

# **Enhancing Tax Compliance in Malaysia: Does Tax Learning and Education Matter?**

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## **Abstract**

The self-assessment system has become the key administrative approach for personal and corporate taxation in developed and developing countries, including Malaysia, first implemented in 2001 for companies, followed by individual taxpayers in 2004. It is one of the most significant transformations in Malaysia's taxation, which requires higher tax awareness and improvements in voluntary tax compliance, especially for individual taxpayers. The present paper attempts to uncover the role of compliance strategies in increasing tax compliance and reveal the importance of tax learning and education, one of the central focuses of the tax authority in Malaysia. The study examines three Inland Revenue Board Malaysia's (IRBM) current strategies: the threat of punishment, tax learning and education, and interaction with the tax authority. From a survey of 501 respondents, the results suggest that IRBM's two current strategies (threat of punishment and tax learning and education) have a significant positive relationship with tax compliance behaviour among individual taxpayers. In addition, this study proposed enhancing tax learning and education by using current technology in delivering tax knowledge efficiently and embedding tax syllabus in schools and universities. The findings of this study provide significant and valuable input to the tax authorities, particularly IRBM, in evaluating current compliance strategies with the mission to cultivate tax compliance behaviour.

## **Keywords:**

Tax Compliance, Tax Learning, Tax Education, Self-assessment System, Inland Revenue Board of Malaysia

## **INTRODUCTION**

The Inland Revenue Board of Malaysia (IRBM) officially adopted the Self-Assessment System (SAS) to replace the Formal Assessment System in 2001 for companies followed by individual taxpayers in 2004. Under SAS, taxpayers need to report the information honestly, calculate the tax obligation accurately and furnish the tax return form together with the tax payment before the deadline. The introduction of SAS is one of the most significant transformations for the taxation system in Malaysia, with the mission to accelerate the tax collection process, minimize the cost of tax collection and increase voluntary tax compliance among individual or company taxpayers (Isa, 2014). However, IRBM's greatest challenge following the implementation of the SAS is achieving the third goal of increasing voluntary tax compliance among taxpayers (Josephine, 2013). This is because the success depends wholly on the cooperation given by the taxpayers, especially the individual taxpayers since they should have a tax understanding to meet their respective tax obligations (Palil, 2010; Loo et al., 2012; Hassan et al., 2016). Previous studies found that many individuals perceived that taxation is a

complex subject to learn, and some are reluctant to expand their knowledge of the tax system (Palil, 2010). Thus, adequate taxation knowledge is needed to ensure the successful SAS facilitates taxpayers to fulfill their tax responsibility.

This scenario demands IRBM to act proactively as tax revenue contribution was the main fraction of the country's income (50-55%) since 2011 by targeting a voluntary increase in tax compliance and reducing tax leakage due to tax non-compliance behaviour (IRBM, 2016). Tax non-compliance is one of the most severe issues confronting tax authorities worldwide. It is a type of white-collar crime that is more prevalent in developing countries, such as Malaysia (Mohd Yusof et al., 2014). The issues become more severe after implementing SAS, especially for individual taxpayers, as it requires voluntary cooperation from taxpayers to disclose their income and expenses (Hai & See, 2011; Josephine, 2013). Therefore, more emphasis should be given to individual taxpayers as they represent the largest group of registered taxpayers in Malaysia, with a total of 8,191,066 (88.63%). Of these, 6,282,392 (67.98%) were taxpayers of the salaried earnings (IRBM, 2017).

Meanwhile, IRBM reported that the number of individual tax audits performed in 2017 was 1,768,867 (1,322,704 representing salaried earning individuals), a 12% increase from 1,576,709 in the year 2016 (IRBM, 2016, 2017). The output of the tax audit will eventually reflect the amount of tax penalties collected due to the tax non-compliance. Based on the Inland Revenue Board of Malaysia (2017), there is an increasing trend of tax penalties collected. In addition, the high increment of travel restrictions per year also indicates that the issue of tax non-compliance is still unresolved in Malaysia. It further suggests the need for urgent initiatives that need to be taken by the IRBM to reduce the problem of tax non-compliance and increase tax collection as the primary source of national income.

Compliance strategies are among the mechanisms to reduce tax non-compliance (Devos, 2013; Alm, 2018; Okafor & Farrar, 2021). According to Murphy (2008), two approaches under compliance strategies are deterrence and accommodative. Based on the Tax Evasion Model, the deterrence approach stated that the higher the penalty and probability of detection, the less likely individuals would evade their taxes. On the other hand, the accommodative approach is a 'softer approach' that has captured researchers' and policymakers' attention since this approach could enhance taxpayers' compliance that lasts longer (Rillstone, 2015; Alm 2018). Furthermore, the most realistic strategy is to integrate both approaches while taking into account the nature of taxpayers and the needs of tax administration (Okafor & Farrar, 2021).

Recognizing the significance of combining both deterrent and accommodative approaches, IRBM began to implement the new strategy with the mission of 'making compliance easy and non-compliance difficult' in 2016 (IRBM, 2016). This new approach focuses on enhancing taxpayer awareness through various activities and programs, simplifying tax compliance, and enforcing tax evasion. Based on IRBM Corporate Plan 2016-2020, the balanced approach emphasizes strict enforcement against tax offenders and diversifying efforts to facilitate tax compliance and reduce compliance costs for taxpayers ready to fulfill their tax responsibilities. According to Mahmood (2012), the current approach with the deterrence approach emphasizes audit and tax penalties while an accommodative approach to inculcating tax compliance through tax education and customer service is quite similar to the Australian Tax Office Compliance Model (ATO). Previous studies found that IRBM's compliance strategy started to focus on a softer approach by giving more attention to tax learning and education (Mahmood, 2012; Josephine, 2013; Hassan et al. 2016; IRBM 2016) to cultivate tax

compliance among the community since 2016. Various programs have been conducted, such as tax briefings and seminars, collaboration programs with other agencies, roadshows, and promotional and publicity activities on selected media channels (IRBM, 2016; Faizal et al., 2021). Table 1 presents the statistic of participation in tax learning and education provided by IRBM for three consecutive years<sup>1</sup>.

**Table 1: Tax education program**

| <b>Year</b> | <b>Briefing</b> | <b>Collaborating briefing</b> | <b>Potential taxpayer programs</b> | <b>Kidzania</b> |
|-------------|-----------------|-------------------------------|------------------------------------|-----------------|
| 2015        | 110,556         | 12,685                        | 15,704                             | 15,364          |
| 2016        | 113,658         | 19,550                        | 12,619                             | 42,855          |
| 2017        | 190,707         | 23,870                        | 15,551                             | 78,042          |

### **The importance of tax learning and education toward tax compliance**

Tax education refers to efforts undertaken by the tax authority to increase tax knowledge among its citizens. It is the mechanism used by the tax authority to enhance taxpayers' understanding of taxation laws and procedures (Machogu & Amayi, 2013). Based on the Responsive Regulatory Theory and enforcement pyramid (Ayres & Braithwaite, 1992), compliance can be boosted through persuasion, education, encouragement, and assistance, which should be the primary step. Under the current era of SAS, one of the primary missions of the tax authority is to ensure that entitled taxpayers fulfill their tax duties. In fulfilling the mission, one of the central focuses of IRBM is tax education by conducting a variety of activities and programs throughout the years (Hassan et al., 2016; IRBM, 2016). It is an essential element in enhancing knowledge and providing awareness of tax responsibility to the community. The study by Palil (2010) and Yee et al. (2017) discovered that tax knowledge that gains from tax education is the essential element that leads to the attitude towards fulfilling the responsibilities as a taxpayer compared to other factors tested in their study. In addition, previous studies proved that tax learning and education could influence tax compliance behaviour among taxpayers (Palil, 2010; Mahmood, 2012; Mohamad et al., 2013; Hassan et al., 2016; Yee et al., 2017; Yunus et al., 2017; Alm, 2018; Kwok & Yip, 2018; Kurniawan 2020). Generally, tax learning and education programs are designed with the mission to enhance taxpayers' knowledge, raise public awareness concerning the objective and purpose of tax collection, and improve taxpayers' understanding of their tax duties, particularly in the era of SAS (Mahmood, 2012; Hassan et al., 2016; Faizal et al., 2021).

Overall, this study aims to examine the relationship between three IRBM's current compliance strategies (threat of punishment (tax audit and penalty), tax learning and education, interaction with the tax authority) towards tax compliance. The focus will be made on tax learning and education as it is one of the essential elements to ensure SAS's success. The findings of this study may be helpful to the tax authorities, particularly IRBM, in evaluating their current approaches and making necessary amendments for the benefit of the country. The subsequent section will cover literature review and hypotheses development followed by methodology, data analysis, and results. The final section covers the discussion and concludes the overall findings, study implication, limitations, and future study.

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<sup>1</sup> The official information on tax learning and education activities was only published by IRBM until the year 2017. IRBM's annual report for 2018 is not officially released yet until this paper is written (still waiting for parliament approval).

## **LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

### **The threat of punishment (Tax audit and penalty)**

The threat of punishment has become one of the main strategies used by most tax authorities to overcome non-compliance issues. It is a deterrent approach and one of the practical tools to curb tax evasion, which comprises tax audit, tax penalty, and tax rate. Previous studies proved that the higher probabilities of being audited and higher imposition of penalties would deter taxpayers from tax evasion (Devos, 2013; Yee et al., 2017; Alm, 2018). According to Yee et al. (2017), a higher penalty imposed by a tax authority will scare taxpayers as they are aware of the effects and consequences if they fail to fulfill their tax responsibilities. A previous study on Malaysia's tax environment found that a higher penalty levied by a tax authority will scare taxpayers since they know the implications and impacts of failing to meet their tax obligations (Yee et al., 2017). The finding is consistent with previous studies that found the threat of punishment (tax audit and penalty) positively correlated with tax compliance (Verboon & van Dijke, 2007; Devos, 2013; Palil et al., 2013; Yee et al., 2017; Alm, 2018; Chiarini & Marzano, 2019; Lopez-Luzuriaga & Scartascin, 2019). Therefore, our first hypothesis is:

H1: Threat of punishment is positively correlated with tax compliance among individual taxpayers in Malaysia

### **Tax learning and education**

Tax learning and education have been one of the main focuses of IRBM since the primary mission of tax authority is to ensure that eligible taxpayers fulfill their tax responsibilities. Therefore, various programs and activities have been conducted throughout the years (Hassan et al., 2016; IRBM, 2016; Faizal et al., 2021) with three primary missions. First, increase tax knowledge among taxpayers, raise public awareness, especially the objective and function of tax collection for the nation, and finally expand taxpayers' understanding of their tax duties (Mahmood, 2012; Hassan et al., 2016). IRBM's tax education in Malaysia covers basic ideas such as teaching 'why they should pay tax?' through various media, including tax seminars, collaboration programs, and radio and television talk shows (IRBM, 2016). According to Hassan et al. (2016), taxpayers had an excellent perception of tax education programs conducted by IRBM and fully practiced the gained knowledge. Previous research has found that taxpayers with more tax knowledge are more likely to follow the law because they have a better awareness of their tax duties after being exposed to tax education programs (Palil, 2010; Mahmood, 2012; Mohamad et al., 2013; Hassan et al., 2016; Yee et al., 2017; Yunus et al., 2017; Alm, 2018; Kwok & Yip, 2018; Kurniawan 2020). Therefore, our second hypothesis is:

H2: Tax learning and education is positively correlated with tax compliance among individual taxpayer in Malaysia.

### **Interaction with the tax authority**

The relationship between taxpayers and tax authorities is driven by a psychological tax contract that involves tax morale that reflects tax compliance behaviour (Feld & Frey, 2007). The interactions between taxpayers and tax authorities may influence individuals' decisions. They will comply when facing a positive experience, while negative experiences will lead to non-

compliance. The respectful treatment will increase tax morale and ensure long-lasting tax compliance more effectively, while authoritarian treatment will have an adverse effect. The favourable treatment received by taxpayers can transform non-compliant taxpayers into compliant taxpayers in the future (Razilina et al., 2012; Murphy, 2008; Feld & Frey, 2007). They discovered that tax officials’ fair, polite, and reintegrative treatment during audit and investigation positively impacts long-term compliance behaviour. They are less likely to re-offend in the future. Previous studies proved that the positive interaction with tax authorities would have a positive effect on tax compliance behaviour among taxpayers (Verboon & van Dijke, 2007; Mahmood, 2012; Mohdali et al., 2014; Alm, 2018; Enachescu et al., 2019; Sritharan et al., 2020; Okafor & Farrar, 2021). Therefore, the third hypothesis for this study is:

H3: Positive interaction with tax authority is positively correlated with tax compliance among individual taxpayers in Malaysia.

**RESEARCH METHODOLOGY**

A survey questionnaire was used to gather the data for this study. As the central focus of the study involves a psychological contract between taxpayers and tax authority, the focus is made on the individual taxpayers as they are ‘real person’ (Income Tax Act, 1967) who makes their judgment concerning matters including taxation (A. Razak et al., 2012). For data collection, academicians at a public university in Malaysia are chosen as a sample as they are real taxpayers who earned an employment income ranging from medium to high income. In addition, they are salaried taxpayers who become one of the main targets for tax audits (IRBM, 2016) since they also have a high chance of tax evasion. In addition, the location of public universities in main towns will provide a significant outcome for studies covering individual Malaysian taxpayers because people in main towns can reflect the whole state’s population (Palil, 2010). Based on the statistic published by the Ministry of Higher Education (MOHE) (2017), there are 31,586 academicians in 20 public universities throughout Malaysia (MOHE, 2017). Due to that, the sample size, as suggested by (Krejcie & Morgan, 1970), is 379. Furthermore, this study targets a higher sample size of 400 to reduce the error, as suggested by Sekaran and Bougie (2016).

Table 2 explains the measurement used in this study for each variable. The level of agreement with each statement used in this study is a 5-points Likert scale (1=strongly disagree, 2=disagree, 3=unsure, 4=agree, and 5=strongly agree)

**Table 2: Variable and measurement**

| <b>Variable</b>                | <b>Number of items</b> | <b>Adapted from</b>              |
|--------------------------------|------------------------|----------------------------------|
| Tax Compliance                 | 6                      | Niemirowski & Wearing, 2006      |
| Threat of Punishment           | 7                      | Verboon & van Dijke, 2007        |
| Tax Learning and Education     | 6                      | Mahmood, 2012; Yunus et al. 2017 |
| Interaction with Tax Authority | 8                      | Niemirowski & Wearing 2006       |

A pre-test was conducted with four taxation experts resulting in necessary modifications to the instrument. After completing a pilot survey on 32 lecturers and professionals to improve validity and reliability, a total of 2,500 surveys were e-mailed out to individual taxpayers throughout Malaysia. A total of 501 surveys were returned during the survey period from the 1st of March 2020 until the 15th of May 2020. It contributes 20.8% of the response rate and fulfilling the target sample size of 400.

**Data analysis**

The data were analyzed using multiple regressions analysis to test three hypotheses. This technique is suitable to respond to the research objective as it permits one to evaluate the association between one dependent variable (DV) and several independent variables (IVs) (Tabachnick & Fidel, 2013). Equation 1 is a regression model for testing the hypotheses and establishing the tax compliance determinants.

$$TC = \beta_0 + \beta_1 THREAT + \beta_2 LEARN + \beta_3 INTERACT + \varepsilon$$

where:

- TC = Tax compliance
- THREAT = Threat of punishment
- LEARN = Tax learning and education
- INTERACT = Interaction with tax authority
- $\varepsilon$  = error

**FINDINGS AND DISCUSSION**

**Respondents' profile**

Based on the preliminary review of total responses received, 15 replies are deemed unfit for specific reasons, leaving 486 responses for further analysis. Table 3 shows the profile of those respondents.

**Table 3: Respondents' profile (n=486)**

| Categories                  | Frequency | Percentage (%) |
|-----------------------------|-----------|----------------|
| Gender:                     |           |                |
| Male                        | 174       | 35.8           |
| Female                      | 312       | 64.2           |
| Total                       | 486       | 100.0          |
| Age:                        |           |                |
| 30-40                       | 214       | 41.9           |
| 41-50                       | 179       | 36.8           |
| >50                         | 103       | 21.2           |
| Total                       | 486       | 100.0          |
| Working experience (years): |           |                |
| 1-10                        | 132       | 27.2           |
| 11-20                       | 214       | 44.1           |
| 21-30                       | 113       | 23.3           |
| >30                         | 27        | 5.5            |
| Total                       | 486       | 100.0          |
| Monthly salary:             |           |                |
| RM4,000 – RM5,000           | 19        | 3.9            |
| RM5,001 – RM7,500           | 105       | 21.6           |
| RM7,501 – RM10,000          | 243       | 50.0           |
| RM10,001 – RM12,500         | 84        | 17.3           |
| >RM12,500                   | 35        | 7.2            |
| Total                       | 486       | 100            |

|   |     |       |
|---|-----|-------|
| Duration of tax payment (years):        |     |       |
| 1-5                                     | 73  | 15.0  |
| 6-10                                    | 142 | 29.2  |
| 11-15                                   | 77  | 15.9  |
| 16-20                                   | 92  | 18.8  |
| >20                                     | 102 | 21.0  |
| Total                                   | 486 | 100.0 |
| Have a formal tax education background: |     |       |
| Yes                                     | 182 | 37.5  |
| No                                      | 304 | 62.5  |
| Total                                   | 486 | 100.0 |

Information in Table 3 shows that the respondents are capable to give responses concerning the approaches taken by the IRBM to improve tax compliance based on their background and involvement in Malaysia’s current tax system. Overall, respondents from this study cover middle and higher-income earners who are also mature taxpayers since 55.7% paid tax for more than ten years. In addition, as most respondents do not have a formal tax education background, their response, especially concerning the current tax education program by IRBM, is significant and valuable, thus worth being highlighted to the IRBM.

**Preliminary analysis**

This study assesses the normality of the data using the value of skewness and kurtosis. This study’s data is normally distributed as skewness values are between +1 and -1 while kurtosis is between +3 and -3 (Hair et al., 2013). Based on Table 4, data is considered normally distributed since the value of skewness and kurtosis are within the range suggested by Hair et al. (2013).

**Table 4: Normality test result**

| Variable | Skewness |            | Kurtosis |            |
|----------|----------|------------|----------|------------|
|          | Value    | Std. error | Value    | Std. error |
| TC       | -0.473   | 0.114      | -0.372   | 0.227      |
| THREAT   | 0.103    | 0.114      | -0.460   | 0.227      |
| LEARN    | -0.214   | 0.114      | -0.334   | 0.227      |
| INTERACT | -0.177   | 0.114      | -0.535   | 0.227      |

The internal consistency of constructs is tested using factor analysis. Changes are made only on the threat of punishment variable, which involves two questions being dropped from further analysis due to cross-loading and factor loading less than 0.5. Other variables are maintained. Next, a reliability test was conducted to measure the inter-item consistency, explaining how well the measured item ‘hangs together’ as a set (Sekaran & Bougie, 2016). Table 5 shows the result of the reliability test.

**Table 5: Reliability test result**

| Variable | No. of items | Cronbach alpha value |
|----------|--------------|----------------------|
| TC       | 6            | 0.859                |
| THREAT   | 5            | 0.730                |
| LEARN    | 6            | 0.826                |
| INTERACT | 8            | 0.936                |

Based on Table 5, the value of Cronbach alpha for all variables in the study surpassed the acceptable value of 0.7 (Hair et al., 2013). The result confirms that the instrument used is valid and reliable. In addition, Table 6 reports the Pearson correlation matrix for dependent and independent variables. It is confirmed that multi-collinearity is unlikely to be an issue in this study as the correlation coefficient for all variables is below 0.9 (Tabachnick & Fidel, 2013). The significant correlations suggest that all independent variables are important determinants of tax compliance.

**Table 6: Pearson correlation matrix**

| Year     | TC      | THREAT  | LEARN   | INTERACT |
|----------|---------|---------|---------|----------|
| TC       | 1       |         |         |          |
| THREAT   | 0.232** | 1       |         |          |
| LEARN    | 0.213** | 0.268** | 1       |          |
| INTERACT | 0.192** | 0.309** | 0.494** | 1        |

\*\* significant at p<0.01

**Multiple regression analysis result and discussion**

Table 7 presents the result of a multiple regression analysis on the relationship between tax compliance and three compliance strategies that become the main focus in Malaysia’s tax environment.

**Table 7 Multiple regression analysis results**

|          | Coefficient | t     | Sig     | Tolerance | VIF   |
|----------|-------------|-------|---------|-----------|-------|
| Constant | 1.626       | 4.767 | 0.000** |           |       |
| THREAT   | 0.227       | 3.441 | 0.001** | 0.880     | 1.136 |
| LEARN    | 0.162       | 2.556 | 0.011** | 0.741     | 1.350 |
| INTERACT | 0.107       | 1.588 | 0.113   | 0.715     | 1.399 |

\*\* Significant at p < 0.01

Model fit:

R<sup>2</sup>: 0.101

F-value: 12.459

Durbin-Watson: 1.965

prob: 0.000

The results show three essential findings. Firstly, the threat of punishment has a significant positive relationship with tax compliance (H1-supported). The result implies that the higher chances of being audited and the higher imposition of tax penalties can force tax compliance. The results also proved that IRBM’s current tax audit and the penalty could influence tax compliance behaviour among taxpayers. It will raise tax awareness among taxpayers to perform their tax duties and avoid any consequences due to tax non-compliance. Afterward, the result confirmed the findings of previous studies (Verboon & van Dijke, 2007; Devos, 2013; Palil et al., 2013; Yee et al., 2017; Alm, 2018; Chiarini & Marzano, 2019; Lopez-Luzuriaga & Scartascin, 2019). Therefore, tax authorities should maintain tax audits and penalties as one of the main preventive mechanisms to increase tax compliance.

Secondly, the result shows that tax learning and education significantly correlate with tax compliance (H2-supported). It is consistent with previous studies (Palil, 2010; Mahmood,

2012; Mohamad et al., 2013; Hassan et al., 2016; Yee et al., 2017; Yunus et al., 2017; Alm, 2018; Kwok & Yip, 2018; Kurniawan 2020). The result implies that one of IRBM's main focuses in enhancing tax awareness and knowledge among taxpayers through tax learning and education was accomplished. Additionally, this study made two recommendations based on additional analysis. This study suggests that Malaysia's tax authority should exploit current technological advancement by utilizing technology in tax education wherever possible to enhance tax compliance in Malaysia, such as through social media and smartphones. In addition, it is recommended that tax education be integrated into all educational institutions, from school to university. This is to raise tax awareness among the younger generation as they are future taxpayers, as also proposed by a few studies within Malaysia's context (Ibrahim & Pope, 2011; Mahmood, 2012; Hassan et al., 2016; Faizal et al., 2021). For example, Faizal et al. (2021) stressed the importance of embedded tax education at the early education level to cultivate tax compliance for potential future taxpayers. Therefore, IRBM should work together with the Ministry of Education and Ministry of Higher Education to evaluate the existing curriculum.

Thirdly, interaction with tax authority shows an insignificant relationship with tax compliance (H3- not supported), inconsistent with the previous study in Malaysia (A. Razak et al., 2012; Mahmood, 2012; Mohdali et al., 2014; Sritharan et al., 2020). The result justifies that tax authorities, especially IRBM, should continuously improve the service performance of frontline officers so that most customers experience favorable treatment from them. It is crucial as the quality of treatment received by taxpayers can transform non-compliant taxpayers (tax offenders) into compliant taxpayers (Feld & Frey, 2007; Murphy, 2008; A. Razak et al., 2012).

## **CONCLUSION**

The present study examines factors affecting taxpayers' behaviour based on the three current approaches used by IRBM, namely threat of punishment, tax learning and education, and interaction with the tax authority. The result suggests that tax compliance is influenced by the threat of punishment through tax audits and penalties as well as tax learning and education. As an additional input, this study proposes for IRBM to enhance their tax education program by current embedded technology in delivering the tax knowledge as well as implementing the tax syllabus starting from school in line with the suggestion by a few studies within the Malaysian context (Ibrahim & Pope, 2011; Mahmood, 2012; Hassan et al., 2016; Faizal et al., 2021). Overall, this study provides a noteworthy contribution to the tax authorities, particularly IRBM, to evaluate and make a necessary enhancement to their compliance strategies to encourage tax compliance behaviour among taxpayers.

However, the present study has several limitations. First, this study only sheltered salaried taxpayers, only one part of individual taxpayers. Justification for the focus is made in the methodology section. Secondly, using a self-report survey to acquire feedback on a personal and sensitive issue such as tax compliance may open to respondents' biased answers. But, the method is still considered the most appropriate way to predict taxpayers' compliance behaviour as direct questions (face to face) can be potentially embarrassing for respondents and distort the response. Future research should extend the current study by including all taxpayers, particularly self-employed taxpayers who always become the primary participant in the tax authority's education programs. Furthermore, future research can also be expanded using different approaches such as interviews and focus groups.

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