

ICLAF 2025, 02 September 2025

**INTERNATIONAL
CONFERENCE
OF LAW,
ACCOUNTING &
FINANCE 2025**

*Empowering Innovation: The Role of Law,
Finance and Accounting in Malaysia's
Digital Economy*

*CONFERENCE
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**The Department of Law and
The Faculty of Accountancy,
Universiti Teknologi MARA,
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Malaysia**

BEHAVIOURAL INSIGHTS INTO TAX COMPLIANCE AMONG THE M40 GROUP IN SELANGOR

Noorliana Safian^{1*}, Shawal Sahid Hamid², Hussain², Nor Syamaliah Ngah³, Khairiyah Md Shahid⁴

^{1,2,3,4}*Faculty of Administrative Science & Policy Studies, Universiti Teknologi MARA, Cawangan Negeri Sembilan, 70300 Seremban, Negeri Sembilan, Malaysia*

*Corresponding author: noorliana_safian@uitm.edu.my

Abstract

This study examines the factors influencing tax compliance behavior among the M40 income group in Selangor, focusing on tax knowledge, peer influence, and tax ethics as key determinants. The primary objective is to explore the relationship between these factors and tax compliance behavior. Data were collected through an online questionnaire distributed to respondents within the M40 demographic, with a sample size determined using established sampling methods. The survey measured demographic information, perceptions of tax compliance behavior, tax knowledge, peer influence, and tax ethics. The findings indicate that tax knowledge, peer influence, and tax ethics all have significant positive relationships with tax compliance behavior. Higher levels of tax knowledge and stronger ethical values are associated with better compliance, while peer influence also plays a notable role in shaping tax behavior. These results suggest that enhancing tax education, promoting ethical standards, and leveraging positive peer influence can effectively improve tax compliance among the M40 group. The study provides insights for policymakers and tax authorities to develop strategies aimed at encouraging greater compliance through education, ethics, and social initiatives.

Keywords: Tax compliance behavior, Tax knowledge, Peer influence, Tax ethics, M40 income group

1. INTRODUCTION

Globally, governments depend heavily on tax revenue to sustain national development. In Malaysia, income tax remains the backbone of government revenue, contributing approximately 70% to total tax collections as reported in Budget 2023. However, despite these seemingly strong figures, the actual rate of public contribution to the national tax base is far less impressive. Research has shown that increased tax compliance is strongly associated with tax revenue growth, a crucial factor in maintaining fiscal sustainability in regulated economies like Malaysia (Ong et al., 2022).

According to the Inland Revenue Board of Malaysia's (IRBM) annual reports, Malaysia's tax revenue fluctuated over the years — RM145.11 billion in 2019, RM123.10 billion in 2020, and RM144.10 billion in 2021. However, a closer look reveals several alarming trends related to non-compliance. In 2023, over 180,000 individuals were barred from leaving the country due to unpaid taxes totaling RM1.884 billion (FMT, 2023). In 2022, tax arrears were recorded at RM12.41 billion, while the National Audit Department reported an estimated RM16.5 billion in taxes and penalties that could potentially be collected by IRBM.

Tax evasion in Malaysia appears to stem from deeply entrenched behaviours and attitudes. Many individuals — including professionals and company directors with significant shareholding — remain unwilling to fulfil their legal obligations (Ranjeet Kaur, 2023). As of 2023, Malaysia had just 1.3 million active individual taxpayers, representing only 4% of the nation's population of over 33.5 million (Chung, 2023). Such statistics highlight a systemic issue in public tax

engagement and raise concerns about the sustainability of the current revenue model.

Non-compliance not only reduces government revenue but also distorts economic decisions. Tax evasion leads to inefficient resource allocation when individuals adjust their employment choices or investment activities to avoid detection. This undermines equitable burden-sharing and creates fiscal pressure that must be compensated either by higher taxes on compliant individuals or reduced public services.

Abdul Ghani et al. (2020) also highlighted that tax compliance remains worryingly low, with only 15.24% (2.27 million) of the 14.9 million registered taxpayers fulfilling their obligations. This issue is further exacerbated by under-reporting: as of June 2022, 31,598 taxpayers had been flagged by IRBM for failing to declare actual income based on asset ownership, income capacity, and loan exposure exceeding RM500,000 (TheSun, 2023).

To combat this, the government has invested substantial resources in public education campaigns to promote tax awareness. These include more than 2.5 million media promotions, 600 talks, 70 programs, and over 20,000 advertisements — using channels ranging from television to public transport branding (IRBM, 2021). While commendable, such initiatives are resource-intensive and unsustainable in the long run. If tax compliance improved organically through greater understanding and ethical awareness, funds currently directed toward awareness efforts could be better invested in high-impact development projects.

According to IRBM's 2022 report, Malaysia's T20 income group contributed 85% (RM33.68 billion) of the total personal income tax, whereas the M40 group accounted for only 13% (RM5.38 billion). This significant disparity raises critical questions about compliance within the M40 group, which represents a substantial segment of the Malaysian middle class.

Thus, this study aims to investigate the level of tax compliance among Malaysia's M40 income group, specifically in the state of Selangor. By examining the behavioural, economic, and structural factors that influence tax compliance within this demographic, the study hopes to contribute meaningful insights to policy development aimed at enhancing voluntary compliance and improving the effectiveness of Malaysia's tax system.

2. LITERATURE REVIEW

2.1 Tax Compliance Behaviour

According to James and Alley (2002), tax compliance can be conceptualized through the notion of the tax gap, which represents the disparity between a taxpayer's actual tax liability and the amount voluntarily paid or collected through enforcement mechanisms. Andreoni et al. (1998) further define tax compliance as the willingness of taxpayers to observe tax laws in order to maintain economic equilibrium within a country. From a broader perspective, Song and Yarbrough (1978) emphasize that, given the centrality of self-assessment and voluntary compliance to the success of the U.S. tax system, tax compliance should be understood as both the capacity and willingness of taxpayers to fulfill tax obligations in accordance with prevailing legal, ethical, and situational conditions. Complementing this, Kirchler (2007) offers a more concise definition, describing tax compliance simply as the willingness of taxpayers to meet their tax obligations.

From a regional standpoint, the concept of tax compliance varies across jurisdictions. For instance, in South Africa, tax compliance is defined as the act of preparing, filing, and paying taxes within the prescribed deadlines. In India, tax compliance is governed by the Income Tax Act of 1961, and is defined as the fulfillment of all tax-related responsibilities as mandated by this legislation (Tax Management India, August 2023)

A substantial body of research has been dedicated to examining tax compliance behaviour. Various determinants of tax compliance have been identified and tested as independent variables in prior studies, including tax knowledge (e.g., Palil, 2010; Hofmann et al., 2008; Twum et al., 2020), ethics (e.g., Alm & Torgler, 2011; Randolph, 2015), fairness (e.g., Saad, 2011; Faizal & Palil, 2015; Tilahun, 2019; Hofmann et al., 2008), motivation (Hofmann et al., 2008), peer influence (Maroney & Rupert, 2000), and trust and power (e.g., Al-Maghrebi et al., 2022; Zieser, 2021; Faizal et al., 2017; Kogler et al., 2022; Mas'ud et al., 2018).

This study draws upon two foundational theoretical frameworks: the Theory of Planned Behavior (TPB) by Ajzen and Fishbein, which emphasizes intention as a key predictor of behaviour, and Rest's Four-Component Model of Ethical Decision-Making, which outlines the cognitive and moral processes individuals undergo when making ethical decisions. These theories serve as the conceptual basis for investigating the determinants of tax compliance behaviour in this research.

2.2 The Influence of Tax Knowledge on Tax Compliance Behaviour

Previous research has produced substantial evidence on the role of tax knowledge in influencing tax compliance behaviour. However, findings across studies are not unanimous and tend to vary based on research methods, sample populations, and contextual factors. While many studies have found that tax knowledge has a significant positive effect on tax compliance, a few have reported otherwise. This section critically reviews both perspectives.

A growing body of literature supports the premise that tax knowledge is a critical determinant of tax compliance behaviour. For instance, Diantimala (2018) employed multiple linear regression to analyse the relationship between tax knowledge and compliance behaviour in Banda Aceh City. Using simple random sampling, data were collected from 100 respondents, revealing that tax knowledge has a significant and positive impact on compliance.

Similarly, Palil (2010) examined the influence of tax knowledge among Malaysian taxpayers within the context of the newly implemented Self-Assessment System (SAS). Drawing on 1,073 responses from a national mail survey distributed to individuals including lecturers, professionals, and laypeople, the findings revealed a strong positive association between tax knowledge and tax compliance behaviour.

In the context of Yemen, Al-Ttaffi et al. (2020) also reported that higher tax knowledge corresponds with increased compliance among taxpayers. Comparable results were found in a study by Oktaviani et al. (2019), who surveyed 100 respondents and concluded that taxpayer awareness, knowledge of tax laws, and service quality significantly contribute to individual compliance.

Further supporting this, Sawitri et al. (2017) conducted survey research targeting 100 registered taxpayers in the Pekanbaru-Senapelan Tax Office. Their findings showed that taxpayer awareness fully mediates the relationship between tax knowledge and tax compliance, thus reinforcing the importance of educational outreach and awareness programs.

Despite the consistency of findings in favour of tax knowledge, some studies have reported contradictory results. Kamil (2015), for instance, found a negative and significant effect of tax knowledge on compliance. The study, which involved data collection from taxpayers in Jabodetabek and Bandung through random sampling, suggests that mere possession of tax knowledge does not necessarily translate into compliant behaviour—possibly due to distrust in the system or other moderating factors.

Similarly, Saad (2014) conducted telephone interviews with 30 respondents in New Zealand and found that participants generally possessed insufficient tax knowledge, which may undermine their ability to comply effectively. This outcome was mirrored by Ang and Manual (2016), who investigated self-employed individuals in West Malaysia. Using a simple random sampling technique, they surveyed 150 respondents online and found no significant influence of tax knowledge on compliance behaviour.

Lestari and Daito (2020), as well as Mei et al. (2012), also reported non-significant relationships in their respective contexts, further emphasizing the potential presence of intervening or contextual variables that moderate the effect of tax knowledge on compliance behaviour.

Overall, while the majority of empirical studies demonstrate a positive correlation between tax knowledge and compliance behaviour, inconsistencies in findings suggest that this relationship may not be universally applicable across different populations and contexts. Factors such as taxpayer type (e.g., self-employed vs. salaried), the presence of tax morale, enforcement mechanisms, and the quality of tax education programs may play moderating roles.

2.3 The Influence of Peers Influence on Tax Compliance Behaviour

Peer influence has emerged as a critical social factor in the study of tax compliance behaviour. It refers to the extent to which an individual's decision to comply with tax regulations is shaped by the actions, norms, and expectations of their social circle. Individuals often adopt behaviours exhibited by their peers to conform, gain acceptance, or emulate those they admire. However, the degree to which peer influence affects behaviour is not uniform across contexts. As Wenzel (2004) contends, peer influence is most impactful when individuals feel a strong sense of identification with the group in question. Without such identification, social norms may have little bearing on one's willingness to comply with tax obligations. Similarly, Venkatesh and Davis (2000) suggest that compliance driven by peer influence often arises from social pressure, making it a complex and context-dependent phenomenon.

A substantial body of empirical literature supports the argument that peer influence plays a significant role in promoting tax compliance. For example, Mohammed Mahdi Abd Obaid et al. (2020), in a study involving 377 respondents, found a positive association between peer behaviour and tax compliance. The findings indicated that individuals are more likely to comply with tax obligations when they observe similar behaviour among their peers. Similarly, Aribowo et al. (2020) employed an experimental survey method to assess how peer information affects compliance decisions. Drawing from the methods of Alm, Bloomquist, and McKee (2016), the study involved 200 participants and revealed that peer compliance information significantly influenced individuals' willingness to comply with tax laws. Notably, the study also identified specific types of peer cues that had a stronger impact than others, highlighting the nuanced nature of social influence.

Consistent findings were also reported by Al-Rahamneh and Bidin (2022), who examined tax evasion behaviour among 212 respondents. Their results confirmed that peer dynamics significantly influence tax-related decisions, with peers often acting as either enablers or deterrents depending on the prevailing group norms. In a related study, Sasmaz (2019) applied both Social Norms Theory and Social Networking Theory using a 3x2 experimental tax simulation to explore the effects of peer interaction on tax compliance. The findings indicated that peer influence contributed meaningfully to individual compliance behaviour, reinforcing the role of social context in tax compliance decision-making.

Despite these findings, not all studies have established a significant relationship between peer influence and tax compliance. For instance, Alshira'h (2019) developed a structural model and employed a probability sampling technique to assess the hypothesised link between peer influence and tax compliance behaviour. Contrary to expectations, the study found no statistically significant relationship, suggesting that peer effects may be contextually limited. Similarly, Peter (2023), in a study conducted in Uganda, found that peer norms did not significantly impact tax compliance behaviour, reinforcing the idea that sociocultural and institutional factors may mediate the role of peer influence.

The literature, therefore, presents mixed evidence. While many studies underscore the relevance of peer influence in shaping tax compliance—particularly in environments where social norms are strong and visible—others highlight its limited role in settings where such norms are either weak or inconsistent. These discrepancies may stem from variations in cultural context, methodological approaches, or the nature of the peer groups studied. Consequently, further research is needed to explore the underlying conditions under which peer influence significantly contributes to tax compliance behaviour. In countries like Malaysia, where informal norms and community ties remain influential, a deeper understanding of peer dynamics could provide valuable insights for policymakers and tax authorities aiming to enhance voluntary compliance through socially grounded strategies.

2.3 The Influence of Ethics on Tax Compliance Behaviour

Ethics—defined as an individual's sense of moral obligation—plays a critical role in shaping tax compliance behaviour. According to Drogalas et al. (2018), tax evasion involves a deliberate violation of tax laws and intentional neglect of fulfilling one's fiscal responsibilities, directly resulting in noncompliance. Individuals with weak ethical standards are more likely to engage in tax evasion, thereby undermining the integrity of the tax system (Alm & Torgler, 2006; Torgler et al., 2008).

Numerous empirical studies have established a significant relationship between ethics and tax compliance behaviour. For instance, Soliz (2015) conducted a study using three independent variables—preparer's enforcement role, taxpayer ethical orientation, and financial risk perception—and found a statistically significant interaction between ethical orientation and tax compliance among 169 participants. Similarly, Randolph (2015) reported that ethically driven individuals in Ghana exhibited higher levels of compliance than their unethical counterparts.

Benkraeim et al. (2021), in a comprehensive cross-country study involving 1,285 observations from 138 countries, also found that ethical behaviour significantly reduced tax evasion. Their results reinforce the notion that enhancing ethical standards can indirectly boost tax compliance. Likewise, Al-Rahamneh and Bidin (2022), through a study in Jordan with 212 respondents, concluded that moral obligations have a significant negative impact on tax evasion, suggesting

that ethically conscious taxpayers are more likely to fulfil their obligations.

Additional support comes from Legwale (2021), who reviewed 46 studies across various economies—ranging from developed nations like the United States and the United Kingdom to developing nations like Kenya and Malaysia—and concluded that individual ethics substantially influence tax compliance behaviour. Furthermore, studies by Alkhatib et al. (2020) in Palestine and Pinar & Belk (2022) in Turkey both highlighted a direct and significant relationship between ethical considerations and tax compliance. However, both studies emphasized the need for further empirical validation to solidify this linkage.

Shekhar (2021) echoed similar sentiments, asserting that ethical reasoning is positively associated with increased compliance, while Bahagia et al. (2021), in a study involving over 350 respondents in Pratama Lubuk Pakam, found ethics to be a strong determinant in encouraging taxpayer adherence. In the academic context, Yasa et al. (2020) studied 34 accounting undergraduates at Ganesha University and observed that ethics education contributed positively to students' understanding of tax obligations, highlighting the role of early ethical instruction in shaping long-term compliance.

Despite the predominance of studies supporting a positive link, there are contrasting findings that warrant attention. Al-Asfour and Abu Saleem (2023), through a study involving 354 Jordanian respondents, found that ethics had the lowest mean score among factors influencing tax compliance. Their results suggested that Jordanian taxpayers did not necessarily view tax evasion as unethical, and compliance was more closely tied to perceptions of fair wealth redistribution rather than moral obligations.

Taken together, these findings suggest that ethical considerations are a crucial but context-dependent determinant of tax compliance behaviour. While a significant number of studies affirm the influence of ethics, regional cultural norms, public trust in government, and perceptions of fairness may mediate this relationship. The inconsistent findings across different geographical and socio-economic settings reinforce the need for further research to explore how ethical values are shaped and how they translate into tax compliance behaviours.

3. METHODOLOGY

This study adopts a quantitative research design, specifically a cross-sectional approach, whereby data were collected at a single point in time to explore the relationships between the key variables of interest. The central objective is to examine the association between tax knowledge, peer influence, and ethics (independent variables) and tax compliance behaviour (dependent variable).

The target population for this research consists of individuals within the M40 income group in the state of Selangor, Malaysia. According to the Department of Statistics Malaysia (DOSM, 2022), Selangor is home to approximately 1.29 million M40 households, making it a substantial representation of the nation's middle-income demographic.

The sample size was determined based on Krejcie and Morgan's (1970) sample size determination table, which recommends a minimum of 384 respondents for populations exceeding one million. Due to constraints in time and accessibility, a convenience sampling technique was employed. Although non-probabilistic in nature, this method enabled the researchers to obtain a sufficient number of responses from participants who were readily available and willing to participate.

Data were collected using a structured online questionnaire developed via Google Forms, comprising five sections. Section A captured respondents' demographic information (e.g., age, education, and income range), while Sections B through E measured the constructs of tax compliance behaviour, tax knowledge, peer influence, and ethics, respectively. All items were rated on a 5-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5).

The questionnaire link was disseminated through various digital platforms, including email, WhatsApp, and social media, specifically targeting M40 income earners in Selangor. Participants were briefed on the study's objectives, and assurance of voluntary participation, anonymity, and confidentiality was provided to ensure ethical compliance.

The data were coded and analyzed using IBM SPSS Statistics Version 20. Descriptive statistics were used to summarize the demographic profiles of respondents. To assess the hypotheses and investigate the relationships between variables, Pearson correlation analysis was employed, allowing for the evaluation of the strength and direction of the linear associations between the independent variables (tax knowledge, peer influence, and ethics) and the dependent variable (tax compliance behaviour).

4. RESULTS AND DISCUSSION

Profile of the respondent

Table 1.1: Demographic Profile of Respondents

Profile	Types	Frequencies	Percentage (%)
Gender	Male	31	23.8
	Female	99	76.2
Age	19-28	10	7.7
	29-38	30	23.1
	39-48	34	26.2
	49-58	31	23.8
	59 and above	25	19.2
Race	Malay	124	95.4
	Chinese	1	0.8
	Indian	0	0
	Others	5	3.8
Level of Education	Primary school	1	0.8
	PMR or PT3	1	0.8
	SPM	14	10.8
	STPM/Diploma	27	20.8
	Bachelor's Degree	80	61.5
	Masters	7	5.4
Number of Family Members	1-2	11	8.5
	3-4	43	33.1
	5-6	48	36.9
	More than 6	28	21.5
Approximate income per month	RM4849 - RM6000	101	77.7

	RM6001 - RM8000	13	10
	RM8001 - RM9999	6	4.6
	RM10000 - RM10960	10	7.7
Sector of work	Public Sector	42	32.3
	Private Sector	88	67.7
Job Title or Field of Specialization	Manager	8	6.2
	Executive	7	5.4
	Engineer	1	0.8
	Administrative	36	27.7
	Finance	8	6.2
	Salesperson	3	2.3
	Marketing	4	3.1
	Information Technology	3	2.3
	Customer Service	2	1.5
	Others	58	44.6

The demographic profile of the respondents indicates that the majority were female (76.2%) and largely comprised individuals aged between 29 to 58 years, with the highest proportion falling in the 39–48 age group (26.2%). Most respondents identified as Malay (95.4%) and had attained at least a bachelor's degree (61.5%), reflecting a well-educated sample consistent with the M40 income group in Selangor. Family size varied, with most having between 5 to 6 members (36.9%), while the majority (77.7%) reported a monthly income between RM4,849 and RM6,000. Employment was primarily in the private sector (67.7%), and job roles were diverse, with a concentration in administrative positions (27.7%) and a substantial number (44.6%) categorized under "others." These characteristics suggest a mature, educated, and economically active group suitable for examining behavioural patterns in tax compliance.

Objective 1: To identify the relationship between tax knowledge and tax compliance behaviour

Table 1.2: Correlation analysis between tax knowledge and tax compliance behaviour

		Tax Compliance Behavior
Tax Knowledge	Pearson Correlation	0.726
	Sig (2 tailed)	0.000
	N	125

Based on the correlation analysis presented in Table 1.2, there is a strong positive relationship between tax knowledge and tax compliance behaviour, with a Pearson correlation coefficient of 0.726. The p-value (Sig. 2-tailed) is 0.000, which is less than 0.05, indicating that the relationship is statistically significant. This finding implies that as individuals' knowledge of tax increases, their likelihood to comply with tax regulations also increases. The result supports the notion that better-informed taxpayers tend to understand their obligations more clearly, reducing unintentional non-compliance and fostering voluntary compliance.

Objective 2: To identify the relationship between peers' influence and tax compliance behaviour.

Table 1.3: Correlation analysis between peers' influence and tax compliance behaviour

		Tax Compliance Behavior
Peers' Influence	Pearson Correlation	0.628
	Sig (2 tailed)	0.000
	N	125

The correlation analysis reveals a statistically significant and moderately strong positive relationship ($r = 0.628$, $p < 0.001$) between peers' influence and tax compliance behavior among the 125 participants. This suggests that individuals are more likely to comply with tax obligations when they perceive that their peers are doing the same. The findings highlight the role of social influence in shaping tax-related decisions, implying that fostering positive peer behavior and leveraging social norms could be effective strategies for improving tax compliance.

Objective 3: To identify the relationship between tax knowledge and tax compliance behaviour

Table 1.4: Correlation analysis between tax ethics and tax compliance behaviour

		Tax Compliance Behaviour
Tax Ethics	Pearson Correlation	0.741
	Sig (2 tailed)	0.000
	N	125

The correlation analysis shows a strong positive and statistically significant relationship ($r = 0.741$, $p < 0.001$) between tax ethics and tax compliance behavior among the 125 respondents. This indicates that individuals with higher ethical standards regarding taxation are significantly more likely to comply with tax obligations. The strength of the correlation suggests that tax ethics is a key determinant of compliant behavior, highlighting the importance of promoting ethical awareness and moral responsibility in tax matters. Therefore, enhancing tax ethics through education, awareness campaigns, and ethical leadership could be an effective strategy to improve overall tax compliance.

5. CONCLUSION

This study examined the relationship between tax knowledge, peers' influence, and tax ethics with tax compliance behavior among the M40 income group in Selangor. The findings demonstrate that all three factors have a significant and positive relationship with tax compliance. Notably, tax ethics recorded the strongest correlation ($r = 0.741$, $p < 0.001$), indicating that individuals with a strong moral belief in the importance of paying taxes are more likely to comply. This highlights ethics as a foundational driver in shaping honest tax behavior. Meanwhile, tax knowledge also showed a strong and significant positive correlation with compliance, suggesting that individuals who are better informed about tax laws, procedures, and their obligations are more likely to comply voluntarily. This finding underscores the importance of accessible and effective taxpayer education. Additionally, peers' influence revealed a moderately strong correlation ($r = 0.628$, $p < 0.001$), showing that the social environment and norms within peer groups significantly affect taxpayer behavior. When individuals observe that their peers are tax compliant, they are more inclined to follow suit, driven by social expectations or the desire to maintain a positive image. Taken together, these results confirm that both cognitive (knowledge) and social-ethical (ethics and peer influence) factors play crucial roles in promoting tax

compliance within the M40 segment. These findings suggest that tax authorities and policymakers should adopt a more holistic and behaviorally informed approach to improving compliance. In addition to enforcement, strategies should include enhancing tax education, promoting ethical tax values, and leveraging positive peer influence, such as through testimonials, peer ambassadors, or community campaigns.

Although this study provides valuable insights, it is limited to the M40 group within Selangor and focuses on only three behavioral factors. Future research could expand to include other demographic segments (e.g., B40 or T20) or geographical regions for broader generalizability. Further investigation into factors such as trust in tax authorities, perceived fairness, penalty awareness, or digital literacy could enrich the understanding of compliance behavior. Longitudinal studies or mixed-method approaches may also uncover how these relationships evolve over time or in response to policy changes. Additionally, qualitative research could provide deeper insights into the personal and cultural reasons behind taxpayers' decisions, supporting the development of more targeted interventions.

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