

Cognitive And Behavioural Determinants of Tax Compliance Intentions in Emerging Economic

*Afidah bt Sapari, Associate Professor Dr. Zubir bin Azhar, Siti Anis Nadia bt Abu Bakar

Faculty of Accountancy, University of Technology MARA, Melaka, Malaysia

School of Management, University Sains Malaysia

*Corresponding Author

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ABSTRACT

This study examines the cognitive and behavioural determinants of tax compliance intentions in emerging economies, with particular emphasis on the role of institutional and deterrence factors. The study utilizes Theory of Planned Behaviour, the Deterrence Theory and builds out an encompassing conceptual framework of integrating knowledge of tax, perceived fairness, to social norms, a sense of trust in government and enforcement mechanisms. A conceptual research design will be used, and Structural Equation Modelling (SEM) will be used to examine the associations between latent variables and compliance intentions.

The research determines that behavioural parameters, and more specifically trust and tax morale, are likely to have a more significant impact on voluntary compliance than the deterrent aspects on their own. Such cognitive factors as the degree of awareness and system complexity are also crucial when determining consumer choices among taxpayers. The results indicate that the compliance outcomes can be profoundly improved by simplification of tax systems, improvement of transparency, and encouraging educating taxpayers.

This study adds value to the literature by providing a multidimensional analysis of tax compliance, and offering viable implications to policy makers who would want to enhance voluntary tax compliance in the new economic settings.

Keywords: Tax Compliance, Tax Compliance Intentions, Cognitive Factors, Behavioural Determinants, Tax Morale, Trust in Government, Perceived Fairness, Tax Knowledge, Theory of Planned Behaviour, Deterrence Theory, Emerging Economies, Structural Equation Modelling (SEM)

INTRODUCTION

The combination of behavioural and cognitive determinants forms a dominant effect on tax compliance intentions in emerging economies like Malaysia. Cognitively, taxpayers consider and prepare the costs and benefits of compliance depending on their perception of tax rates, penalties, and probability of enforcement. An example is the standard corporate income tax rate of 24, service tax of 6 and sales tax with a range of 5-10 in Malaysia makes up a structured form of fiscal environment, which guides rational decision-making among taxpayers (Enterslice, 2026). Correspondingly, knowledge of penalties like defaulting penalty due to late filing like failure to comply within the April 30 of the following year deadline would enhance compliance by enforcing penalties through expected results (Enterslice, 2026).

Compliance intentions are largely influenced by behavioural, social, government trust and perceived equity of the tax system elements. In the Malaysian self-assessment system, where people determine and declare the taxes they are using, intrinsic motivation and ethical factors will be the most important (Audrey, 2025). Voluntary compliance is enhanced when there is a sense that the taxpayer is getting value in terms of the services offered by the government and that the governance is transparent. In contrast, complicated taxation systems, including

2-60 import taxes and different stamp duties taxes of 1-4 percentage points might lead to less compliance in case people can hardly comprehend the system or see it as unfair (Enterslice, 2026).

There are two well-known theories of these dynamics. Theory of Planned Behaviour (TPB) is the first theory to explain tax compliance as based on attitudes (perceived fairness of tax rates) and subjective norms (peer and societal expectations) as the cause, and perceived behavioural control (ease of filing taxes under the self-assessment system) as the effect (Oseifuah, 2025). Second, according to the Deterrence Theory compliance amount depends on how likely is to get busted and how harsh are fines; disciplined taxation levels and control measures are deterrents to cheating.

There is also the effect of regulatory frameworks of organisational compliance like obligatory financial reporting within 6 months of the ending of the fiscal year and initial reporting within 18 months of incorporation. These requirements enhance transparency and accountability, reinforcing compliant behaviour. Comprehensively, rational assessment and behavioural factors interact to dictate the intention of complying with taxes in new economies.

LITERATURE REVIEW

The cognitive factors influencing tax compliance intentions

The cognitive considerations are influential towards the formation of tax compliance intentions, especially in the developing economies where the perception and knowledge ability of the tax payer largely affect behaviour. The literature on Tax Compliance has indicated that compliance decisions are determined by knowledge, perception and awareness.

According to Sadallah et al. (2023), the level of tax knowledge has a significant positive impact on the intentions of compliance by increasing the level of understanding of the requirements and reducing the level of uncertainty. Their research on compliance with zakat revealed that not only does knowledge directly affect intention but the influence of knowledge on behavioural variables strengthens the correlation between attitudes and compliance. This implies that better informed taxpayers will be more inclined to be rational and deliver on their mandate.

In the same manner, Bani-Khalid et al. (2022) underlined that some cognitive appraisals, especially attitudes to taxation are important predictors of compliance concerning the Theory of Planned Behaviour. According to them, positive attitudes would enhance tax compliance as taxpayers feel it is a fair and beneficial tax system. This cognitive fairness and utility assessment is critical in the formation of the behavioural intentions.

Moreover, Owusu et al. (2023) determined that perceived tax complexity is an important obstacle to cognitive behaviour. They discovered that complex tax systems lower the compliance intentions because they create confusion and cognitive loads especially on self-employed people. Simplified systems, on the contrary, promote understanding and voluntary adherence.

Moreover, as noted by Rodhiyah (2024), awareness, reasoning, and perception towards tax obligations are cognitive factors that directly affect compliance behaviour. The study demonstrated that taxpayers who possess strong cognitive awareness are less likely to engage in tax avoidance.

The behavioural determinants of tax compliance

Behavioural determinants are an important factor to determine tax compliance since they express the psychological, social and cultural factors that will determine the behaviour of the taxpayers beyond the rationality aspect of it. According to Adem et al. (2024), behavioural attributes like attitudes of taxpayers, trust in taxing government, and perceptions of the fairness of tax system play a critical role in determining compliance behaviour. Their results show that the more the taxpayers feel that government spending is transparent and productive, the greater the chances they would voluntarily comply.

Likewise, Owusu et al. (2023) emphasized that behavioural factors such as moral obligation, social norms, and personal ethics influence the tax compliance attitudes. They claim that when people consider paying taxes as a civic obligation, those will be more willing to pay taxes irrespective of the means of enforcement. This coincides with the concept that intrinsic motivation is a good predictor of compliance.

Moreover, Abdu & Adem (2023) was pointed out that peer behaviour and expectations of society also affect behavioural compliance. Social conformity is important because taxpayers tend to adhere to the tax rules and obligations when they see others doing it.

Moreover, the study by Twesige et al. (2024) demonstrated that effects of demographic behaviour factors, including gender, may impact compliance patterns, and differences in risk perception and ethical orientation had an impact on decision-making. Moreover, Dularif & Rustiarini (2022) argued that using non-deterrent strategies (including trust-building, taxpayer education, and service quality) will be more effective in the long-run compliance promotion, opposed to using tight enforcement only.

The challenges in tax compliance arising from complex tax structures

Diverse tax systems are a challenge to tax compliance especially in those economies that are in their emergent and digitally transforming phases. According to Gomes (2025), allowed to be more technologically integrated and capital mobile, tax regimes are now more complex, which makes people and corporations comply more difficult. The study notes that the existence of overlapping laws, a variety of jurisdictions in terms of taxes, and digital transactions further complicates the ambiguity and enforcement in the context of taxation.

Likewise, over a taxpayer pole, Paleka & Vitezić (2023) noted that they react to complexity in various ways based on their behaviour typology. Although some taxpayers will stay compliant despite complexity, or provision of loopholes or disengagement because of bewilderment, it suggests that the complex systems inadvertently promote non-compliance.

Additionally, Mehmet (2023) concluded that the complicated forms of taxation also raise compliance expenses, such as administrative overhead, time-wastage and professional help. Small and medium enterprises bear the excessive burden of these costs, making them less willing and able to be fully compliant.

Furthermore, Adalakun et al. (2024) emphasized that weak legal frameworks in the digital economy contribute to the difficulties in compliance. The high pace of digital transactions is frequently ahead of the updates to the regulations, leaving regulatory gaps and uncertainties about tax requirements.

In addition, as Eke et al. (2025) argued, the system of withholding tax is complicated in developing countries, which resulted in inefficiency in enforcing taxes and bewilderment among taxpayers, especially when cross-border transactions are involved. Similarly, Pałys & Pałys (2022) observed that multinational companies have bestowed other obstacles trying to integrate complex tax regulations into enterprise systems such as SAP.

Recommendations for improving voluntary tax compliance

The increasing effect of the recommendations on how to achieve voluntary tax compliance is associated with behavioural and institutional changes, as opposed to enforcement. According to Hong (2023), trust in the government and transparency, as well as perceived fairness are non-economic factors that are important in promoting voluntary compliance. The paper recommends that the governments of the growing economies must focus on enhancing the performance of their public services and ensure that it communicates more effectively the manner in which the tax revenues are being spent to increase taxpayer confidence.

In a similar fashion, Nabila & Gangodawilage (2023) noted effectiveness of tax education and assistance programmes, including tax volunteer programs, in enhancing compliance. These programmes will assist the taxpayers to know more about how to file and decrease mistakes in reporting annual tax returns hence raise the levels of compliance.

Moreover, Alshira'h (2024) highlighted that lowering costs of tax compliance, and increasing trust in government officials, is a major motivator inwards compliance. Making the tax processes less cumbersome and complex, making tax tools easily accessible through digital communities with user-friendly features as well as reducing the administrative overhead will help ensure that taxpayers willingly comply.

In addition, Sarker & Ahmed (2022) asserted that government reforms, especially digitalization of tax systems, can make governments more efficient, less corrupt, and more transparent. The digital tax systems also enable simplified filing and tracking which ensures voluntary compliance.

Furthermore, Mebratu (2024) has indicated that intrinsic motivation, enhanced by ethical awareness and civic responsibility, would be crucial to compliance over the long-term. Tax morale policies lead to a culture of tax morale, instead of fear of punishment, being more sustainable.

THEORETICAL FOUNDATION

Tax compliance has a theoretical basis between the behavioural perspective and the economic perspective of why people will either pay taxes or avoid them. The traditional model is built on the Deterrence Theory that the rationality of taxpayers consists in considerations of the benefits of evasion and associated risks of being caught and fined (Hong, 2023). In this model, compliance is enhanced through an increase in the cost of non-compliance achieved by increasing audit probabilities and penalties.

Some economic models have however been criticised to be too superficial in disregarding psychological and socially formed forces. Consequently, behavioural theories such as the Theory of Planned Behaviour provide a more comprehensive explanation. According to this theory, tax compliance intention is determined by three important elements such as attitudes towards taxation (perceived fairness and benefits), subjective norms (social pressure to comply) and perceived behavioural control (ease or difficulty to meet tax obligations) (Pałys & Pałys, 2022). All these are contributively factors that affect the compliance intentions of an individual.

In addition, the social and psychological theory-based concept of tax morale focuses on intrinsic motivation, trust in government, ethical responsibility. These elements of behaviour are especially important in emerging economies where institutional trust can differ.

Altogether, the theoretical basis has incorporated the explanations of the rational calculation of tax compliance based on economic reasoning and behavioural insights, providing a multidimensional comprehension of compliance with tax obligations based on the rational calculation and social-psychology factors.

CONCEPTUAL FRAMEWORK

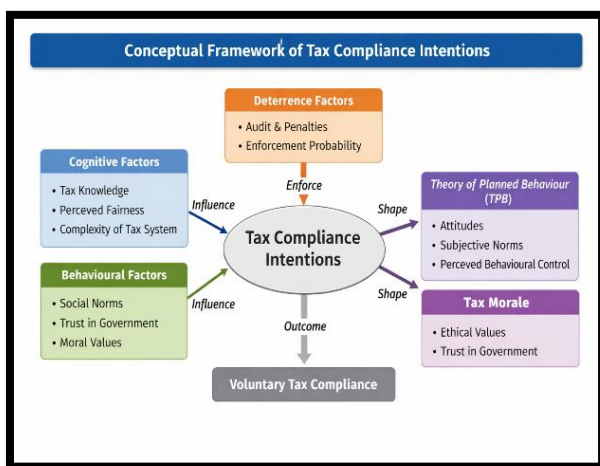


Figure 1: Conceptual Framework

(Source: Self-developed)

The conceptual framework represents an organized and coherent model of tax compliance intentions through integration of the cognitive, behavioural and deterrence views. The model boldly puts the tax compliance intentions as the main dependent variable subjected to three main determinants. The cognitive factors encompass the knowledge of tax, subjective fairness and system complexity and are the ways individuals process and judge tax-related data. The psychological and social pressure that forms taxpayer attitudes are reflected in behavioural aspects, such as social norms, trust in government and moral values.

The inclusion of the Theory of Planned Behaviour strengthens the framework by explaining how attitudes, subjective norms, and perceived behavioural control shape intentions. Also, compliance can be enhanced with the help of deterrence components, including audits and fines. Tax morale is also considered in the structure as a mediating factor where it bridges ethical values and trust to voluntary compliance results.

RESEARCH OBJECTIVES AND QUESTIONS

Research Objectives

- To examine the cognitive factors influencing tax compliance intentions
- To evaluate the behavioural determinants of tax compliance
- To identify challenges in tax compliance arising from complex tax structures
- To provide recommendations for improving voluntary tax compliance

Research Questions

- What are the cognitive factors influencing tax compliance intentions?
- What are the behavioural determinants of tax compliance?
- What are the challenges in tax compliance arising from complex tax structures?
- What will be the recommendations for improving voluntary tax compliance?

METHODOLOGICAL APPROACH

The research design employed in the study is conceptual research design with the backing of Structural Equation Modelling (SEM) in analysing the interconnectedness among cognitive, behavioural, and deterrence variables as determinants of tax compliance intentions. The conceptual research design is suitable because the research is based on existing theories, specifically the Theory of Planned Behaviour and the Theory of Deterrence and aims to establish a synthesis of theoretical frameworks instead of a single-variable test (Alshira'h, 2024). This method will allow synthesizing existing literature to formulate the important constructs of tax knowledge, perceived fairness, social norms, trust in government and enforcement mechanisms.

Structural Equation Modelling (SEM) will be used as a key method of analysis to empirically test the proposed framework. The advantage of SEM is that it can evaluate several relationships among observed and latent variables simultaneously. It enables one to analyse the direct and indirect impacts of constructs/factors hence it is best suited when dealing with a complicated behaviour model like tax compliance (Nabila & Gangodawilage, 2023). The specification of the model involves exogenous variables (cognitive, behavioural, and deterrence factors) and an endogenous variable (tax compliance intentions) possibly mediating by a mediating variable in tax morale.

Confirmatory Factor Analysis (CFA) will be used to assess the measurement model to assure construct validity, reliability, and internal consistency. Key measures like factor loadings, composite reliability and average

variance extracted (AVE) will be checked. The structural model will then be tested to test hypothesised relationships with chi-square, RMSEA, CFI and TLI being the fit indicators to identify the model adequacy.

Overall, this approach in methodology offers a strict and methodical frame of the analysis of tax compliance behaviour in that both the theoretical strength and the validity of results of analysing the determinants of compliance intentions are guaranteed.

EXPECTED FINDINGS AND DISCUSSION

The expected findings of this study suggest that tax compliance intentions are significantly influenced by a combination of cognitive, behavioural, and deterrence factors, with behavioural elements likely exerting the strongest impact. The expectation is that cognitive determinants of compliance like tax knowledge and perceived fairness will have a positive effect on compliance intentions since a person that has a clear picture of his or her tax duties and perceives equity stands a higher chance of complying (Audrey, 2025). However, perceived complexity of the tax system might be interpreted unfavourably in terms of compliance to a tax system, as it causes confusion and creates the risk of making an accidental error or committing an intentional avoidance.

Social norms, trust in government and morals, are all behavioural determinants that can be expected to play a key role in the development of voluntary compliance. Following the Theory of Planned Behaviour, positive taxation attitudes, a strong subjective norm, and an elevated perceived behavioural control will probably lead to higher intentions towards compliance (Tumoro & Pandya, 2025). Government trust or more generally trust in government is prone to become a predictive showcasing value, which supports the essence of transparency and efficient service provision to people.

The compliance is also assumed to depend on factors of deterrence, as postulated by the Deterrence Theory, but the latter may have a less significant impact than behavioural factors do (Oseifuah, 2025). However, although the existence of penalties and audits can deter non-compliance, over-relying on enforcement cannot be the optimal solution to long-term voluntary compliance

The discussion will probably point out that education, simplification of the tax systems and building trust acts better as an integrated approach than enforcement does. The findings can also suggest that tax morale is a mediating variable, with behavioural and cognitive factors to compliance intentions. In general, the research is likely to reveal that guiding intrinsic motivation and enhancing institutional trust are crucial in boosting sustainable tax compliance in emerging economies.

IMPLICATIONS

Practical Implications

This study provides actionable insights for policymakers and tax authorities to enhance voluntary tax compliance. Through the determination of the most important cognitive and behavioural predictors, the authorities will be able to tailor specific interventions like taxpayer education programmes to enhance the knowledge of tax and to decrease the perceived complexity. Compliance burdens can also be alleviated through a simplified tax process and the use of digital platforms (Mebratu, 2024). Moreover, trust in government can be established through enhancing transparency, accountability, and providing service to the people hence compliance. Instead of using penalties as the only method, governments need to embrace a balanced strategy that incorporates enforcing as well as establishing trust and awareness initiatives that eventually turn into a spirit of voluntary compliance and enhances the effectiveness of collecting tax revenue.

Theoretical Implications

This study contributes to the existing literature by integrating economic and behavioural perspectives into a comprehensive framework of tax compliance. It integrates the Theory of Planned Behaviour with Deterrence Theory, and it thus broadens theoretical knowledge as opposed to conventional deterrence theory based on deterrence. The research brings into focus the mediation of tax morale and interplay of cognitive and behavioural

variables, and provides a multidimensional account of compliance beliefs (Sarker & Ahmed, 2022). Moreover, it augments research on tax compliance in emerging economies by offering an organized conceptual framework, which can be empirically examined through innovative approaches, like Structural Equation Modelling (SEM).

CONCLUSION AND FUTURE RESEARCH

This study concludes that tax compliance intentions are shaped by an interplay of cognitive, behavioural, and deterrence factors, with behavioural elements such as trust, social norms, and moral values exerting the most substantial influence. Cognitive factors, such as tax knowledge and perceived fairness increase the prospects of informed decision-making, whereas deterrence mechanisms offer those needed to regulate actions. A combination of Theory of Planned Behaviour and Deterrence Theory provides an insight into the rational and psychological motivations to comply.

In future studies, it is suggested to empirically test the proposed framework with various samples in various emerging economies. Comparison of both developed and developing countries would be helpful to give a deeper insight into the contextual differences. There should also be studies that will determine the effect of digital taxation systems, artificial intelligence, and real-time reporting on compliance behaviour and also the moderating variables like culture, income level and institutional quality ought to be studied in order to refine the model further.

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