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Role of demographic factors in the tax planning of salaried individuals in Imphal east and Imphal west districts of Manipur

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Abstract

This study examines how demographic factors, such as age, income, education, marital status, and occupation, may influence tax planning behavior among salaried people in the Imphal East and Imphal West districts of Manipur. The study used a sample of 200 respondents who were randomly selected. Structured questionnaires were used to gather data, and analyzed using a statistical tool such as SPSS, the Chi-square test, and correlation. The study found that demographic characteristics have a strong impact on tax-saving choices and levels of awareness. Younger individuals tend to use the simplest deductions available to them as they generally have a lower level of financial literacy. The middle-aged and older age groups are generally able to use more extensive tax planning strategies. Greater education generally corresponds with details of planning, while lower education means less complexity. Government employees are also able to pursue deductions because they have a structured salary, whereas private employees appear to have a less structured income, which manifests as inconsistencies in tax behaviors. The study showed that marital status and family size lead to additional extensions to tax strategies, as there may be greater eligibility for deductions. The entire study finishes with a proposed solution to the issue of gaps in levels of awareness about tax planning, by recommending awareness programs that target tax literacy about tax planning in the Imphal district, by creating a more uniform financial planning awareness program.

Keywords: Demographic factors, tax planning, salaried individuals, Imphal east, Imphal west

1. Introduction

1.1 Role of Age in Tax Planning in Imphal Districts

Salary earners in Manipur's Imphal East and Imphal West districts are largely influenced by their age when formulating tax tactics. Employees between the ages of 21 and 35 are mainly concerned with advancing their careers and amassing wealth; they make use of fundamental Section 80C deductions (such as PF, LIC, and ELSS) to do so, but their low discretionary income and lack of financial understanding may limit their access to more extensive tax-saving opportunities. The middle-aged people, who often have higher incomes and fall between the ages of 36 and 50, use a diverse strategy. They invest in the NPS, claim health insurance deductions under Section 80D, and use exemptions relating to home loans under Sections 24(b) and 80 EEA. This demographic is known to be more tax-conscious and, considering increasing family obligations, may seek expert guidance on how to best save money. People who are 60 years old and older can take advantage of larger medical deduction limits and exemptions, and they typically structure their financial plans around tax-free fixed deposits, pension income, and Section 80DDB for serious diseases. Many retirees in Manipur's socially and culturally significant families take an active role in implementing tax-efficient financial solutions to safeguard their financial futures (Devi & Singh, 2021)^[1].

1.2 Impact of Income Level on Tax Planning in Imphal Districts

Workers in the Imphal East and Imphal West districts of Manipur consider their age a major factor when planning their tax strategies. Workers under the age of 35 primarily care about climbing the corporate ladder and building wealth. To that end, they take advantage of basic

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Section 80C deductions like PF, LIC, and ELSS. However, due to a lack of financial literacy and a small discretionary income, they may not be able to take advantage of more extensive tax-saving opportunities. People in the middle age bracket, which often includes those with higher salaries and falls between 36 and 50 years old, employ a multi-pronged approach. Section 80D allows them to deduct health insurance premiums, Section 24(b) and Section 80EE allow them to utilize exemptions related to home loans, and they invest in the NPS. This group is considered to be very tax-aware and, with growing family responsibilities, may look for professional advice on how to save costs. People who are 60 and up often manage their finances around tax-free fixed deposits, pension income, and Section 80DDB for serious ailments, so they may take advantage of bigger medical deduction ceilings and exemptions. As a means of protecting their wealth for the future, many retirees from Manipur's culturally and socially important families actively pursue tax-efficient financial options (Singh & Devi, 2022) ^[2].

1.3 Impact of Education on Tax Planning in Imphal Districts

Salary earners in Manipur's Imphal East and Imphal West districts are highly influenced by their level of education when it comes to tax planning. People with advanced degrees and professional certifications (MBA, CA, engineers, etc.) are more likely to be financially literate and tax savvy. Additionally, they invest in ELSS, NPS, and real estate for tax advantages and long-term wealth development, and they proactively arrange their finances using a variety of rules, such as Sections 80C, 80D, 80E, and exemptions under Section 10(14). A significant portion of the salaried class consists of graduates. They have a moderate understanding of taxes and make use of deductions for health insurance, LIC, and EPF. However, their techniques might be constrained by factors like money and lack of access to expert assistance. As taxpayers, this demographic often uses digital means or workplace support when it comes time to prepare taxes. People with lower education (most have completed secondary school or had a vocational education) are more inclined to seek tax information from informal networks and have lower financial literacy. Their tax preparation is basic and not prepared, focusing solely on regular deductions like EPF with little understanding of the role of digital platforms and all of the tax-saving mechanisms available (Devi & Singh, 2021) ^[1].

1.4 Impact of Occupation Type on Tax Planning in Imphal Districts

Tax planning behaviors of salaried people in Imphal East and Imphal West are influenced by the nature of their work, either in the government or private sector. Salaried employees who work for the government will have a structured salary with supporting components, such as GPF, pensions, and health insurance, which are deductible under Sections 80C and 80D. Thus, their tax planning as salaried government employees is structured and approaches security because they have institutional assistance with tax compliance. They also have exemptions for HRA and LTA. By contrast, salaried employees in the private sector would have more difficulty with tax planning, as most of them have more alternatives to earning a salary, and at times,

their remuneration changes to a calculated pay/performance compensation scheme. While some salaried employees in the private sector could have access to EPF, NPS, and insurance, others have relied on using ELSS, tax-saving FDs, and the benefits of house loans under Sections 80C, 24(b), and 80EEA, albeit varied. Private sector employees often turned to online sites or advisers for assistance. Due to limited access to structured employment benefits, people working in the informal sector or on contracts tend to engage in limited planning for taxation (e.g., informal). The stark contrast in employment outlines the necessity for tax literacy initiatives that are work-related, in both districts (Kaur & Vohra, 2020) ^[4].

1.5 Influence of Marital Status and Family Size on Tax Planning in Imphal Districts

People working in the salaries department in Imphal East and Imphal West in Manipur, or salaried persons or others engaged in other departments in their companies, tax planning strategies, are primarily observable through their marital status and family size. There are more tax benefits provided with a wider range of deductions allowable for married persons than there are for singles. Additionally, married persons (especially with qualifying dependents, i.e., children or old parents) receive further tax advantages for specific deductions available to taxpayers. Some of the names of the employment deductions include health reimbursement arrangement (HRA), tuition fee claims under section 80C, interest on education loans under section 80E, and health insurance premium under section 80D. Married individuals will find it common to engage in tax planning on daily life matters such as life insurance, funding the education of children, and mortgage payments. Furthermore, married individuals are generally going to be more systematic and orderly than single individuals. Deductions, such as those for seniors under Sections 80D and 80DDB, are more readily available to families with more members; hence, family size is another factor in tax considerations. To lower their taxable income, many paid persons in Manipur's joint family culture use tactics like joint investing or income distribution. This allows them to sustain several dependents. Both districts are characterized by a focus on families and a desire to save taxes for the future as a result of these demographic characteristics (Sharma & Rani, 2022) ^[5].

2. Review of Literature

Sorokhaibam Tiken Singh, D.S.A. (2019) ^[6] investigated how education has influenced the demographic standing of women in Manipur's Imphal East and Imphal West districts. They randomly picked 400 married women (ranging in age from 21 to 70), split them down the middle between those with and without degrees, and then further separated them into rural and urban locations. Interviews were conducted according to a predetermined timetable in order to gather data. They used chi-square tests and frequency distributions in their statistical study. The results show that women with greater levels of education had better job prospects, spouses with more education and money, and a better quality of life overall. In both urban and rural areas, educated women often have a better quality of life than their less educated peers.

Babulu, T., & Devi, E. R. (2023) ^[7] stated that since more women are living in rural parts of Manipur's Imphal West District, this research looks specifically at government

welfare programs aimed at helping them. A descriptive study approach was used to choose 340 respondents using Multi-Stage Random Sampling, and data was collected using an interview schedule. Socioeconomic issues impact women's access and perception, even if there are many plans to empower them. In addition, institutional funding for these initiatives is frequently misallocated, which results in inefficient execution. The ladies living in rural areas do not receive the full advantages of the social programs.

Singh, K. D. (2016) ^[8] elaborated that this study delves into the role of micro-enterprise growth in the North-Eastern Region (NER) of India, specifically in the Imphal West district of Manipur, as a way to foster sustainable development and generate revenue. Unemployment, young discontent, inadequate infrastructure, and slow industrial growth plague the area, notwithstanding its rich cultural and natural resources. The article contends that micro-entrepreneurship, which allows people to work for themselves rather than an employer, might help solve these problems. Regional growth can be propelled by the efficient utilization of human capital in conjunction with other resources. This impoverished region is the focus of the study, which seeks to discover important factors that impact the performance of micro-enterprises.

Elangbam, R. S. (2019) ^[9] finds that this research takes a close look at the intricate connection between post-reform India's economic growth and the creation of jobs, particularly in the North Eastern Region (NER). Uneven employment generation has persisted, particularly in rural and disadvantaged regions, despite a considerable increase in GDP. Inadequate and mismatched job creation with the local labor pool continues to plague the NER, resulting in underemployment and job mismatch. Productivity has increased in certain areas, but it is still shockingly low in agriculture. There aren't many job openings in the area because of its tiny population, geographical remoteness, and reliance on federal funding. Inclusive development methods, better data utilization, and targeted workforce planning are all necessary to solve these problems.

Singh, K. J. (2017) ^[10] discovered that the effects, obstacles, and future of urbanization in Manipur are discussed in this article. Due to both inherent population growth and rural-to-urban migration, urbanization has intensified despite stagnant economic and industrial development. The capital of the state, Imphal, has grown at a breakneck pace without any real strategy, while the surrounding towns have grown more slowly. Socioeconomic circumstances and administrative capability have been challenged by this unequal and chaotic urban expansion. The purpose of the research is to examine these trends and provide solutions for more equitable city development.

Devi abstracted using descriptive survey methodologies, this study evaluated the physical facilities state of 18 government primary schools in Imphal West, Manipur. There were ramps, potable water, textbooks, uniforms, and lunch programs at many schools, but many also needed resources like libraries, information and communication technology, staff restrooms, and constant power. There was a lack of proper sanitation, an erratic water supply, and basic safety precautions. Out of the schools surveyed, just 28% had adequate facilities and 72% did not. Schools have vastly different facilities in terms of size and quality.

Yambem, S. (2023) ^[12] examined research that looks at how the 2014 corporatization of Manipur's power services by

MSPCL and MSPDCL affected the state's power industry. The improvement of customer services and the deployment of pre-paid meters were two of the measures that greatly improved the delivery of electricity services in the urban regions of Bishnupur and Imphal West. A household survey conducted in 2019 and 2020 revealed that while citizen access has increased, issues regarding the absence of accountability measures and performance-based management have been brought to light. Although state competence was enhanced through corporatization, the durability of these changes in the long run is dubious, particularly in the post-COVID era.

Chawadha, V. (2023) ^[13] expressed that the effects and trends of urbanization in Manipur and Northeast India are the subject of this research. It emphasizes how rural-to-urban dynamics are changing as a result of poverty, unemployment, and the quest for a better life. Current trends, theoretical framework, definitions, historical context, and difficulties of urbanization are the five parts that make up the paper's structure. Numerous problems with infrastructure, administration, social services, and the economy have resulted from urbanization in Manipur. In the last part, they discuss ways to lessen these effects and encourage sustainable city planning.

Objectives of the study

- To examine the influence of demographic factors such as age, income, education, and marital status on tax planning behavior among salaried individuals.
- To analyze the awareness and utilization of various tax-saving instruments by different demographic groups in Imphal East and West.
- To identify the challenges and gaps in tax planning practices based on demographic diversity within the salaried population of the two districts.

Hypothesis of the study

- **H1:** There is a significant impact on the influence of demographic factors such as age, income, education, and marital status on tax planning behavior among salaried individuals.
- **H0:** There is no significant impact on the influence of demographic factors such as age, income, education, and marital status on tax planning behavior among salaried individuals.
- **H2:** There is a significant impact on the awareness and utilization of various tax-saving instruments by different demographic groups in Imphal East and West.
- **H0:** There is no significant impact on the awareness and utilization of various tax-saving instruments by different demographic groups in Imphal East and West.
- **H3:** There is a significant impact on the challenges and gaps in tax planning practices based on demographic diversity within the salaried population of the two districts.
- **H0:** There is no significant impact on the challenges and gaps in tax planning practices based on demographic diversity within the salaried population of the two districts.

Variables of the study

Demographic Factors: Tax planning among salaried individuals in Imphal East and West significantly varies

according to demographic characteristics such as age, gender, income, education, and marital status. Younger people's attitudes toward finances are related to creating savings plans and a future. Consequently, those in their forties and fifties monetary situation has developed very different concerns and attitudes toward their savings and retirement, and those generational issues are very apparent when it comes to tax planning activities. Better tax planning activities are developed and based on understanding the differences above (Vyshak, Jayarajan, & Vishnu, 2021)^[14].

Tax Planning: Tax planning is a way to manage an income tax situation for the purpose of reducing taxes, and it can be done legally. The employees of Imphal East and West made use of information from demographic variables, which, through age, income, and education, were used to classify their tax planning and the methods used to achieve a lower tax liability. Two favorable outcomes of successful tax planning are increased financial well-being and adhering to tax requirements (Vyas & Gondaliya, 2020)^[15].

Salaried Individuals: Salaried individuals in Imphal East and Imphal West are a relevant population for investigating tax planning behaviors, due to their structured income and the fact that income is taxed according to defined salary bands. They will vary in the levels of financial literacy and tax avoidance behaviors, with a considerable demographic variance, such as in terms of age, education, and marital status, meaning that tax education and planning programs can be designed for this population according to their understanding (Biby & Kumar, 2023)^[16].

Imphal East: The various demographic characteristics of urbanization and semi-urbanization of the residents of the district would alter their tax planning behavior. The district is a key administrative unit in Manipur. Tax-saving techniques for salary earners vary across demographic variables such as income, level of education, and the sector (Wikipedia contributors, 2024)^[17].

Imphal West: Imphal West, because of its higher urbanization and economic activity, has a much higher rate of salaried persons and a diversity of demographic characteristics that impact their tax planning decisions. These individuals are in a better position to save on taxes due to greater educational attainment and banking access (Singh, 2022)^[18].

3. Methodology

3.1 Study Area: The two districts of Manipur in northeastern India, Imphal East and Imphal West, are the focus of the study. Imphal West is more developed, and therefore more economically and urban-based, due to the head of the state being located in this district, and the ease of access to financial institutions and tax advisers. Imphal East appears from its demographics, an amalgamation of its starting degrees of knowing about tax planning or practice, with a combination of urban and semi-urban dwellers, to have a lesser demographic advancement socio-economically as well as living standards.

3.2 Targeted Population: The results of this study are concerned with men and women who are paid a living wage in Imphal East and Imphal West districts, Manipur. This

entails all working individuals (private and public sectors) from a variety of backgrounds and experiences, with varying ages, incomes, education levels, and family compositions. The researchers claim they select individuals so they can explore how income, education level, marital status, gender, and age affect tax planning behavior.

3.3 Sample size: The author randomly selected 200 respondents from the target population, which allowed each respondent an equal chance of being selected. Simple random sampling is commonly used in surveys or cross-sectional studies and helps control for bias. Simple random sampling provides researchers with an unbiased representative sampling of the target population that can support valid and reliable conclusions.

3.4 Sample Technique

Simple random sample technique: The researcher will implement simple random sampling strategies so that all salaried employees within Imphal East and West will have an equal likelihood of being randomly selected. She will attain a list of salaried employees in selected organizations (government offices, private firms, educational institutions, etc.), and systematically select participants from the list via a lottery system or random number generator for their objective validity, to eliminate selection bias.

Data Collection Method: To collect the primary data, a structured questionnaire will be delivered to salaried people in Imphal East and Imphal West. The questionnaire will include demographic information as well as how they usually prepare their taxes using open-ended and Likert-scale questions. To ensure a larger reach and better data collection, they will be using online forms, emails, and in-person surveys.

3.5 Statistical tools

SPSS: The data gathered will be analyzed using the Statistical Package for the Social Sciences, or SPSS. Demographic characteristics may be summarized descriptively using frequency distribution, standard deviation, and mean. Inferentially, as it relates to examining the relationships between demographic variables and tax planning behavior, the data will use t-tests, chi-square tests, and regression.

Microsoft Excel: Microsoft Excel helps users to organize, calculate, and manipulate their data in a spreadsheet design. Excel contains a huge population of predefined cell collections that you can utilize to organize, change, and calculate data. Moreover, the formula bar, pivot tables, and charting capability of a spreadsheet provide the user with ease of organization.

3.6 Statistical techniques

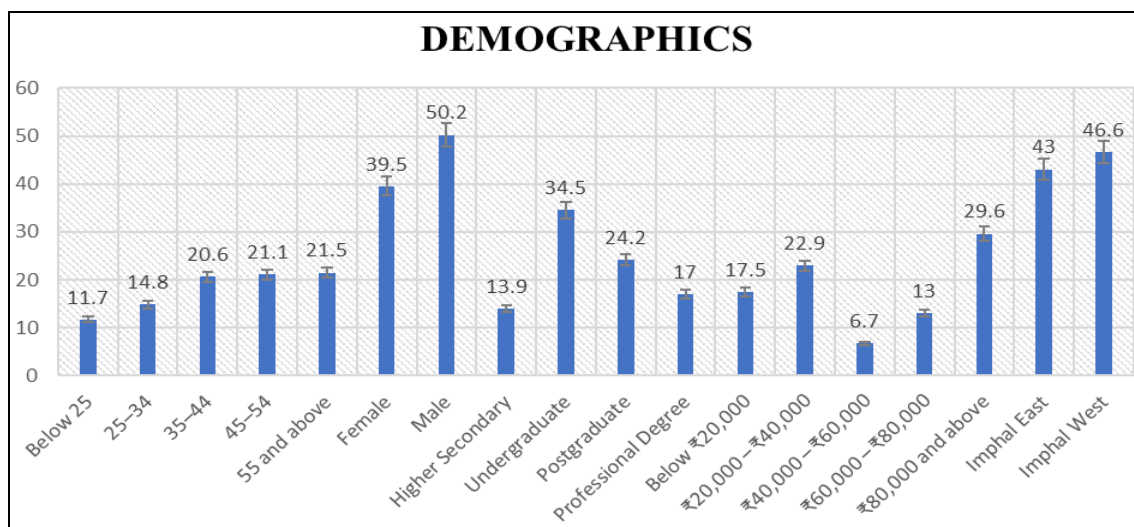
Correlation: Correlational analysis was carried out in the current study to analyze the connection between stakeholders' awareness of sustainable tourism experiences and stakeholder adoption of sustainable tourism practices. The Pearson correlation coefficient was determined to be an appropriate method to calculate the strength and direction of association between key variables regarding stakeholders' awareness level, stakeholder type, and adoption behavior. Greater awareness had a positive correlation with the

amount of adoption. Overall, this statistical method did add some initial meaningful patterns within the sample data.

Chi-Square: Within this study, the Chi-Square test was applied to examine the association between stakeholder type (for example: hoteliers, tour operators, communities, etc.) and the adoption of sustainable tourism practices. The non-parametric statistical technique was used to establish whether the difference between adoption (or lack of

adoption) levels was statistically significant across stakeholder types. The test was conducted on the questionnaire data, which included categorical data. The objective was to observe stakeholder types to determine if their roles adopted a type of sustainable behavior mechanism that was meaningful.

4. Results and Analysis



The sample's demographics demonstrate equal representation across age, gender, income levels, education, and residential areas. The sample seems to be mostly composed of salaried workers in their mid- to late-career, as seen by the 21.1% of respondents who were 45-54 years old, the 21.5% who were 55 years and older, and the 20.6% who were 35-44 years old. Gender-wise, there were 50.2% male respondents and 39.5% female respondents, showing about equal gender representation, with slightly higher male representation (8.4%).

The population seems to be reasonably educated, as shown by the fact that the majority of respondents (34.5%) had finished an undergraduate degree, followed by those with postgraduate degrees (24.2%) and professional degrees

(17.0%). Although respondents' incomes were quite different, 29.6% reported earning ₹80,000 or more, while 22.9% reported earning ₹20,000 to ₹40,000. This indicates that the population is financially diversified. Just 17.5% of respondents reported making less than ₹20,000, suggesting that a significant portion of the population is in the medium and high-income ranges.

The distribution is reasonably balanced geographically, with 43.0% of the population residing in Imphal East and 46.6% in Imphal West. This demographic data offers contextual knowledge that is helpful in comprehending the tax planning practices of salaried persons within the study's geographic region.

Table 1: Correlation

		My education level helps me understand tax rules better	I find the process of tax planning complicated
My education level helps me understand tax rules better	Pearson Correlation	1	-.171*
	Sig. (2-tailed)		0.016
	N	200	200
I find the process of tax planning complicated	Pearson Correlation	-.171*	1
	Sig. (2-tailed)	0.016	
	N	200	200

*. Correlation is significant at the 0.05 level (2-tailed).

According to a correlation study, participants' perceived complexity of tax planning and their level of education were significantly correlated negatively ($r = -0.171$, $p = 0.016$). This implies that people with higher levels of education are less likely to encounter challenges when it comes to tax planning. It seems that as respondents' educational

attainment rose, they demonstrated a greater understanding of tax laws and, thus, less challenges with tax planning. It seems that this association is not the result of chance, as shown by the significance ($p < 0.05$). These findings imply that a person's capacity to understand and handle tax matters is significantly influenced by their level of education.

Table 2: Correlation

		knowledge_ of_ tax_ saving_ documents	I feel confident in my ability to choose the right tax-saving instruments
knowledge_ of_ tax_ saving_ documents	Pearson Correlation	1	0.109
	Sig. (2-tailed)		0.126
	N	200	200
I feel confident in my ability to choose the right tax-saving instruments	Pearson Correlation	0.109	1
	Sig. (2-tailed)	0.126	
	N	200	200

There was a positive but weak link between respondents' confidence in choosing suitable tax-saving options and their understanding of tax-saving options ($r = 0.109$, $p=0.126$). The finding is not statistically significant at the 0.05 level, despite the fact that a positive association implies that growing confidence may be linked to growing knowledge.

Therefore, we cannot draw the conclusion that choosing tax-saving options becomes more confident with more knowledge since the link we saw may have been the result of chance. Therefore, even if there seems to be a trend, the data does not support a meaningful link between knowledge and confidence in this instance at this level of analysis.

Table 3: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	34.430 ^a	16	0.005
Likelihood Ratio	36.890	16	0.002
Linear-by-Linear Association	0.409	1	0.522
N of Valid Cases	200		

a. 6 cells (24.0%) have expected count less than 5. The minimum expected count is 3.25.

The relationship between two categorical variables—such as age and the choice of tax-saving options—was examined using the Chi-Square Test. The two variables are strongly connected, according to the Pearson Chi-Square values, which were $\chi^2(16) = 34.430$, $p = 0.005$ at the 0.01 level of significance.

This conclusion is further supported by the Chi-Square likelihood ratio, which has a value of 36.890 and $p = 0.002$. This link seems to be categorical rather than linear, as

shown by the linear-by-linear association of ns, $p = 0.522$.

The lowest projected count was 3.25, while 6 cells (24.0%) had expected counts below 5. The fraction of low predicted values does not above critical levels, therefore even if this somewhat deviates from the Chi-Square test's expectation, the outcome is still acceptable.

Overall, the findings show a substantial relationship between respondents' observed tax-saving behaviour and the demographic data (such as age) on which taxes are based.

Table 4: Chi-Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.583 ^a	12	0.166
Likelihood Ratio	17.009	12	0.149
Linear-by-Linear Association	0.226	1	0.635
N of Valid Cases	200		

a. 5 cells (25.0%) have expected count less than 5. The minimum expected count is 2.95.

The relationship between two categorical variables (such as education level and the source of information for tax planning) was examined using a Chi-Square independence test. With a p-value of 0.166, the Pearson Chi-Square statistic produced $\chi^2(12) = 16.583$. At the 5% significance level, the result is not significant and there is no meaningful correlation between the two variables since the p-value is greater than 0.05.

The Linear-by-Linear Association yields a p-value of 0.635,

which is not significant, and the Likelihood Ratio Chi-Square yields similar results with a value of 17.009, $p = 0.149$.

The Chi-square test's presumptions are somewhat broken since 5 cells (25.0%) had anticipated counts below 5, with 2.95 being the lowest predicted count. Although this shouldn't significantly affect the validity of the results, it is advised that the sample size be increased or that categories be combined for any further tests.

Table 5: Chi-Square Test

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19.534 ^a	20	0.487
Likelihood Ratio	17.573	20	0.615
Linear-by-Linear Association	0.666	1	0.414
N of Valid Cases	200		

a. 10 cells (33.3%) have expected count less than 5. The minimum expected count is 2.10.

To determine the link between two categorical variables (such as income level and preferred source of tax-saving knowledge), a Chi-Square test of independence was used.

The asymptotic significance (p-value) was 0.487, and the Pearson Chi-Square statistic was $\chi^2(20) = 19.534$. The two variables in the present sample do not meaningfully

correlate, and the p-value was higher than 0.05, indicating that this was not a statistically significant conclusion. Additionally, the Likelihood Ratio Chi-Square confirmed that this was not statistically significant with the same result ($\chi^2 = 17.573$, $p = 0.615$). There is no linear trend between the variables, as shown by the non-significant Linear-by-Linear Association ($p = 0.414$).

The high percentage of cells (10,33.3%) with projected counts below 5 and a minimum predicted count of 2.10 should be taken into consideration as an extra precaution. This is a moderate breach of one of the Chi-Square testing assumptions, which might compromise the validity of the results. To make sure there are suitable anticipated frequencies, future research could consider either regrouping categories or using a bigger sample size.

5. Conclusion

This research study significantly underscores the importance of demographic characteristics, age, income, education, marital status, and occupation in determining the tax planning behavior of salaried individuals in Imphal East and Imphal West, Manipur. We found that younger employees typically focus on basic deductions due to very low financial literacy, while employees in middle to older age groups employ a broader range of tax-saving vehicles because they have a greater awareness of their responsibilities. Education enhanced the understanding of taxes, which reduced the sense of complexity. Type of occupation assisted access to tax-saving incentives, with government employees receiving more screening support than those who receive salaries from the private or informal sector. Marital status and family size also provided determinants, with married individuals employing a more comprehensive plan. Using statistical comparisons, including Chi-square tests and correlational tests, there were many statistically significant relationships observed between demographic characteristics and tax planning behaviors. The findings suggest that there is a need for financial literacy interventions, either through policies, incentives, and types of delivery, which recognize and respond to the differences related to the demographic characteristics, so all members of the salaried work population in these areas have equitable opportunities to engage in tax planning behaviors.

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7. Disclosure of Potential Conflicts of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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