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Understanding Tax Compliance Behaviour: The Role of Knowledge, Morale, and Complexity Among Life Insurance Agents in Malaysia

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ABSTRACT

Self-employed individuals, including life insurance agents, are among the main contributors to the revenue of Malaysia. The objective of this research study is to ascertain whether tax compliance behaviour among life insurance agents in Malaysia is influenced by tax knowledge, tax morale, and tax complexity. A sample of 425 respondents were selected for this research via questionnaires. Tax compliance behaviour was used as the dependent variable, while tax knowledge, tax morale, and tax complexity were employed as independent variables. Based on the structural measurement analysis, using Smart PLS version 4, tax knowledge and tax morale variables among life insurance agents in Malaysia are found to be positively associated with tax compliance behaviour, whereas the tax complexity variable is negatively associated with tax compliance behaviour. This study strengthens the body of literature by presenting empirical evidence regarding the relationship between the three determinants and tax compliance behaviour. This study provides practical advice for the government and policymakers regarding how to educate taxpayers, which includes life insurance agents, with the proper tax information, and to identify issues that can boost taxpayers' morale. Hence, the findings can be used into university teaching to enhance the understanding of students on tax compliance in Malaysia.

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1. INTRODUCTION

Tax compliance can be explained as the extent to which a taxpayer complies (or fails to comply) with the tax rules of the country (Kirchler et al., 2008). On the other hand, tax non-compliance is a conduct, in which the citizens of Malaysia intentionally or unintentionally do not comply with the tax system, breaching the Income Tax Act (Salawati et al., 2021). Therefore, the factors that influence taxpayers' tax compliance are of interest to government policymakers, practitioners, researchers, and the public. Due to the increase in government responsibilities and the global economic downturn, governments are attempting to prevent tax evasion and increase taxpayer compliance (Nustini et al., 2021; Jimenez & Iyer, 2016).

Several prior research have sought to identify the characteristics that influenced individual taxpayers' tax compliance. However, these variables varied. Some research has linked compliance with taxpayer religiosity (Pope & Mohdali, 2010), and procedural justice (Gobena & Marius, 2016), including trust in the government and tax authorities (Gobena & Marius, 2016). Al-Zaqeba et al. (2018) revealed that taxpayer attitude was the most influential factor on tax compliance, followed by tax knowledge, tax fairness, and tax complexity. In addition, several theories have been proposed to explain the tax compliance of individuals, agents, and corporate taxpayers. Included in this were the Attribution Theory and the Theory of Planned Behaviour.

Individual taxpayers, especially self-employed individuals, unquestionably contribute to the country's tax revenue. Sales agents, hawkers, and online company owners are deemed self-employed by the IRBM and must register and file a tax return (LHDNM, 2018). This, therefore, includes life insurance agents. A life insurance agent can be defined as a representative of a specific life insurer who offers advice on the products sold exclusively by that company. Life insurance agents in Malaysia must be registered with the Life Insurance Association of Malaysia (Bernama, 2021). The income of an independent agent is considered business income, and they must report the revenue using Form B (LHDNM, 2023). Currently, self-employed taxpayers, including life insurance agents, are required by Section 107B of the Income Tax Act of 1967 to pay tax via an instalment notice (Form CP500) issued by the Director General of IRBM (LHDNM, 2014).

Although it is acknowledged that tax is one of the primary sources of revenue for countries around the world, the objective to minimise tax evasion and increase tax collection remains extremely challenging (Ngah et al., 2020; Palil et al., 2016).

Table 1.1. Trends in federal tax revenue

Year	Direct Tax		Indirect tax		Non-tax revenues		Total
	RM (billion)	%	RM (billion)	%	RM (billion)	%	RM (billion)
2017	116.0	52.6	61.6	27.9	42.8	19.5	220.4
2018	133.4	56.4	41.3	17.5	61.7	26.1	236.5
2019	134.7	50.9	45.8	17.4	83.9	31.7	264.4

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Year	Direct Tax		Indirect tax		Non-tax revenues		Total
	RM (billion)	%	RM (billion)	%	RM (billion)	%	RM (billion)
2020	112.5	49.9	41.9	18.6	70.7	31.4	225.1

Source: Ministry of Finance, 2022

As shown in Table 1.1, direct taxes accounted for at least fifty percent of Malaysia's annual revenue. However, voluntary compliance among taxpayers remains IRBM's greatest obstacle. Abd Hamid et al. (2017) discovered that the proportion of Malaysians who pay taxes remained low despite an increase in direct tax collection throughout the years. In addition, according to a study on the demographic characteristics of Malaysian citizens in relation to tax evasion, self-employed individuals hada greater chance of evading taxes because they can alter their deductible deduction and underreport their actual income, whereas employees with a consistent income have fewer opportunities to evade tax. The results of the study indicated that retirees are the group most opposed to tax evasion, followed by employees, and lastly, a parity between employers and the self-employed (Haron et al., 2018). This demonstrates that self-employed individuals are more likely to engage in tax evasion because they have greater opportunities to do so compared to other groups. In addition to this, the principal sources of tax revenue for the Malaysian government consist of corporate and personal income taxes, with self-employed taxpayers making the largest contribution (Agbi, 2014). Given that life insurance agents are classified as self-employed individuals, they are susceptible to tax evasion concerns. Therefore, it is critical to understand the various factors that might impact their adherence to tax regulations.

Table 1.2. Audited tax files & penalties.

Self-employed	Year	Files	Tax and penalties (RM millions)
	2014	365,289	620
	2015	276,595	874
	2016	268,909	1,045
	2017	274,919	2,002

Source: Abdul Ghani et al., 2020

Nevertheless, the aim of the Inland Revenue Board of Malaysia (IRBM) to improve tax collection through voluntary tax compliance is contradicted by the outcomes of a study carried out by Abdul Ghani et al. (2020) as illustrated in Table 1.2. This is because, even though there were fewer audited individual tax returns for taxpayers who were self-employed in 2017 (274,919) compared to 365,289 in 2014, there were more taxes and penalties collected in 2017 (RM2 billion compared to RM620 million in 2014.

As a whole, as disclosed by IRBM, tax evasion continues to be a pervasive concern in contemporary times, with self-employed individuals facing gradually increasing penalties. This may be due to failing to submit supporting evidence for claimed expenses and submitting incorrect returns (Abdul Ghani et al., 2020). As the number of life insurance agents in Malaysia has also increased annually (Malaysian Takaful

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Association, 2020), they too are susceptible to tax evasion concerns, given that they are classified as self-employed taxpayers. As a consequence of these persistent tax evasion concerns, the purpose of this study was to determine whether or not three variables influenced the tax compliance behaviour of life insurance agents in Malaysia.

There are still some important gaps in the large body of research on tax compliance. First, previous research has predominantly concentrated on general individual taxpayers, salaried employees, or small business proprietors, with insufficient emphasis on life insurance agents as a unique subset of self-employed individuals. This group is especially important because their income is often based on commissions and they have more freedom in how they report it. Second, while previous research has investigated tax knowledge, tax morale, and tax complexity, these variables were frequently analysed in isolation or across disparate contexts, leading to an inadequate comprehension of their collective impact on tax compliance behaviour. Third, current research in Malaysia has inadequately addressed recent behavioural dynamics within the self-assessment system, especially among emerging and expanding professions, such as life insurance agents.

This study filled these gaps by conducting a comprehensive empirical analysis of the interplay between tax knowledge, tax morale, and tax complexity in affecting tax compliance behaviour among life insurance agents in Malaysia. By concentrating on this particular and inadequately examined group, the study provides more precise insights that enhances both the tax compliance literature and policy dialogues. This study wasone of the few that looked at all three of these factors at the same time and focused on life insurance agents. This gives us a deeper and more specific understanding of how people in Malaysia follow the tax laws.

2. LITERATURE REVIEW

2.1 Tax compliance in Malaysia

The establishment of the Self-Assessment System (SAS) in Malaysia in 2004 as a substitute for the Official Assessment System for individual taxpayers represented a significant tax reform of the Malaysian taxation system. The purpose of the SAS was to encourage voluntary tax compliance, increase the rate of tax collection, and reduce the cost of tax collection. Under the SAS, taxpayers are responsible for computing their income tax for the purpose of determining their tax liability. Individual taxpayers are also responsible for keeping accurate records and maintaining them properly for auditing purposes. The audit and investigation of taxpayers' tax compliance are crucial to achieving tax compliance. Violators of tax legislation, including those who failed to file tax returns, shall face a maximum monetary penalty of RM200,000, imprisonment for a term not exceeding six months, or both penalties combined (LHDNM, 2023).

The implementation of SAS in Malaysia is not free of issues. Using individual case studies, Loo et al. (2010) examined the impact of the SAS on the tax compliance behaviour of individual taxpayers in Malaysia and found that the complexity and ambiguity of the tax regulations under the SAS might present challenges for taxpayers. One of the reasons was that the SAS regime as a tax system has long been viewed as difficult and burdensome to taxpayers due to the numerous regulations involved and how frequently they changed over time (Abd Hamid et al., 2019; Takril & Aman, 2017). Therefore, it seemed that simplifying

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tax laws might encourage compliance among taxpayers by making the law, the tax system, and the calculation of each individual taxpayer's tax liability easier to grasp.

2.2 Factors affecting tax compliance in Malaysia

The three components selected for this study were tax knowledge, tax morale, and tax complexity to determine if they can influence tax compliance behaviour among Malaysian life insurance agents. The three elements were chosen on the basis of the extent to which they had impacted tax compliance behaviour in previous research (Al-Zaqeba et al., 2018).

Tax knowledge

Mat Jusoh et al. (2021) conducted one of the most current studies on the association between tax knowledge and tax compliance behaviour. This study concluded that tax knowledge had a considerable impact on the tax compliance behaviour of Malaysian salaried workers. The study was consistent with what Roshidi et al. (2007) and Kasipillai & Mohd Hanefah (2000) had discovered. With sufficient tax education, taxpayers were better able to appreciate the tax system and tax regulations, hence improving their tax compliance behaviour and understanding of their responsibilities as taxpayers. In contrast, a study conducted by Shahroni et al. (2022) indicated that tax knowledge had a negative correlation with tax compliance. The possible explanation highlighted by the researchers of this study was that tax education had no effect on tax compliance among individuals with online businesses because the respondents were unaware that they were required to pay tax and, consequently, were unaware that they were required to comply with tax laws (Abdul Ghani et al., 2020).

H1: There is a positive relationship between tax knowledge and tax compliance behaviour among life insurance agents in Malaysia.

Tax morale

A study performed by Abdul Ghani et al. (2020) found that tax morale had a positive association with tax compliance among the self-employed in Malaysia. The researchers administered a survey to 384 respondents who were registered with IRBM and had a minimum annual salary of RM34,000 after deducting the employee's provident fund (EPF). Abdul Ghani et al. (2020), also noted that when people had faith in the government's actions, this generated a positive public opinion, which in turn increased tax compliance. Additionally, tax morale was thought to be affected by the attitudes of those around a taxpayer, such that if others considered tax evasion to be usual or ethically acceptable, a taxpayer's tax morale will decrease. However, if people regarded others to be honest, their tax morale will improve (Frey & Torgler, 2007). In contrast, Neve & Imbert (2019) concluded that the tax morale message was ineffective in raising tax compliance among individuals. Messages promoting tax morale can only raise awareness and appreciation of the importance of public services; they cannot increase tax compliance. Furthermore, a more recent study conducted among micro, small, and medium enterprises (MSMEs) owners in Indonesia had found that the tax moral variable did not exert any influence on tax compliance. This phenomenon highlighted the belief that tax morale didnot serve as the underlying determinant of taxpayers' compliance with their tax responsibilities (Amah et al., 2021).

H2: There is a positive relationship between tax morale and tax compliance behaviour among life insurance agents in Malaysia.

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Tax complexity

Kirchler et al. (2006) discovered an adverse correlation between tax complexity and tax compliance behaviour, indicating that taxpayers were more likely to comply when the tax legislation was seen to be less difficult. This study was backed by the findings of Gambo et al. (2014), who discovered that the incomprehensibility of tax rules is the biggest obstacle to tax compliance. Furthermore, Abdul Ghani et al. (2020) showed in one of the most recent studies on tax complexity that tax complexity had a considerable impact on the degree of tax compliance among self-employed taxpayers, supporting the findings of the two preceding studies. However, Kamarudin et al. (2025) and Nasution et al. (2020) discovered that tax complexity had no effect on tax compliance in a study of nearly 900 samples of all individual income taxpayers registered in tax offices in the five provinces of South Sumatra. This finding was in direct contrast with the argument put forth by Kirchler et al. (2006), who argued that taxpayers are more likely to comply when tax regulations were less complex. Additionally, the study demonstrated that the factors with the greatest influence on tax complexity were the appropriateness of an increase in tax rates and the difficulties associated with calculating taxable income.

H3: There is a negative relationship between tax complexity and tax compliance behaviour among life insurance agents in Malaysia.

2.3 Underpinning theories

This study will discuss the underpinning theory, namely the Attribution Theory and the Theory of Planned Behaviour to explain the relationship between the independent variables and dependent variables.

Attribution Theory

Introduced by Fritz Heider in 1958 and later extended by Harold Kelley in 1967, the Attribution Theory seeks to unravel the causes and motivations underlying human actions. This psychological framework is centered on the fundamental question of what drives individuals to engage in specific behaviors. As emphasized by Kelley in 1973, our reactions to a given situation are intricately tied to our comprehension of the factors at play within that context. In essence, the Attribution Theory posits that the interplay of external and internal elements significantly shaped human behavior. By acknowledging the complex interplay between situational factors and individual motivations, the theory provides a valuable lens through which to understand the intricate dynamics influencing our responses to various situations.

External influences included tax policy, tax fines, and tax incentives, all of which were external to the individual. Internal factors, on the other hand, originate from within the individual himself, such as his level of tax understanding. This study is relevant to the Attribution Theory since it can explain the elements contributing to the improvement of tax compliance. For instance, Alfiyah & Latifah (2017) analysed the effects of sunset policy, tax amnesty, and tax penalty on tax compliance utilising the Attribution Theory. The relevance of Attribution Theory's fundamental concepts was evident based on the three identified independent variables for this study.

In this study, tax knowledge and tax morale may be considered as internal factors since they arise from an individual's degree of understanding and ethical principles, but tax complexity was an external component resulting from the structure of the tax system. This difference is congruent with the Attribution Theory, which holds that conduct is impacted by both internal and external situational influences. As a result, taking into account the combined influence of these internal and external variables might help us better understand tax compliance behaviour.

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is an often-used theory in numerous areas to explain the link between perception and behaviour (Ajzen, 1991). It is an extension of Fishbein and Ajzen's (1975) Theory of Reasoned Action. According to the TPB, intention is determined by three aspects, namely attitude, subjective norms, and perceived behavioural control; nonetheless, intention is the primary determinant of an individual's behaviour. Ajzen (2005) defined attitudes as tendencies to respond positively or negatively to objects, individuals, institutions, and events. A positive attitude promoted tax compliance, whereas a negative attitude led to tax non-compliance (Marti, 2010; Night & Bananuka, 2020). Subjective norms, on the other hand, refer to an individual's perception of what his or her significant referents such as spouse, coworkers, or parents believed he or she should or should not do (Ajzen, 1991; Fishbein & Ajzen, 1975).

The third element, perceived behavioural control, can be described as an individual's perception of how easy or difficult it is to do specific behaviour (Lu et al., 2010). It also explains why intention sometimes fails to predict behaviour, since there are potential limitations that may hinder an individual from performing a behaviour (Armitage & Conner, 2001). This implies that perceived behavioural control considers both personal and environmental variables, such as the availability of information, skill sets, and opportunities for a person to engage in specific behavior (Ghazali et al., 2018; Idris et al., 2015; Fishbein & Ajzen, 2011). Thus, the TPB emphasised that even though an individual has good attitudes towards a certain behaviour and receives encouragement from others to engage in that behaviour, the individual's ability to engage in such behaviour is still a crucial factor.

Several research had utilised the TPB to describe the factors that could influence an individual's tax compliance behaviour. In relation to the first variable, which is tax knowledge, prior research has indicated that the greater a person's tax knowledge, the lower their propensity for tax evasion and the greater their propensity for tax compliance (Eriksen & Fallan 1996; Palil, 2010). This is due to the belief that requiring taxpayers to have tax knowledge will enhance their intentions and behaviour towards tax compliance. It therefore pertains to one of the components of TPB, specifically attitude, as it demonstrates how having tax knowledge can influence an individual's attitude to comply fully with tax regulations.

TPB has been widely used to describe the relationship between tax morale and tax compliance behaviour. In a study conducted by Taing & Chang (2021), the researchers expanded the TPB's three components into seven determinants of tax compliance behaviour, which included tax morale. The study revealed that tax morale had a statistically significant impact on citizens' intentions to comply with tax laws. The improved level of tax compliance will therefore result in a rise in government revenue (Palil, 2011), thereby contributing to a betterment of economic conditions and facilitating the redistribution of resources from wealthy people to those with lower income levels (Abdul Ghani et al., 2020).

In addition, the TPB has been utilised to explain the third variable, which was tax complexity, and whether tax complexity had an influence on an individual's tax compliance behaviour. A previous studies have indicated that tax complexity results from too many regulations that must be followed, the use of difficult-to-understand language, ambiguous terminology, and various categories of income tax forms (Alm et al., 2019). Thus, it is anticipated that the greater the complexity of a tax system, the lower the voluntary tax compliance of taxpayers (Tallaha et al., 2014).

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3. RESEARCH METHODOLOGY

3.1 Research design

This was a quantitative study. It employed a standardised questionnaire to examine the identified causal relationship between variables (Sekaran & Bougie, 2016). In this light, this study applied causal research to investigate the relationship between the tax knowledge, tax morale and tax complexity on tax compliance behaviour among life insurance agents in Malaysia.

3.2 Data collection method

Data obtained from the questionnaires represented the primary data. The questionnaire consisted of two primary sections, the first of which collected respondents' demographic information, and the second of which contained questions about variable factors. The questionnaires utilised a 5-point Likert scale that ranged from 1 "Strongly Disagree" to 5 "Strongly Agree." This research focused on Malaysian life insurance brokers who provided Islamic life insurance products (takaful). Because of the lack of a thorough sample frame and accessibility limits, a probability sampling approach was not viable. As a result, a non-probability sampling strategy was employed. Questionnaires were circulated via WhatsApp and Facebook groups for life insurance agents, allowing the researchers to access respondents who fulfilled the study's requirements. Furthermore, purposive sampling was used to guarantee that only those actively selling Takaful items were included in the study.

3.3 Population, sample and sampling procedures

This study focused on life insurance agents in Malaysia who offered Islamic life insurance products (Takaful). A total of 94,068 life insurance agents were chosen because they had passed the Agent's Licensing Examination and were therefore authorised to sell life insurance products (Malaysian Takaful Association, 2021). All individuals in the population had an equal probability of being included in the sample, hence this study employed a non-probability sampling approach, specifically a combination of convenience and purposive sampling, whereby respondents were selected based on their accessibility and relevance to the research objectives. In addition, random sampling is regarded as the least biased technique of sampling. Since the population was greater than 75,000, it was fair to select 384 life insurance agents as the respondents for this research based on Krejcie & Morgan's (1970) Table of sample size determination. A previous study conducted by Abdul Ghani et al. (2020) had also employed a similar sample size determination table.

3.4 Data analysis

The data has been analysed using IBM SPSS version 28 for descriptive analysis and Smart PLS 4 for inferential analysis. Smart PLS version 4 as second generation of software to analysis the hypotheses were selected as it catered to all individual items chosen for each variable.

4. RESULTS AND FINDINGS

4.1 Data analysis

A questionnaire survey was administered to individual taxpayers who were life insurance agents specialising in the sale of Islamic products (Takaful) through the online platform of Google Forms in order

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to conduct the examinations for this study. An estimated 500 questionnaires were being disseminated via the "WhatsApp" application and a Facebook group. A total of 460 responses were received out of the distributed numbers. Nevertheless, among the entire sample, 35 responses failed to meet the requirements of this research. They were Sabah and Sarawak-based agents, not Peninsular Malaysian ones. Consequently, those 35 responses were omitted from the present study. Throughout the process of data collection, explicit elimination criteria and consistency checks were executed to guarantee the inclusion of dependable responses exclusively. As a result, the study obtained an effective response rate of 85 percent (425 response). The number of respondents for the purpose of the analysis had also exceeded the proposed samples of 384 samples as per Krejcie & Morgan's (1970) Table of sample size determination.

4.2 Descriptive analysis

Minimum and maximum value, mean and standard deviation.

The minimal values for tax compliance behaviour, tax knowledge, tax morale, and tax complexity, as shown in Table 4.1, were 2.29, 2.25, 1.50, and 1.86, respectively. Furthermore, the descriptive statistics indicated that tax knowledge, tax morale, and tax compliance behaviour all reached their highest at a value of 5.00. In contrast, tax complexity reached its peak value of 4.57. Table 4.2 presents the mean score for each variable. The overall mean score for tax knowledge was 4.16. This signified that the average response fell within the interval of 4.00 (agree) to 5.00(strongly agree). The data suggested that, on average, the participants acknowledged their accountability for tax payment, were informed about potential income tax relief, were mindful of the tax penalties associated with noncompliance, and agreed that enhancing their tax knowledge would positively impact their level of tax compliance.

In relation to the tax morale variable, the average mean score was 4.05, signifying that the mean response fell within the interval of 4.00 (agree) to 5.00 (strongly agree). Overall, the results suggested that the participants agreed that enhancing the tax morale of taxpayers could positively impact their compliance behaviour. With respect to the complexity of the tax system, the average score was 3.14, signifying that the mean response fell within the interval of 3.00 (neutral) and 4.00 (agree). The data indicated that, on average, respondents had a neutral view on whether the implemented tax system was complex.

Finally, the mean score for tax compliance behaviour was 4.06, signifying that the average response fell within the interval of 4.00 (agree) and 5.00 (strongly agree). The data suggested that, on average, participants expressed agreement with the following statements: they were confident in their ability to accurately calculate their tax liability, submit an accurate tax return, and report the correct amount of income; they were also willing to participate in voluntary disclosure if they failed to remit tax payments.

The standard deviation for tax compliance behaviour, as shown in Table 4.1, was .58. This indicated that the individual data collected demonstrated an average deviation of .58 scores from the mean score. A standard deviation of .53 for tax knowledge explained that, on average, individual responses with a score of .53 deviated from the mean score. Tax morale, with a standard deviation of .62, indicated that individual responses deviated from the mean score by an average of .62 scores. Tax complexity, on the other hand, had a standard deviation of .58. It indicated that, on average, the .58 scores of the collected individuals deviated from the mean score.

4.3 Normality Test

The kurtosis values for tax knowledge, tax morale, and tax complexity, as shown in Table 4.1 below, were .954, 1.612, and -.158, respectively. Aside from that, the skewness for the independent variables were as follows: -.832, -.856, and .439. On the other hand, the kurtosis and skewness values for tax compliance behaviour were -.228 and -.669, respectively. To put it briefly, the data in the present study followed a normal distribution.

Table 4.1. Summary of Descriptive Statistic of Variables

Variables	Min	Max	Mean	Standard deviation	Skewness	Kurtosis
Tax knowledge	2.25	5.00	4.16	.53	-.832	.954
Tax morale	1.50	5.00	4.05	.62	-.856	1.612
Tax complexity	1.86	4.57	3.15	.58	.439	-.158
Tax compliance behaviour	2.29	5.00	4.06	.58	-.669	-.228

Note: This table presents the descriptive statistics of all variables for a final sample of 425.

Table 4.2 indicates the reliability and validity assessment of the data. Based on the Table tax complexity (TC) obtained the highest CR value of .919, followed by the second highest CR with value of .879 of tax compliance behaviour (TB), preceded with tax morale (TM) with a CR value of .872, and finally, tax knowledge (TK) with .845 value of CR. The composite reliability (CR) values of more than 0.70 represented that these variables held an adequate level of internal consistency (Gefen et al., 2000).

Scores from Table 4.2 also showed that Average variance extracted (AVE) achieved the minimum threshold of 0.50 (Bagozzi, & Yi, 1988). Hence, according to results obtained from the Table, it was concluded that all items/indicators had met the convergent validity measurement at this stage. Henceforward, Table 4.3 presents the summarized results of the internal consistency, reliability, loadings as well as the value of AVE of all the items/indicators. Thus, all items presented in the table were maintained for further analysis.

Table 4.2. Final values of composite reliability (CR) and AVE

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Tax compliance behaviour (TB)	.831	.879	.562
Tax complexity (TC)	.894	.919	.694
Tax knowledge (TK)	.771	.845	.521
Tax morale (TM)	.825	.872	.537

Table 4.3. Loadings, Reliability and Convergent Validity. (N = 425)

Variable	Items/Indicators	Loadings	Average Variance Extracted (AVE)	Composite Reliability (CR)
Tax knowledge (TK)	TK1	0.724	.521	.845
	TK2	0.710		
	TK3	0.731		
	TK4	0.714		
	TK5	0.730		
Tax Morale (TM)	TM1	0.852	.537	.872
	TM2	0.687		
	TM3	0.493		
	TM4	0.779		
	TM5	0.784		
	TM6	0.750		
Tax complexity (TC)	TC1	0.833	.694	.919
	TC2	0.795		
	TC3	0.842		
	TC4	0.913		
	TC5	0.776		
Tax compliance behaviour (TB)	TB1	0.873	.562	.879
	TB2	0.856		
	TB3	0.829		
	TB4	0.832		

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Variable	Items/Indicators	Loadings	Average Variance Extracted (AVE)	Composite Reliability (CR)
	TB5	0.567		
	TB6	0.421		

Note: TB7, TC6, TC7, TK6, TK7, TK8, TM7 and TM8 has been deleted due to low loadings.

Item elimination with low factor loadings was done to enhance the overall measurement quality of the constructs. Removing badly performing items improved convergent validity by boosting the Average Variance Extracted (AVE) and composite reliability scores. More importantly, the remaining items continue to sufficiently reflect the conceptual domain of each term, ensuring that content validity is maintained. This method highlighted the need of balancing statistical reliability with theoretical relevance. Although several items have very modest factor loadings (between 0.40 and 0.70), they were kept since their removal did not result in a significant increase in composite reliability or AVE values. Furthermore, these items had theoretical significance in expressing certain characteristics of the notions, which contributed to content validity. According to Hair et al. (2011), elements in this range may be preserved provided they contributed to the construct's theoretical base and did not have a negative impact on overall model dependability.

4.4 Results of R^2, f^2, Q^2 and path coefficient assessment (β)

Table 4.4 shows the summary of R^2, Q^2 and f^2 results of the model. Firstly, the model's explanatory power was assessed by examining the level of coefficient of determination (R^2). This test aimed to observe the combined effects of exogenous constructs (IV) towards the target endogenous construct (DV). A high level of R^2 indicate a good level of predictive accuracy (Sarstedt et al., 2023; Hair et al., 2011). The R^2 for the dependent factor in this study was 0.563, which suggested that all variables in the analysis had explained 56.3 percent of the variance in tax compliance behaviour. It described the model's explanatory power as favourably moderate. Thus, it can be concluded that 43.7 percent of the variance in tax compliance behaviour was explained by other factors.

Besides that, f^2 assesses the relative's impact of a predictor construct on an endogenous (DV) (Cohen, 1988). The result indicated that tax knowledge has small level of effect size, f^2 (0.084) towards tax compliance behaviour. Moreover, the result indicated that tax morale (0.328) had a moderate effect towards tax compliance behaviour and finally tax complexity also had a small level effect size, f^2 (0.039) towards tax compliance behaviour. The Q^2 values for tax compliance behaviour (Q^2 = 0.304) was more than 0, indicating that the model had sufficient predictive relevance.

Table 4.4. Determination of co-efficient (R^2), effect size (f^2) and predictive relevance (Q^2)

	R^2	Q^2	f^2
Tax compliance behaviour (TB)	0.563	0.304	
Tax knowledge (TK)			0.084
Tax complexity (TC)			0.039
Tax morale (TM)			0.328

Next, the results from Table 4.5 indicated that tax knowledge (β = 0.259, t = 5.145), and tax morale (β = 0.514, t = 10.937) positively influenced tax compliance behaviour, thus these hypotheses were supported. On the other hand, tax complexity (β = -0.133, t = 3.971) negatively influenced tax compliance behaviour, thus, the hypothesis was also supported.

Table 4.5: Path Coefficient Assessment

	Direct effect (β)	Std Error	t-value	Decision
Tax complexity -> Tax compliance behaviour	-0.133	0.033	3.971	Supported
Tax knowledge -> Tax compliance behaviour	0.259	0.050	5.145	Supported
Tax morale -> Tax compliance behaviour	0.514	0.047	10.937	Supported

4.5 Discussions on hypothesis findings

The results are crucial for determining whether the study objectives were met. The purpose of this study was to investigate the factors that influenced the tax compliance behaviour of life insurance agents in Malaysia. All hypotheses regarding the independent variables, H1 through H3, were accepted considering the results. Referring to Hypothesis 1, it was concluded that life insurance agents' tax compliance behaviour was positively correlated with their tax knowledge (β = .259, t = 5.145). This finding suggested that an increase in taxpayers' tax knowledge positively influenced their compliance attitudes and behaviours, leading them to proactively pay tax. Thus, the results obtained from the assessment of path coefficients provided support for the hypothesis formulated.

The correlation between tax knowledge and tax compliance behavior gains additional insight when considering the demographic data of the study participants. A substantial 73.2% of the participants were found to possess a Technical or Professional Certificate or higher, suggesting a commendable academic foundation. This demographic profile indicated that a significant majority of respondents likely had a fundamental understanding of tax-related matters. As articulated by Setiawan (2019), the noteworthy educational background suggested that taxpayers were better equipped to conform to tax laws and regulations and comprehend their implications when endowed with sufficient tax knowledge.

The positive correlation between tax knowledge and tax compliance behaviour was supported by numerous studies on tax compliance. According to a study by Palil (2011), education level was a significant determinant in one's comprehension of taxation, particularly with regard to tax laws and regulations. A positive correlation existed between taxpayers' attitudes towards taxation and their level of tax knowledge; this, in turn, promotes compliance. Consistent with Jerene et al. (2016), the result indicated that tax knowledge would positively influence tax compliance behaviour. Increasing the provision of tax education to a greater number of taxpayers contributed to a rise in tax knowledge, which may subsequently foster greater voluntary tax compliance and diminish the likelihood of tax evasion. A recent study examining the tax compliance behaviour of home tutors in Malaysia also confirmed the findings of this research, demonstrating a statistically significant positive correlation between tax knowledge and tax compliance behaviour (Nawawi et al., 2021; Suffian et al., 2022; Suffina et al., 2015).

The positive link between tax knowledge and tax compliance behaviour showed that those who understood tax rules better were more inclined to comply with them. This conclusion suggested that

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knowledge decreased ambiguity and improved people's capacity to correctly complete their tax responsibilities. According to the TPB this supported the importance of attitude, with increasing information leading to a more positive appraisal of tax compliance. Individuals who comprehend the system are more likely to see compliance as both necessary and helpful. In addition, this conclusion was consistent with the Attribution Theory, as tax knowledge is an internal element that impacts conduct through personal competence and awareness.

Based on the examination and subsequent analysis of Hypothesis 2, it was determined that there existed a positive correlation between tax morale and tax compliance behaviour among life insurance agents (β = .514, t = 10.937). The outcome suggested that tax morale did indeed have an impact on the level of tax compliance among the taxpayers. Thus, the results obtained from the assessment of path coefficients provided support for the hypothesis formulated. Moreover, individuals were more inclined to comply with all facets of tax legislation and will have a greater sense of accountability and dedication to paying taxes if they hada positive attitude towards tax obligation.

According to the TPB, tax morale may show a strong correlation with the theory's attitude component. Attitude is conceptualised as "the degree to which an individual possesses a favourable or unfavourable evaluation or assessment of the behaviour that is being examined" (Ajzen, 1991). An alternative definition of attitudes is an individual's assessment of a particular entity, idea, or living thing (Ahmed & Kedir, 2015). Government, tax authorities, cultural influences, and a person's personal attitude based on moral and religious principles are just a few of the variables that have an impact on tax morale (Mat Jusoh et al., 2021). Therefore, it is possible to argue that tax non-compliance is a result of a negative attitude rather than a positive attitude fostering tax compliance (Marti, 2010; Night & Bananuka, 2020).

The considerable beneficial effect of tax morale on tax compliance behaviour suggests that ethical ideals, societal standards, and personal views all influence compliance decisions. This shows that those who see tax compliance as a moral responsibility are more likely to follow through. Within the framework of theTPB , this finding demonstrated the effect of subjective norms, in which individuals were driven by perceived social expectations and ethical standards. Furthermore, according to the Attribution Theory, tax morale may be regarded as an internal motivator that drives action beyond economic grounds, highlighting the relevance of inner values in fostering compliance. Overall, it can be concluded that a strong correlation existed between a high level of tax morale in society and greater tax compliance (Lee, 2016). Consequently, by enhancing the factors that influenced tax morale, the morale or attitude of taxpayers will rise, leading to a consequent improvement in the level of tax compliance behaviour.

Based on the results of Hypothesis 3, there was a negative correlation between the complexity of the tax system and the tax compliance behaviour of life insurance agents (β = -.133, t = 3.971). This finding suggested that the intricacy of the tax system, encompassing record keeping, computation, procedures, and tax return submission, may have an impact on the tax compliance conduct of life insurance agents working in Peninsular Malaysia. The results suggested that the level of tax compliance among these agents will decrease in proportion to the complexity of the tax system. The TPB further explained the negative correlation by arguing that individuals' attitudes and tax compliance behaviour may be influenced when they encounter challenges in comprehending tax regulations and legislation.

Consequently, this will result in a rise in accidental errors pertaining to tax affairs, which will eventually result in non-compliance (Saad, 2014). The results of this study aligned with the research conducted by Sapiei and Kasipillai (2013) as well as Ayuba et al. (2015) which similarly observed a substantial correlation between tax complexity and tax non-compliance behaviour. Mat Jusoh et al. (2021), in their latest study on the correlation between tax complexity and tax compliance behaviour, had reached the same conclusion as previous scholars who had established that the two variables were negatively correlated.

The negative link between tax complexity and tax compliance behaviour suggested that a more complicated tax system may prevent people from completely complying with tax obligations. This research implied that when tax rules were seen as difficult to grasp, individuals may get confused or lose confidence in performing their commitments. This lends credence to the importance of perceived behavioural control in the TPB since more complexity diminishes individuals' perceived capacity to comply. Similarly, the Attribution Theory characterises tax complexity as an external factor, emphasising how structural barriers within the tax system can impede compliance behaviour regardless of an individual's intentions.

Overall, the study's findings provide significant support for the use of the TPB and the Attribution Theory to explain tax compliance behaviour among Malaysian life insurance agents. The findings showed that compliance behaviour was influenced by both internal variables, such as knowledge and moral beliefs, and external factors, such as the complexity of the tax system. By combining these viewpoints, the study provides a more complete picture of how cognitive, social, and structural factors influence taxpayer behaviour. This emphasised the significance of not just increasing tax knowledge and moral awareness but also simplifying tax procedures to enhance overall compliance.

5. CONCLUSIONS AND RECOMMENDATIONS

The purpose of this research was to examine the relationship between tax morale, tax knowledge, and tax complexity, which were factors influencing tax compliance behaviour among life insurance agents in Malaysia. The tax compliance behaviour was positively correlated with the tax knowledge and tax morale variables, according to the findings of the analysis. Moreover, there existed a negative relationship between tax compliance behaviour and tax complexity. This implied that a rise in tax knowledge and morale will result in a corresponding increase in tax compliance among life insurance agents in Malaysia. Conversely, an increase in tax complexity will have the opposite effect, leading to a decrease in tax compliance. Therefore, this analysis provided support for all three hypotheses (H1, H2, and H3). In general, the research questions hadbeen adequately addressed in the current study. The Smart PLS analysis, which provides evidence for testing all hypotheses in accordance with the research framework, satisfied all research objectives.

In conclusion, this study presented clear evidence that the dependent variable, tax compliance behaviour, was influenced by the independent variables, tax knowledge, tax morale, and tax complexity. These findings indicated that, by integrating these three determinants, it was possible to develop an effective strategy for improving tax compliance. Besides that, the results of the current study corresponded with previous research, emphasising the importance for policymakers, academic establishments, and the government to maintain an understanding of the factors that could influence taxpayer compliance with tax regulations, as such understanding would aid in the rise of tax revenue in Malaysia.

As an increase in tax morale correlated to a rise in tax compliance behaviour among life insurance agents, the tax authorities should have identified and be mindful of the factors that may influence tax morale among taxpayers. The correlation between the two variables was consistent with the findings of numerous previous studies. Trust in tax authorities (Vythelingum et al., 2017), the fairness of the tax system (Cyan et al., 2016b), the efficacy of government spending (Vythelingum et al., 2017), and the level of corruption among public servants (Alasfour et al., 2016) were all factors that may impact tax morale. These are therefore significant considerations that the governing body should bear in mind. Enhancing transparency with taxpayers regarding how tax money is utilised can foster greater understanding, bolster trust, and ultimately positively influence tax compliance behaviour among taxpayers (Ramli et al., 2020).

Several inherent limitations were identified throughout the course of this study. To begin with, regarding the samples chosen for the research, this study exclusively concentrated on life insurance agents who provided Takaful, an Islamic financial product. An enhanced depiction of tax compliance behaviour might be obtained by incorporating both Takaful and conventional agents into the research samples. Furthermore, the responses from takaful agents participating in this study were limited to Peninsular Malaysia, which resulted in the omission of responses from Sabah and Sarawak. Once more, a more exhaustive and varied set of results might be attained by including agents from every state in Malaysia among the respondents.

Another constraint inherent in this research was associated with the demographic composition of the participants. Despite the questionnaires being distributed to life insurance agents across Peninsular Malaysia, a substantial majority of the respondents (67.1%) were concentrated in the Klang Valley region. This geographical skew in participant distribution raised concerns about the generalizability of the findings, as the responses may not authentically represent the characteristics and morale of life insurance agents residing in various parts of Peninsular Malaysia. Consequently, the study's ability to provide a comprehensive and nuanced understanding of the entire population of life insurance agents in the region may have been compromised due to this geographical concentration of respondents.

Finally, the independent variables examined in this research comprised only tax knowledge, tax morale, and tax complexity. These factors collectively accounted for a mere 56.3% of the variance observed in tax compliance behaviour. Tax awareness, gender, level of actual income, audit probabilities, and tax audits (Gunawan et al., 2025; Nawawi et al., 2021) were additional potential variables that were not accounted for in this study. Such variables could have contributed to more comprehensive and diversified findings.

The matter of tax compliance should be examined in relation to self-employed taxpayers, given that this demographic was the largest contributor to the nation's tax revenue (Agbi, 2014). In the context of life insurance agents, it is essential that the samples chosen are more extensive, encompassing respondents from all regions of Malaysia and capable of representing the entire life insurance agent population in Malaysia. This will ensure that the findings are more comprehensive in nature. Additional variables that may impact the tax compliance behaviour of self-employed taxpayers should be considered by future researchers. Among these variables are trust, fairness, and attitude, which are among the most significant factors emphasised in the tax compliance research areas (Al-Zaqeba et al., 2018).

It is further recommended to consider adopting a mixed-mode approach that integrated both qualitative and quantitative methodologies. Combining in-person interviews, focus groups, and the administration of questionnaires targeted at engaging taxpayers from diverse backgrounds could significantly enhance the depth and breadth of insights into tax compliance behavior. This multifaceted approach allows researchers to capture nuanced perspectives, personal experiences, and contextual nuances that may not be fully elucidated through quantitative methods alone. By embracing a mixed-mode design, researchers can aspire to attain a more comprehensive and holistic understanding of the intricate factors influencing tax compliance behavior across a diverse spectrum of taxpayers.

In addition to its theoretical and practical contributions, this research has consequences for accounting education. The findings indicated that introducing real-world tax compliance difficulties into classroom instruction may improve students' comprehension of taxpayer conduct. For example, highlighting practical tax knowledge, ethical concerns, and the obstacles associated with tax complexity might help students make better decisions in the real world. However, these implications are yet experimental, and future studies may look at how such findings may be systematically integrated into curriculum design.

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7. CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

8. AUTHORS' CONTRIBUTIONS

Nursyazlina Hamzah: Conceptualisation, methodology, formal analysis, investigation and writing-original draft; **Mohd Taufik Mohd Suffian**: Conceptualisation, methodology, and formal analysis; **Masetah Ahmad Tarmizi**: Conceptualisation, formal analysis, and validation; **Anjar Priyono**: Conceptualisation, supervision, writing- review and editing, and validation.

9. DECLARATION OF GENERATIVE AI IN THE WRITING PROCESS

During the preparation of this work, the authors has not used any tool in order to analysing and writing. The authors take full responsibility for the content of the publication.

10. DATA AVAILABILITY/SUPPLEMENTARY MATERIALS

i. **Available upon request:**

The datasets used and/or analysed during the current study are available from the corresponding author on reasonable request.

11. ETHICS STATEMENT

The authors declare that this research did not involve human or animal subjects. Informed consent was obtained from all participants, and data anonymity was strictly maintained throughout the study.

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