Main category of tax evasion factors	Tax evasion factors
2025	Bactalia, A et al.	1. Internal organizational factors	The role of boards of directors, audit committees, executive compensation managerial traits ownership structure and corporate social responsibility
		2. External factors	Tax regulations and economic conditions, institutional quality, inflation, competition, tax structure, banking sector outreach, legal system fairness, and national culture
		3. Key firm-level determinants	Size, age, ownership structure, financial condition, executive incentives, and the personal traits of top management
2025	Saldajeno, D. et al	1. Traditional factors	Tax rates, penalty rates and audit probability
		2. Institutional & business fact.	Corruption and compliance
		3. Socio-cultural factors	Gender, age, marital status, family income, ethnicity and qualification
		4. Economic factors	Inflation, trade openness, the extent of the economy, and market and business organization
		5. Behavioral and other fact.	Tax fairness, tax knowledge, subjective norms, and attitude
2025	Kodra, B. et. al	1. Tax system factors	126 factors such as tax audit, tax penalties, tax rate, tax fairness etc
		2. Demographic factors	45 factors such as gender, age, education etc
		3. Political factors	43 factors such as trust in government, Corruption etc
		4. Social factors	30 factors such as Psychic stress, Reference groups influences etc
		5. Economic factors	27 factors such as Agriculture as a percentage of the GDP, income, inflation, unemployment etc
		6. Business factors	17 factors such as The period of operation of the firm in the market, Type of ownership, The turnout of company etc
		7. Other factors	7 factors such as Year dummies (TIME), power distance etc
2022	Sritharan, N. et al.	1. Individual factors	Moral, trust, attitude, perception, intentionality, awareness, culture, religiosity, knowledge, and education
		2. Economic factors	Tax rate, financial constraints, income level, taxburden, corruption, economic structure, audit, penalty, and unemployment.
		3. Other factors	Digitalisation of government services, corporate social responsibility (csr), and whistleblowin
2021	Shuid. S., et. al	(1) Demographic factors	Age, gender, level of income, source of income, and tax return forms completed by tax practitioners
		(2) Cultural and behaviour factors	Attitudes, perceived behavioural control, fairness perceptions, social exchange, and moral obligations
		(3) Legal and institutional factors	Higher tax rates, ambiguity of the tax policy, frequent changes in tax law, size of the government, favours and cronyism, and lack of enforcement
		(4) Economic factors	Inflation, trade openness, the extent to which the economy has developed and is organised, the degree of market and business organisation

Source: Authors (2025).

Recently, it has been found that tax system factors is the most used category from researchers while studying the factors of tax evasion, while tax audit, tax penalties, tax rate and tax fairness are the most used tax evasion factors (Kodra & Dhamo, 2025). Table 4 summarises the studies on tax evasion factors in Balkan countries. Due to the small number of studies, studies after

2010 were also taken into consideration, where the author, year of publication, country of study and the effect of evasion factors according to the conclusions reached by each researcher were identified. It is important to mention that each study took into account several tax evasion factors which are listed respectively in the table below. This means that in the country of study there may be other tax evasion factors, and not necessarily only the factors taken into account in the study.

Table 4: Tax evasion factors according to empirical studies in Balkan countries

No	Author	Year of Publication	Country	Positive effect on tax evasion	Negative effect on tax evasion	No significant impact on tax evasion
1	Amelio, S., et al	2025	Rumania	-	Social and ethical factors	-
2	Angeliki, S., Thomas, D.	2025	Greece	Males	Females, penalties, size of the company, legal status of the company	-
3	Gjoni, A., et al	2024	Albania	The level of the TR	The level of fines, the skills of the inspector, the solvency of the business	-
4	Hoxhaj, M., Kamolli E.,	2022	Albania	Men, the size of firms	The age of people, the age of firms in the market, the perception of the level of fines	-
5	Paleka, H., et al	2022	Croatia	-	Social norms, tax morale	Tax audits, sanctions, tax system complexity, and fairness
6	Skenderi, D., Skenderi, B.	2022	Kosovo	-	Professionalism of tax staff, the level of satisfaction of taxpayers	Tax amnesty
7	Todorović, J., et al	2021	Serbia	Economic factors	-	-
8	Smilevski, B., et al	2020	North Macedonia	-	The level of trust in the government, the rule of law, functional democracy, transparency and accountability of the public finance system	-
9	Knežević, A.	2020	Montenegro	-	Tax morale, trust in the tax system and penal policy, informing citizens	-
10	Kayaoglu, A., Williams, C.	2020	Turkey	-	Trust in government, feeling of belonging to the nation, perceptions of the risk and severity of punishment	-
11	Todorović, J., et al	2018	Serbia	The number of inspectors and the number of controls with irregularities	Number of controls	value added tax (vat rate)
12	Andoni M., et al	2017	Albania	Profit tax rate, income tax rate, capabilities of the tax administration, sustainability of the tax legislation, financial situation of the company	The turnout of company	Trust in government, penalties, probability of controls, controls, technical controls, value added tax and social contribution rate

13	Vousinas, G.,	2017	Greece	The tax burden, the structure of tax system, the role of the state, the level of approvement of public authority, self-employment, unemploiment, the level of organisation of the economy	Tax awareness	-
14	Yalama G., and Gumus E.	2013	Turkey	The tax rate, the tax burden, administrative factors	Economic factors, education, income level	-
15	Benk, S., et al	2011	Turkey	Normative expectations of compliance, penalty magnitude	-	Equity perceptions of the tax system
16	Demir.I.,	2011	Turkey	Other taxpayers	Tax morale, taxequity, public expenditures, tax burden, tax penalties, tax rates	-

Source: Authors (2025)

Based on the categorise of tax evasion factors by Shuid S., et. al (2021) and Table 4, it can be said that in the Balkan countries the most studied category of evasion factors is category 2 „Cultural and behaviour factors“ and category 3 „Legal and institutional factors“, followed by category 4 „Economic factors“ and category 1 „Demographic factors“. It can also be said that social factors or tax morals and tax penalties (fines) are the most used factors in the above-cited literature of the Balkan countries.

3. Methodology

This study adopted quantitative research approach, aiming to collect measurable data through a structured questionnaire, and a descriptive approach for doing an objective and comparable analysis of participants' perceptions related to the research topic and also to analyze articles related to factors of tax evasion in Balkan countries. This approach focusses on professional insights rather than purely quantitative indicators. The secondary data have been collected from official website of Ministry of Finance of each Balkan country and from the literature research, which was conducted with the help of keywords like “tax evasion factors”, “review study of tax evasion factors”, “tax evasion factors in Balkan countries” used in the database of Google Scholar, Scopus, Web of Science, and other databases. Studies taken into consideration met the following criteria: (1) studies examining tax evasion determinants in Balkan countries; (2) studies that are peer reviewed (3) studies that used an empirical approach from 2010 – 2025 for Balkan countries (4) review study published between 2020-2025. In this study are not included articles that does not met these criteria: (1) articles before 2010 (2) not peer reviewed article (3) studies in other countries than Balkan countries.

3.1 Research Design.

The primary data have been collected from a structured questionnaire distributed via the Google-forms platform in three cities of Albania, as one of the Balkan countries of this study. The development of the questionnaire has been created based on the study conducted by Hoxhaj and Kamolli (2022). According to Hoxhaj and Kamolli (2022), their study was created by them but some question was used before by Masarirambi (2013) and Tusubira (2018). The questionnaire consists of two sections, where in the first section it was requested to complete demographic data, while in the second section it was requested to provide personal opinions on the tax system in Albania, the tendency of businesses to commit tax evasion and the factors that influence the decision to commit tax evasion. The research of the study is focused on the capital of Albania (Tirana) and also distributed to three coastal cities of Albania (Durres, Lezha and Saranda). These places were specifically selected because they are coastal tourist

destinations where operates Large Taxpayers and have different tax revenues. According to the report of General Directorate of Taxes, Tirana and Durres have since the higher tax revenues while Lezha and Saranda have lower tax revenues. It should be mentioned that Large Taxpayers make the largest contribution to tax revenues in Albania. As this study was conducted through an online survey, we recognize our ethical and professional obligation to ensure that the research was carried out in a responsible and ethical manner. Participation was entirely voluntary, and informed consent was obtained from all participants involved in the study. In order to analyze the psychological perceptions of the responses, the MS Excel program was used.

4 Results and Discussion

The questionnaire has been distributed online and with electronic mail to 228 units, of which 115 are businesses, 72 auditing companies and 41 auditors. The number of responses was 83, which means 36% of total electronic mail distributed. Table 5 provides an overview of the demographic characteristics of the sample.

Table 5: Frequency of demographic characteristics from survey answers

Demographic Attribute	Sample Frame	Frequencies	%
Age	18- to 30-year-old	26	31.3%
	31- to 45-year-old	38	45.8%
	46- to 60-year-old	14	16.9%
	over 60-year-old	5	6%
Gender	Male	35	42.2%
	Female	48	57.8%
Education Level	Collage	5	6%
	Bachelor	11	13.3%
	Master	58	69.9%
	Postgraduate	9	10.8%
The period of operation in the market of the business	0 to 2 years	12	16.9%
	3 to 5 years	13	18.3%
	6 to 10 years	5	7.0%
	over 10 years	41	57.7%
Size of the business	up to 2 million ALL	7	8.4%
	2 to 8 million ALL	12	14.5%
	8 to 14 million ALL	9	10.8%
	14 to 100 million ALL	21	25.3%
	100 to 500 million ALL	15	18.1%
	over 500 million ALL	19	22.9%
Location of the business	Tirana	61	73.5%
	Other countries in Albania	22	26.5%

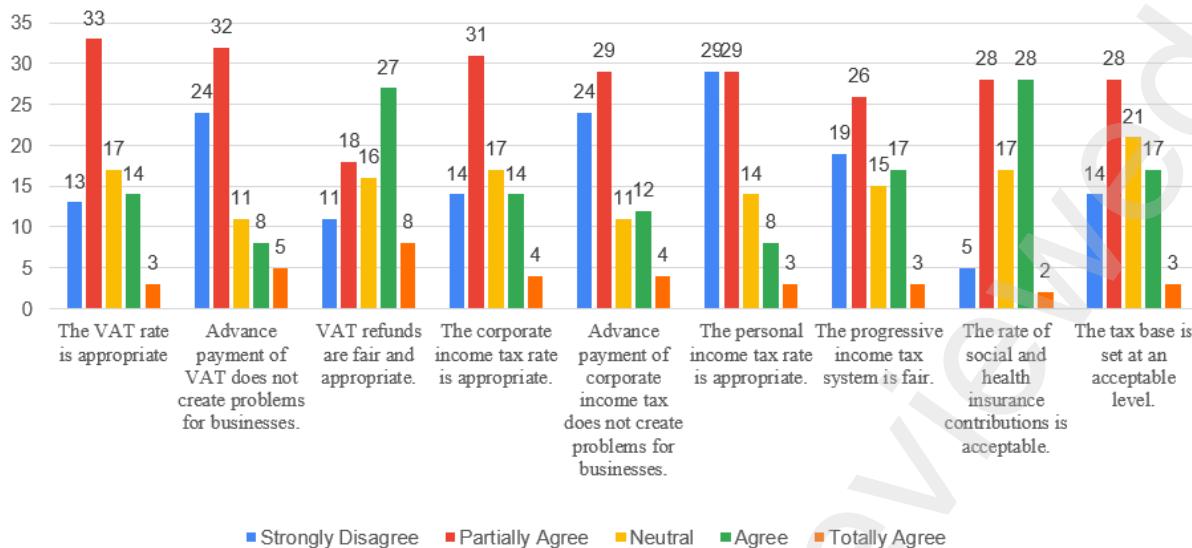
Source: Authors, 2025

The responses are mostly from 31 to 41 years old, master educated, who works in businesses that operate over 10 years in the market with a yearly revenue at 14 to 100 million ALL located mostly in Tirana.

4.1 Analyzing the perceptions of accounting specialists about the tax system in Albania.

The second section of the questionnaire is about the tax system in Albania, where are included questions about tax refunds, advance payments of taxes and tax rates such as VAT rates, corporate income tax, personal income tax, social and health insurance contributions rate. Graphic 1 describe the responses about Vat rates, corporate income rates, personal income rates and social contributions rates. In a general view , is obvious that businesses partly agree the actual tax rates and very few ones totally agree these rates.

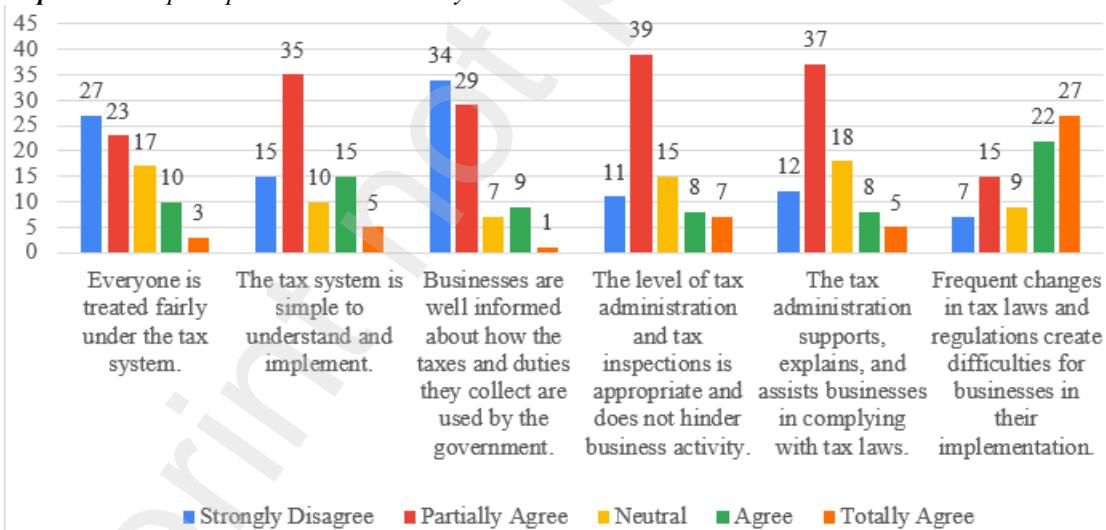
Graphic 1: The perceptions about the tax rates in Albania



Source: Authors, 2025

The personal income tax rate is the type of tax with the same percentage of albanians businesses who strongly disagree and partly agree, while the VAT refunds are mostly accepted as fair and appropriate. Graphic 2 describes the opinios of accounting specialist for the fairest, simplicity, transparency, supporting and frequently changes impact of tax system. There are many opinions who partly agree but there are also strongly disagree. Fairnest of tax systém and the transparency for using the collected taxes are mostly strongly disagree while simplicity, appropriative, supportive are mostly partialy agree. Accounting specialists are totally agree about the difficulties for businesses in implementing the changes in tax laws due to frequent changes.

Graphic 2: The perceptions about the tax system in Albania



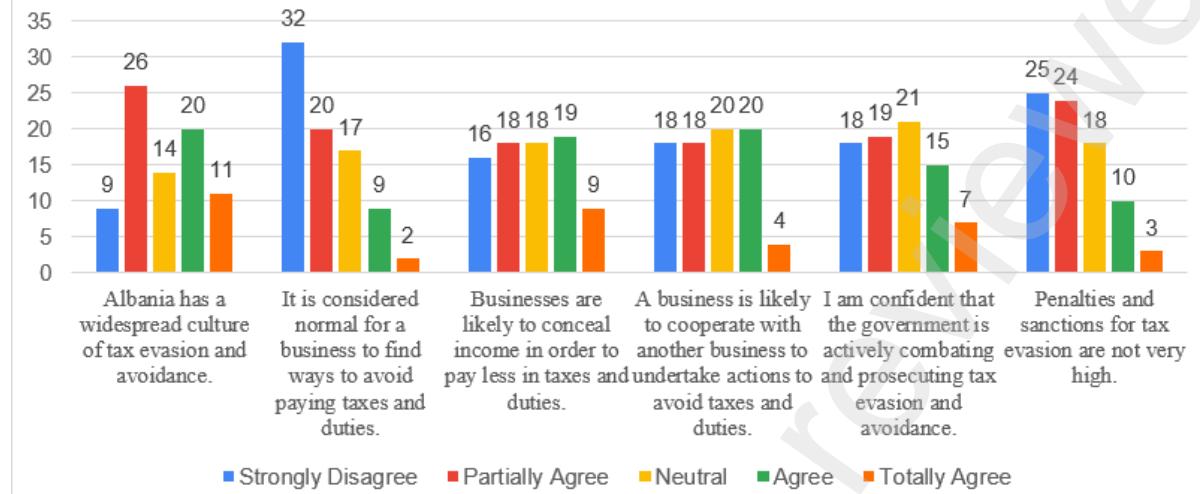
Source: Authors, 2025

4.2 Analyzing the perceptions of accounting specialists about the tax evasion determinants in Albania.

The last questions aim to understand the psychology to make tax evasion in Albania. Graphic 3 describe the tendency to evade taxes and the trust in government. Albanians' accountants are consciously that businesses should not evade taxes, they accept that businesses evade taxes in Albania but they don't trust enough that the government is fighting tax evasion. The answer in

the last question show they don't accept the high penalties, even though penalties are sanctions to prevent and fight tax evasion.

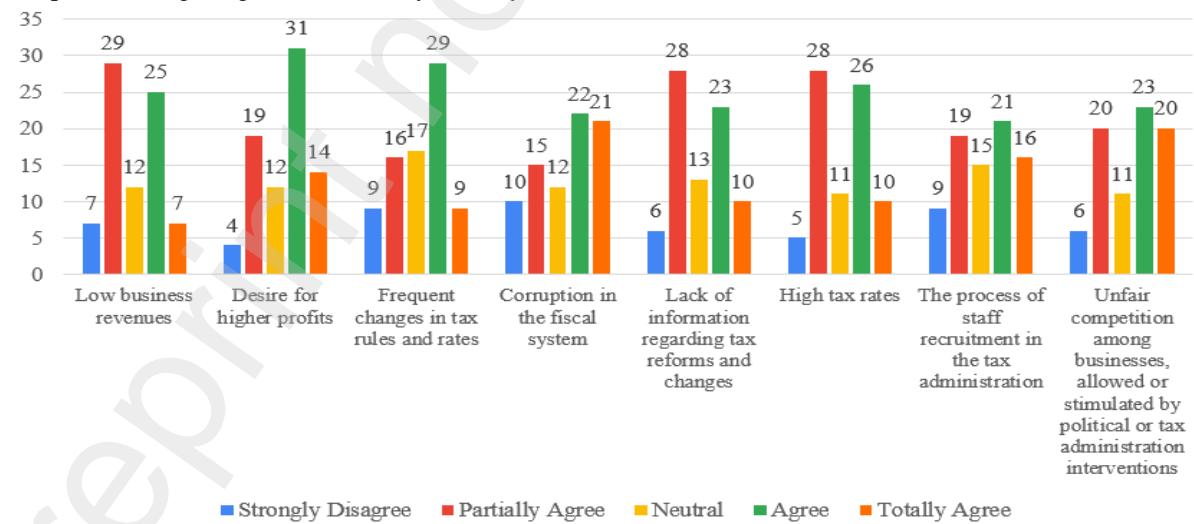
Graphic 3: The perceptions about the tendency of businesses to evade paying taxes and their trust in the Albanian government.



Source: Authors, 2025

Graphic 4 clearly describes the perception of accounting specialists about the tax evasion determinants. They mostly agree that the desire for higher profits and the frequent changes in tax rules and rates are the reason why businesses do evasion in Albania. It is also noted that corruption in the fiscal system and the unfair competition among businesses are the main factors with most answers agree and totally agree. Other tax evasion factors they partly agree and agree are low business revenue, lack of information regarding tax reforms and changes and high tax rates, while the only factor for which there are many neutral responses but also there are many of them who totally agree, agree and partly agree is the process recruitment of staff in the tax administration.

Graphic 4: The perceptions about the factors of tax evasion.



Source: Authors, 2025

4.3 Discussion

Summarizing the results from secondary and primary data, it is concluded that tax evasion is in the focus of the governments of the Balkan countries and of scientific researchers. Despite

the fact that governments have made continuous efforts in the fight against tax evasion by reducing the level of risk of fraud and reported cases, it seems that this phenomenon is difficult to eliminate. But what is the reason why businesses continue to commit tax evasion while being aware of the importance of tax revenues for their country? While researchers have focused their study on psychological and institutional factors, a questionnaire from Tax Administrations in the Balkan countries seems to be missing. This is particularly true for Albania, where businesses have not yet completed a questionnaire in their electronic system. The Tax Administration of Albania consists of the General Directorate of Taxes and the Regional Directorates provided in Law 9920/2018 "On Tax Procedures in the Republic of Albania". Also, in the Albanian tax system there is a unit that fights tax evasion called the Investigation Directorate, while the signaling of possible cases of tax evasion is received from the Tax Control Directorate in the Regional Directorates and the Risk Directorate in the General Directorate. These structures perform functions specified in Law 9920/2018 to combat tax evasion cases, which are mainly cases of non-declaration to avoid paying taxes. In the absence of a study by the Albanian Tax Administration to find the reason why tax revenue losses occur due to non-declaration, studies show that the reason change over the years. One reason why this change may occur may be the awareness of businesses to pay taxes. To give a more concrete picture, this study shows that accounting specialists recommend that there be equal treatment of businesses by the Tax Administration, that corruption be reduced, that the transparency of the distribution of tax revenues according to use be increased, and that skilled employees be recruited to the Tax Administration by increasing the criteria for recruitment.

5. Conclusion

This paper focuses on the factors of tax evasion in the Balkan countries, providing an overview of the economy of these countries, assessing tax evasion according to international reports, and identifying and highlighting the reasons why tax evasion occurs according to academic studies. From the literature review, it has been noted that there is a connection between economic development and tax evasion, where for the Balkan countries it has been found that the increase in the level of the economy reduces the level of tax evasion. In 2024, seems that the opposite is for Turkey, which has the highest economic development and the highest risk of money laundering and terrorism, while Albania as the second country with the highest economic development has a lower level of this risk. Also, Greece has a lower economic development rate and lower risk. The reasons for the occurrence of tax evasion have varied over the years according to scientific studies. Summarizing the works after 2010, it was concluded that the Balkan countries have been studied in the following categories: cultural and behavioral factors, legal and institutional factors, economic factors and demographic factors. Meanwhile, the most mentioned factor is moral tax and tax penalties. According to the perceptions of accounting specialists in Albania, the transparency, simplicity of the tax system, and the continuous change of tax legislation seem to be of concern. It seems that the Albanian government needs to increase business trust in order to reduce tax evasion. In conclusion, it can be said that the main factors of tax evasion in Albania, according to the perceptions of accounting specialists, are corruption, unfair competition between businesses, the desire for high profits and frequent changes in tax legislation.

5.1 Contribution to Theory and Practice

This paper brings an important contribution to theory and practice by helping researchers and governments of the Balkan countries in the fight against tax evasion. This makes the study internationally important in the development of effective anti-evasion strategies. The study is also of particular importance for Albania, given the lack of a comprehensive set of opinions on why tax declarations are not made, increasing tax evasion. This study is a first attempt to

provide a clearer picture of the reasons for the occurrence of tax evasion in the Balkans and suggests that future studies should delve further into the relationship between the methods used to measure tax evasion factors among researchers in order to unify and find an effective method.

5.2 Limitation of the Study

This study is focused on the most mentioned countries in the Balkans, which constitutes one of its main limitations. Also, the selected literature was written only in English, thus not reflecting other studies that may have been done. Finally, it should be mentioned that the descriptive method is another limitation because it provides a more visual picture of the opinions of accounting specialists.

5.3 Future Research

Future studies are recommended to consider more countries to identify tax evasion factors according to the geographical or political division of tax evasion, as well as to find a connection between the methods used for tax evasion with the aim of unifying them.

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An analysis of the determinants of tax evasion in Balkan countries: Perspective from accounting specialists in Albania

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Data Availability Statement:

The data that support the findings of this study are available on request from the corresponding author.

Declaration of the use of AI assisted technologies:

The authors declare that no AI assisted technologies were used during any stage in the preparation of this article.

Funding Statement:

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.