



## A CONCEPTUAL FRAMEWORK FOR TAX COMPLIANCE BEHAVIOUR AMONG STUDENTS: THE ROLE OF TAX KNOWLEDGE, TAX MORALE, TAX AWARENESS AND PERCEIVED TAX COMPLEXITY


Suzana San<sup>1\*</sup>, Syuhaila Razak<sup>2</sup>, Noraida Saidi<sup>3</sup>, Azilawati Abdullah @ Abd Aziz<sup>4</sup>, Masdiah Abdul Hamid<sup>5</sup>


<sup>1</sup>Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan, Malaysia

 [suzan786@uitm.edu.my](mailto:suzan786@uitm.edu.my)

 <https://orcid.org/0000-0002-5492-9646>

<sup>2</sup>Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan, Malaysia

 [syuhaila@uitm.edu.my](mailto:syuhaila@uitm.edu.my)

 <https://orcid.org/0009-0006-4332-7881>

<sup>3</sup>Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan, Malaysia

 [noraida069@uitm.edu.my](mailto:noraida069@uitm.edu.my)

 <https://orcid.org/0000-0002-3287-2941>

<sup>4</sup>Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan, Malaysia

 [azila430@uitm.edu.my](mailto:azila430@uitm.edu.my)

 <https://orcid.org/0009-0003-9222-5070>

<sup>5</sup>Accounting and Finance Department, Universiti Tenaga Nasional, Pahang, Malaysia

 [masdiah@uniten.edu.my](mailto:masdiah@uniten.edu.my)

 <https://orcid.org/0000-0001-8537-9168>

\*Corresponding Author

### Article Info:

#### Article history:

Received date: 23.04.2026

Revised date: 21.05.2026

Accepted date: 06.06.2026

Published date: 28.06.2026

### Abstract:

Tax compliance is a global concern as it has a direct impact on government income and overall economic stability. Students represent future taxpayers, therefore developing tax compliance behaviour at an early stage is crucial as their attitudes and behaviours may influence future compliance practices. However, limited studies have specifically focused on tax compliance behaviour among students. This study aims to develop a conceptual framework for explaining the determinants of tax compliance behaviours among students by integrating tax knowledge, tax morale, tax awareness, and perceived tax complexity. The framework is underpinned by the Theories of Planned Behaviour, Social Learning, and Experiential Learning, which collectively explain how cognitive, ethical, and social dimensions shape the compliance behaviour of students. This study adopts a conceptual research design through a comprehensive review of the existing literature, theoretical synthesis, and empirical findings related to tax compliance. The

**To cite this document:**

San, S., Razak, S., Saidi, N., Aziz, A. A. A., & Hamid, M. A. (2026). A Conceptual Framework for Tax Compliance Behaviour Among Students: The Role of Tax Knowledge, Tax Morale, Tax Awareness and Perceived Tax Complexity. *Advanced International Journal of Business Entrepreneurship and SMEs*, 8 (28), 650-661.

conceptual framework highlights that tax knowledge, tax morale, tax awareness, and perceived tax complexity are important factors that may influence students' tax compliance behaviour. This study contributes to existing literature by providing an integrated theoretical framework that may assist researchers, educators, and policymakers in understanding the determinants of tax compliance among students and the importance of tax education exposure at an early stage. Future research is recommended to extend this study by collecting empirical data involving students to examine the proposed relationship and validate the conceptual framework.

**DOI:** 10.35631/AIJBES.828041

**Keyword:**

Students Behaviour, Tax Awareness, Tax Complexity, Tax Compliance, Tax Knowledge, Tax Morale



© The authors (2026). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact [aijb@gaexcellence.com](mailto:aijb@gaexcellence.com).

**Introduction**

Tax compliance is a global concern as it has a direct impact on government income and overall economic stability. Tax compliance represents the extent to which taxpayers accurately report their income, submit tax returns and pay taxes on time (Le et al., 2021; San et al., 2023). Higher tax compliance enables the government to generate sufficient funds to finance the public services and national development. Therefore, addressing the factors that influence tax compliance is crucial in enhancing voluntary tax obligations. In Malaysia, the tax administration transitioned to digital technology, and several initiatives have been introduced by the government such as electronic filing systems, digital taxpayer platforms, and e-invoicing. The benefits of the integration of technology are expected to promote tax compliance and help to simplify tax return processes and reduce processing times (Kamarudin et al., 2024). However, the evolution of digital technology does not eliminate the tax non-compliance issue in many countries. This non-compliance resulted in direct tax leakage that severely affected the economic stability of the country (San et al., 2023). Therefore, the technology alone is not sufficient to achieve higher tax compliance, but it is also supported by ethical, awareness and other related factors. In Malaysia, the data showed that 5,800 taxpayers had RM484 million in undisclosed income, indicate that there is non-compliance exist with the tax system (Mahari, 2025). For this reason, the Inland Revenue Board of Malaysia (IRBM) continues its efforts to improve governance and integrity and strengthen the tax laws to reduce the tax evasion among taxpayers. These initiatives are to ensure a more effective taxation system developed in Malaysia that could support economic growth and contribute to social well-being.

Previous research has identified tax knowledge, tax morale, tax awareness and perceived tax complexity as determinants of compliance behaviour. Tax knowledge refers to the level of awareness and understanding of the country's tax system (Twum et al., 2020). Tax morale is related to the concept of personal and social norms as well as trust in the tax authorities (Hamid et al., 2018). According to Mohamad et al. (2023), tax awareness associated with the internal factor influences taxpayers' behaviours in reporting tax returns and paying taxes particularly by shaping their understanding of tax obligations and the consequences of non-compliance. Recently, perceived tax complexity has gained attention due to its barriers to achieving a higher compliance rate. Perceived tax complexity refers to the difficulty perceived by taxpayers toward the tax system, which consequently decreases compliance behaviour (Kamil, 2015). Students of higher learning institutions are potential taxpayers who contribute to the workforce after graduation (Sanusi et al., 2021). Therefore, understanding the behaviour of students is critical to creating long-term compliance strategies because they become future taxpayers for the country.

Most empirical studies on tax compliance focused on self-employed individuals and business taxpayers, however limited studies have focused on the students. The implementation of self-assessments shifts the tax administration to Malaysia, and under this system, students as young individuals and future taxpayers are a vulnerable group in terms of their readiness for tax compliance behaviours (Anuar et al., 2025). Given the importance of students as future taxpayers, the objective of this study is to develop and propose a conceptual framework for explaining the determinants of tax compliance behaviours among students by integrating tax knowledge, tax morale, tax awareness and perceived tax complexity. The rationale for this study is to enhance tax compliance at an early stage of exposure, particularly among students who constitute the next generation of taxpayers. According to Veeraselvam et al. (2025), early understanding and positive attitudes towards taxation lead to compliance behaviour when they become salaried individuals. Therefore, tax education and awareness factors during the students' phase could shape their compliance behaviour in the future. This study is important as it adds to the existing body of knowledge by proposing a conceptual framework that identifies the key determinants of tax compliance behaviour among students. This study focuses on students as their knowledge, behaviours, and perceptions may provide early insights into future compliance intentions. The finding also provides practical insights for policymakers and educators to strengthen tax education with the aim of increasing compliance behaviours among future taxpayers.

The remainder of the paper is organised as follows. Section 2 describes the literature review, Section 3 outlines the methodology and proposed conceptual framework, Section 4 discusses findings and Section 5 provides a conclusion and direction for future research.

## **Literature Review**

### ***Theoretical Underpinning of Tax Compliance Behaviour***

Researchers commonly used the Theory of Planned Behaviour (TPB), Social Learning Theory (SLT), and Experiential Learning Theory (ELT) in tax compliance studies. TPB reveals how individuals' attitudes, perceived behavioural control and intentions influence their tax payment practices (Ajzen, 1991). SLT asserts that individuals cultivate tax-related attitudes and behaviours through observation, social interactions, and institutional influence (Bandura, 1977). ELT posits the mechanism through which individuals obtain tax knowledge and enhance

their understanding via educational experiences (Kolb & Kolb, 2005). These theories, which involve cognitive, social, and experiential learning, collectively demonstrate their impact on students' tax compliance behaviour through knowledge, morale, and awareness. Students who become future taxpayers are crucial for the nation, as their tax knowledge, morale, awareness, and perceived complexity are likely to affect their long-term compliance behaviours and attitudes toward taxation. Therefore, the government could provide a supportive educational environment to prepare students for responsibility, transparency and accountability in society. This could instill a sense of civic responsibility among the students and promote a culture of compliance that benefits the nation. Therefore, future taxpayers feel a personal commitment to meet their civic obligations. Their experiences and values are likely to shape their decisions when entering the workforce in the future.

### ***Tax Compliance Behaviour among Students***

According to Palil and Mustapha (2011) tax compliance is defined as the willingness of taxpayers to comply with tax regulations, accurately report their income, claim the appropriate deductions, and pay all their taxes. Complying with the tax regulations depends on the individual's decision, and it may change depending on the circumstances (Kon@Sapawi et al., 2022). Based on this concept, tax non-compliance arises when there is a difference between the actual tax amount paid and the amount of tax owed by the taxpayers (Kurniawan, 2020). This situation represents challenges for tax authorities, as the unwillingness of citizens to act according to tax laws may hinder efficient tax collection, which is essential for their nation's development in both developed and developing countries (Mohamad et al., 2023). As a result, to overcome this issue, many countries have implemented various tax education initiatives to involve both their existing and prospective future taxpayers (Othman et al., 2019). The researchers suggested that school students should be exposed to the Malaysian tax system to ensure they grow with a better understanding of taxes and the importance of tax planning as part of their financial literacy knowledge. By including tax education in local curricula, tax authorities can create a culture of voluntary tax compliance in future generations and highlight the importance of taxation for improving the welfare of society (OECD, 2023). This initiative could improve young individuals to actively engage in tax obligations, accountability and appreciation for the roles of taxation in funding the public services. Analysis of previous studies on tax compliance among students is summarised in Table 1:

**Table 1: Analysis of Previous Studies on Tax Compliance Behaviour among Students**

<b>Author(s)</b>	<b>Objective</b>	<b>Finding</b>
Safian et al. (2025)	Investigate the factors influencing tax awareness among undergraduate students at Universiti Teknologi MARA.	Tax knowledge and positive attitudes towards taxation can improve tax awareness among students. In addition, students' perceptions of the role and effectiveness of tax authorities developed stronger tax morale and willingness to comply with tax regulations.
Mac (2025)	Examine the relationship between tax education and	Tax awareness plays an important mediating role in the relationship

	tax compliance among university students in Vietnam and tax awareness as the mediating factor	between tax education and tax compliance. However, tax education alone had no direct effect on compliance behaviours.
Albert & Fadjarenie (2022)	Investigate the implication of early tax education toward the changes of students' compliance behaviour in Jakarta.	Early tax education positively affects taxpayers' compliance behaviours, especially for those who have received tax learning.
Sanusi et al. (2021)	Investigate the higher learning institution students' tax knowledge, tax attitude, tax morale and the role of tax authorities with the moderation of the education area that influences tax awareness.	Tax knowledge, attitude, and morale significantly influenced tax awareness. The education area was able to moderate the relationship between the role of tax authorities and tax awareness.
Kurniawan (2020)	Examine the effect of tax education among students at Politeknik Negeri Batam in Indonesia.	Tax education positively influences tax compliance among students. The tax knowledge indirectly contributed to higher tax compliance through better understanding of the tax law and regulations.

---

### ***Tax Knowledge and Tax Compliance Behaviour***

Previous studies have examined the relationship between tax knowledge and compliance behaviour. Kon@Sapawi et al. (2022) defined tax knowledge as the understanding of tax laws to fulfil tax obligations correctly. In Malaysia, several studies have reported that tax knowledge influences compliance behaviours (Hamid et al., 2018; Kon@Sapawi et al., 2022). Individuals who possess tax knowledge are usually more capable of understanding the tax laws that encourage them to voluntarily comply with the tax system. Mohamad et al. (2023) claim that younger generations have a greater level of tax knowledge and awareness in their study of school students in Malaysia. The positive trends contribute to more compliant and civic generations as they grow into adulthood. Similar findings were found in Indonesia, where Kurniawan (2020) documented that tax education helped to improve students' understanding of taxation and increase compliance intentions among students at Politeknik Negeri Batam. In Vietnam, Mac (2025) discovered that educating individuals at a younger age develops long-term compliance habits within society. Therefore, the early exposure to the tax system contributes to a responsible future generation and brings a sustainable economic environment. The OECD (2023) further pointed out tax education initiatives by government can improve

compliance behaviour and potentially increase tax collection. Overall, the prior studies suggest tax knowledge is crucial in influencing tax compliance behaviour and providing tax education at an early stage enables students to become more prepared to fulfil tax obligations in the future.

### ***Tax Morale and Tax Compliance Behaviour***

According to Ghani et al. (2020) the intrinsic motivation of taxpayers to pay tax is a factor that influences tax morale. Additionally, external factors related to tax morale such as government, tax authority, society, as well as individual attitude and religious beliefs, influence tax compliance. The concept of personal and social norms and trust in authorities is related to tax morale that influences a higher level of tax compliance (Hamid et al., 2018). Furthermore, the individuals are usually more willing to obey the tax regulation when they believe the taxes are used for the benefits of society (Kon@Sapawi et al., 2022). In Indonesia, a study conducted by Adrian shows that tax morale is positively related to tax compliance as taxpayers believe the tax system is fair, acceptable, and part of their responsibility. The OECD (2019) found that older, educated, religious individuals who trust the government tend to exhibit higher tax morale. Thus, more initiatives should be introduced by the government to increase transparency and public engagement and trust to increase voluntary compliance with the tax system. Anuar et al., (2025) conducted a study in Malaysia revealed students' moral values affected their tax-compliance behaviours. The findings demonstrated that students' ethical values and a sense of civic obligation strongly influence their compliance with the tax system. Therefore, the government should cultivate these values at an early stage to build more awareness and compliance intentions among students. Similarly, Safian et al. (2025) found undergraduates' intentions to comply with taxes are also influenced by the elements of fairness in the tax system and trust in authorities. These findings suggest that both intrinsic and extrinsic factors contribute to shaping compliance behaviours among students.

### ***Tax Awareness and Tax Compliance Behaviour***

Tax awareness describes an individual's understanding of tax responsibilities, rights, complying with tax rules, and the contribution of taxes to developing the nation (Mac, 2025). Developing tax awareness at a young age helps to improve tax compliance and increase the government's income in the future (Hishammuddin et al., 2026). Tax awareness encourages a sense of civic responsibility and helps individuals understand the contribution and appreciate the value of taxes for supporting public services and national development. For university students, tax awareness could prepare them to enter the workforce and eventually become part of the taxpayer generations (Safian et al., 2025). Veeraselvam et al. (2025) asserts that various elements such as tax literacy, tax knowledge, and involvement in tax-related activities can affect students' tax awareness. Prior research has shown an association between tax awareness and students' compliance behaviours. In the Malaysian context, Ishak et al., (2023) discovered that accounting students who were more aware about the tax system tended to have lower involvement in tax non-compliance issues. Mohd Faizal et al., (2021) stated that although many students are more aware of tax obligations, their knowledge on how the tax system works is limited. The study recommended that broader tax education programs, awareness campaigns, and learning modules should be exposed to improve students' understanding of taxation before they enter the workforce. The OECD, (2023) points out that tax awareness campaigns can improve voluntary compliance behaviour, particularly in cultures where a compliant culture is still emerging. Therefore, increasing tax awareness among future taxpayers at the early stage

could cultivate the accountable generation that not only benefits individuals but also the overall economic benefits of society.

### ***Perceived Tax Complexity and Tax Compliance Behaviour***

Taxpayers must comply with various tax laws, policies, and procedures in the tax system. Isa (2014) identified three dimensions of tax complexity are tax computations, record-keeping and ambiguity in tax legislation. Prior studies showed that tax complexity affects taxpayers' compliance behaviour which reduces their willingness to voluntarily comply. Ghani et al. (2020) in their studies, found a negative relationship between tax complexity and tax compliance among the self-employed in Malaysia. The finding indicates that the tax complexity acts as a barrier to tax compliance, as it is perceived as complex and burden by taxpayers. This finding is more evident for working individuals, it may also apply to students, particularly those with limited exposure and experience to the tax system. Perceived tax complexity may likely affect students' compliance intention and reduce their motivation, especially when they lack knowledge of the tax system. Kon@Sapawi et al., (2022) assert that the tax law should be simple and easily comprehensible to promote voluntary compliance among taxpayers. Therefore, early perceptions of tax complexity may reduce voluntary compliance intentions as the students become future taxpayers.

### **Methodology**

This study adopts a conceptual research design that relies on the existing literature review and theoretical synthesis to develop a conceptual framework. The purpose of the review is to identify the key determinants of tax compliance behaviour among students. The researchers performed a thorough examination of this literature to gain insights into the determinants affecting students' tax compliance behaviours.

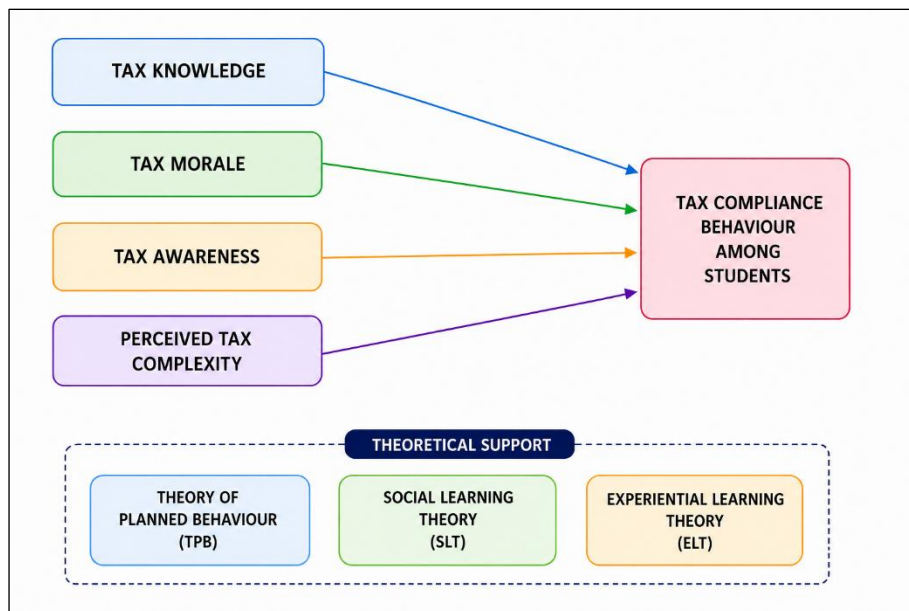
The academic literature was gathered from reputable databases such as ScienceDirect, Scopus, Emerald Insight, and Google Scholar, as well as a policy report from IRBM and OECD. These databases and policy reports were selected due to their high-quality publications related to taxation, accounting and education fields. The search keywords used were tax compliance behaviour, tax compliance, tax knowledge, tax morale, tax awareness, perceived tax complexity, students, school, and higher education. Backward referencing was used by the researchers to examine the reference lists of relevant articles.

The specific inclusion and exclusion criteria were used to ensure the quality and relevance of selected literature. The studies that focused on tax compliance behaviours and their determinants, which were published in English were considered for inclusion. The articles published between 2015 and 2025 were included to capture the recent developments in the study. A few articles published prior to 2015 were also considered, as they provide theoretical foundations and definitions for understanding tax compliance behaviour. The researchers excluded unpublished articles and studies unrelated to tax compliance behaviour. The screening process is conducted by reviewing the titles of the articles and abstracts to assess the relevance to the objectives of the study. The full-text articles were reviewed to ensure the suitability for inclusion in the study. The irrelevant articles were excluded to ensure only articles that met the established criteria were retained for further analysis.

The final set of articles was analysed and synthesised using a thematic approach. The analysis process for this study involves a thematic synthesis, whereby the findings from existing literature are categorised into tax knowledge, tax morale, tax awareness, and perceived complexity. Furthermore, the relevant theories including TPB, SLT and ELT were reviewed to provide a theoretical foundation of the study. These themes are integrated to develop a comprehensive conceptual model that explains the determinants of tax compliance behaviour among students.

## Conceptual Framework

Figure 1 shows the proposed conceptual framework for the study which integrates tax knowledge, tax morale, tax awareness, and perceived tax complexity to influence students' tax compliance behaviours. The framework is underpinned by the theories of TPB, SLT, and ELT, which collectively explain how cognitive, ethical, and social dimensions, as well as perceptions of tax complexity, may contribute to future compliance behaviours.



**Figure 1: Conceptual Framework of Tax Compliance Behaviours among Students**

## Discussion

The integration of tax knowledge, tax morale, tax awareness, and perceived tax complexity provides a comprehensive understanding of tax compliance behaviour in the context of students, which has received limited attention compared to studies of individual and corporate taxpayers. Prior studies demonstrated that tax knowledge, morale, and awareness positively influence students' tax compliance intentions, whereas perceived tax complexity is expected to negatively affect their willingness to comply with the tax obligation. However, prior studies suggest that tax awareness is not sufficient to enhance compliance behaviours. Therefore, the integration of knowledge acquisition, moral development and awareness may contribute to longer-term tax compliance among future taxpayers. Students are likely to exhibit greater confidence with taxation matters and more positive compliance intentions in the future. The likelihood of fulfilling tax obligations is expected to increase significantly as they become more morally engaged and knowledgeable. Prior studies on tax complexity show consistent findings

where complicated tax regulations, procedures and terminologies reduce the compliance behaviour of taxpayers. Despite the limited number of studies on students, this research suggests that those who perceive taxation as complicated and technical may develop a less favourable attitude towards tax compliance in the future. Thus, effort should be made to simplify tax-related materials that may reduce the perception of tax complexity among students. The study also highlighted that universities play a significant role in promoting tax compliance among students by embedding tax education within academic curricula and raising awareness, civic responsibility and the importance of taxation for the nation. Therefore, early tax education provides the students with a comprehensive understanding of the taxation system and makes them more responsible for tax obligations in the future.

## **Conclusion**

This study is to develop and propose a conceptual framework for explaining the determinants of tax compliance behaviours among students by integrating tax knowledge, tax morale, tax awareness and perceived tax complexity. Based on the reviewed literature, the study proposed that knowledge, morale, and awareness positively influence students' tax compliance behaviour, whereas perceived tax complexity is expected to negatively affect their willingness to comply with tax obligations. The framework is underpinned by the theories of TPB, SLT, and ELT, which collectively explain how cognitive, ethical, and social dimensions, as well as perceptions of tax complexity, shape the compliance behaviours of students. This study contributed to the growing body of literature on taxation by explaining the factors influencing students' tax compliance behaviours. Additionally, this study might assist the tax authorities and educational institutions to work together in improving tax compliance intentions among students. The government should educate the individuals from a young age about tax education to build more compliance in the future. Despite its contributions, this study is limited by its conceptual nature and the absence of the empirical validation of the proposed framework. The study relies heavily on existing literature and theoretical assumptions. Therefore, future research should extend this study by collecting empirical data involving students to examine the proposed relationship and validate the conceptual framework.

- 
- Acknowledgements:** The authors would like to express their sincere gratitude to Faculty of Accountancy, Universiti Teknologi MARA Cawangan Kelantan for providing the necessary resources and support throughout the course of this research. Special appreciation is extended to colleagues and peers who contributed valuable insights and constructive feedback, which greatly enhanced the quality of this paper.
- Funding Statement:** No Funding.
- Conflict of Interest Statement:** The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the Advanced International Journal of Business, Entrepreneurship and SME's (AIJBES).
- Ethics Statement:** This study did not involve any human participants, animals, or sensitive data requiring ethical approval. The authors confirm that the research was conducted in accordance with accepted academic integrity and ethical publishing standards.
- Author Contribution Statement:** All authors contributed significantly to the development of this manuscript. Suzana San and Syuhaila Razak was responsible for the conceptualization, methodology, and overall supervision of the study. Noraida Saidi, Azilawati Abdullah @ Abd Aziz and Masdiah Abdul Hamid contributed to the literature review and theoretical discussion, drafting, and critical revision of the manuscript. All authors read and approved the final version of the manuscript prior to submission.
-

## References

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behaviour and Human Decision Processes*, 50, 179–211.
- Albert, A., & Fadjarenie, R. A. (2022). Early tax education: Could it change the future compliance behavior? *International Journal of Evaluation and Research in Education*, 11(4), 1912–1922. <https://doi.org/10.11591/ijere.v11i4.22241>
- Anuar, A. Z. W., Aliman, N. M., & Yusof, I. H. M. (2025). The Impact of Tax Knowledge, Tax Morale, and Tax Awareness Towards Tax Compliance Behaviour Among Potential Taxpayers of Commerce Department Students in Politeknik Muadzam Shah. *International Conference on Business Studies and Education (ICBE)*, 1–14.
- Bandura, A. (1977). Self-efficacy: Toward a Unifying Theory of Behavioral Change. *Psychological Review*, 84(2), 191–215.
- Ghani, H. H. A., Hamid, N. A., Sanusi, S., & Shamsuddin, R. (2020). The Effect of Tax Knowledge, Compliance Costs, Complexity and Morale Towards Tax Compliance Among Self-Employed in Malaysia. *An International Journal*, 12(1).
- Hamid, N. A., Noor, R. M., Zam, Z. M., Hussin, N., & Dangi, M. R. M. (2018). Factors Affecting Tax Compliance Among Micro Businesses in Malaysia. *Advanced Science Letters*, 24(7), 2464–2650.
- Hishammuddin, I. F., Sanusi, S., Qastari, R. W., Abdullah, N. W., Akuntansi, J. P., & Keuangan, D. (2026). *Assessing Tax Awareness Factors Among Art Stream Undergraduates in Malaysia*. <https://doi.org/10.17509/jpak.v14i1.96771>
- Isa, K. (2014). Tax complexities in the Malaysian corporate tax system: Minimise to maximise. *International Journal of Law and Management*, 56(1), 50–65. <https://doi.org/10.1108/IJLMA-08-2013-0036>
- Ishak, S. N., Azemi, A., Mohd Yunus, M. H. S., & Abdul Talib, N. (2023). The Impact of Tax Awareness and Tax Knowledge on Tax Non-Compliance from the Perspective of Potential Taxpayers. *Advanced International Journal of Business, Entrepreneurship and SMEs*, 5(18), 11–21. <https://doi.org/10.35631/aijbes.518002>
- Kamarudin, S. N., Mohamad, A., Nasir, N. E. M., & Abdul Malak, S. S. D. (2024). E-Tax Services and their Evolution: The Case of Malaysia. *Advances in Social Sciences Research Journal*, 11(9.2), 79–90. <https://doi.org/10.14738/assrj.119.2.17396>
- Kamil, N. I. (2015). The Effect of Taxpayer Awareness, Knowledge, Tax Penalties and Tax Authorities Services on the Tax Compliance: (Survey on the Individual Taxpayer at Jabodetabek & Bandung). *Research Journal of Finance and Accounting*, 6(2). [www.iiste.org](http://www.iiste.org)
- Kolb, A. Y., & Kolb, D. A. (2005). Learning Styles and Learning Spaces: Enhancing Experiential Learning in Higher Education Experience-Based Learning Systems. *Academy of Management Learning & Education*, 4, 193–212.
- Kon@Sapawi, M. N. A., Abd Hamid, N., Shamsuddin, R., & Norizan, S. (2022). Determinants of Tax Compliance among Micro Business: Malaysian Perspective. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 12(2). <https://doi.org/10.6007/ijarafms/v12-i2/14289>
- Kurniawan, D. (2020). The Influence of Tax Education during Higher Education on Tax Knowledge and Its Effect on Personal Tax Compliance. *Journal of Indonesian Economy and Business*, 35(1), 57–72. <http://journal.ugm.ac.id/jieb>
- Le, H. T. D., Bui, M. T., & Nguyen, G. T. C. (2021). Factors Affecting Electronic Tax Compliance of Small and Medium Enterprises in Vietnam. *Journal of Asian Finance*,

- Economics and Business*, 8(1), 823–832.  
<https://doi.org/10.13106/jafeb.2021.vol8.no1.823>
- Mac, Y. T. H. (2025). Exploring the Links Between Tax Education, Tax Awareness and Tax Compliance Among Students in Vietnam. *Economy of Regions*, 21(4), 1207–1220. <https://doi.org/10.17059/ekon.reg.2025-4-19>
- Mahari, H. (2025, August 27). Economist: RM484m Undeclared Income Reveals Gaps in Tax Compliance. *New Straits Time*.
- Mohamad, N. M., Zin, N. M., Sulaiman, S., & Abdul, N. Z. (2023). The Influence of Tax Education on Tax Awareness Among Secondary School Students in Malaysia. *Asian Journal of Research in Education and Social Sciences*. <https://doi.org/10.55057/ajress.2023.5.1.14>
- Mohd Faizal, S., Mohd Zaini, R., & Somasundaram, N. R. (2021). Tax Awareness and Tax Knowledge of Students at Secondary School Level in Malaysia. *International Business Education Journal*, 14(1), 65–70. <https://doi.org/10.37134/ibej.vol14.1.5.2021>
- OECD. (2019). Tax Morale: What Drives People and Businesses to Pay Tax? In *OECD Publishing*. <https://doi.org/10.1787/f3d8ea10-en>
- OECD. (2023). *Taxpayer Education to Build Tax Culture, Compliance and Citizenship*. *Taxpayer Education to Build Tax Culture, Compliance and Citizenship*.
- Othman, R. D., Ismail, Z., & Nawawi, N. Hi. A. (2019). Introducing Formal Tax Education in Secondary School: A Survey on Malaysian Public's Perception. *1st International Conference on Applied Social Sciences, Business, and Humanity*), 1–25. DOI 10.4108/eai.1-11-2019.2293991
- Palil, M. R., & Mustapha, A. F. (2011). The Evolution and Concept of Tax Compliance in Asia and Europe. *Australian Journal of Basic and Applied Sciences*, 5(11), 557–563.
- Safian, N., Shahid, K. M., Hussain, S. S. H., Ngah, N. S., Merican, F. M., Abd Aziz, N., & Hussain, A. M. (2025). Assessing Tax Awareness among Undergraduate Students of University Teknologi MARA: A Study on Attitude, Moral, Knowledge & Perception Towards Tax Authorities. *International Journal of Entrepreneurship and Management Practices*, 8(31), 837–855. <https://doi.org/10.35631/ijemp.831056>
- San, S., Nik Wan, N. Z., Razak, S., Saidi, N., Abd Aziz, A., Hussin, S. N. A., & Tumiran, S. D. (2023). Potential Factors Motivating Tax Compliance among Small and Medium-Sized Enterprises (SMEs). *Advanced International Journal of Business, Entrepreneurship and SMEs*, 5(16), 56–65. <https://doi.org/10.35631/ajibes.516006>
- Sanusi, S., Herda, N., Abdullah, N., & Rozzani, N. (2021). Tax Awareness Among Students from Higher Learning Institutions in Malaysia: Education Area as A Moderator. *International Journal of Economics and Management Journal Homepage*, 15(1), 89–102. <http://www.ijem.upm.edu.my>
- Twum, K. K., Amaniampong, M. K., Assabil, E. N., Adombire, M. A., Edisi, D., & Akuetteh, C. (2020). Tax Knowledge and Tax Compliance of Small and Medium Enterprises in Ghana. *South East Asia Journal of Contemporary Business, Economics and Law*, 21(5), 222–231.
- Veeraselvam, S., Ismail, Z., & Abdul Halim, H. (2025). The Relationship of Tax Literacy, Tax Knowledge, and Tax Socialization in Cultivating Tax Awareness among Higher Education Students in Malaysia. *Advanced International Journal of Business Entrepreneurship and SMEs*, 7(26), 75. <https://doi.org/10.35631/AIJBES.726006>