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EXPANDING TAX EDUCATION: INSIGHTS FROM ACADEMIC PROFESSIONALS

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Abstract:

Taxation serves as a primary revenue source for most developing countries. However, despite this reliance, many governments face similar challenges in tax collection. For example, Malaysia ranks fourth among Asian and Pacific nations for the lowest tax-to-GDP ratio. This is particularly surprising given that the self-assessment system (SAS) has been in place for over two decades, yet voluntary tax compliance remains low. Research indicates that Malaysian taxpayers still lack sufficient tax literacy. Therefore, this study aims to (i) assess the need for introducing tax education within non-accounting curriculum among academic professionals in non-accounting disciplines, (ii) evaluate the level of tax knowledge among these academic professionals, and (iii) identify their preferences regarding taxation topics if tax courses were integrated into their curriculum. In September 2021, an online survey was distributed to all non-accounting academicians across the Universiti Teknologi MARA (UiTM) system over a three-week period, yielding 358 responses, with 349 being suitable for data analysis. The results revealed that (i) the majority of respondents likely support the inclusion of tax courses in all faculties, (ii) 50.4% of respondents demonstrated a basic level of tax literacy, and (iii) the most preferred tax topics were real property gains tax, tax planning for small businesses, and small company taxation. Despite the long-standing implementation of Malaysia's self-assessment system, 41.8% of respondents still had only a moderate understanding of tax matters. These findings suggest potential collaboration between the Malaysian Ministry of Higher Education and the Malaysian Inland Revenue Board to introduce tax education to non-accounting students at the tertiary level. However, given that the sample was

limited to UiTM academicians from non-accounting fields, the results should be interpreted and generalized with caution.

Keywords:

Academic Professionals; Non-Accounting Curriculum; Tax Education; Tax Compliance

Introduction

Taxation is a crucial source of revenue for most developing countries, supporting essential public services such as education, healthcare, and transportation. Despite this reliance, many governments face similar challenges in revenue collection. According to the OECD (2020), some nations exhibit extremely low tax ratios. Malaysia, for example, was ranked fourth among Asian and Pacific countries for having the lowest tax ratio, as reported by the OECD (2020). This tax ratio reflects the proportion of taxes relative to gross domestic product (GDP). It is important to note that the OECD's data, from 2018, does not account for recent challenges posed by the COVID-19 pandemic, which has significantly impacted tax systems and economies throughout Asia and the Pacific.

In Malaysia, despite having implemented the self-assessment system (SAS) for over two decades, voluntary compliance remains insufficient (Sharifah, 2019). According to Putro and Tjen (2020), the low tax ratio is closely linked to the SAS, which relies on taxpayers being honest and responsible in filing their tax returns and maintaining accurate records. The SAS has shifted many responsibilities to tax officials (2005), and it is essential for taxpayers to understand and comply with all tax laws and regulations to avoid penalties. To submit a valid tax return and adhere to tax rules, taxpayers need a fundamental understanding of personal taxation, allowable expenses, refunds, exemptions, and relief.

Previous research has demonstrated that tax knowledge significantly impacts tax compliance. In Malaysia, studies by Kasipillai et al. (2003) and Loo (2006) identified a relationship between tax knowledge and tax compliance. Similarly, Putro and Tjen (2020) found a significant difference in tax knowledge between Indonesian students who received tax education and those who did not. Further research by Kurniawan (2020) in Indonesia revealed that tax education enhances tax knowledge. However, as Kasipillai et al. (2003) pointed out, only students in accounting and certain business management programs are typically exposed to tax subjects at the university level in many higher learning institutions worldwide, including Malaysia. For example, tax subjects were historically offered only to undergraduate students from the Faculty of Accountancy at Universiti Teknologi MARA (UiTM). In non-accounting fields, tax subjects were available only as electives to undergraduate students from the Faculty of Administrative Science and Policy Studies. It is reasonable to expect that future taxpayers' tax knowledge will directly influence tax compliance, which may contribute to Malaysia's low tax ratio—a result of low tax awareness and understanding among taxpayers. Although tax knowledge can be acquired through self-learning, formal education, and informal education, Putro and Tjen (2020) observed that only a few individuals are motivated to study it. Hastuti (2014) noted that most people view taxes as a burden to be avoided. This raises the question: Is it still necessary to teach taxation to students across all faculties, or has digitization made it easier for all taxpayers to access tax information, such as through the IRBM website or the MyTax app?

Additionally, what are academic professionals' views on the importance of tax education? This inquiry is relevant as many academics are individual taxpayers in Malaysia, some of whom have been taxpayers for many years. Therefore, this study seeks to address this gap.

The purpose of this study is threefold. First, it aims to analyze the need for introducing tax subjects into the non-accounting curriculum among academic professionals from non-accounting fields. Second, it seeks to measure the tax knowledge level among non-accounting academic professionals. Third, it intends to determine the preferences of non-accounting academic professionals regarding taxation topics if a tax subject is integrated into the non-accounting curriculum. This study highlights the importance of tax education, which could have a direct impact on tax compliance in Malaysia.

Literature Review

Previous research has indicated that Malaysian taxpayers tend to lack tax literacy (Barjoyai, 1992; Lai et al., 2013; Loo & Ho, 2005; Mahat & Lai, 2011; Mat Bahari & Lai, 2009). For instance, Barjoyai (1992) discovered that 30% to 50% of Malaysian taxpayers are unaware of tax matters. Lai et al. (2013) found that only 10.67% of 995 respondents possessed a high level of tax knowledge. Their research suggested that the lack of tax knowledge might be due to non-accounting undergraduates who had not received formal education in taxation. Furthermore, their findings indicated that the majority of respondents were interested in learning more about taxation, which is consistent with the results of Mahat and Lai (2011), who reported that over 90% of respondents believed tax subjects should be taught across all undergraduate faculties. Eriksen and Fallan (1996) argued that incorporating tax law and tax knowledge into social science education programs would be a positive development. Additionally, Sarker (2003) noted that Japan's higher corporate tax compliance rate was largely due to the Japanese National Tax Administration's (NTA) efforts, which included tax education for primary school students. According to the NTA, these students would become future taxpayers, and early tax education could help them understand their civic duties, including filing accurate returns and fulfilling their tax obligations. Similarly, Koster (2012) reported that the American Internal Revenue Service has dedicated a section of its website to "Understanding Taxes" for secondary school students and other learners. Recently, the Malaysian Ministry of Education has incorporated tax education into the mathematics curriculum for form five students, likely inspired by the successful implementation of tax education for elementary students in countries like Japan. Oberholzer and Nel (2006) emphasized that since most school-aged students will become future taxpayers, implementing tax education at the school level is likely to be highly effective.

In addition to formal tax education, several tax authorities also implement informal tax education initiatives. For example, the Indonesian government's annual Pajak Bertutur program aims to increase tax knowledge among young people through various educational activities for students at all levels of education, from elementary to university (Abbas et al., 2021). In Malaysia, the Inland Revenue Board of Malaysia (IRBM) has launched several informal education programs for schoolchildren, including tax camps, junior tax officers at Kidzania, speech contests, quizzes, and visits to IRBM offices (Rani Diana et al., 2019). Such initiatives are valuable as they help students learn about taxes early, preparing them for their future responsibilities as taxpayers.

Methodology

The study utilized a quantitative approach, using an online survey to gather the opinions and experiences of non-accounting academic professionals at UiTM regarding the integration of tax subjects into the non-accounting curriculum. At the time of the study, according to an unpublished report from UiTM Shah Alam's Infostructure Division, in 2021, the total number of active academicians in the UiTM system was 8,975. To ensure that the findings could be generalized to the target population, the study employed simple random sampling techniques. An online survey was emailed to all non-accounting academic professionals within the UiTM system. Data collection took about three weeks with a total of 358 responses were collected. However, 9 questionnaires were incomplete and thus excluded, leaving 349 usable questionnaires for data analysis.

The survey was designed using Google Forms to facilitate data collection and was divided into four sections. Section A focused on respondents' demographics. Section B addressed the significance of tax education in the non-accounting curriculum. The survey items was adapted from Mahat and Lai (2011). Section C assessed the academicians' tax knowledge and the survey items was adapted from Lai et al. (2013). Meanwhile, Section D adapted Mat Bahari and Lai (2009 and Mahat and Lai (2011) in order to explore preferred tax topics that should be included if a tax subject were introduced.

Results and Discussion

The Respondents' Profiles

Table 1 presents the demographics of the respondents. Female academicians comprised approximately 74% of the respondents, while male academicians accounted for 26%. Over 55% of respondents were between the ages of 31 and 40, with 29.4% falling within the 41 to 50 age range. Only two respondents were over the age of 60. The majority of respondents were aged 31 and above (57%), suggesting that they may have had prior experience as taxpayers. Approximately 78% of respondents were married, while 18.5% were single. Regarding education, more than 70% of respondents reported holding a master's degree, and about 28% had a PhD. In terms of work experience, around 26% of respondents indicated having 6 to 10 years of experience, while 34.2% reported more than 15 years of experience. Additionally, approximately 40% of respondents earned more than RM8,000 per month, with 35.2% earning between RM6,000 and RM8,000 per month. A cross-tabulation analysis revealed that 89 respondents with a monthly salary exceeding RM8,001 had more than 15 years of work experience. Further analysis indicated that these 89 respondents are Malaysian taxpayers who may have some knowledge of and experience with tax laws. Regarding academic clusters, the largest group of respondents (40.1%) came from Science and Technology, followed by 31.2% from Business and Management, 16.9% from the Academy of Language Studies, 10.3% from Social Sciences and Humanities, and 1.4% from the Academy of Contemporary Studies.

Table 1: The Respondents' Profiles

Characteristics		Frequency (<i>n</i>)	Percentage (%)
Gender	Male	97	27.8
	Female	252	72.2
Age	≤ 30 years old	9	2.6
	31 - 40 years old	199	57.0

	41 - 50 years old	97	27.8
	51 - 60 years old	42	12.0
	> 61 years old	2	0.6
Marital Status	Single	65	18.6
	Married	273	78.2
	Others	11	3.2
Education	Bachelor's degree	4	1.1
	Master's degree	243	69.6
	Doctor of Philosophy	101	28.9
	Doctor in Business Administration	1	0.3
Work Experience	≤ 5 years	37	10.6
	Between 6 - 10 years	90	25.8
	Between 11 - 15 years	110	31.5
	≥ 15 years	112	32.1
Monthly Salary	≤ RM4,000	16	4.6
	Between RM4,001 – RM6,000	69	19.8
	Between RM6,001 – RM8,000	123	35.2
	≥ RM8,001	141	40.4
Cluster	Business & Management	109	31.2
	Social Sciences & Humanities	36	10.3
	Sciences & Technologies	140	40.1
	Academy of Contemporary Studies	5	1.4
	Academy of Language Studies	59	16.9

Opinion on Introducing Tax Subject into Non-Accounting Curriculum

The first objective of this study was to analyze the need for introducing tax subjects into the non-accounting curriculum among academic professionals from non-accounting fields. To assess opinions, three questions were designed, with all items rated on a five-point Likert scale, where one represented "strongly disagree" and five represented "strongly agree." Table 2 presents the mean scores and standard deviations of the three opinions examined in this study. The findings indicate that most respondents are inclined to agree (mean = 3.95) that tax subjects should be introduced to all faculties. Additionally, most respondents (mean = 3.93) believe that tax subjects should be offered as elective courses within their faculty. This suggests that respondents generally support the idea of introducing tax subjects to all faculties as elective courses. However, the respondents do not have a strong opinion (mean = 3.03) regarding whether tax subjects should be made a required course within their faculty.

The mean score of 3.03 was expected, given that many of these respondents are working taxpayers, with some having more than 15 years of experience. Their tax knowledge may have improved due to their experience as taxpayers. Upon further examination, it was found that 325 of the 349 respondents had been taxpayers for the previous five years. This may explain why some respondents believe it is unnecessary to make tax subjects compulsory within their faculty. Consistent with the findings of Putro and Tjen (2020), tax knowledge can be acquired through self-study, formal education, and informal education.

Table 2: Opinion On Introducing Tax Subject Into Non-Accounting Curriculum

Statement	Strongly Disagree %	Disagree %	Neutral %	Agree %	Strongly Agree %	Mean	Std. Dev.
Tax subject should be introduced to all faculties.	4.3	8.0	13.8	36.7	37.2	3.95	1.104
Tax subjects should be introduced as an elective course at my faculty.	3.7	9.5	14.0	36.1	36.7	3.93	1.104
Tax subjects should be introduced as a compulsory course at my faculty.	14.0	22.1	28.9	16.6	18.3	3.03	1.298

Additionally, respondents were surveyed on the most appropriate educational level for implementing tax education. As shown in Figure 1, the majority of respondents (78%) believe that tax subjects should be introduced at the university level. This may be due to their limited opportunities to learn about taxes as undergraduate students, as many Malaysian higher learning institutions offer tax subjects primarily to accounting and business students. Consequently, undergraduates from non-accounting fields may have to learn about taxes informally, either through the IRBM website, MyTax, or by consulting a tax agent when filing their tax returns. Only 20% of respondents indicated that tax education should be introduced at the secondary school level, likely because formal tax education was not available in Malaysian secondary schools prior to 2020. As a result, some taxpayers could only study tax subjects at university or through informal education. However, beginning in 2020, the Ministry of Education in Malaysia incorporated taxation into the Mathematics curriculum for Form 5 students. Interestingly, only two respondents (1%) believed that tax subjects should be taught in primary school. The National Tax Administration (NTA) has suggested that offering tax education at an early age could help primary school students understand their role and responsibilities as citizens, including filing accurate tax returns and fulfilling their tax obligations. This is an approach that the Malaysian Ministry of Education might consider adopting as well.

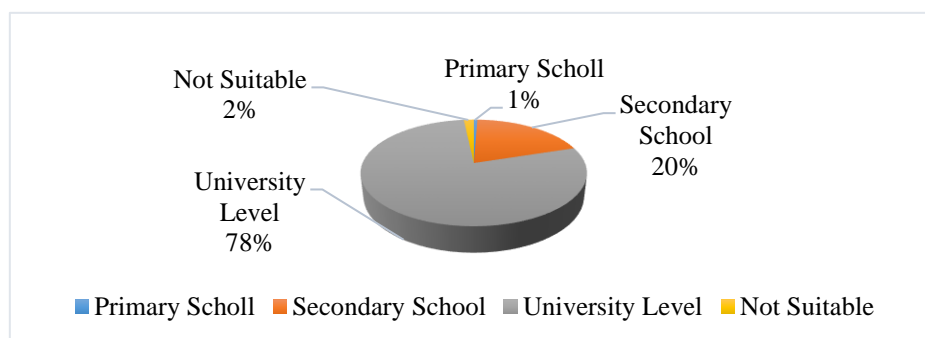


Figure 1: Level of Introducing Tax Subject

Next, Table 3 presents respondents' opinions on the importance of tax education. Using a five-point Likert scale, respondents were asked to evaluate statements from 1 (strongly disagree) to 5 (strongly agree). With a mean score above 4.0, the results indicate that all respondents believed tax education is important. This research demonstrates that tax education has a significant and positive impact on the dissemination of tax knowledge. This finding aligns with the studies by Hastuti (2014) and Mahat and Lai (2011), who found that both business and non-business students considered tax an essential subject to understand at a higher level of education. Similarly, a study by Mohd Faizal et al. (2021) found that secondary school students agreed that taxation should be taught in secondary schools, as they viewed taxation as general knowledge that everyone should know and understand from an early stage.

Table 3: Opinion On The Importance Of Tax Education

Statement	Strongly Disagree %	Disagree %	Neutral %	Agre e %	Strongly Agree %	Mean	Std. Dev.
Learning tax would help me to accurately submit my tax income tax return form.	0.3	1.7	7.2	33.0	57.9	4.46	0.729
Learning tax makes me aware the responsibility as a taxpayer towards government.	0.3	2.0	5.2	31.8	60.7	4.51	0.714
Learning tax makes me understand my rights as taxpayer.	0.3	1.1	4.9	31.5	62.2	4.54	0.671
Learning tax makes me aware on any changes or updates about tax relief or rebate.	0.6	0.6	5.4	32.7	60.7	4.52	0.680

Tax Knowledge on Personal Taxation

The second objective of this study was to measure tax knowledge among non-accounting academic professionals. Ten questions concerning rental income, business income, interest income, capital receipts, employment income, and individual personal income were used to assess respondents' tax knowledge. Table 4 illustrates the respondents' understanding of tax law. The data indicate that 58.5% of respondents were aware that rental income is taxable, and 87.1% recognized that business income is also subject to taxation. Additionally, approximately 68.5% of respondents were aware that individual taxpayers are entitled to RM9,000 in personal relief. About 78.5% of respondents knew that parents can claim child relief of up to RM8,000 per child for unmarried children aged 18 and above who are enrolled in tertiary education. Conversely, more than half of the respondents (54.7%) were unaware that if a wife does not have a source of income, the husband can claim RM4,000 as a wife's relief. Furthermore, only 38.4% of those surveyed were aware that interest earned on fixed deposits with any Malaysian

bank, including Maybank, is tax-free. Slightly more than 30% knew that cash prizes from newspaper contests, TV game shows, and other events are tax-free. The research also revealed limited awareness regarding interest income and capital receipts, with 40.7% of respondents unsure about these topics. Only 18.3% of respondents were knowledgeable about tax rates. These findings suggest that some respondents still have minimal or no understanding of certain aspects of personal taxation.

This study employed a knowledge scoring system developed by Eriksen and Fallan (1996). Respondents who answered "Yes" were assigned a score of 3 (well-informed), those who answered "Not Sure" received a score of 2 (uninformed), and those who answered "No" were given a score of 1 (misinformed). The overall scores are presented in Table 5. Only 6.3% (22/349) of respondents achieved full marks, while 0.3% (1/349) received a minimum score of 11 points. Most respondents (39/349) obtained a score of 26.

Respondents were categorized into three groups based on their tax knowledge scores: high, medium, and low tax knowledge. As shown in Table 6, 50.4% of respondents demonstrated a high level of tax knowledge. These results suggest that the respondents are generally tax literate, contradicting previous studies (e.g., Barjoyai, 1992; Lai et al., 2013; Loo & Ho, 2005) which found Malaysian taxpayers to be largely tax illiterate. A possible explanation is that most respondents (89.6%) had more than 5 years of work experience and a salary of RM4,000 or more. It is important to note that single salaried taxpayers with a monthly income of RM3,111, after deducting EPF contributions, are required to register for income tax in Malaysia. As a result, the researchers believe that as time passed and they were required to report and pay income tax on a yearly basis, these respondents demonstrated an increasing understanding of informal taxes and gradually improved their tax knowledge. Despite Malaysia's self-assessment system being in place for over two decades, 41.8% of respondents had a moderate understanding of taxes, and 7.7% had a low level of tax knowledge. These findings suggest a need to introduce tax subjects into all non-accounting curricula to ensure that undergraduates, who will become future taxpayers, acquire essential tax knowledge before they enter the workforce. The results provide valuable insights into how the Malaysian Ministry of Higher Education and the Malaysian Inland Revenue Board could collaborate to implement tax education for non-accounting students at the tertiary level.

Table 4: Tax Knowledge on Personal Taxation

Statement	Yes Frequency %	No Frequency %	Not Sure Frequency %
Do you know that rental income received from letting of your real property is chargeable to income tax?	204 (58.5)	53 (15.2)	92 (26.4)
Do you know that your business income is chargeable to income tax?	304 (87.1)	15 (4.3)	30 (8.6)
Do you know that your interest income earned from investment in fixed deposit from any local banks in Malaysia such as Maybank is exempted from income tax?	134 (38.4)	73 (20.9)	142 (40.7)

Do you know that cash money won from a newspaper contest, tv games shows and other competitions is exempted from income tax?	118 (33.8)	89 (25.5)	142 (40.7)
Do you know that monies received as death gratuity is fully exempted from income tax?	144 (41.3)	79 (22.6)	126 (36.1)
Do you know that individual taxpayer is entitled to a personal relief of RM9,000?	239 (68.5)	43 (12.3)	67 (19.2)
Do you know that parents can claim child relief amounting RM8,000 per child for unmarried children aged 18 years and above and pursuing study in tertiary education?	274 (78.5)	25 (7.2)	50 (14.3)
Do you know that if a wife does not have a source of income, the husband is entitled to claim RM4,000 as wife relief?	191 (54.7)	65 (18.6)	93 (26.6)
Do you know that if a person's taxable income exceeds RM2,000,000, the tax rate is 30%?	64 (18.3)	122 (35.0)	163 (46.7)
Do you know that if a wife chooses a joint assessment, the husband is entitled to an additional RM4,000 as spouse relief?	83 (23.8)	113 (32.4)	153 (43.8)

Table 5: Tax Knowledge Scores of The Respondents

Score	Frequency	Percentage	Score	Frequency	Percentage
11	1	0.3	21	18	5.2
12	3	0.9	22	37	10.6
13	2	0.6	23	27	7.7
14	9	2.6	24	32	9.2
15	7	2	25	31	8.9
16	5	1.4	26	39	11.2
17	10	2.9	27	21	6
18	21	6	28	23	6.6
19	7	2	29	8	2.3
20	26	7.4	30	22	6.3

Tax Topics Preference

The third objective of this study was to determine the preferences of non-accounting academic professionals regarding taxation topics if tax subjects were integrated into non-accounting curriculum. Ten topics were surveyed: real property and gains tax; tax planning for small business; small company tax; tax audit and investigation; budgets; sales and services tax; basic principles and policies; Malaysian taxation system; tax planning for individuals; and personal taxation. The study found that the most preferred tax topics were real property and gains tax, tax planning for small business, and small company tax, with mean scores of 3.31, 3.23, and 3.22, respectively. These findings contrast with those of Mat Bahari and Lai (2009), who identified basic tax concepts, personal taxes, tax planning for individuals, and taxation for small businesses and companies as the most popular topics among students. Additionally, Mahat and Lai (2011) found that personal taxes and individual tax planning were the top preferences among undergraduates. This suggests a difference in tax topic preferences between academicians and students. The respondents in the current study are academicians who are

generally more mature and may have personal experience with real estate transactions or involvement in small businesses, which could influence their preferences.

Conclusions

This study aims to analyze the need for introducing tax subjects into non-accounting curriculum among academic professionals from non-accounting fields. By surveying 349 academicians from various non-accounting disciplines throughout the UiTM system, the study found that (i) most respondents probably agree that tax subjects should be taught in all faculties, (ii) 50.4 % of respondents demonstrated tax literacy, and (iii) real property and gains tax, tax planning for small business, and small company tax are the three most preferred tax topics. Despite the fact that Malaysia's self-assessment system has been in place for over two decades, there are 41.8% of respondents had just a moderate understanding of taxes. In addition, business students who have studied taxation at universities tend to have a better understanding of their tax obligations (Hastuti, 2014). Tax education positively impacts tax awareness, tax justice, and tax compliance (Kasipillai et al., 2003; Kurniawan, 2020; Loo, 2006; Mat Bahari & Lai, 2009). Increased tax knowledge is likely to enhance compliance with tax regulations. Thus, it is important to incorporate tax education into non-accounting curriculum. Early and formal tax education can help future taxpayers better understand the taxation system and their responsibilities (Othman et al., 2019; Mohd Faizal et al., 2021). Putro and Tjen (2020) found significant differences in tax knowledge between Indonesian students who received tax education and those who did not. Therefore, the findings offer insight into how the Malaysian Ministry of Higher Education and the Malaysian Inland Revenue Board may work together to deliver tax education to non-accounting students at the tertiary level. However, this study has several limitations. First, it focused solely on respondents' perspectives regarding tax education, its importance, tax knowledge, and preferences for tax topics. Second, the sample was limited to UiTM non-accounting academicians. Third, tax knowledge was assessed based on personal taxation only. Consequently, caution should be exercised when interpreting and generalizing the results. Future research could involve non-accounting undergraduate students and explore additional specific taxation topics.

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