

The Influence of Tax Knowledge and Tax Complexity on Compliance Behavior among Sole-Proprietor

NUR ARINA INANI YAHYA
Faculty of Management and Muamalah
Kolej Universiti Islam Antarabangsa Selangor
MALAYSIA
officialarina94@yahoo.com

NOOR SUHAILA SHAHARUDDIN
Faculty of Management and Muamalah
Kolej Universiti Islam Antarabangsa Selangor
MALAYSIA
noorsuhaila@kuis.edu.my

NOOR RAUDHIAH ABU BAKAR
Faculty of Management and Muamalah
Kolej Universiti Islam Antarabangsa Selangor
MALAYSIA
raudhiah@kuis.edu.my

ABSTRACT

Tax noncompliance is widely believed as a major concern for all tax administration in almost all countries. This issue calls for serious attention as the problem of noncompliance will cause losses of current income to the government. Studies on tax compliance have found that the compliance levels of sole proprietor are likely to be considerably low compared to other groups of taxpayers. Despite having the least compliance level, little is known about their taxpaying behaviour towards tax compliance. Various factors influencing tax compliance have been discussed in a previous study, but tax knowledge and tax complexity were the most important determinant among sole proprietors. Thus, this study aims to examine taxpayers' views on their level of tax knowledge and perceived complexity of the income tax system. The data was collected through Google Form that were distributed to sole proprietors who run the small business activities. A total of 198 usable questionnaires were used for the final data analysis. Regression analyses were conducted to examine the relationship and results revealed that tax knowledge and tax complexity are viewed as contributing factors towards non-compliance behaviour among sole proprietors. The finding of this study may be of interest to revenue bodies for addressing tax compliance issues. In ensuring the success of the revenue process, the collaboration between the tax authority and tax researchers is important to further understand the taxpayers' compliance behaviour.

Key Words: *Tax Compliance, Tax Knowledge, Tax Complexity*

ABSTRAK

Isu pematuhan cukai merupakan kebimbangan utama bagi semua pentadbir cukai hampir semua negara. Isu ini memerlukan perhatian yang serius kerana masalah ketidakpatuhan cukai akan mengakibatkan kerugian pada pendapatan negara. Kajian ke atas pematuhan cukai mendapati bahawa tahap pematuhan cukai di kalangan pemilikan tunggal adalah lebih rendah berbanding dengan pembayar-pembayar cukai yang lain. Walaupun mereka sering dikatakan mempunyai tahap pematuhan cukai yang rendah, namun sedikit sahaja kajian dilakukan tentang sikap terhadap tingkahlaku pematuhan cukai. Pelbagai faktor yang mempengaruhi pematuhan cukai telah dibahas dalam kajian sebelumnya, tetapi pengetahuan dan kerumitan cukai adalah penentu yang paling penting di kalangan pemilikan tunggal. Justeru kajian ini bertujuan menentukan pengaruh pengetahuan cukai dan tahap kerumitan cukai terhadap ketidakpatuhan cukai. Data kajian dikumpulkan melalui Google Form yang diedarkan kepada pemilik tunggal yang menjalankan aktiviti perniagaan secara kecil-kecilan. Sebanyak 198 soal selidik yang boleh digunakan untuk analisis akhir. Hasil analisis regresi berganda menunjukkan bahawa pengetahuan dan kerumitan cukai dilihat sebagai faktor penyumbang terhadap tingkah laku ketidakpatuhan di kalangan pemilik tunggal. Dapatan kajian ini diharap dapat membantu pihak berkuasa dalam menangani isu ketidakpatuhan cukai. Walaubagaimanapun, bagi memastikan proses pemungutan cukai berjalan dengan baik, pihak berkuasa percukaian dan penyelidik perlu bekerjasama untuk lebih memahami isu-isu pematuhan cukai.

Kata Kunci: *Kepatuhan Cukai, Pengetahuan Cukai, Kerumitan Sistem Cukai*

INTRODUCTION

Taxes can be described as a source of funds for a country to address a variety of issues such as social issues, welfare enhancement and other social projects. Taxes generally contribute to the Gross Domestic Product of a county which in turn has a cascading impact on the country's economy, boosting the quality of living, promoting job creation and so on. Thus, it is apparent that governments need sustainable sources of funding to foster economic growth and development.

In many nations, ensuring people tax compliance is a major problem. Although a lot have been done by tax authorities, the government is still experiencing ongoing non-compliance behaviour (Handayani & Laily, 2017; Alm, Clark, & Leibel, 2016) and the situation became more difficult with the introduction of self-assessment system (SAS). Most individuals understand the value of taxes, but some people still strive to avoid or evade paying them. Previous research has also shown that taxpayers are most likely to evade tax in self-assessment because the tax system is largely based on self-reporting. They have more flexibility in declaring their income and will do everything necessary to set up their financial affairs so that they pay as little tax as possible (Slemrod, 2019).

Understanding the root causes of noncompliance is equally vital for tax authorities. This information will enable tax authorities to review their strategies for dealing with tax noncompliance and focused at a specific group of taxpayers. As the official assessment system is being replaced by self-assessment, the taxpayer's lack of tax knowledge coupled with the

complexity of tax laws has been seen in most studies as a contributing factor to evade tax whether unintentional or intentional (Amran, Aripin, & Kasipillai, 2013). In addition, research has revealed that they are willing to comply with the tax laws, but a lack of tax understanding and the complexity of tax system may cause them to be non-compliant (Palil, 2010). Therefore, one possible way to improve tax compliance among taxpayers is to enhance taxpayers' tax knowledge with a less complex tax system.

The issue on tax compliance has attracted much interest among researchers since the mid 1990's. However, most of the research have concentrated on individual taxpayers, with minimal mention of business taxpayers, particularly sole proprietor and partnership. Evidence demonstrates that tax evasion appears to be higher among small businesses taxpayers (Mohamad, Zakaria & Hamid, 2016; Bakar, ChePa & Razali, 2019). They are the largest contributor to the tax gap and are frequently referred to as a high-risk group of being selected for tax audit and investigation as the nature of transactions are normally in cash basis (Kamleitner, Korunka, & Kirchler, 2012). Therefore, there is a high probability that they were not reporting cash in hand transactions and disclosing lesser revenue than they earned. Previous studies have also found that there are still many small business taxpayers with online businesses do not submit their tax returns, yet they may generate extra income without paying taxes (Yeo, Lim & Azhar, 2019).

On the basis of these findings, it is reasonable to assume that small business may not fully comply with business taxation requirements. Although there are some factors highlighted in the literature as drivers of tax compliance such as tax morale (Yücedođru & Hasseldine, 2016), religiosity (Mohdali & Pope, 2014), the role of emotions (Enachescu, Olsen, Kogler, Zeelenberg, Breugelmans & Kirchler 2019), little has been written on the impact of tax knowledge and the level of tax simplification on their taxpaying behaviour. Hence, this study has emerged to fill up a knowledge gap. The information on taxpayer's level of understanding and perceived complexity of tax systems may benefit the tax authorities in developing tax education and tax simplification program. This is particularly important if these two factors have an impact on their taxpaying decisions.

The next sections briefly review the theoretical concepts of tax compliance and development of hypotheses. These discussion is then followed by the presentation of the methods used in this study. Next, the findings of the study are presented. The paper concludes with some policy implications, significance, and limitations of the study as well as suggestions for future research.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Tax Compliance Behaviour

There have been several studies conducted to investigate tax compliance behaviour, with numerous definitions for tax compliance. A common definition of tax compliance is that the degree to which a taxpayer complies (or does not comply) with their country's tax regulations, such as declaring income, submitting a tax return, and paying the tax owed on time (James, Simon & Alley, 2002). On the other hand, tax noncompliance, refers to the failure to meet tax

obligations whether intentional or unintentional. Meaning that, those who fail to perform at least one of the taxpayer's basic obligations, he or she becomes non-compliant.

Notwithstanding there are many definitions for tax compliance behavior, this study adopted a definition proposed by Roth et.al. (1989) who describe tax compliance will take place when "all required tax returns are filed at the proper time and the return forms accurately report tax liability in accordance with the Internal Revenue Code, regulations, and court decisions applicable at the time the return is filed". This definition offers a better understanding of tax compliance behavior.

Tax Knowledge

As the official assessment system is being replaced by self assessment system since 2004, tax knowledge is an essential element in shaping taxpayers' compliance behavior. More recent studies also suggested that tax knowledge is a crucial factor in voluntary compliance and taxpayers are expected to be well versed with the existing tax laws and provisions (Doshi & Arunasalam, 2018). At minimum, taxpayers need to possess some basic knowledge of personal taxation, with respect to the taxability of income, deductibility of expenses, reliefs, rebates and exemptions. For those who operate a business, they must have some basic understanding of taxability of income from business and nonbusiness source and the deductibility of expenditure.

However, previous studies of small business have identified that most sole proprietors are not well literate in tax related matters, making them less competent in completing their tax filings. The most common mistake made by sole proprietors is that they are not able to precisely distinguish between deductible expenses and non deductible personal expenses Shahrudin, Palil, Ramli & Maelah (2012), and thus leading to unintentional non compliance to tax law. In this regard it is clear that lacking of tax knowledge does significantly affect the tax compliance behaviour. The taxpayers would be more likely to comply with tax reporting requirement if they would have higher level of tax knowledge (Al-Ttaffi, Nashwan & Amrah, 2020). They will be more cautious in filing tax returns to ensure the accuracy and avoid penalties for inadvertent mistakes. On the contrary, some taxpayers might have been exercising better tax planning in terms of tax avoidance if they have higher degree of tax knowledge (Bornman & Ramutumbu, 2018).

However, in reference to a forementioned studies which indicate a significant relationship between tax knowledge and compliance behaviour were not consistent with a studies by Yeo, Lim & Azhar, (2019) and Newman, Charity & Ongayi, (2018). Particularly, they claimed that tax knowledge has no significant influence on taxpayers' compliance behaviour and thus knowledgeable taxpayers are not necessarily compliant. However, this study believes that the taxpayers who have equipped with the sufficient tax knowledge are likely to comply better compared with taxpayers without such knowledge. They can access their tax liability correctly and file tax return forms on time. Hence the proposed hypothesis is:

H₁: Tax knowledge will be positively related to tax compliance.

Tax Complexity

In the tax compliance literature, the phrase complexity refers to the taxpayer being burdened with an excessive amount of record keeping, tax form filling, or other compliance work (McKerchar, 2001). Tax complexity can be classified into legal simplicity (i.e. readability and comprehensibility of the tax law) and effective simplicity (i.e. ability to determine tax liability correctly) (Evans and Tran-Nam, 2010). Tax complexity is identified as an important variable that influences compliance behavior and it may be at the root of non-compliance among corporate taxpayers in Malaysia. The idea is that taxpayers will comply if the system is straightforward to understand and easy to follow. A complicated tax system, on the other hand, may mislead or dissuade people from complying, whether purposefully or inadvertently (Isa, 2014).

In many instances, taxpayers can prepare their financial reports in accordance with accounting standards, but not able to prepare tax computation in accordance with tax legislation. Many taxpayers believed that the tax system was excessively complicated, difficult to comprehend, and that the terminology employed was unfamiliar to them. This could lead to non-compliant behavior and consequently increase tax evasion.

Several studies have found a significant relationship between tax complexity and tax compliance. According to Saad (2014), viewed tax complexity as contributing factors towards non-compliance behaviour among taxpayers. However, Forest & Sheffrin (2002) were unable to identify any relationship between complexity and tax compliance because many people believe that tax systems are usually complex and burdensome. Others have discovered a statistically significant negative relationship between tax complexity and tax compliance. Study done in Africa by Gambo, Mas'ud, Nasidi & Oyewole (2014), also have found the negative effect of tax complexity on tax compliance. Meaning that, when the level of complexity increased it significantly increased noncompliance among taxpayers. Taxpayers were more likely to comply when the tax law was perceived as less complex (Saad, 2014). The most common reasons for non-compliance is that taxpayers perceived tax computation to be complicated as it requires a thorough grasp of tax regulations and exceptions (Ayuba, Saad & Zainol Ariffin, 2016). In this regards, tax complexity may portray some element of negativity on tax compliance. Hence in this study, it is hypothesized that:

H₂: Tax Complexity will be negatively related to tax compliance.

RESEARCH METHODOLOGY

Sample, procedure and instruments

The data was collected through a survey conducted by employing an online questionnaire (Google forms) circulated through the social media platforms of WhatsApp and Facebook. The questionnaire employed in the present study may be accessed online via the following link <https://forms.gle/MnnPMjWeCegB4TU3zB9>. While the forms were shared to the respondent, they were given the flexibility to refuse from participating in the present study.

Prior to distribution of the final questionnaire to the sample populations, the questionnaires were sent out to a small group of taxpayers to test understanding of the questionnaires and record the time taken for the respondents to answer the questions. After refining the wording of some of the measures, a total of 300 questionnaires were distributed to business owners in the states of Selangor. The survey was carried out between October 2020 to the beginning of 2021. A total of 220 responses were obtained and out of this figure, 22 were excluded from the sample due to incomplete data giving the final response rate of 66 per cent.

The instruments to measure the study variables were derived from previous literatures and were modified to suit the present study. Questions measuring the dependent variable, tax compliance were based on Roth et.al (1989) and Kasipillai and Shanmugam (1995). As for tax knowledge and tax complexity, items from Saad (2009) was adapted. Three items for tax compliance, six items for tax knowledge and six items for tax complexity. Responses were measured using 5-point Likert type scale anchored by “strongly disagree” (1) to “strongly agree” (5).

RESULTS

Profile of respondents

Table 1 shows the demographic information of the 198 respondents. The respondents comprised mainly of male, 135 respondents (68.2 per cent) and 63 females (31.8 per cent). In terms of age, majority of respondents falls between 20 and 40 years (76.7 per cent). Approximately 97.5 per cent (193) of the respondents represented by Malay and the balance represented by Chinese, Indian and other races. In the educational level analysis, 7.6 per cent (15) of the respondents said that they had never been to school, 5 percent had primary education, 76.3 percent had secondary education and the remaining of 11.1 percent had a certificate and above. As for the types of business, more than 60 percent of the respondents sell food such as chicken rice and mixed rice, 10.1 percent sell noodles, and the remainders sell both food and beverages and other foods. About 31.3 percent of the respondents have been in the business for less than 1 year, 12.1 percent between 1 to 5 years and 56.6 percent of the respondents have been in the business for more than 5 years. The respondents were also asked whether they filed a tax return. The result is somewhat surprisingly because more than half of the respondents indicated that they did not file a tax return.

TABLE 1: Profile of respondents

	Frequency	Percentage
<i>Gender</i>		
Male	135	68.2
Female	63	31.8
<i>Race</i>		
Malay	193	97.5
Chinese	4	2
Indian	1	0.5
Others	-	-
<i>Age</i>		
Below 20	17	8.6
21 – 30	104	52.5
31 – 40	48	24.2
41 – 50	16	8.1
Above 50	13	6.6
<i>Marital status</i>		
Single	39	19.7
Divorced	8	4
Married	151	76.3
<i>Level of education</i>		
Never been to school	15	7.6
Primary school	10	5
Secondary school	151	76.3
Certificate and above	22	11.1
<i>Types of business</i>		
Rice	125	63.1
Noodles	20	10.1
Food and beverages	29	14.6
Beverages only	13	6.6
Others	11	5.6
<i>Length in the business</i>		
Less than 1 year	62	31.3
1 – 5 years	24	12.1
More than 5 years	112	56.6
<i>How many times fill in income tax form?</i>		
Never	100	50.5
Once	13	6.6
2-5 times	35	17.1
More than 5 times	50	25.2

Descriptive analyses

Table 2 provides the mean, standard deviation and reliability coefficients for the study variables. All variables had a Cronbach's alpha above 0.7 (Sekaran,1992), suggested that all variables were reliable measures. The mean value for tax compliance was 3.42 indicating a high degree of compliance with income tax laws. Similarly, results in Table 2.2 suggest that taxpayers generally perceived themselves as having good tax knowledge of tax as indicated by the mean of 3.69. In relation to complexity of the tax system, indicating that taxpayers perceived the content of the income tax system as complex.

TABLE 2: Mean, SD and reliability of the main constructs

Variable	Number of items	Cronbach α	Mean	SD
Tax Compliance	3	0.864	3.42	0.73
Tax knowledge	6	0.823	3.69	0.54
Tax Complexity	6	0.943	3.77	0.60

Summary of regression results

In testing the hypotheses, this study used a multiple regression analysis. The results are presented in Table 3. The R^2 was 0.425 indicating that 42.5 percent of the variation in tax compliance can be explained by the two independent variables and the F-value of 72.156 was statistically significant at the 0.05 level. Tax knowledge was positively ($\beta = 0.784^{**}$, $p < 0.05$) related to tax compliance. Thus, *H1* of this study were accepted. This result indicates that having more tax knowledge did significantly improve their taxpaying behaviour. Consistent with the previous arguments, individuals with higher levels of tax knowledge exhibit a more positive attitude towards tax and, in turn, increase tax compliance and reduced the propensity for tax evasion. Similarly, for *H2* was also accepted as the tax complexity was negatively ($\beta = -0.535^{**}$, $p < 0.05$) related to tax compliance. A closer examination of the β values shows that in this context tax knowledge was a more influential predictor of tax compliance as compared to tax complexity.

Table 3: Results of multiple regression analysis

Variable	Standardized β
Tax Knowledge	0.784**
Tax Complexity	-0.535**
Sig-F	0.000
R^2	0.425
Adjusted R^2	0.419

** $p < 0.05$

DISCUSSION AND CONCLUSION

This study was undertaken to explore the selected tax compliance variables namely tax knowledge and tax complexity, affecting tax compliance behaviour among small business taxpayers. Due to the physical constraints of the implementation of lockdown to contain the spread of COVID-19, an online questionnaire (Google form) was prepared and circulated in public through the emails and the social media platforms (WhatsApp and Facebook) to seek responses from the respondents. This study found that the issues of tax knowledge and tax

complexity are still relevant among small business taxpayers in Malaysia. The statistical analyses carried out in this study revealed that tax knowledge positively related to tax compliance. This finding is consistent with Al-Ttaffi, Nashwan, and Amrah, (2020) who found that tax knowledge contributes to an increase in tax compliance. As tax compliance literature has pointed out, taxpayers who are familiar with the basic concepts of taxation, will be more cautious in filling tax returns to ensure the accuracy and to avoid being penalized for unintentional errors (Asrinanda, 2018).

Consistent with Hypotheses 2, a significant relationship between tax complexity and tax compliance was found. There was evidence that a more complex tax system leads to numerous errors in tax returns furnished by taxpayers. These errors had resulted in unintentional noncompliance. The present finding is in line with Isa (2014) and Ayuba, Saad & Zainol Ariffin (2016) who found a significant relationship between tax complexity and taxpayers' compliance. The tax authority, therefore, should supply simple tax return and simpler tax regulations to help taxpayers complete their tax returns accurately.

This study has several limitations. Specifically, the study reported an R - squared of 42.5%, suggesting that other variables could account for the remaining 57.5%. Hence, future research could look at the possibility of incorporating other variables. Furthermore, this study was entirely cross - sectional where data were sourced at a point in time. Therefore, it seems necessary to use longitudinal design that can potentially provide more accurate information about individual behavior.

Given the limitations of the study, the finding of this study however may be of interest to revenue bodies for addressing tax compliance issues among sole proprietors in Malaysia. A better understanding on the main driver for tax compliance will allow revenue bodies to implement the most effective way to influence behavior. Thus, it is important for the revenue bodies to work in cooperation with other parties and sharing research findings in order to effectively influence behavior.

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