

Determinants of Tax Evasion Intentions: Evidence from Malaysian Cooperative Board Members

Wan Nur Alia Wan Ismail, Yusri Huzaimi Mat Jusoh*, Raabatul Azira Hassan, Farah Ahlami Mansor, Hasnun Anip Bustaman, Mohamad Ikram Ramzi

UiTM Cawangan Kelantan, Machang, Malaysia

*Corresponding Author Email: yusri367@uitm.edu.my

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Abstract

This study investigates the determinants of tax evasion intention among cooperative board members in Malaysia using the Extended Theory of Planned Behaviour (ETPB), focusing on attitude, subjective norms, perceived behavioural control, and moral obligation. Survey findings reveal that attitude does not significantly influence tax evasion intention, suggesting that personal beliefs alone are insufficient to explain compliance behaviour. In contrast, subjective norms, perceived behavioural control, and moral obligation are significant predictors, with moral obligation emerging as the strongest determinant, underscoring the importance of ethical and duty-driven considerations in discouraging tax evasion. The results highlight that social expectations and peer influence play a strong role in shaping tax-related decisions, while perceived behavioural control reflects that although board members believe they have discretion over tax matters, their actions are constrained by regulations and enforcement. From a policy perspective, reducing tax evasion requires strategies beyond legal enforcement, including strengthening cooperative governance, promoting ethical leadership, fostering trust in tax institutions, embedding integrity-based values in organizational culture, and implementing educational initiatives that reinforce the moral responsibility of tax compliance. By integrating behavioural, social, and ethical dimensions, policymakers can foster a culture of compliance and mitigate tax evasion risks in the cooperative sector.

Keywords: Tax Evasion Intention, Extended Theory of Planned Behaviour, Cooperative Governance, Tax Compliance, Moral Obligation

Introduction

Taxes are the backbone of a country's economic development and societal well-being, funding essential public services such as healthcare, education, infrastructure, and environmental protection. These services significantly enhance the quality of life for citizens and are primarily financed through tax revenue. Developing nations benefit from strengthening political and economic institutions and improving tax systems, as this enables them to secure funds for critical projects like building schools and hospitals. A robust tax

system creates a positive feedback loop, fostering infrastructure improvements, better governance, and economic growth (Besley & Persson, 2009). Sustained tax revenue flows also contribute to national security, law enforcement, and economic stability. Taxes play a pivotal role in redistributing wealth and ensuring a fairer society by narrowing income inequality and rightsizing the allocation of resources. Cobham (2022) notes that paying taxes fosters a collective sense of responsibility among citizens, creating a harmonious relationship between taxpayers and the government. Taxpayers gain a sense of accountability, allowing them to hold governments responsible for the effective and transparent use of public funds. When discussing taxation, it is essential to distinguish between tax avoidance and tax evasion (Mohamad et al., 2016). Tax avoidance refers to legally reducing one's tax liability by taking advantage of deductions, exemptions, or other provisions allowed by law.

Although tax avoidance operates within legal limits, tax evasion is a punishable offense with severe consequences. The distinction between these two practices highlights the importance of clarity in terminology to avoid confusion and to ensure that taxpayers understand the legal and ethical boundaries of tax-related actions. According to Inland Revenue Board Report (2023) the highest sector contribute to the income tax collection is business sector as compared to individual. Company is the highest contribution for business sector, followed by cooperative and non-governmental organisations. Cooperative income tax collection ranging from RM74 million in 2017 to RM189 million in 2019, followed by a sharp decline to RM59 million in 2020. It raises critical questions regarding compliance with tax obligations and the potential for tax evasion (Mat Jusoh et al., 2022). The large disparities in tax contributions, as represented in Table 1, urge closer research of the objectives and actions of cooperative board members, particularly those responsible for governance and tax declaration. As cooperative board members operate within a framework of transparency and ethical governance, understanding and addressing intentions toward tax evasion is critical to aligning their practices with broader national objectives and cooperative principles.

Table 1

Contribution of cooperative sector to the income tax collection

	Malaysia Ringgit, Millions				
	2017	2018	2019	2020	2021
Tax revenue	183,537	181,064	188,328	162,346	181,959
Cooperative tax revenue	74	171	189	59	142
% Contribution	0.04	0.09	0.10	0.04	0.08

The cooperative sector in Malaysia plays an important role in social and economic development. The fluctuations in tax revenue from cooperatives in Malaysia prompt a critical examination of cooperative board members' (those responsible for governance and the declaration of cooperative tax returns) intentions and behaviours, nonetheless, it has substantial issues in financial management and governance that create questions regarding tax compliance. According to Hussain (2022), the main causes of the fluctuated income tax contribution are due to the inconsistency of GDP in cooperative sector, which involves governance problems, a lack of integrity among board members, and cooperative management deficiencies.

Table 2 shows the history of abuse of power among cooperative board in Malaysia. Based on historical analysis, board members are often involved in such scandals.

Table 2
History of cooperative mismanagement in Malaysia

Year	Issue	Source
2009	An investigation into Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) regarding the embezzlement of funds involving a transaction amounting to RM20 million.	SKM
2016	Two officers from the top management of Bank Kerjasama Rakyat Malaysia were detained to assist in the investigation into an RM15 million bribe.	NST (2016)
2017	The Chairman, Secretary, and Treasurer of Koperasi Telekom Malaysia Berhad were arrested and remanded by the Anti-Corruption Commission (MACC) on suspicion of fraud and abuse that caused the cooperative to lose RM20 million.	The Star (2017)
2022	Losses to shareholders caused by the negligence of the board of a cooperative in Kelantan.	http://www.zukidin.com/2023/06/pengalaman-ditipu-scammer-koummah.html
2023	A cooperative CEO was arrested for being involved in a RM20,000 bribe case.	Astro Awani (2023)

Source: Jusoh et al., (2023)

Based these issues, it is a question of whether the appointed board cooperative member plays an effective and efficient role in carrying out their duties and responsibilities to ensure that the problems that lead to such unhealthy activities can be reduced and subsequently improve income tax contribution. Hashim et al. (2014) stated that the basis for cooperative mismanagement activities is the weakness in monitoring and inability to make effective reprimands to cooperative board members. This finding is also consistent with the report of the study by Hussain (2022).

Therefore, this study aims to address the research gap by investigating the determinants of tax evasion intentions among cooperative board members. It will focus on key behavioural factors; attitudes, subjective norms, perceived behavioural control, and moral obligation, while also considering the governance structures and tax exemptions that may influence these intentions. This study is significant as it provides a clearer understanding of the behavioural and contextual factors that influence tax evasion intentions among cooperative board members in Malaysia. By highlighting the roles of attitude, subjective norms, perceived behavioural control, and moral obligation, it contributes to existing knowledge on tax compliance behaviour. The findings also offer practical value by guiding policymakers in refining cooperative tax regulations, such as reviewing exemption thresholds, strengthening audit practices, and enforcing stricter penalties. In addition, the study emphasizes the importance of education and awareness programs to address knowledge gaps among

cooperative leaders, particularly in tax laws, financial management, and ethical governance. Overall, the study helps to promote stronger compliance, improve fiscal responsibility, and support the sustainable growth of the cooperative sector.

Literature Review and Hypothesis Development

A clear understanding of tax law is essential to distinguish between tax evasion and tax avoidance. Tax evasion involves intentionally violating tax regulations such as underreporting income or falsifying records to reduce tax liability. It is illegal and widely regarded as unethical. In contrast, tax avoidance refers to the legal minimization of tax through strategic planning within the bounds of the law, though it often raises moral concerns, especially when used aggressively (Chayati et al., 2024). The increasing complexity of tax systems has blurred the distinction between evasion and avoidance. This has led to widespread debate about tax fairness and compliance. According to Chayati et al. (2024), there is a pressing need for clearer legal definitions and ethical tax policies to promote fair contribution to public finance.

Allingham and Sandmo (1972) model explain taxpayer behaviour through a cost-benefit lens: individuals weigh the benefits of evasion against the risks of detection and penalties. Strong enforcement and harsh penalties increase compliance, while lenient oversight fosters evasion. The effect of tax rates on evasion remains debated, as higher rates can both encourage and deter non-compliance depending on the taxpayer's response. In Malaysia, tax evasion poses a significant threat to public revenue and economic equity. The country's shadow economy, which includes unreported business activities, undermines fiscal capacity. Ansori (2010) defines tax evasion as the deliberate concealment of income to unlawfully reduce tax payments. Weak tax enforcement, high rates, complex laws, and low trust in government contribute to the prevalence of evasion (Kassa, 2021).

The government's response has included the Special Voluntary Disclosure Programme (SVDP), encouraging taxpayers to disclose undeclared income. However, limited implementation and low public confidence have hindered its effectiveness. Saxunova and Szarkova (2018) argue that combating tax evasion requires coordinated domestic and international efforts. Tax evasion results in revenue loss, inequitable market conditions, and declining public trust. To improve compliance, Malaysia should increase audit frequency, impose stricter penalties, simplify tax processes, and enhance transparency in government spending. Strengthening these areas can foster a culture of accountability and support a more efficient tax system.

Theory of Planned Behaviour

Ajzen (1991) introduced the Theory of Planned Behaviour, which is an extension of the Theory of Reasoned Action. Its predecessor, TPB, resolves these limitations by the inclusion of perceived behavioural control, a concept that defines how much control an individual believes they have towards their actions. TPB is a significant framework that suggests three key factors influence intentions, which determine behaviour. As defined by Ajzen (1991), they include attitude, subjective norm, and perceived behavioural control. It is crucial for policymakers and other behavioural economics researchers to know which role of its application is important in understanding tax evasion. Tan et al., (2020) explained, tax evasion can be positive, such as saving money, or negative, such as getting legal consequences. If a person regards tax evasion as a way of saving money to support their family's future, they will be willing to engage in tax evasion; however, if they fear the legal consequences, they will

not. Furthermore, attitudes are affected by opinions about what a fair tax system is and how effective that tax system is. Although people think the tax system is unjust, they can find a justification for evading taxes (Saad, 2014; Torgler, 2003). The other pillar of the TPB is the subjective norm our perception of other people's opinions about whether we should do or not do a behaviour. For instance, if people approve or indulge in tax evasion, others will approve to do so or indulge in it as well. However, if the society is steadfast in its emphasis on compliance, people tend to comply with regulations (Ajzen, 1991; Tan et al., 2020). If it would take some people more effort than it is worth to abide by the law, in a culture of mistrust or corruption, people may think the government is corrupted or does not work which is likely to be a social pressure until the obligation becomes easy to justify tax evasion (Torgler, 2021). A key part of the TPB is perceived behavioural control, which is concerned with how a person perceives she will be able to carry out a form of behaviour. This may mean weak enforcement or people perceiving easy loopholes to convince those willing to evade taxes that they can, such as those who do not believe tax enforcement is vigorous or those who do not have the resources to avoid paying taxes (Ajzen, 1991; Yildirim et al., 2020). Malaysians with positive attitudes toward tax evasion have high tax rates, poor government, and acquiescence to evasion. In addition to weakening enforcement and low moral responsibility, the deterrent effect of tax laws is reduced (Saad et al., 2020). The TPB offers policymakers great insight into what factors to target to make drug use less favourable and easy to prevent. Ariyo and Poon (2021) and Taing & Chang (2021) explained that strengthening enforcement, moralizing compliance, and creating a culture of tax compliance are measures that will reduce tax evasion.

Hypothesis Development

Allingham and Sandmo's (1972) model remain fundamental in explaining tax evasion behaviour. The model suggests that individuals evaluate the financial benefits of evasion against the risks of detection and punishment. When tax enforcement is weak, high tax rates can encourage tax evasion. However, it also depends on income levels: more affluent individuals and businesses are more likely to resort to laced with tax evasion strategies. At the same time, financial pressures may push lower-income groups. Kassa (2021) indicated that a minimal trust in government spending may result in its users not paying taxes, as they do not trust the use of the government budget, which, in turn, is motivated by avoidance behaviours. Another determinant is moral beliefs; people with strong moral sense are less likely to bypass taxes even when such a possibility exists. On the other hand, the lower the stigma related to tax evasion and the higher the social acceptance of tax evasion, the higher is the non-compliance. This is another reason to encourage tax compliance through trust and fairness.

Tax evasion is also influenced by the degree to which people feel they will be caught. People are less likely to cheat on taxes if they think there is a high chance of being audited or of penalties. Nevertheless, as Chayati et al. (2024) pointed out, weak enforcement and low detection risks make evasion overwhelmingly likely. Enforcing actions can be brought out into the public and with heavy penalties, it can be deterrents to reduce one's own evasion intentions. However, if taxpayers perceive the system as biased or unfair, enforcement may not be effective. Tax evasion behaviour is also influenced by cultural and social norms. People are more likely to do the same thing in communities where evasion is widespread and acceptable behaviour. It is also a case of peer influence since looking at how others pay no

tax and seeing there is no consequence can make others follow suit. Recently, that line has blurred between legitimate tax avoidance and criminal tax evasion. According to Kassa (2021), the growing use of tax avoidance strategies (which are perfectly legal) tends to bridge the gap between evasion and stigma. If avoidance is morally questionable but justifiable to taxpayers, they may then see evasion as an acceptable option to avoid taxes. To address tax evasion, it needs a multi-pronged approach that understands the nature of the problem and its importance. Reduction in tax regulations can shrink loopholes and outgrowth for compliance, resulting in voluntary compliance. To improve its legitimacy, taxpayer morale should be promoted by making government's spending transparent and tax policies fair, as promoting these things will build trust and avert tax evasion.

Attitude and Tax evasion intention: Attitudes toward tax evasion intention play a critical role in shaping individuals' decisions about whether to evade taxes. Within the framework of the Theory of Planned Behaviour (TPB), attitude refers to an individual's positive or negative judgment about a specific behaviour. Numerous studies have explored how attitudes influence a person's intention to evade taxes. Alleyne and Harris (2017) found that individuals who view tax evasion as unacceptable are less likely to develop intentions to engage in it. In contrast, those who perceive evasion as justifiable are more likely to plan tax evasion strategies. Similarly, Wahyuni et al. (2019) showed that negative attitudes toward tax compliance significantly increase an individual's intention to evade taxes. The perception of fairness and legitimacy of the tax system is a key factor; individuals who perceive the system as unjust often justify noncompliance and develop stronger evasion intentions. Cultural and personality factors also play a significant role in shaping attitudes. Sadjiarto et al. (2020) demonstrated that individuals from cultures tolerant of tax evasion are more likely to develop intentions to evade taxes. The influence of religious beliefs was also explored by Fadhilah (2019), who found that while individuals with strong religious convictions often disapprove of tax evasion, this disapproval does not necessarily reduce their intention to evade taxes. However, they tend to hold more negative views toward those who engage in such practices. Perceptions of fairness further influence attitudes toward tax evasion intention. Kassa (2021) found that individuals who view the tax system as unfair are more likely to form positive attitudes toward evasion. This aligns with Yee et al.'s (2017) findings, which indicated that educating individuals about the tax system's benefits and enforcement measures can foster more positive attitudes toward compliance and reduce tax evasion intentions.

H1: There is a relationship between the attitudes of cooperative board members and tax evasion intention.

Subject Norms and Tax evasion intention: Theory of Planned Behaviour (TPB) defines subjective norms as the perceived social pressure to perform or refrain from a specific behaviour. In the context of tax evasion intention, subjective norms refer to an individual's perception of how family, friends, co-workers, and other social circles would react positively or negatively if they are to comply with or disobey tax laws. Wahyuni et al. (2019) investigated the role of subjective norms in shaping tax evasion intentions and found that perceived social expectations significantly affect decision-making processes. When individuals believe that their social group views tax evasion as trivial or justifiable, they are more likely to form an intention to evade taxes. Similarly, Fadhilah (2019) demonstrated that social pressures directly influence individuals' likelihood of intending to evade taxes. When individuals

perceive that their friends or peers do not condemn tax evasion, they are more likely to develop intentions to avoid paying taxes. Conversely, when members of one's social group express negative attitudes toward tax evasion, intentions to evade taxes are discouraged.

Sadjiarto et al. (2020) examined subjective norms within the cultural context of tax evasion intentions among Chinese Indonesians. Their study highlighted how cultural and traditional beliefs interact with subjective norms. In societies where tax evasion is either common or deemed ethically acceptable, individuals may rationalize forming evasion intentions because it is perceived as socially acceptable. Kassa (2021) found that individuals' intentions to engage in tax evasion depend significantly on whether their family, friends, and community approve or disapprove of such behaviour. The study reaffirmed previous findings, showing that individuals are more likely to form evasion intentions if they perceive support from their social group. The above studies collectively underscore the importance of subjective norms in shaping intentions toward tax evasion. People often conform to perceived social pressures, and peer influence is crucial in determining tax behaviour intentions.

H2: There is a relationship between the subject norms of cooperative board members and tax evasion intention.

Perceived behavioural control and Tax evasion intention: Perceived behavioural control is a fundamental component of the Theory of Planned Behaviour (TPB). It refers to an individual's belief about the ease or difficulty of performing a particular behaviour. In the context of tax evasion intention, it encompasses the extent to which a person believes they have the resources, knowledge, and capacity to avoid taxes while evading detection. Alleyne and Harris (2017) highlighted that when individuals believe they can get away with tax evasion, whether due to their knowledge of tax loopholes or perceptions of weak enforcement there is a higher likelihood of forming an intention to evade taxes. This aligns with the notion that behavioural intentions are significantly influenced by an individual's perceived level of control over a given action. Similarly, Wahyuni et al. (2019) found that individuals who feel they know how to conceal income or circumvent tax obligations are more likely to develop tax evasion intentions. Conversely, those who perceive tax enforcement as stringent and believe there are limited opportunities to avoid taxes are less inclined to form such intentions. Kassa (2021) further demonstrated that people are less likely to intend to evade taxes when they believe tax enforcement mechanisms are strong and efficient. Conversely, those who perceive tax laws as easily circumvented or discover loopholes are more likely to exhibit evasion intentions. These findings are consistent with Sadjiarto et al. (2020), who also highlighted that a strong sense of confidence in one's ability to evade tax obligations increases the likelihood of forming such intentions. The psychological dimension of perceived control was emphasized by Fadhilah (2019). The study found that individuals who feel powerless or lack knowledge about the tax system are less likely to form evasion intentions.

Yee et al. (2017) examined the perceived strength of tax enforcement and its relationship to perceived behavioural control. Their findings revealed that individuals who perceive tax enforcement as weak and penalties as minimal are more likely to feel in control and form tax evasion intentions. Conversely, those who believe tax enforcement is strict and penalties are severe reported lower perceived control and, as a result, are less likely to intend to evade taxes. In conclusion, perceived behavioural control is crucial in shaping tax evasion intentions.

The greater individual perceived ability to evade taxes without consequences, the more likely they are to form evasion intentions, and vice versa. Factors such as tax knowledge, confidence, and enforcement perceptions directly impact these intentions.

H3: There is a relationship between the perceived behavioural control of cooperative board members and tax evasion intention.

Moral obligation and Tax evasion intention: Moral obligation refers to the ethical responsibility or duty to do what is morally right, including paying taxes. In the context of tax evasion intention, individuals with strong moral convictions are less likely to plan or intend to evade taxes. This sense of duty often surpasses legal obligations, shaping behaviour even when opportunities for evasion exist. Alleyne and Harris (2017) found that when individuals view tax compliance as a moral responsibility rather than a mere legal obligation, their intention to evade taxes diminishes. This aligns with the Theory of Planned Behaviour (TPB), which highlights the influence of attitudes and ethical beliefs on behaviour. People who are morally committed to tax laws often view tax evasion as fundamentally wrong, reducing their likelihood of intending to evade. Kassa (2021) further explored the relationship between moral obligation and tax evasion intention, finding that individuals who perceive a strong moral duty to pay taxes are less likely to harbour intentions to evade them, even when evasion is possible. Kassa emphasized that individual ethics can often outweigh external social pressures, suggesting that moral responsibility plays a more critical role in shaping tax behaviour than societal norms. Similarly, Wahyuni et al. (2019) demonstrated that moral obligation effectively deters tax evasion intentions. The study noted that even in environments where evasion is socially accepted or easy to accomplish, individuals with strong ethical values are less likely to develop intentions to evade taxes.

Religious beliefs further reinforce moral obligations toward tax compliance. Fadhilah (2019) found that individuals with strong religious or ethical principles are less inclined to engage in tax evasion. These principles often serve as a barrier to unethical behaviour, emphasizing the importance of personal moral responsibility in curbing evasion intentions. Yee et al. (2017) investigated Malaysian taxpayers' behaviour under the Self-Assessment System. They found that individuals who view tax compliance as a moral duty are likelier to adhere to tax regulations. These taxpayers often recognize the social benefits of taxes, such as funding public goods and services, which reinforces their moral stance against tax evasion intentions.

H4: There is a relationship between the moral obligation of cooperative board members and tax evasion intention.

Based on the above discussion, Figure 1 below is developed to illustrate the framework which presents the relationship between independent and dependent variables.

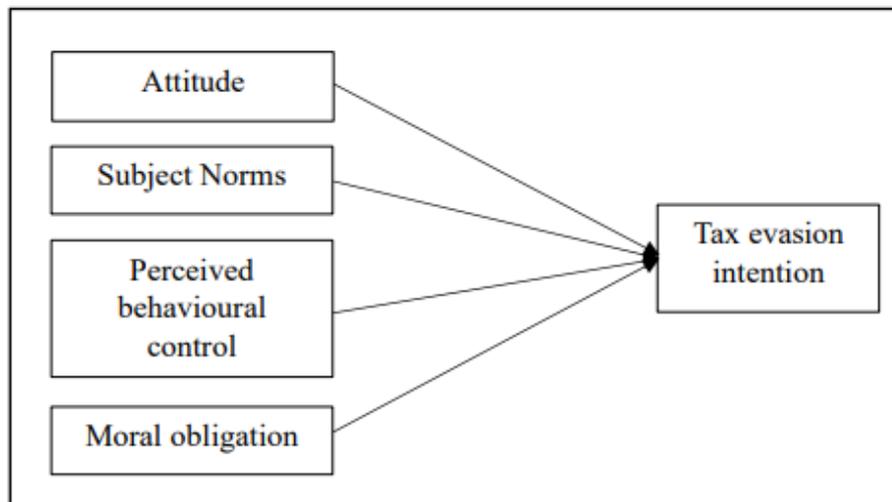


Figure 1: Theoretical Framework

Methodology

For this study, the target population consists of all registered cooperatives in Malaysia, totalling 15,315 as of 2022. This broad population selection ensures a diverse representation of cooperatives across different sectors, sizes, and locations, including urban and rural communities. The cooperative sectors encompass various industries such as agriculture, finance, retail, and services. The primary objective of this research is to provide valuable insights into the factors influencing tax evasion intentions among cooperative board members, offering a deeper understanding of their tax compliance behaviour. Given the pivotal role that cooperatives play in Malaysia's socioeconomic development especially in rural empowerment and local economic growth, understanding how their financial management practices affect ethical behaviour, including tax compliance, is crucial. To capture diverse perspectives and experiences, this study adopts a simple random sampling (SRS) approach. This method ensures that every cooperative in the population has an equal chance of selection. It also prevents overrepresenting any specific sector or region, ensuring the findings are balanced and unbiased. Roscoe's (1975) guideline for sample size in social science research suggests a range of 30 to 500 participants. Following the "rule of ten," which proposes that a sample should be at least ten times the number of variables considered, the minimum recommended sample size for this research is 50, given one dependent variable (tax evasion intention) and four independent variables (attitude, subjective norms, perceived behavioural control, and moral obligation). According to Krejcie and Morgan's (1970) sample size determination table, 384 respondents would be sufficient for a large 34 population. As a result, this study recorded the response rate of 150 respondents, which exceeds the 30% threshold recommended by Frohlich (2002). This number also surpasses Roscoe's minimum requirement while remaining practical given constraints such as time, budget, and available resources. The larger sample size allows for more comprehensive statistical analysis, enhancing the validity and generalizability of the findings.

Research Instrument

This study attempts to explore the factors influencing tax evasion intention of cooperative board members in Malaysia by using a quantitative research method. Data are collected through a structured survey, the main instrument being a carefully designed questionnaire. A

5-point Likert scale is the most common method of building questions, allowing respondents to express their agreement or disagreement with some statements. This way, their perspectives are well and carefully solicited and understood. The questionnaire is divided into three main sections. Part A consists of demographic information gleaned during the first section, including gender, age, level of education, years of working experience, average monthly income, religion, and race of cooperative board members. These details provide meaning and can be compared to see if personal or professional factors cause tax evasion intentions. Part B consists of the dependent variable: tax evasion intention. This part assesses the degree of intention for tax evasion in cooperatives and respondents' intention to engage in it. Part C addresses the independent variables: subjective norms, attitude, perceived behavioural control, and moral obligation. These factors are studied as pivotal influences on tax evasion intentions among cooperative board members in Malaysia. The survey instrument used is an adapted version of other completed studies, including Asma et al. (2022), Taing and Chang (2021), Ishak and Ali (2020), Owusu et al. (2019), and Alleyne and Harris (2017), that is comprehensive and very suitable for the Malaysian situation. The study builds on these existing frameworks so that the questionnaire is rigorous yet well-suited to the Malaysian context.

The statistical results' reliability for each of the factors listed in the survey questionnaires is displayed in Table 3. It serves as a gauge for how reliably a measuring device captures the idea being measured (Sekaran & Bougie, 2010). The Cronbach Alpha values for every build ranged from 0.913 to 0.746, surpassing the 0.7 value recommended by (Sekaran, 2003; Kline, 2013). As a result, every question is trustworthy and suitable for further research.

Table 3

Reliability Test

Variable	Cronbach Alpha	Number of items	Reliability Decision
Tax Evasion Intention (TEI)	0.913	5	Reliable
Attitude (ATT)	0.854	5	Reliable
Subject norms (SNS)	0.828	5	Reliable
Perceived behaviour control (PBC)	0.866	5	Reliable
Moral obligation (MRO)	0.746	5	Reliable

Result*Demographic Characteristics*

The analysis of the demographic attributes of respondents provides the identity of the cooperative board members in Malaysia in terms of gender, age, education, work experience, income, religion, and race showed in Table 4. Gender distribution in board members of the cooperative appears to have a skewed gender ratio with men occupying most of the positions, as 70% of the respondents are male. At the same time, women gradually move up the ranks with 30% representation among the respondents, which suggests that female diversity in leadership positions and among cooperative board members is increasing. Respondents are largely seasoned pros when it comes to age. Just over half (57.3%) are in the 51- to 59-year-old group, while another 25.3% are between 45 and 50. Interestingly, 17.3% of respondents are younger professionals, offering a fresh perspective on the industry. The respondents' educational background is quite commendable. Among them, 31.3 percent possess

Doctorates while 23.3 percent have earned master's degrees. Additionally, 10.7 percent have qualified with professional certificates. Such wide-ranging qualifications enable them to meet the demands of this profession. This strong educational background supports informed decision-making in cooperative board members. Working experience is another key factor, with 37.3% having 6 to 10 years of experience. In addition, a good number of respondents (29.3%) either have fewer (less than five) or many (over eleven) years of experience, which brings new blood and ideas, as well as long-term experience into cooperative board membership. On the topic of religion, the responses provided an idea of Malaysia's cultural diversity, with 94% are Muslims. Nevertheless, other religions, such as Christianity (3.4%), Hinduism (1.3%), and Buddhism (1.3%), are also represented.

Table 4

Demographic Characteristics of Respondents

Gender	Number	Percentage (%)
Male	105	70
Female	45	30
Total	150	100
Age	Number	Percentage (%)
25 to 34 years	2	1.3
35 to 44 years	24	16.0
45 to 50 years	38	25.3
51 to 60 years above	86	57.4
Total	150	100
Education level	Number	Percentage (%)
STPM/Diploma	2	1.3
Bachelor's degree	50	33.3
Master's degree	35	23.4
PhD/Doctorate's degree	47	31.3
Others: Professional qualification	16	10.7
Total	150	100
Experience	Number	Percentage (%)
Less than 3 years	19	12.7
3 to 5 years	31	20.7
6 to 10 years	56	37.3
11 to 20 years	27	18.0
21 years and above	17	11.3
Total	150	100
Religion	Number	Percentage (%)
Islam	141	94.0
Buddha	2	1.3
Christian	5	3.4
Hindu	2	1.3
Total	150	100

Descriptive Measurement

Table 5 shows the descriptive result to measure the variables of the research. It provides researchers initial perspectives into the respondent's behaviour and attitude (Frost, 2020). This study uses descriptive statistics to explore the variables of attitude, subjective norms, perceived behaviour control, and moral obligation to tax evasion intention. The data that

these statistics describe are the base for deeper inferential analysis to better understand cooperative board members' views in Malaysia. The results to all questions showed medium to high scores which indicate moderate to high level of awareness and attitude towards tax evasion intention. The respondents' mean scores and standard deviations (SD) give meaningful insights into the areas that require intervention to manage tax evasion among cooperative board members in Malaysia. The dependent variable, tax evasion intention, has a mean score of 4.23 and SD of 0.635. These respondents showcase a high intention towards tax evasion. The high mean suggests that many cooperative board members exhibit a strong inclination toward tax evasion intention. The standard deviation of 0.635 reflects a moderate spread of responses, meaning there is some variation in individual perceptions. However, the tendency to engage in tax evasion is still regarded as quite high. The mean score regarding attitude towards tax evasion is 3.90, with an SD of 0.670. This result indicates that cooperative board members have moderately favourable views toward tax evasion intentions, implying that their acceptability of perceiving such behaviour is mid-level acceptance. The mean score suggests that these cooperative board members have mixed perceptions about tax evasion. Subjective norms reflect a strong influence from social expectations or peer opinions on tax-related decisions, with a mean score of 4.05 and SD of 0.625. In other words, cooperative board members are willing to avoid paying taxes if such behaviour is considered standard practice in their social and work environments. Perceived behavioural control recorded a high mean of 4.28 and standard deviation of 0.528. This result means that the respondents hold strong positivity with respect to the intention of their involvement in tax evasion. It shows that cooperative board members strongly believe in justifying their decisions regarding taxes. Lastly, moral obligation demonstrated a high mean of 4.09 and SD of 0.5, indicating that participants are relatively low but consistent in their ethical responsibility. While there is an evident strong obligation towards fulfilling tax duties, the constant high intention to evade taxes indicates a clash between ethics and practicality for some of the cooperative board members in Malaysia. Finally, medium to high perceptions are found across all key factors as described in the descriptive analysis, providing a better grasp of the tax evasion intention among the cooperative board members in Malaysia. These findings highlight the importance of addressing attitudinal challenges, reinforcing moral obligations, strengthening subjective norms, and enhancing perceived behavioural control.

Table 5

Descriptive Measurement

Variables	Means	Standard deviation	Level
Tax Evasion Intention (TEI)	4.23	0.635	High
Attitude (ATT)	3.90	0.670	Medium High
Subject norms (SNS)	4.05	0.625	High
Perceived behaviour control (PBC)	4.28	0.528	High
Moral obligation (MRO)	4.09	0.500	High

Assessment of Measurement Model

Construct validity, convergent validity and discriminant validity were the three types of evaluation used to evaluate the measurement model. The loading, average extracted (AVE), and composite reliability were examined as indicated by Hair, Sarstedt, Hopkins, and Kuppelwieser (2014). Construct validity refers how well the results obtained from the use of

measure fit the theories around which test is designed (Sekaran, 2000). Internal consistency dependability above the threshold value of 0.708 is a sign of a good measurement (Hair et al., 2014). Hair et al. (2019) argued that, even though outer loading values between 0.40 and 0.70 are considered weak, researchers should carefully examine the effects of item removal on composite reliability (CR) and content validity of the constructs, and should only consider removing items from the scale if deleting the indicator leads to an increase in CR. Furthermore, an AVE value of 0.50 or above suggests that the construct has appropriate convergent validity and can explain more than half of the variance in its indicator (Fornell & Larcker, 1981). All the items had loadings larger than 0.50, and the composite reliabilities were all greater than 0.70 (Hair et al. 2010). The AVE is a metric that compares the variance collected by indicators to measurement error. Table 6 summarizes the results and shows that all the 5 constructs are valid measures for the respective constructs. Due to the low score of the loading, the following items were deleted AT4 and MO5. Only 10% of the items were deleted.

Table 6
Assessment of Measurement Model

Variables	Items	Loading	AVE	Cronbach Alpha	Composite Reliability
Tax Evasion Intention (TEI)	TE1	0.903	0.757	0.919	0.940
	TE2	0.898			
	TE3	0.851			
	TE4	0.876			
	TE5	0.820			
Attitude (ATT)	AT1	0.848	0.712	0.865	0.908
	AT2	0.867			
	AT3	0.860			
	AT5	0.798			
Subject norms (SNS)	SN1	0.685	0.557	0.803	0.862
	SN2	0.771			
	SN3	0.767			
	SN4	0.701			
	SN5	0.801			
Perceived behaviour control (PBC)	BC1	0.686	0.627	0.851	0.893
	BC2	0.787			
	BC3	0.760			
	BC4	0.835			
	BC5	0.878			
Moral obligation (MRO)	MO1	0.810	0.548	0.726	0.829
	MO2	0.688			
	MO3	0.717			
	MO4	0.742			

Discriminant Validity

Discriminant validity is the extent to which a measure deviates from another measure whose underlying construct is conceptually unrelated to it. Heterotrait-Monotrait Ratio (HTMT) as proposed by Henseler et al. (2014) allows one to assess the discriminant validity of a measure. By contrasting predetermined thresholds, HTMT as a criterion is evaluated. A conclusion that discriminant validity absent can be drawn if the value of HTMT is greater than this cutoff. The suggested value is 0.90 by Hair et al. (2019). The HTMT ratio was used to evaluate the discriminant validity of the measurement model, and the results are displayed in Table 7.

Table 7

Discriminant Validity Analysis

Variables	TEI	ATT	SNS	PBC	MRO
Tax Evasion Intention (TEI)					
Attitude (ATT)	0.716				
Subject norms (SNS)	0.860	0.901			
Perceived behaviour control (PBC)	0.665	0.589	0.698		
Moral obligation (MRO)	0.836	0.676	0.831	0.764	

Structural Model Analysis

After the measurement model satisfied the convergent and discriminant validity, a structural model was thus developed and then tested. The assessment of the structural model of this study was analysed using five-step procedures proposed by Hair et al. (2014) which includes assessment of collinearity issues; path co-efficient; coefficient of determination (R^2); effect size f^2 and predictive relevance (Q^2). Variance Inflation Factor (VIF) are regarded as the most useful technique to determine whether abnormality exists in the data by observing the multicollinearity level of the data (Hair et al., 2014). A tolerance value lower than 0.20, and VIF above 5 is a clear sign that multicollinearity exists (Hair et al., 2014). Based on the Table 8, it is evident that multicollinearity does not exist in the current model, and hence, the data is set for subsequent analysis.

Table 8

Collinearity statistic

Variables	Tolerance	VIF
Attitude (ATT)	0.362	2.273
Subject norms (SNS)	0.301	2.897
Perceived behaviour control (PBC)	0.503	1.763
Moral obligation (MRO)	0.350	1.959

The SmartPLS 4 Software algorithm was used to analyse the relationship between the variables, and further studies were performed using SmartPLS4 Software bootstrapping of 5000 to evaluate the degree of significant and t-statistics for all paths. Figure 2 shows the path analysis summarized. Table 9 shows the results of R^2 , f^2 and Q^2 , along with the corresponding t-values.

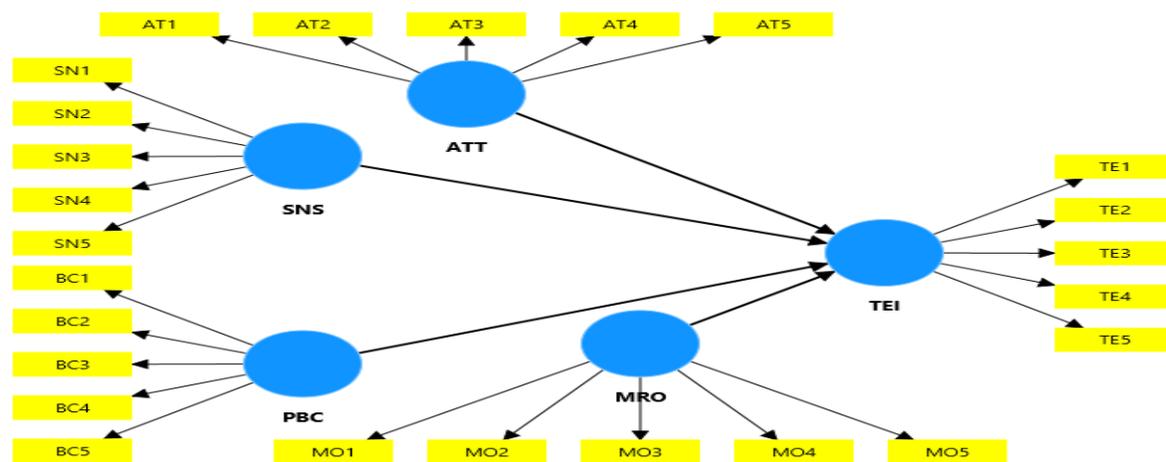


Figure 2: Research Model

The results indicate in Table 9, that Attitude ($\beta = 1.345$, $p = 0.179$), Subject norms ($\beta = 3.936$, $p = 0.000$), Perceived behaviour control ($\beta = 2.240$, $p = 0.0025$) and Moral obligation ($\beta = 4.241$, $p = 0.000$) were positively related to tax evasion intention and explained 65.4% of the variance in tax evasion intention among the board members in Malaysian cooperative. Thus H2, H3 and H4 were supported except for H1 unsupported. According to the Cohen (1988), if the R^2 value was above the 0.50 indicating that this a moderate model.

Table 9
 Hypothesis Testing

Hypo. Testing	Relationship	Std Beta	S.E	t-Value	Decision	R ²	f ²	Q ²
H1	ATT -> TEI	0.127	0.095	1.345	US		0.021	
H2	SNS -> TEI	0.396	0.101	3.936	S*		0.161	
H3	PBC -> TEI	0.148	0.066	2.240	S*		0.037	
H4	MRO -> TEI	0.275	0.065	4.2411	S*	0.654	0.115	0.488

* $p < 0.05$

According to Sullivan & Feinn (2012), despite the p-value is used to assess the significance level of any association between exogeneous and endogenous components, but it is unable to show the magnitude effect. Thus, this study used the Cohen (1988) rule of thumb which is 0.02, 0.15 and 0.35 representing small, medium, and large effects. Based on Table 9, result of f^2 effect size, showed that only Subject Norms has medium effect size which 0.161. Hair et al. (2010) stated that the effect size is difficult to determine using a rule of thumb since it depends on the complexity of the model, the study context and research field.

This study also evaluated the model's predictive relevance (Q^2). The predictive Q^2 test employs the blindfolding approach to assess the predictive value of external constructs over endogenous constructs (Geisser, 1974). The predictive relevance of the path model for a certain dependent construct is indicated by a value of Q^2 greater than zero for a particular reflective endogenous construct (Sarstedt et al., 2014). By applying the blindfolding procedure as suggested by Hair et al. (2019), the result shows that the research model has medium predictive relevance ($Q^2 = 48.8\%$).

Discussion

This study aims to examine the determinants influencing tax evasion intention among cooperative board members by testing the four hypotheses based on the Extended Theory of Planned Behaviour (ETPB).

For Hypothesis 1, the significance level of attitude towards tax evasion intention was recorded at 0.179 ($p > 0.05$), which indicates that the relationship is not significant. Hence, the first hypothesis is not supported. This implies that the cooperative board members' attitude toward tax evasion, whether positive or negative, does not influence their intention to evade taxes. Nevertheless, Table 5 indicates that attitude, in the form of tax evasion, is moderately high ($M = 3.90$, $SD = 0.670$), implying that the cooperative board members have neutral to slight disfavour towards tax evasion. One plausible explanation is that having a favourable attitude towards tax evasion does not seem to be sufficient to facilitate tax evasion intention. While individuals may personally disapprove of tax evasion, external factors such as social pressures, legal consequences, and ethical considerations could play a more dominant role in shaping their final decision. The non-significance of attitude is consistent with previous studies which indicate that tax compliance choices have a context beyond personal beliefs (Hamid et al., 2019; Nadiyah et al., 2019; Salawati et al., 2021).

For Hypothesis 2, the significance level of subject norms towards tax evasion intention was recorded at 0.00 ($p > 0.05$) which indicates that the relationship is significant. This indicates that the organized culture, along with friends' and colleagues' expectations and social pressure, has a bearing on cooperative board members' decision-making with respect to tax evasion intention. The descriptive statistics in Table 5 indicate that subjective norms have a high mean score ($M = 4.05$, $SD = 0.625$), reflecting the strong influence of social expectations on tax evasion intention. The significant effect of subjective norms highlights the social nature of tax evasion behaviour. Cooperative board members might choose to engage in tax evasion not because they condone it, but because it is believed to be an accepted practice within their professional circle. This is consistent with previous research by Kassa, 2021; Marandu et al., 2015; Sadjiarto et al., 2020, indicating that normative influences play a crucial role in shaping tax-related decisions, particularly in cases where tax evasion is acceptable or condoned among colleagues.

For Hypothesis 3, the significance level of perceived behaviour control towards tax evasion intention was recorded at 0.02 ($p > 0.05$) which indicates that the relationship is significant. This result indicates that even cooperative board members' perceived ability to control their tax-related behaviour does not strongly affect their intention to evade paying taxes. The descriptive statistics in Table 5 capture that perceived behavioural control has the highest mean among all independent variables ($M = 4.28$, $SD = 0.528$), which means that most cooperative board members have more control over their tax-related decisions. A potential explanation for this result is that while cooperative board members may believe they have control over their tax behaviour, the exercise of such power might be constrained by factors such as regulatory compliance, legal sanctions, and moral responsibilities. This finding is consistent with previous research on tax evasion, which noted that the consequences of claimed behavioural control are situationally constrained regarding the variety of taxation laws and enforcement practices in place (Bobek et al., 2010; Chayati et al., 2024; Mat Jusoh et al., 2021).

For Hypothesis 4, the significance level of moral obligation towards tax evasion intention was recorded at 0.00 ($p > 0.05$) which indicates that the relationship is significant. The descriptive statistics suggests that moral obligation has a strong mean value ($M = 4.09$, $SD = 0.500$), implying that it is one of the reasons for tax evasion intention. These results support the argument that tax evasion is not only a purely rational and economic decision but rather also an ethical one. Cooperative board members who consider tax compliance in the diligent sense, that is, as a duty, are less likely to intend to evade paying taxes, irrespective of other intervening variables like social influence or perceived control. This supports the behavioural economics literature which argues that ethical factors heavily influence moral obligation and tax evasion intention (Fadhilah, 2019; Pui Yee et al., 2017).

Conclusion and Contribution

The findings revealed that attitude does not significantly influence tax evasion intention, suggesting that personal beliefs or dispositions toward tax evasion alone are insufficient predictors of behaviour. Instead, external influences and situational constraints appear to carry greater weight. In contrast, subjective norms, perceived behavioural control, and moral obligation were found to be significant determinants of tax evasion intention. Specifically, social expectations and professional culture strongly shaped decision-making, indicating that tax-related behaviours are heavily influenced by peer acceptance and normative pressures. Similarly, while cooperative board members perceived themselves as having considerable control over tax-related actions, this control was moderated by institutional, regulatory, and ethical constraints. Finally, moral obligation emerged as a critical factor, underscoring the importance of ethical and duty-driven considerations in deterring tax evasion.

Overall, these findings reinforce that tax evasion intention is not merely a product of individual attitudes but rather a multidimensional behaviour shaped by social, psychological, and ethical factors. Policymakers and tax authorities should therefore emphasize strengthening cooperative governance structures, enhancing ethical awareness, and fostering a culture of integrity to mitigate tax evasion risks. By integrating both regulatory enforcement and moral-ethical education, tax compliance among cooperative board members can be more effectively promoted.

Based on this study's findings, future research on tax evasion intention among cooperative board members should adopt longitudinal designs to capture how behavioural factors evolve over time and respond to changes in tax policies, enforcement, and economic conditions. Expanding the model to include structural and economic variables—such as tax fairness, trust in institutions, financial constraints, and workplace ethical climate—would provide a more holistic understanding of tax compliance. Given the strong influence of moral obligation, further exploration of personal ethics, organizational standards, societal values, and even religious teachings as deterrents to tax evasion is recommended. Finally, employing a mixed-methods approach that combines surveys with interviews, focus groups, and case studies could enrich insights by uncovering the nuanced social, cultural, and contextual factors shaping tax compliance behaviour.

This study extends the application of the Extended Theory of Planned Behaviour (ETPB) to the cooperative sector in Malaysia, addressing a gap in tax compliance research. The findings reveal that subjective norms and moral obligation are stronger predictors of tax evasion

intention than attitude or perceived behavioural control, challenging conventional assumptions of the Theory of Planned Behaviour. By reframing tax evasion as a social and moral issue rather than a purely economic choice, the study advances theoretical understanding of compliance behaviour. Practically, it offers guidance for policymakers and cooperative leaders in strengthening compliance through ethical tax education, awareness initiatives, and peer accountability systems that foster a culture of responsibility and transparency.

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