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PROFILE ON TAX COMPLIANCE BEHAVIOUR**

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Abstract:

Tax compliance is the extent to which a taxpayer complies or fails to comply with the tax rules of the country. Tax compliance is crucial for the government, as taxes constitute the main source of income. In 2023, the Inland Revenue Board of Malaysia (IRBM) collected RM183.3 billion in tax revenue, representing a substantial increase of RM7.8 billion, or 4.49%, compared to the previous year. The amount collected is the highest by IRBM, which reflects the effective tax collection mechanisms. Small and medium-sized enterprises (SMEs) are the main drivers of economies in emerging nations and in Malaysia, SMEs account for 98.5% of all businesses. Therefore, it is vital for tax authorities to understand the diverse profile of SMEs as part of tax-driven strategies to maximise tax collection. The purpose of this study is to provide insights based on previous studies on determinants of tax compliance among SMEs in Malaysia. The study highlights demographic factors, namely age, gender, education level and income level, that influence the tax compliance behaviour of SMEs. The study can add to the literature on factors influencing tax compliance by highlighting how compliance behaviours differ among

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various demographics of SME owners and how these differences affect their compliance decisions. The paper might assist tax authorities in dealing with tax compliance issues by gaining a deeper insight into the importance of various demographic characteristics of SMEs.

Keywords:

Tax Compliance, SMEs, Demographic Profile, Age, Gender, Education Level, Income Level

Introduction

Taxation is crucial to a country's economic development. The governments use taxes to generate income to fund public services, such as the improvement of infrastructure, the provision of social services and other spending needs (Musimenta, 2020). In Malaysia, income taxes are the main source of income for the government. In 2023, it contributed RM183.3 billion in tax collection, an increase of RM7.8 billion, or 4.49%, as compared to the previous year. The Inland Revenue Board of Malaysia (IRBM) records it as the highest direct tax collection in the country (Yiau, 2024). Hence, it is imperative for the government to demonstrate transparency, accountability and responsiveness to foster public trust and encourage tax compliance (Gabriel, Esther & Emmanuel, 2023). Similarly, Aladejebi (2018) found that the level of trust in the government has a significant influence on the level of tax compliance. Therefore, a better tax system with strong governance increases compliance, thereby motivating taxpayers to obey tax laws.

Tax compliance is defined as the extent to which taxpayers comply with the tax law (James & Alley, 2009). Tax compliance is taxpayers' willingness to abide by tax regulations, report their income accurately, claim the appropriate deductions, relief, and rebates and pay the taxes on time (Palil & Mustapha, 2011; Ikhsan, Restiatun & Suratman, 2023). According to Gadi (2016) tax compliance refers to individuals' willingness to comply with tax authorities by fulfilling their obligation to pay income tax. Taxpayers' motivation to behave compliantly differs in many ways. Some are motivated by factors such as economic, social, psychological, and demographic, and these motivational postures play a role in taxpayers' compliance level and behaviour (Devos, 2013).

Small and medium enterprises (SMEs) are an important force for economic development in developing countries, and SMEs account for 98.5% of all businesses in Malaysia (Hamid et al., 2022). The previous literature primarily emphasises the difficulties that SMEs encounter in complying with government laws and regulations, particularly issues pertaining to taxes. Despite their importance, SMEs find it difficult to understand the complicated tax regulations, especially when they have limited resources. Pope and Abdul Jabbar (2007) highlighted the tax compliance challenges faced by SMEs in Malaysia, including record-keeping and documentation, tax complexity and the cost of compliance. Most microbusiness owners operate in the informal sector, with some failing to register their businesses with the government, making it difficult for tax authorities to collect taxes from them (Kon@Sapawi et al., 2022). Small business owners are considered high-risk taxpayers because of the likelihood that they might commit tax evasion, as they are responsible for self-assessment, income reporting and income tax payment (Kamleitner, Korunka & Kirchler, 2012).

Demographic characteristics are one of the determinants that influence SMEs' tax compliance. Past research has examined the association between demographic variables and tax compliance, as explored by researchers in previous studies (Afif & Setiawan, 2024; Ikhsan, Restiatun & Suratman, 2023; Mohamad & Deris, 2018; Daniel, Akowe & Awaje, 2016; Al Mamun et al., 2014). Researchers have used demographic characteristics such as age and gender as independent variables to study tax compliance behaviour. Nevertheless, the researchers have discovered contradictory results regarding the relationship between age, gender and tax compliance behaviour. The empirical research also found that the income and education levels of SMEs tend to influence the likelihood of tax compliance behaviour. Hence, it is imperative for tax authorities to include demographic variables in their tax enforcement strategies and employ various measures to address tax compliance among diverse age groups, educational levels and economic sectors, particularly SMEs (Vincent, Stevenson & Owolabi, 2023).

The objective of this conceptual study is to provide insights into the factors that influence tax compliance among Malaysian SMEs, given their significant contribution to government income. The study highlights demographic factors, namely age, gender, education level and income level, that influence the tax compliance behaviour of SMEs in Malaysia. Through a thorough understanding of these demographic characteristics, this research aims to help IRBM increase its tax compliance rate, particularly among Malaysian SME owners who make substantial contributions to IRBM tax collection revenue. This study also intends to contribute to the body of knowledge regarding tax compliance behaviour among Malaysian SMEs.

Literature Review

SMEs

The definition and criteria of SMEs differ between countries, reflecting each nation's unique condition. According to Agyei-Mensah (2011), previous research on the definition of SMEs frequently measured total assets, total employees, volume and turnover value. SME Corp Malaysia classifies Malaysian SMEs based on their sales turnover and number of full-time employees. The classification includes manufacturing and services and other sectors. SMEs in the manufacturing sector are characterised as companies with a sales turnover of less than RM50 million or a workforce of fewer than 200 full-time employees. In the services and other sectors, SMEs are businesses with a sales turnover of less than RM20 million and fewer than 75 employees. According to Afif and Setiawan (2024), a SME is a business owned by an individual with a business entity that is not a subsidiary or branch of the parent company and meets specific capital requirements.

The Concept and Definition of Tax Compliance

Youde and Lim (2019) state that tax compliance represents the degree to which a taxpayer complies with the prevailing tax rules and regulations. Similarly, Amaning et al. (2021) define tax compliance as deliberately adhering to tax laws by paying taxes and fulfilling commitments. Gadi (2015) defines tax compliance as the extent to which a taxpayer complies (or fails to comply) with his country's tax rules, such as declaring income, filing a tax return and paying taxes on time. According to Sapiei, Kasipillai and Eze (2014), tax compliance means accurately reporting income and claiming expenses in line with tax laws. The level of trust in the government has a significant impact on tax compliance. The higher the level of confidence, the greater the level of compliance and vice versa. Gabriel, Esther and Emmanuel (2023) highlight that citizens of countries are interested in the quality of governance because it

is linked to the benefits they receive from the government. In contrast to tax compliance, tax non-compliance includes failure to submit a tax return within the stipulated period or non-submission, understatement of income, overstatement of deductions and failure to pay assessed taxes by the due date (Kasipillai & Jabbar, 2006). The problem of tax non-compliance with tax laws affects the government's ability to collect taxes efficiently in both developed and developing countries (Mohamad, Md Zin & Sulaiman, 2022).

Empirical Studies of SMEs and Tax Compliance

Several studies have investigated the issues of tax compliance in both developing and developed nations. The taxpayer's motivation to behave as compliant differs from various perspectives depending on the researcher's point of view. Alm (2019) states that taxpayers' behaviour is influenced by enforcement matters, economic considerations, social factors or a combination of these variables. According to James and Alley (2009), economic and behavioural methods are used to increase tax compliance. Taxpayers who disregard their civic duties require an economic strategy based on sanctions to enforce compliance. A previous study highlighted the importance of tax penalties and sanctions in addressing tax compliance issues. Yunus, Ramli and Hassan (2017) conducted a study of SMEs in Malaysia and found that tax penalties influence individuals' tax compliance behaviour. The researchers provide evidence that all elements of tax penalties possess a significant relationship with tax compliance behaviour, namely rate and punishment, education and knowledge of tax penalties, as well as the psychological behaviour of taxpayers with tax compliance behaviour.

Previous studies found that some non-economic factors affect tax compliance including tax knowledge, perceived fairness of the tax system and demography. Kon@Sapawi et al. (2022) conducted a survey of 152 microbusiness owners to identify the possible factors influencing tax compliance for microbusinesses in Malaysia. The study revealed that tax morale, tax simplicity and tax knowledge have a positive and significant impact on tax compliance. Abd Hamid et al. (2019) further support this finding by demonstrating that tax knowledge influences tax compliance among Malaysian SMEs in online companies, thereby helping taxpayers understand the tax rules. Furthermore, the respondents claimed that the Malaysian tax rules and regulations are too complex to understand and that the current corporate tax rate is too high and burdensome. Therefore, a simpler tax administration and system could enhance tax compliance among taxpayers, and in return, it could increase tax collection for the country.

Researchers also find that tax fairness influences tax compliance. According to Hayat et al. (2022), the perceived fairness of the tax system influences tax compliance, as it is aligned with the principles of justice, equality and impartiality in any system. The findings by Hayat et al. (2022) demonstrated a significant relationship between the perceived fairness of the tax system, tax penalties, tax awareness, and the intention to comply with the tax rules and regulations. The study suggested that tax authorities should enhance taxpayers' trust in the existing tax system and simplify it to reduce its complexity. Similarly, Biru (2020) claims that the level of tax compliance among SME taxpayers increases in line with the government's efforts to improve accountability and transparency in tax governance. This is supported by Ng, Lee and Wong (2020) perceived government spending affects the SMEs business owners' willingness to pay tax, therefore the government should be more cautious in making government expenditure to improve tax revenue for the country. However, Hamid et al. (2019) found a negative relationship between trust in the government and the tax system. The study found that e-commerce SMEs in Malaysia with higher trust in the government and tax systems are likely to have a lower level of tax awareness.

Empirical studies also documented that demographic factors are the determinants of the tax compliance behaviour of SMEs. Daniel, Akowe and Awake (2016) conducted a study on 197 small-scale enterprises in Nigeria and the results revealed that taxpayers' social psychological characteristics and demographic factors affect tax compliance. Antwi, Inusah and Hamza (2015) analysed the impact of demographic characteristics on tax compliance among 80 enterprises in Ghana. The researchers discovered a significant relationship between individuals' demographic characteristics and their tax compliance behaviour. Fredrick and Peter (2019) examined the influence of demographic factors on taxpayer compliance in Uganda, specifically looking at 284 individual taxpayers who are sole proprietors and owners of SMEs. Other researchers (Afif & Setiawan, 2024; Ikhsan, Restiatun & Suratman, 2023) have investigated the impact of demographic factors on micro, small and medium enterprises in Indonesia. In Malaysia, Al Mamun et al. (2014) investigated the impact of demographic factors on the tax compliance behaviour of 92 taxpayers in Johor Bahru. The researchers found that the attitudes of both male and female respondents towards complaints were similar. The study also found significant relationships between ethnic groups, academic qualifications, and attitudes towards tax compliance. Mohamad and Deris (2018) conducted research on three industries of SME taxpayers in Klang Valley, namely distributive trade, service providers, and food and beverages. The researchers discovered a significant relationship between the size of a company, its income level in relation to tax noncompliance among SMEs. Therefore, demographic variables appear to be important determinants of people's behaviour, specifically on tax compliance issues, because they likely affect the individual's tax compliance level.

Demographic Factors Influencing Tax Compliance of SMEs

In previous studies, demographic factors identified as motivational factors influencing tax compliance include age, gender, education and income level.

Age

Empirical evidence found taxpayers' age is significantly associated with their compliance behaviour (Paleka, Karanović & Štambuk, 2023; Kumi, Bannor & Kyeremeh, 2023). The study by Vincent, Stevenson and Owolabi (2023) states that the older an entrepreneur is, the greater the likelihood of tax compliance behaviour, as they see tax obligation as a compulsory duty the citizenry owes the nation. Younger individuals are considered to lack knowledge about the tax system, making them either inadvertently non-compliant or more willing to take risks (Olivia @ Owing, Mohamad, Nahar & Yahya, 2023). These characteristics make younger entrepreneurs less compliant compared to their older counterparts (Antwi, Inusah & Hamza, 2015). However, Afif & Setiawan (2019) provide evidence that age has no effect on tax compliance. This study found that both young and old taxpayers did not carry out their obligations if they did not have awareness that taxes are important. Ekpo and Beredugo (2023) found no significant differences in the impact of age on taxpayers' attitudes, suggesting that tax authorities could not use age as a useful criterion to enforce tax compliance.

Gender

Previous studies identified gender as one of the factors that influence SMEs' tax compliance. Aladejebi (2018) found that female SME owners are more tax-compliant than male SME owners. The study reported that male entrepreneurs lack compliance in filing annual returns and paying withholding tax. Moreover, similar findings by Daniel, Akowe and Awaje (2016) also found the risk of tax non-compliance in males was higher than in females. They claimed that females have been identified with conforming roles, moral restraints and more conservative life patterns, suggesting that females obey the rules more than men. However, a

contradictory result has been found in a study done by Atwi, Inusah and Hamza (2015), which states that men tend to be more compliant with tax laws and rules than female entrepreneurs. Unlike other studies, Ekpo and Beredugo (2023) and Afif and Setiawan (2019) found that gender has no effect on taxpayers' attitudes towards tax compliance when fulfilling their tax obligations.

Education level

A positive link between education level and voluntary taxpayer compliance is reported by Kumi, Bannor and Kyeremeh (2023) as taxpayers likely have positive attitudes towards tax compliance when their educational level increases. Similar findings by Vincent, Stevenson and Owolabi (2023) and Amaning et al. (2021) found a positive relationship between educational level and SMEs tax compliance behaviour. Maseko (2014) reported that taxpayers' education enhances their understanding of tax requirements, particularly those related to registration and filing. Musimenta (2020) provides evidence that education can change the behaviour of an individual, as an educated taxpayer is more knowledgeable about tax affairs and therefore exhibits better tax compliance behaviour. However, a contradictory result has been found in the study conducted by Daniel, Akowe and Awaje (2016) who state that educated people are less compliant than uneducated taxpayers because they better understand the opportunities for avoiding taxes, therefore affecting their tax compliance.

Income level

The findings in the study conducted by Biru (2020) state that level of income is significantly and positively associated with the tax compliance behaviour of small and medium enterprise tax payers. The results of this study are in accordance with the research conducted by Dissanayake and Premaratna (2020) who revealed that when the business community earns more income, they tend to pay more taxes to the government. In other studies, Daniel, Akowe and Awaje (2016) found that high-income earners evade taxes more than low-income earners. The study of Hofmann et al. (2017) provides evidence that as income level increases, tax compliance decreases, indicating that higher-income earners tend to be less tax compliant than individuals earning low income.

Conclusion

Taxation is the main source of income for the country. Therefore, the government attempts to improve tax compliance practices among SMEs in order to raise revenues for administration, country management and development expenditures. The tax authorities implement a wide range of initiatives in an effort to improve tax compliance, given that the non-compliance behaviour of SMEs leads to a significant loss of tax revenue for the government. The objective of this conceptual study is to shed light on the determinants of tax compliance among Malaysian SMEs. The study investigates demographic variables, including age, gender, level of education and income, in relation to the tax compliance behaviour of Malaysian SMEs. The study identified possible gender disparities influencing SMEs' tax compliance behaviour. Additionally, age tends to influence tax compliance due to experience in handling tax matters. The tax payer's higher education level and income may contribute to higher tax compliance, as SMEs' owners possess a greater understanding of tax law. The demographic factors can provide valuable insights into patterns of tax compliance. Therefore, this study could assist IRBM in improving tax compliance among Malaysians, particularly those who manage SMEs. By identifying these factors, it is useful to the tax authorities as it helps to enhance the fairness of the tax system and promotes higher tax compliance, consequently bringing more revenue to the government. This study provides academicians with useful insight on the factors to consider

when investigating tax compliance. Further research is needed to examine the relationship between demographic characteristics and tax compliance more comprehensively.

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