

A Study on the Relationship between an Individual's Personality and Tax Compliance

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Abstract: *The issue of tax compliance has been studied widely from various field of study yet, tax non-compliance is still a problem for not only Malaysia, but for most of the countries around the world. Economy and non-economy factors of tax non-compliance has been studied; still minimal focus has been given on how personality impact the attitude of tax compliance. This study is conducted by the researcher to observe the pattern of tax compliance from the perspective of employees in Kuala Lumpur. The researcher has incorporated the element of personality from the Big Five Personality Traits to identify how does an individual personality effects compliance decision. The researcher conducted this study through a qualitative research mode where the researcher used the Big Five Inventory traits to identify the personality of the taxpayers. Taxpayers were grouped according to personality and taxpayer's extend towards tax compliance analyzed using a set of interview questions. This study indicates that there were relationship between personality and compliance where a group of personality choose to perceive tax compliance as not necessary since they are not aware of their tax obligations. The result from this study provides specific insights to the policymakers on how an individual's personality is associated with tax compliance and enable them to implement suitable strategies to minimize non-compliance by designing tax awareness programs according to an individual's personality.*

Keywords: *Tax Compliance, Personality, Big Five Personality traits*

I. INTRODUCTION

Research on the field of tax has been extensively done and the issue of tax non-compliance has been analyzed from so many perspectives by previous researchers since tax non-compliance is a very serious problem (Hai & See, 2011). Tax non-compliance is a growing global problem (McKerchar and Evan, 2009) and it is crucial to identify the underlying factors which impacts a tax payer's decision whether to comply with tax laws.

Tax is a payment that is made by the citizen of a country to the Government in order to provide necessary revenue for the country to pursue collected goals such as economic prosperity, social security, national security, better facilities and redistribution of wealth. The objective of taxation is to raise revenue towards financing public goods and services (Martina et al, 2008). In Malaysia, tax system was introduced before 1910 (Kasipillai & Shanmugan, 1997) and from 1947 to 2003, Malaysia was practising Official Assessment System where the Inland Revenue Board of Malaysia (IRBM) is responsible for assessing the income tax of individual taxpayer based on submitted relevant documents. Self-Assessment System was introduced in 2004 for individuals. Under this system, taxpayers bears the responsibility of their own taxes where they have to do their own tax computation and declare to the IRBM correctly.

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Since the accountability to compute own tax affairs falls on the shoulder of the taxpayers themselves, the study of tax compliance has become very important.

Tax compliance is regarded as willingness of a person to act in accordance with tax law and administration without the need of any enforcement (James & Alley, 2002). Earlier study on tax compliance conducted by Roth et al in 1989 has defined tax compliance as an activity where all tax returns are filled at the proper time in accordance with tax law applicable while tax liability reported accurately. Similar definition is given by The United States Internal Revenue Services (IRS) where they define tax compliance as conformity with reporting requirements, which means taxpayers files all required tax returns at the proper time and the returns accurately reports tax liability in accordance with IRS code, regulations and court decisions applicable at the time the return is filed (Hasseldine & Hong Li, 1999). When a taxpayer failed, intentionally or unintentionally to meet their tax obligation, that brings them under the category of tax non-compliance (Kinsey, 1984). The issue of tax non-compliance has always been in heat not only for now, but for ages. Tax non-compliance can be viewed from many perspectives. It is a problem for the public finances since the Government losing revenue; it is a law enforcement issue and also an ethical problem of individuals from a particular country (Andreoni, Erard, Feinstein, 1998). It is very important to overcome the issue of tax non-compliance since it deals with the trust that people have on Government in making sure distribution of fair and just tax.

Tax non-compliant behaviour can be categories into three major groups; failing to file the return, failing to report tax liability accurately on the return and failure to remit taxed owned (Roth et al, 1989). If we look from the perspective of tax law in Malaysia, there are no clear definition of tax compliance and non-compliance. Josephine Hillary Dom of Inland Revenue Board of Malaysia presented in a tax conference that the four major areas of non-compliance in Malaysia would be:

- Failure in registering with the Inland Revenue Board (Tax authority in Malaysia)
- Non-submission of the tax return and misses the due date for submission
- Non-payment of tax after the due date (or only partial payment made)
- Incorrect declaration of tax liability (understate income, overstate expenses, hide source of income) in the tax returns

A nation's citizen can choose to comply to tax because the cost of non-compliance is too high or because they feel obligated to do so since it is their responsibility (Kirchler et al, 2009).



A Study on the Relationship between an Individual's Personality and Tax Compliance

A number of researches have been conducted on the effect of tax rate, income, probability of audits, severity of fines and knowledge on tax compliance. One of the earliest research of tax compliance by Allingham and Sandmo in 1972 has resulted that taxpayer's will voluntarily report accurate tax income in when probability of getting detected increases and penalty imposed also increased. But these early research does not emphasis on the reason for a taxpayer for completely not filling tax return or non-economical factor effecting tax non-compliance. In reality, compliance with tax obligations is not simple or even straightforward since there a many factors influencing an individual in complying with his tax obligations given compliance is related to an individual's behaviour. James, Murphy & Reinhart (2005) has suggested that is better to explore tax compliance beyond economic approach to understand the behaviour of individual towards compliance. Various studies have been conducted to identify the relationship between human behaviour and tax non-compliance. Blanthorne and Kaplan in 2008 stresses that an individual's ethical belief, which is their personal norm effects the taxpayer's compliance decision. Personal norms are an individual's self-based expectation and standards. Previous researchers also have explored the study on factors of tax non-compliance into the social norms, tax morale, tax ethics and tax behaviour. Yet, minimal emphasis has been given into an individual personality and their decision to non-comply. Behaviours are the actions that an individual take and the decision that they make while personality goes way into understanding what the person is really is. Personality traits are important as they influence the way individuals interact with particular environments (John, Naumann, & Soto, 2008).

This study is designed by the researcher to get an understanding on how personality of a taxpayers effects their decision. The researcher has integrated the Big Five Personality trait to observe the relationship between an individual's personalities towards tax non-compliance in Malaysia. The outcome of this research justifies that personality impacts the decision of an individual to comply with tax laws. The results of the findings can be researched further and assist the tax authorities in Malaysia in designing tax awareness program based on an individual's personality,

Personality and Big Five Personality trait

Social and psychological factors become the highlight of tax compliance study in the late 1950 when a study conducted on individual tax mentality by Gunter Schmolders. Gunter also emphasize that tax compliance is a behavioural problem and it much effected by an individual's tax morale. (Schmolders, 1960). In his book the Psychology of Money and Public Finance, Schmolders defines tax morale as citizen's tax mentality and their inner acceptance of tax duties and acknowledgement of the sovereignty of the state. He strongly made a point in his book that tax morale is determined by loyalty of the citizens and how much trust they have on their nation authority. Schmolders survey in Germany indicates half of the responders compared tax evaders with cunning business while only one to third considers them as thieves or deceivers. Schmolders study explains that most of the people does not look at tax non-compliance as an offense, but as a smart technique. Similarly, in a study by Frey (1997) and Alm and Torgler

(2006), tax morale is also defines an individual's intrinsic motivation to pay one's taxed.

The study of tax behaviour have looked in-depth into factors such as social norms (Wenzel, 2004), perceptions of tax authorities (Kirchler et al, 2008), stance towards authorities and Government (Braithwaite, 2009) and even the mental accounting involved in dealing with one's tax affairs (Adams & Webley, 2001). Researches also have ventured into the area of tax ethics which can also be defined as moral reasoning towards taxation. The higher or better developed tax ethics leads to a higher voluntary compliance (Baldry, 1987; Trivedi, Shehata & Lynn, 2003). Individuals with strong intention towards self-interest, referred to be focusing on self only; not the nation, reported low tax ethics and high non-compliance (Kirchler & Berger, 1998). By looking into all the previous researches from a surface view, there are links between tax attitudes, behavioural intentions and actual compliance decisions but how tax attitudes are formed is still under an uncertainty (Eagly & Chaiken, 1993). The researcher in this study will incorporate human nature such as personality to fill in the gap.

Personality is defined as a stable and consistent behaviour pattern which is considered to be a characteristic of an individual (Corsini, 2002). Personality is an organized mental structure which varies from person to person to initiate and guide the individual's behaviour (Allport, 1937). It refers to an individual's differences in characteristics and pattern of thinking, feeling and behaving. Personality has been proved as an effective tool in determining an individual's decision making process and ability (Cauhan & Cauhan, 2001). As tax compliant is a decision making process of an individual, personality is a very important measure to determine how individuals with different personality makes their decision to comply with tax laws and regulations.

Evident from previous researchers have suggested that all personality measures virtually can be categorised into a five factor model and subsequently it has been named "Big Five" personality traits (Goldberg, 1990). The big five framework is a model which represents an individual's personality categorizing their personality to five broad category. The researches have chosen the traits from each of the dimensions (factors) to measure its effects on individual's tax compliance. Big Five Personality Trait is originally designed by Goldberg in 1982 using the scores of traits as inventory to categorize an individual's personality according to five dimensions which are; extraversion, agreeableness, conscientiousness, neuroticism and openness to experience (Taggar & Parkinson, 2007). Individuals who are extraversion are emotionally positive and approach the social and material world energetically; individuals who falls under the trait agreeable tend to be more modest and tender-minded; Conscientiousness implies to individual who follows norms and rules and prefer to plan, organize and prioritize task; Neuroticism contrast emotional stability and this individuals portraits feelings such as anxious, nervous, sad and tense; while those individuals who are open to experience describes an individual who are open minded and creative. This personality traits are assumed to have impact on an individual's decision to non-comply with tax laws.

II. METHODS AND MATERIALS

The objective of this research paper is to investigate the relationship between personality and tax non-compliance among individuals in Kuala Lumpur, Malaysia. From the above objective, the research developed the hypothesis for this study:

H1: There is a significant relationship between personality and tax non-compliance among individuals in Kuala Lumpur, Malaysia.

The researcher of this study has narrowed the study to individual taxpayer's in Malaysia (Kuala Lumpur), which consists of (i) salaried individuals (ii) individual with

business income and (iii) individual with salaries and business income. The researcher will analysis the findings separately according to these categories. The researcher will have a personality test with the individuals before the attempt to answer their decision to non-comply. The intention of this study is to test the relationship between personality and an individual's decision to non-comply with Malaysian tax. In identifying how personality impacts compliance decision, the researcher will be using the personality inventory adopted from S.D Gosling, Peter J. Rentfrow and William B. Swann Jr (2003) to measure the personality of taxpayers before assessing their compliance behavior.

Inventories used to measure personality of an individual

Extraversion: Warmth, Gregariousness, Assertiveness, Excitement seeking, Positive emotions
Agreeableness: Trust, Compliance, Straightforward, Modesty, Tender mindedness
Conscientiousness: Competence, Order, Dutifulness, Achievement striving, Self-discipline
Neuroticism: Anxiety, Angry hostility, Depression, Self-consciousness, Impulsiveness, Vulnerability
Openness: Fantasy, Feelings, Actions, Ideas, Values.

Source: S.D Gosling, Peter J. Rentfrow and William B. Swann Jr (2003)

The first step of this study would be to measure an individual's personality based on the Big Five Personality traits. The next step is done by categorizing and separating the personality to five traits and observe how each individual trait chooses to comply with tax laws. The study is conducted in a natural environment where tax is real and field study conducted in a non-contrived settings. The researcher is interested in the individual taxpayers hence the unit of analysis would be individuals comprising salaried and self-employed individuals. Seventy five (75) individual taxpayers in Malaysia contributed for this study and this taxpayers come from Kuala Lumpur, Malaysia. Self-administrated survey was utilized in this study and nominal scales are used to measure an individual's personality. Taxpayers are required to **choose one** from the following pair of traits applies to them **THE MOST** even when one characteristic in the pair apply more strongly than the other. Nominal scales are used since it allows the researcher to assign individual taxpayers to a certain personality domain.

I see myself as:

(Please tick only ONE column. Please don't tick in the highlighted column)

		YES	NO
1	Extraverted, Enthusiastic	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	Critical, Quarrelsome	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	Dependable, Self-disciplined	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4	Anxious, Easy-upset	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Open to new experience, Complex	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6	Reserved, Quiet	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Sympathetic, Warm	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8	Disorganized, Careless	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	Calm, emotionally stable	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10	Conventional, uncreative	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Source: S.D Gosling, (2003) (Adapted)

Ten Item Personality Trait Scoring

PERSONALITY TRAIT	SCORING
Extraversion	1 Yes, 6 No
Agreeableness	2 No, 7 Yes
Conscientious	3 Yes, 8 No

Emotional Stability	4 No, 9 Yes
Openness to Experiences	5 Yes, 10 No

Once the personality of the taxpayer's are identified, the decision of the taxpayer's to non-comply with tax laws are analyzed. 150 set of personality questions were distributed to individual tax payers in Malaysia and total 75 were filtered where for each domain of personality, 15 taxpayers were selected. Answers for each domain of personality analyzed separately. Four constructs were developed to measure individual's attitude towards tax compliance based on their personality domain. The items for these constructs were adapted from the literature review and self-developed.

III. RESULTS

For each personality trait, 15 individuals are chosen where they answered the survey questions. The survey is designed with two options; agree and disagree. The frequency of answer given for each question discussed below.

Extraversion

Extraversion implies an energetic approach toward the social and material world and includes traits such as sociability, activity, assertiveness, and positive emotionality. Extraversion denotes an energetic approach toward the social and material world, and includes traits such as sociability, activity, assertiveness, and positive emotionality (John & Srivastava, 2001). An extravert is generally manipulative and seeks to dominate and decide how things should be done (Alalehto, 2003) Individuals high on extraversion are dominant in their behaviour and expressive when interacting with others (McCrae & Costa, 1987). The findings indicate that extraversion individuals perceive tax compliance as important and they have positive attitude towards compliance. This can be due to their sociability and confidence features which indicated that they believe in their responsibility as tax payer.



A Study on the Relationship between an Individual's Personality and Tax Compliance

	AGREE	DISAGREE
I may decide to non-comply with tax laws when I need more cash	5	10
It is not wrong to non-comply since it does not really hurt anyone	5	10
I do not feel guilty being tax non-compliant	3	12
I do not feel missing the tax due date is a serious offence	4	11

Agreeableness

Agreeableness contrasts a pro-social and communal orientation towards others with antagonism and includes traits such as altruism, tender-mindedness, trust, and modesty. Agreeableness is manifested in social qualities such as kindness (Matthews et al., 2003). Agreeable individuals are tender minded, cooperative, trustful, and modest (John & Srivastava, 2001).

Individuals are agreeable when they are derived to be gentle, honest and warm (Goldberg, 1990). This suggest that this individuals will be emphatic to others, means this tax payers understands that the proceeds from taxation is used for the betterment of the nation for everyone to benefit from it. Agreeableness also leads to straightforwardness (McCrae & Costa, 1987) so this tax payers will be less likely choose manipulate tax reporting. The findings for this domain clearly indicates that this individuals disagree being tax non-compliant.

	AGREE	DISAGREE
I may decide to non-comply with tax laws when I need more cash	1	14
It is not wrong to non-comply since it does not really hurt anyone	2	13
I do not feel guilty being tax non-compliant	1	14
I do not feel missing a tax due date is a serious offence	3	12

Conscientious

Conscientiousness describes socially prescribed impulse control that facilitates task- and goal-directed behaviour, such as thinking before acting, delaying gratification, following norms and rules, and planning, organizing, and prioritizing tasks. Conscientious individuals accept social values such as dutifulness and orderliness (Matthews, Deary, & Whiteman, 2003). Conscientious individuals are task- and goal-oriented, thorough, responsible, reliable, follow norms and rules, plan, organize, and prioritize (John & Srivastava, 2001). They are governed by conscience or diligence (McCrae & John, 1992). Individuals higher in conscientiousness display a degree of organization, persistence, hard work, determination, and a strong will and motivation (Hao & Siebert, 2006). Conscientiousness is associated: positively with emotional intelligence (Nawi, Redzuan, & Hamsan, 2012). As such, higher conscientiousness is expected to be associated with a higher level of ethical decision-making. Lower conscientiousness is

associated with a higher propensity to commit WCC (Michael J Turner, 2014)

The individual under this domain are dutiful, responsible and also organized (Digman, 1990). A conscientious individual tend to think carefully before he choose to act and they tend to adhere closely to their moral responsibility (McCrae & Costa, 1992). This individuals are not only organized, they are reliable, hardworking, punctual, neat, self-disciplined, hardworking and ambitious (Parvin & Cervone, 2010). The element of duty in a conscientious taxpayer may lead him to do choose to comply with tax since it would be his duty as a citizen. Conscientiousness reflects the tendency of an individual to follow policies and protocols (Costa et al, 1991) so this indicates those who are conscientious will follow the tax laws in being transparent about their income and expenses to the tax authority despite any opportunity, pressure or rationalization exist. In addition to that, high conscientiousness in an individual reflects the attitude of taking responsibility (Witt et al, 2002) and this individuals may give more focus on complying to tax as per the legislation since it is their responsibility. The findings for this domain consistent with the characteristics of the individual's under this personality cohort.

	AGREE	DISAGREE
I may decide to non-comply with tax laws when I need more cash	1	14
It is not wrong to non-comply since it does not really hurt anyone	2	13
I do not feel guilty being tax non-compliant	1	14
I do not feel missing the tax due date is a serious offence	3	12

Emotional stability

Neuroticism contrasts emotional stability and even-temperedness with negative emotionality, such as feeling anxious, nervous, sad, and tense. Neuroticism is characterized by a complex of negative emotionality, such as feeling anxious, nervous, sad, and tense. Neuroticism is the total opposite from being emotionally stable. They are nervous and emotionally insecure leading them to have a worrying nature (Pervin and Cervone, 2010). The findings below indicates individual with positive emotions have the attitude of complying with tax laws and regulations. This domain explains that individuals who are perceived to be neuroticism would choose to non-comply with tax laws and regulation given they are insecure and worry paying taxed reduce their spending power.

	AGREE	DISAGREE
I may decide to non-comply with tax laws when I need more cash	3	12
It is not wrong to non-comply since it does not really hurt anyone	4	11
I do not feel guilty being tax non-compliant	2	13
I do not feel missing the tax due date is a serious offence	3	12



Openness to experience

Openness to Experience (vs. closed mindedness) describes the breadth, depth, originality, and complexity of an individual’s mental and experiential life [emphasis in the original]. Openness have breadth, depth, originality, and complexity of mental and experiential life (John & Srivastava, 2001). Individuals higher on openness to experience enjoy change and complexity in life, and they demonstrate a higher level of tolerance for ambiguity (McAdams, 2009). The desire to learn among open individuals tends to be higher and their intellect makes them prone to explore and gain knowledge through sincere work (Szabo & Underwood, 2004). As per the findings, it is evident that individuals under this domain of personality feels noncompliance is right.

	AGREE	DISAGREE
I may decide to non-comply with tax laws when I need more cash	10	5
It is not wrong to non-comply since it does not really hurt anyone	9	6
I do not feel guilty being tax non-compliant	12	3
I do not feel missing the tax due date is a serious offence	11	4

Based on the findings, it is evident that personality does impact an individual’s decision to comply to tax laws and individual who are opened to experience tend to be higher in non-compliant and they feel noncompliance is right. Despite having a positive attitude, they have higher desirability to learn more which motivates them towards noncompliance while individuals who are agreeable and conscious feel complying with tax laws are very important. Given minimal spending, they believe paying and complying with tax laws are important and they feel guilty when they do not comply. This criteria is totally opposite from individual who are open to experience where this individuals do not feel guilty when they do not comply to tax law since their desire to experience and beingnon-obeying to tax law is higher than their guilt.

IV. DISCUSSIONS

In order to explore further the relationship between personality and tax compliance, two extreme personality domain were chosen and regression analysis done to measure their relationship. In order to test hypothesis, the researcher has chosen “Agreeableness” and “Openness to experience” trait. The significance value derived from Anova analysis is 0.009 which is lesser than 0.05, thus there is a significant relationship between personality and tax compliance. As we can see from the survey, individuals under the personality domain of openness to experience perceive noncompliance as a rightful attitude compared to other personality domain.

V. CONCLUSION

The main purpose of this study is to understand the phenomenon of tax compliance in Malaysia by embedding the elements of personality. The research intends to bring

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.636 ^a	.405	.309	.42265

a. Predictors: (Constant), IV4, IV1, IV2, IV3

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3.034	4	.759	4.246	.009 _b
Residual	4.466	25	.179		
Total	7.500	29			

a. Dependent Variable: Personality

b. Predictors: (Constant), IV4, IV1, IV2, IV3

into evident on the existing relationship between personality and tax compliance. This research brings a new perspective where the findings shows individual with openness to experience have higher tendency to non-comply with tax laws. The results from this research has some limitations such as minimal sample size chosen in specific geographical location (Kuala Lumpur), but this research highlight and justifies the objective by proving there is a relationship between tax compliance and individual personality.

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A Study on the Relationship between an Individual's Personality and Tax Compliance

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