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BEHAVIOURAL FACTORS AS DETERMINANTS OF TAX COMPLIANCE IN THE COVID-19 ERA

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Abstract

The term "tax compliance" refers to the process of submitting tax returns and paying taxes in conformity with tax laws. There is uncertainty regarding whether taxpayers will continue to appropriately fulfil their tax obligations in light of the current COVID-19 scenario, particularly during stressful times. Therefore, this study explores the behavioural factors influencing tax compliance among individual taxpayers during a pandemic. There has been discussion of underlying theories that could explain the behavioural aspects of tax compliance. This paper is a conceptual paper. Data will be collected using quantitative data from selected individual taxpayers in Malaysia. A questionnaire survey will be used to collect data from Malaysian taxpayers in order to assess their behaviour towards tax compliance after a crisis. Based on the review of past studies, it was found that attitude, subjective norms, perceived behavioural controls, and moral obligation are the determinant factors of voluntary tax compliance behaviour. Results from this study could have helped tax authorities better understand taxpayer behaviour and develop the appropriate strategies to increase taxpayer compliance with tax laws.

Keywords: Behavioural factor, Tax compliance, Crisis, Tax evasion, Theory of Planned Behaviour

Introduction

Taxes have accounted for more than half of the nation's overall income since 2011. One of the main priorities of tax authorities and the government is to enhance voluntary tax compliance (Inland Revenue Board of Malaysia, 2017), which may directly improve tax collection. Tax compliance is crucial for economic, social, and environmental goals, which can be essential for enhancing public welfare and expenditures (Rodriguez & Santos, 2021). The current global economic climate significantly raises the importance of tax compliance in public spending (Ritsatos, 2014), as taxes can be used as a useful instrument to encourage an equitable and long-term recovery from economic downturns (Rodriguez & Santos, 2021). The four responsibilities that taxpayers must fulfil are outlined by the Organisation for Economic Co-operation and Development (2004). These duties are to register in the tax system, file a tax return form, disclose full and accurate information, and make a tax payment. Taxpayers are therefore regarded as non-compliant if they fail to fulfil these responsibilities.

Malaysia's tax-to-GDP ratio demonstrates a downward trend in terms of tax revenue collection. Table 1 shows that the tax-to-GDP ratio fell from 13.6% in 2016 to 12.9% in 2017. The largest fall in tax-to-GDP ratio by one percentage point was from 2019 to 2020 (The World Bank, 2021). This is still below the average tax-to-GDP ratio for the OECD, which is 33.5% (OECD, 2021). Taxes are typically collected between 10% and 20% of GDP in low-income countries. In comparison, the average in high-income countries is closer to 40% (Besley & Persson, 2014). Malaysia is therefore a low-income country. It so highlights the need for the tax authorities to promote greater voluntary tax compliance in order to raise tax revenue. Many countries still have a long way to go before achieving the required levels of tax compliance (Rodriguez & Santos, 2021).

Furthermore, Malaysia and other nations around the world have experienced a decline in economic and financial stability as a result of the COVID-19 issue. The coronavirus pandemic has had a considerable influence on the global economy, which has led to lower personal consumption, more new borrowing, and fewer state spending on activities that promote development (Ajmal et al., 2021). Tax compliance

also declines during periods of severe economic distress, which has a detrimental impact on national tax collections (Rodriguez & Santos, 2021). People are forced by the problem the pandemic causes to weigh their own interests against the needs of society (Lachapelle et al., 2021). They may not want to pay income tax because of their unstable financial situation or job loss. As a consequence, they might have a tendency to evade paying taxes, which could fuel the spread of illicit money flows.

Table 1. Tax-to-GDP ratio in Malaysia

Year	Tax revenue as % of GDP
2016	13.6
2017	12.9
2018	12
2019	11.9
2020	10.9

Source: The World Bank

The seriousness of the COVID-19 crisis warrants an investigation into the behavioural factors of individual taxpayers towards tax compliance. In recent decades, there has been a sharp increase in the amount of literature on tax evasion or noncompliance. Several research reviews on the prevalent issue of tax evasion and avoidance have recently been conducted (Shuid et al., 2022; Khelil & Khlif, 2022). This study offers distinctive aspects as the objective of this study is to investigate the behavioural factors of taxpayers impacting tax compliance in reaction to the COVID-19 pandemic.

There are two reasons why this study is important. First, this review focuses on tax compliance in light of the numerous economic problems that governments are facing during COVID-19. Second, this review will look at whether the crisis may have had an impact on people's behaviour on paying their taxes.

The novelty of this study is in its review of contemporary literature that addresses the four behavioural factors under the Theory of Planned Behaviour that determine tax compliance in a crisis situation, particularly during the COVID-19 outbreak. The government might use the study's conclusions to further enhance the current tax system and promote voluntary tax compliance. This is crucial for the government to do in order to prevent substantial losses in taxation, especially in the event of a crisis.

The rest of this paper is structured as follows. The second section briefly reviews and summarises the relevant literature dealing with tax compliance, the Theory of Planned Behaviour, and the behavioural factors of taxpayers. The third section describes the prospective research method used in this study. Finally, the fourth section presents the conclusion.

Tax Compliance

Taxes are one of the main sources of income for the government to fund its expenditure. It is the responsibility of every chargeable person who earns income accruing in or derived from Malaysia to pay the income tax liability. According to James and Alley (2002), tax compliance is the desire of taxpayers to comply in accordance with the word and spirit of the tax regulation without the use of prosecution and penalties. The aim of tax compliance is to uphold the standards of tax legislation while minimising risk of raising tax revenue (Syed & Kalirajan, 2000). When it comes to tax compliance, there are two key issues to think about: whether the taxpayer is paying the tax that has been assessed and if the amount has been appropriately calculated given the characteristics of the taxpayer in question (Syed & Kalirajan, 2000). To the extent possible, it is preferable if tax compliance can be attained voluntarily (James & Alley 2002).

According to James and Alley (2002) and OECD (2004), there are two main approaches to tax compliance: the economic approach and the behavioural approach. If the economic approach is aggressively implemented, which is typically related to penalties and enforcement, it may reduce individual taxpayers' willingness to cooperate with their perceived unfair tax system. Furthermore, this approach's implementation costs are substantial. However, governments must also take a behavioural

approach that focuses on the psychology and sociology of taxpayers (OECD, 2004) in order to deal with budget shortfalls and comprehend how taxpayers perceive tax evasion or tax noncompliance (Yee et al., 2017).

The emergence of pandemic COVID-19 had a significant impact on the economy. Most of the public funds have been used to cater to health development. It also affected the taxation activities, where there was a decreasing pattern of tax reporting during the early pandemic phase in Indonesia (Bulutoding et al., 2020). In their study, Lachapelle et al. (2021) noted that citizens had a difficult time fulfilling their tax-paying obligations, which were intended to fund the advancement of health. Although the taxpayer is more eager to contribute to efforts to revive the economy during a crisis, their ability to repay additional taxes is still relatively small.

Theory of Planned Behaviour

The economic approach by Allingham and Sandmo (1972) was mostly employed to study tax compliance behaviour. This theory is concerned with the enforcement factors that will have an impact on tax compliance, including tax audits, the likelihood of being discovered, fines and penalties, as well as the level of tax rates. This approach makes the assumption that most rational people should either overstate expenses not subject to corroborating evidence or understate revenue not subject to source. This is because it is highly improbable that such tax cheating will be discovered and sanctioned. This assumption should be challenged, nevertheless, because some taxpayers continue to file returns even though there is little chance that they will be audited or a small amount of the fine and penalty will be imposed. As a result, behavioural theories started to become quite important in figuring out how people behave when it comes to tax compliance. The theory of reasoned action and the theory of planned behaviour are two common behavioural theories which are frequently employed to investigate individual behaviour towards tax compliance (Bobek & Hatfield, 2003; Alleyne & Harris, 2017; Shahroni et al. 2022).

The Theory of Reasoned Action (TRA) asserts that attitudes and subjective norms have an impact on a person's behavioural intentions to engage in a behaviour (Fishbein & Ajzen, 1975). According to this theory, people are more likely to engage in a behaviour if they perceive it to be positive and believe that other members of their interest groups will do the same. The Theory of Planned Behavior (TPB) is an expansion of TRA by inclusion of perceived behavioural control. Ajzen (1991) argues that three factors: attitudes, subjective norms (perceived social pressure), and perceived behavioural control, can be used to explain why a person intends to engage in a particular behaviour. TPB suggests that the behaviour is not a natural outcome of any particular situation. Due to perceived behavioural control, each behaviour reflects intentions and expectations. The argument concludes by stating that a person's behavioural intentions should influence their actual behaviour. Individual beliefs combine to generate attitudes, subjective norms, and perceived behavioural control, all of which influence people's intentions to behave in a particular pattern. Moral obligation is a further key factor that Beck and Ajzen (1991) add to the TPB.

The theory of planned behaviour (TPB) is used in this study to evaluate the behavioural influences on taxpayers' desire to comply with tax laws. This theory takes into account attitudes, subjective norms, perceived behavioural control, and moral obligation as determinant factors that may affect tax compliance. A taxpayer's intention to comply with the tax laws should be stronger if they have a positive attitude, perceive positive social pressure toward tax compliance, have greater perceived behavioural control, and a greater sense of moral obligation. As a result, it is likely that tax compliance will improve.

Behavioural Factors Based On Theory of Planned Behaviour

Behavioural Factors on Tax Compliance in Malaysia Prior to COVID-19

There are many previous research studies on the behavioural factors that affect tax compliance in Malaysia prior to the COVID-19 pandemic. It was discovered by Chen Loo et al. (2009) and Saad (2010) that Malaysian taxpayers who had a more positive attitude toward the tax regulations would be more compliant. The more positive a person's attitudes are toward paying taxes, the more likely it is

that they will do so. This affects more salaried and wage-earner taxpayers compared to self-employed taxpayers (Chen Loo et al., 2009). Prior literature also shows that a perception of fairness could influence tax compliance behaviour. If the tax authorities treat the taxpayers properly during the taxation process, the taxpayers will adhere to the tax laws (Faizal & Palil, 2015). Trust in the government and tax officials is another factor that affects tax compliance, according to Chong and Arunachalam (2018). If tax authorities were perceived as effective in administering taxes, taxpayers would fulfil their tax obligations. Additionally, subjective norms were also shown to be important determinants of tax compliance behaviour. The more motivated a taxpayer is to follow the tax rules set forth by his or her reference group, the more likely compliance will be (Saad, 2010).

Nevertheless, Saad (2010) found that horizontal fairness is found to have a negative effect on tax compliance. This implies that taxpayers are less inclined to comply with tax laws if they believe the system is unfair. People contend that they shouldn't be taxed equally based only on their income, without taking into account their financial commitments and the welfare of society. Other studies, on the other hand, found no significant link between determinant factors in the Theory of Planned Behaviour with tax compliance; moral obligation and tax compliance (Chong & Arunachalam, 2018), and perceived behavioural control and tax compliance (Saad, 2010).

Attitudes Towards Tax Compliance

Attitude can be defined as an evaluation by an individual of their favorability or unfavorability towards attitude objects (Ajzen, 1991). In the context of tax compliance, attitudes have been measured from a variety of perspectives, including perceived fairness, concern for guilt, and the possibility of financial benefit (Bobek & Hatfield, 2003; Alleyne & Harris, 2017; Yee et al., 2017). Nevertheless, this study will focus on perceived fairness as it is considered the key indicator for attitude.

Many previous studies have proven that a perception of fairness has a positive relationship with a taxpayer's compliance attitude (Bobek & Hatfield, 2003; Alleyne & Harris, 2017; Yee et al. 2017). In order to measure the fairness of tax compliance, Faizal et al. (2017) specify the fairness into three major components: procedures, distribution, and punishment. They discovered that taxpayers will only comply with tax payment requirements if they are treated fairly and have high faith in the authority body and its systems and procedures. Fair punishment and fair distribution are not as important in motivating taxpayers to pay their taxes as the sense of fairness they receive is. This shows the importance of mutual trust between taxpayers and tax authorities, stressing that trust between both parties increases tax compliance levels. Similarly, Yee et al. (2017) show that tax fairness influences taxpayers' attitude towards tax morality. Individual taxpayers tend to fulfil their tax obligations only when they believe the tax system is fair. When the taxpayers are certain that their money will be handled honestly for the benefit of the nation's economic prosperity, they are more cooperative and eager to pay taxes.

In addition, Hassan et al. (2021) found that if the taxpayers believe that the money will be used wisely and exchanged for better service, they are willing to comply with any tax regulations, which eventually leads to high tax compliance. Taxpayers are more likely to be tax compliant if the tax administration system is perceived to be capable of increasing government effectiveness and accountability (Nkundabanyanga et al., 2017). Alleyne and Harris (2017) discovered that perceived fairness is the most important factor influencing tax evasion or noncompliance. The taxpayers believe if too much money goes to ministers' pockets, they will tend to circumvent paying tax. If taxpayers perceive unfairness in the taxation system or the allocation of money, they tend to justify that tax evasion or tax non-compliance is an ethical activity (Salé et al., 2021).

The COVID-19 pandemic's effects have sparked an interest in learning more about taxpayers' attitudes towards tax compliance. The perception of tax fairness and the attitude of Indonesian taxpayers affected tax compliance during the COVID-19 pandemic (Sadjiarto et al., 2021). There was a generational difference in how tax compliance was perceived as an equitable exchange of goods and services. Millennials and Baby Boomers are more positive and confident that the taxes they pay will be put to good use, which leads to greater tax compliance. Generation Z, however, is more selective about the

benefits they receive for obeying the rules. Unless they receive something in return, they won't be prepared to pay their taxes. It is difficult for Generation X to trust the government with their money because they belong to a cohort that experienced a recession when they were young. This will lead to lower tax compliance by Generation X.

Based on a survey of American citizens conducted in October 2020, it was discovered that universalists who strongly support spending on health, education, or the environment have more favourable attitudes toward progressive taxes than communitarians. This demonstrates how attitude influences tax compliance amid a crisis. Surprisingly, prior to the pandemic, communitarian viewpoint holders who supported spending on law enforcement, the military, or border security did not support progressive taxes. However, as a result of serious personal exposure to illness or job loss as a result of the pandemic, they are likely to change their minds and support the tax (Klemm & Mauro, 2022). Taxpayers attempted to preserve trust in the government's ability to create budgetary measures that would be helpful in restoring their economy's capability during the COVID-19 pandemic. Government communication can encourage taxpayers to remain devoted and sustain their long-term relationship by taking proactive steps during the downturn (Mangoting et al., 2021).

Subjective Norms

Subjective norms are influenced by other individuals or groups when performing certain behaviours (Ajzen, 1991), as well as how eager the individual is to conform to this other individual or group (Bobek & Hatfield, 2003). The perception of subjective norms is found to have a significant relationship to tax compliance (Mohamad Dzulkifli & Md Daud, 2021) and seems to be a particularly strong predictor of the propensity for tax evasion (Owusu et al., 2020). The following groups are ranked by Salman and Sarjono (2013) as key individuals that can persuade a taxpayer to comply with tax regulation: other taxpayers, tax consultants, and friends. This is understandable given that other taxpayers are subject to the same rights and duties under the current tax system. A tax consultant can help taxpayers complete and submit tax return forms accurately to the tax authority.

The taxpayer's compliance behaviour is influenced by the opinions of people who are regarded as significant to the taxpayer (Owusu et al. 2020; Mohamad Dzulkifli & Md Daud, 2021). They acknowledge to some extent that their fear of losing the respect of influential individuals will prevent them from acting in non-compliant ways (Mohamad Dzulkifli & Md Daud, 2021). However, taxpayers who take into account the views of important others in their lives, such as family members or friends, are more likely to engage in tax evasion when they believe that these important others would support such illegal behaviour (Owusu et al. 2020).

Individual taxpayers are more likely to support progressive taxation if they have close personal relationships with those who have suffered serious sickness or loss of employment as a result of the COVID-19 crisis. This shows how, during a crisis, subjective norms positively affect taxpayers' behaviour in terms of paying their taxes (Klemm & Mauro, 2022).

Perceived Behavioural Control

Perceived behavioural control refers to a person's perceptions of the availability or lack of resources and opportunities (e.g., time, money, expertise), as well as the barriers that prevent them from engaging in the particular behaviour under consideration (Ajzen, 1991; Bobek & Hatfield, 2003). The web tracking system may put obstacles in the way of engaging in tax evasion, so taxpayers generally feel anxious about being found out and punished. As a result, tax compliance may be improved if taxpayers perceive difficulty in engaging in tax evasion (low perceived behavioural control) (Alleyne & Harris 2017).

Interestingly, Klemm and Mauro (2022) discovered that some individual taxpayers who have suffered major illness or job loss brought on by the COVID-19 crisis are more motivated to accept progressive taxation. A greater emphasis on redistributive policies is presently demanded by those affected by the pandemic. The barriers (i.e., the crisis) may motivate them to enhance voluntary tax compliance, which might help the government to use tax revenue for their welfare during the crisis. Another barrier to

regulating taxpayer behaviour may be tax complexity. However, Shahroni et al.'s (2022) study conducted in Malaysia during COVID-19 indicated that tax complexity had a positive and significant impact on tax compliance behaviour. Taxpayers who find tax law complicated frequently hire professionals to prepare their tax returns because they intend to comply, which leads to higher tax compliance.

Moral Obligation

Ajzen (1991) explains that moral obligation is a responsibility that one considers they may be under in view of their opinions of right and wrong. Riahi-Belkaoui (2004) found that in his study, countries that have high moral norms showed higher tax compliance and the taxpayers perceived the tax liability as a wilful obligation and citizenship duty rather than as a burden. People who pay taxes may be discouraged from participating in tax evasion if they have guilty consciences and strong religious convictions. They thought that trying to avoid paying taxes was wrong (Alleyne & Harris, 2017; Owusu et al. 2020). Taxpayers who feel a sense of obligation to the government will react differently to tax evasion activities than people who do not (Owusu et al. 2020).

Taxpayers' moral obligations were discovered by Shahroni et al. (2022) to have a positive and significant impact on taxpayers' tax compliance behaviour during the COVID-19 crisis. This indicates that taxpayers with a higher sense of moral obligations will contribute to higher levels of tax compliance. Taxpayers who feel a greater sense of responsibility have a tendency to abide by the tax laws because they think that paying taxes will benefit them more in the long run. The strong commitment of individuals to comply with the tax regulations is based on self-motivation, particularly the moral obligation of taxpayers as well as the belief that paying income tax is an important contribution for economies that experienced a reduction in tax collections during the COVID-19 pandemic (Mangoting et al., 2021). The existence of fiscal policies can maintain commitments that can sustain better tax compliance.

In this COVID-19 pandemic, the taxpayer must always be mindful of their corporate social responsibility (CSR) when determining how to fulfil their tax liabilities. In light of CSR, failing to pay taxes will result in a negative externality. This is because taxes are a requirement under the social contract, which requires that taxpayers pay both individually and collectively. Although the individual pays taxes as an individual, he also pays taxes as a part of a group. As a result, even if he does not use a particular service, he may be taxed for it because he belongs to a group that does (Abumere, 2021).

Prospective Research Methodology

The research will be conducted using a quantitative approach. The study will make use of a survey questionnaire created by Alleyne and Harris (2017) to investigate the behavioural factors of taxpayers towards intended tax compliance after a pandemic. There will be 19 statements in the survey. This survey questionnaire will use a seven-point Likert scale to indicate how much respondents agree or disagree with each statement. It will range from 1 "Strongly Disagree" to 7 "Strongly Agree". The survey questionnaire will be broken down into five sections, which focus on demographics, attitudes, subjective norms, perceived behavioural control, and moral obligations. The questionnaire in the Google Form will be distributed to potential respondents through email, Facebook, and WhatsApp.

The target population consisted of individual taxpayers in Malaysia. The sample size for this study will be determined based on Green's (1991) method. Memon et al. (2020) posited that Green's rule of thumb has been used in many recent studies. Green (1991) stated $N \geq 50 + 8m$ where m is the total number of independent variables. Thus, this study needs a minimum of 82 respondents, considering the four independent variables. Therefore, a total of 120 respondents will be needed for this study. This study will use a simple random sampling technique in which individuals who earn a minimum of RM34,000 per year will be selected.

Conclusion

Higher tax compliance leads to higher tax collection, which is important to ensure that the country has enough funds to support public expenditures. A number of studies have proven that behavioural factors

do influence the level of individual tax compliance. Since the pandemic has erupted, it has affected not only the economy but tax collection as well. Tax compliance has subsided during the early stages of the pandemic outbreak, especially from Generation X. However, this pandemic also has a positive impact on individual behaviour towards tax compliance. Taxpayers are motivated to do voluntary tax compliance to help the government revive the economy. From the reviews, it can be concluded that the determinant factors towards voluntary tax compliance among individual taxpayers are attitude, subjective norms, perceived behavioural controls, and moral obligation.

This study represents a simple narrative review and gives no empirical results. Therefore, data can be collected using a questionnaire survey from selected individual taxpayers in Malaysia. The findings from the study may assist the tax authorities to understand the taxpayer's behaviour and undertake relevant action to increase voluntary taxpayer compliance while upholding the tax laws. Furthermore, this will assist the government to curb the flow of dirty money through tax evasion in order to achieve the 2030 Agenda Sustainable Development Goal (SDG). Future research should look into whether there is a difference in behavioural factors affecting tax compliance before, during, and after the pandemic.

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Author Contribution

SH Shuid - conceptualization, investigation, resources, writing-original draft, writing-review & editing; N Ismail - investigation, writing-original draft; J Abdul Jabar - investigation, writing-original draft; Azis S - writing-original draft

Conflict of Interest

Authors declares no conflict of interest

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