

Determinants of Tax Compliance Intention Among Microenterprises: A Multiple Regression Analysis

Shamany L. Lokines

Graduate Student, Tarlac State University, Philippines

Abstract

This research investigated the influence of attitude toward tax compliance, subjective norm, perceived behavioral control, tax awareness and trust in the government on intention to comply with taxes. A quantitative research design was applied using multiple linear regression analysis. A total of 381 respondents were selected through purposive sampling from registered microenterprises operating in the Local Government Units that are part of MBLISTT Development Authority, Philippines. Data were collected using structured questionnaires adapted from validated instruments in existing literature.

Among the determinants, tax awareness was found to be the most significant predictor of tax compliance intention followed by attitude toward tax compliance, trust in the government, and perceived behavioral control. On the other hand, subjective norm did not significantly influence tax compliance intention. From the findings, it can be inferred that improving tax compliance among microenterprises operators requires a strategy aimed at enhancing knowledge and understanding of tax obligations, attitudes towards tax compliance and strengthening trust in the government.

Keywords: Tax Compliance Intention, Theory of Planned Behavior, Microenterprises

1. Introduction

Taxes have long been described as “the lifeblood of the government and the main source of revenue” (Zubiri, 2016). Through taxation, governments are able to generate the financial resources necessary to perform their obligations to citizens and promote the common good. As emphasized by Malicdem et al. (2023), tax is relevant as it is one of the essential functions of the state and without taxes no state would function.

Tax compliance is critical since it enables government revenues to fund various social priorities, economic development and supply the public goods which enhance the well-being of citizens (Surugiu et al., 2023). Even though payment of taxes is an essential part of national development, tax compliance is still a perennial problem in many countries. There remains a high number of taxpayers who exhibit differing levels of compliance with their tax obligations (Shaharuddin et al., 2023). A significant loss of revenue takes place due to tax noncompliance, which is a global concern. According to Alm et al. (2019), tax evasion can involve various practices like underreporting income, inflating the deductions or the exemptions claimed in tax returns, and failing to file tax returns. These practices both diminish government revenue and weaken the effectiveness of tax systems intended to promote public welfare.

One aspect of business taxation that is important for small and micro enterprises is tax compliance. Sole

proprietorship businesses are found to exhibit higher rate of tax noncompliance compared to other taxpayers (Shaharuddin et al., 2023). There may be various reasons such as unawareness about the tax laws, complicated tax procedures, as well as attitude for government accountability (Shaharuddin et al., 2023). Identifying which factors affecting tax compliance intention will allow policymakers to formulate effective policies and strategies which can enhance voluntary tax compliance (Fadhilatunisa et al., 2024). There are numerous studies investigating tax compliance intentions that have employed the Theory of Planned Behavior (TPB). However, despite frequent use in behavior studies, the application of TPB to tax compliance research is underexplored within a particular context (Bani-Khalid et al., 2022). Notably, there is little empirical research on tax compliance intention that employs the TPB as a theoretical underpinning in the Philippine context. Additionally, despite being one of the largest contributors to local economies and employment generation and community development, microenterprises remain largely unexplored in research on tax compliance. This study addresses a critical research gap by examining the determinants of tax compliance intention among microenterprise owners and managers operating within the MBLISTTDA, Philippines.

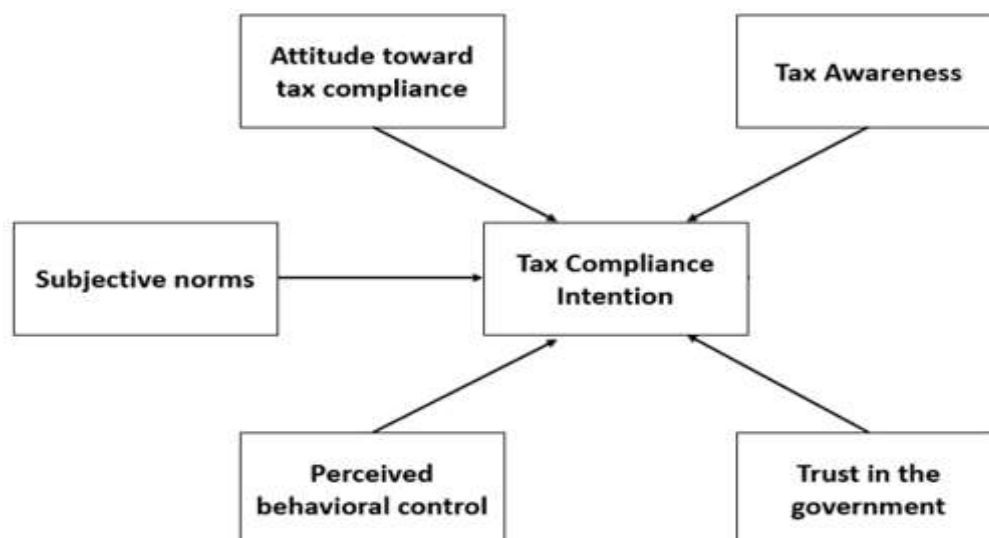
2. Research Objective

The paper aimed to determine whether the following determinants significantly influence tax compliance intention: Attitude toward tax compliance; Subjective norms; Perceived behavioral control; Tax awareness; and Trust in the government.

3. Conceptual Framework

Theory of Planned Behavior is a popular and widely used theory that can be used to explain a range of behaviors (Bidin et al., 2015). The TPB, developed by Ajzen (1991), asserts that behavioral intention is determined by the attitude toward the behavior, subjective norms and perceived behavioral control. The theory suggest that these factors combine to form an individual’s intention to carry out a particular behavior, which in turn predicts whether or not the behavior will take place (Ajzen, 1991; Ajzen and Fishbein, 1980). The relationships between the major influencing variables and tax compliance intention among microenterprise owners and managers are examined in this study, as illustrated in Figure 1.

Figure 1: Paradigm of the Study



The attitude toward the behavior is the individual's favorable or unfavorable evaluation of performing the behavior (Ajzen, 1991). Those who believe that tax non-compliance is unfavorable are less likely to engage in non-compliance, and those who possess attitudes in favor of tax non-compliance are more likely to engage in the same (Alleyne and Harris, 2017). On the other hand, subjective norms are the perception of the social pressure to perform or not perform behaviors (Ajzen 1991). If taxpayers believe that their referent others endorse their decision not to report taxes, they tend to engage on such behavior, and, conversely, should the referent others collectively disapprove of the tax evasion behavior, they are unlikely to engage in non-compliance (Bani-Khalid et al., 2022). Moreover, perceived behavioral control reflects a person's perceived ease or difficulty of doing the task. High levels of perceived behavioral control tend to result in firmer intentions toward performance of the behavior (Ajzen, 1991).

Conner and Armitage (1998), also, pointed out that TPB is a type of adaptable model that can include more predictors to improve its explanatory power. In taxation, factors like tax awareness and trust in government have been established as significant determinants of compliance intention. The level of tax awareness refers to the extent of taxpayers' understanding of the tax laws and regulations that apply to them in specific tax matters (Taing & Chang, 2021). Adhikara et al. (2022) note that taxpayers who are not aware of taxation cannot make informed decisions regarding their tax behavior. Hence increase in tax knowledge can make the taxpayers aware. Additionally, the better the tax awareness an individual currently has, the more complete the knowledge and executing the tax duties will be in compliance.

Trust in government is another essential element to consider as a driving force of taxpayers' adherence to the tax laws. If taxpayers view public institutions as being able to use the funds it receives effectively, be accountable and transparent, they tend to cooperate with tax authorities and agree to abide by the laws. On the contrary, low trust in government can undermine taxpayers' willingness to comply with their tax responsibilities. Empirical evidence supports this relationship. For instance, Thakur et al. (2024) discovered that the taxpayers' compliance intention was highly influenced by trust in the government.

4. Research Methodology

4.1 Respondents of the Study. As of 2025, there were approximately 40,229 documented microenterprises throughout the MBLISTT area. Using Cochran's (1977) formula, at 5 percent margin of error, a total of 381 served as respondents of the study. They were purposively selected according to the following inclusion criteria: (a) respondent is an owner or a manager of a registered microenterprise, which is defined as having assets amounting to 3,000,000 pesos or less and employing one to nine employees; (b) enterprise is located in the business districts of local government units within BLISTT; and (c) respondent has been filing as well as paying taxes linked with enterprise's business operations.

4.2 Research Instrument. Attitudes toward tax compliance were measured by adapting the scales developed by Owusu et al. (2023). The subjective norms are adapted from Beck and Ajzen (1991) and Bobek and Hatfield (2003), as summarized by Bani-Khalid et al (2022). Perceived behavioral control is adapted from Bani-Khalid et al (2022). Tax awareness is conceptualized based on the tax investigation construct developed by Taing and Chang (2021). Similarly, trust in the government is adapted from measures proposed by Taing and Chang (2021). Tax compliance intention was based on the study of Bani-Khalid et al (2022) and also include items adapted from Trifan et al. (2023).

A panel of 11 subject matter experts assessed the content validity of the survey questionnaire. A Content Validity Ratio (CVR) threshold of at least 0.636 was applied; items falling below this value were excluded to ensure the instrument's precision (Lawshe, 1975; Ayre and Scally, 2014). Additionally, a pilot testing

was conducted with thirty participants. The Cronbach's alpha value of all the parameters measurement exceeds the internal consistency that is acceptable for an instrument. The values, ranging from 0.781 to 0.905, exceeded the 0.70 threshold established by (Taber 2018).

4.3 Data Analysis. After the data have been collected, reviewed, and tabulated, the study utilized a multiple linear regression analysis using JAMOVI 2.6.24 statistical software. Montgomery et al. (2021) similarly claimed that correlation and regression were related, but they argued that regression was more powerful than correlation. Correlation was just one measure of association and relatively unhelpful when it came to prediction. Regression methods, on the other hand, were helpful for developing quantitative relationships between variables and could serve to make predictions.

In this study, diagnostic tests were carried out to check whether the assumptions of the Classical Regression Model were satisfied in the multiple linear regression analysis (Gujarati, 2021). These assumptions are key to ensure that both the estimated parameters and subsequent statistical inferences are valid and efficient.

The result of the multicollinearity diagnostics for independent variables is presented in Table 1. The variance inflation factor (VIF) values had a range from 1.00 to 1.40, which are significantly lower than the most frequently suggested value of five and show no signs of any multicollinearity (Miles, 2014; Shrestha, 2020). The tolerance values, that ranged from 0.714 to 0.996, also exceeded the acceptable minimum of 0.10 for predictors indicating no multicollinearity (Mayers, 1990; Senaviratna & Cooray, 2019). These results imply that the independent variables do not exhibit strong correlations with each other and thus, unique information is provided by one variable after removing the effect of others in making the final regression model.

Table 1. Collinearity Diagnostics for Independent Variables

Variables	VIF	Tolerance
Attitude toward Tax Compliance	1.40	0.714
Subjective Norm	1.01	0.989
Perceived Behavioral Control	1.00	0.996
Trust in the Government	1.34	0.748
Tax Awareness	1.33	0.749

The summary of the other regression assumptions test results is also presented in Table 2. Several normality tests were performed to evaluate this assumption. The Kolmogorov–Smirnov test was nonsignificant ($p = .742$) suggesting that the normality assumption is met. On the other hand, the Shapiro–Wilk test was significant ($p = .011$) and the Anderson–Darling test was similarly significant ($p = .028$), indicating slight deviations from normality.

Table 2. Normality and Homoscedasticity Diagnostics

Assumption	Test	Statistic	<i>p</i> -value
Normality	Shapiro–Wilk	0.990	0.011
	Kolmogorov-Smirnov	0.0349	0.742
	Anderson-Darling	0.855	0.028
Homoscedasticity	Breusch-Pagan	12.4	0.029

	Goldfeld-Quandt	1.08	0.310
	Harrison-McCabe	0.479	0.277

Statistical tests for normality are very sensitive in large samples and can detect small departures from normality as statistically significant (Field, 2009; Oztuna et al., 2006). Nevertheless, such minor deviations are not expected to strongly influence the outcome of parametric analyses (Oztuna et al., 2006). For parametric tests, in datasets with large numbers of observations ($n > 30$ or 40), the impact of non-normality becomes negligible (Pallant, 2007). Also, the effect of non-normality is diminished in large datasets, making it possible for researchers to apply parametric methods (Altman & Bland 1995; Elliott & Woodward 2007), even when data fails to meet consistent assumptions of normality. The slight and non-severe departures from normality should not be an issue given the relatively large ($n = 381$) sample size. Heteroscedasticity occurs when the error terms have a non-constant variance across all observations (Gujarati, 2021). Consequently, the standard Ordinary Least Squares (OLS) standard errors become invalid, affecting hypothesis test and formation of confidence intervals (Wooldridge 2013). The Breusch–Pagan test displays a statistically significant ($p = .029$), which shows heteroscedasticity. But neither the Goldfeld–Quandt ($p = .310$), and Harrison–McCabe ($p = .277$) were non-significant, indicating that heteroscedasticity may not be consistently detected across methods. This difference shows that heteroscedasticity, if present, is probably light so that there are no significant concerns. Given the mixed results and large sample size, the violation is few and unlikely to materially impact on regression estimates. In this context, little degree of heteroscedasticity is usually not considered a major issue for inference including when validated with graphical diagnostics (Field, 2018; Gujarati, 2021; Wooldridge, 2013). However, to account for the slight heteroscedasticity observed in the model, robust standard errors (HC3) were used as a precautionary measure. Therefore, employing heteroscedasticity-consistent robust standard errors, together with t-tests and p-values derived from them, ensures reliable results for hypothesis testing concerning the regression estimates.

4.4 Ethical Considerations. There were no ethical issues regarding the research undertaking. Informed consent was obtained from each respondent before data collection. Enabling permits for the study were also secured from the appropriate authorities. Strict adherence to the statutory rights of the respondents was observed throughout the research process. Moreover, data were analyzed objectively and in an impartial manner. Furthermore, the study adhered to ethical research standards by appropriately acknowledging and crediting other researchers’ ideas while strictly complying with anti-plagiarism guidelines.

5. Results and Discussion

As shown in Table 3, the findings demonstrates that among the determinants, tax awareness was found to be the most significant predictor of tax compliance intention followed by attitude toward tax compliance, trust in the government, and perceived behavioral control. On the other hand, subjective norm did not significantly influence tax compliance intention.

Table 3. The Influence of the Determinants on Tax Compliance Intention

Predictors	Estimate	SE (HC3)	T-Stat	p value
Attitude toward Tax Compliance	0.332	0.046	7.144	<.001
Subjective Norm	0.055	0.028	1.924	0.055

Perceived Behavioral Control	0.073	0.034	2.170	0.031
Trust in the Government	0.156	0.063	2.491	0.013
Tax Awareness	0.432	0.056	7.687	<.001

Note: Adjusted $R^2 = 0.51$, $F = 80.36$ ($p < 0.001$), t -values and p -values are based on heteroscedasticity-consistent (HC3) robust standard error;

In general, this regression model is statistically significant as indicated by the analysis of variance ($F = 80.36$, $p < .001$). Furthermore, the adjusted R^2 value of 0.51 indicates that approximately 51% of the variance in tax compliance intention is explained by the independent variables included in the model. This is a substantial level of explanatory power especially in behavioral research where an array of psychological, social, and contextual factors affects decisions. This implies that the determinants employed in this study are relevant predictors of tax compliance intention among microenterprises in MBLISTT area.

Attitude on tax compliance is a significant positive determinant of tax compliance intention ($\beta = 0.332$, $p < .001$). This finding supports the hypothesis that individuals with more favorable attitudes toward taxation exhibit stronger compliance intentions. It also indicates that when microenterprise owners and managers view tax compliance as part of their responsibility, as a moral obligation, and as a contribution to the welfare of society, they tend to exhibit a firm intention to comply with the law. This means that compliance comes not only from enforcement action but also from a form of intrinsic motivation.

The findings of study by Bani-Khalid et al. (2022) support this finding whereby attitude was recorded the most powerful determinants of intention to comply with tax among SMEs in Jordan. In a comparable study, Owusu et al. (2023) also found that attitude positively affects tax compliance intention of self-employed informal sector people in Ghana. Furthermore, Mulatsih et al. (2024) discovered that attitude significantly predicted compliance intention among people in Indonesia. These studies show that taxpayers' attitudes towards their tax obligations are no less important than the enforcement mechanism. On the other hand, subjective norm did not significantly influence tax compliance intention ($\beta = 0.055$, $p = 0.055$). The results show, social pressure does not influence tax compliance intention. This finding contradicts the work conducted by Hikmah et al. (2021), Malik and Younus (2020), and Owusu et al. (2023) who noted that subjective norms had a significant positive effect on the tax compliance intention. This suggests that the decision-making process for compliance among microenterprise owners and managers is more complex, leaning heavily on personal judgment and knowledge than on social pressure alone.

Tax compliance intention was also significantly affected by perceived behavioral control ($\beta = 0.073$, $p = 0.031$). This is consistent with the hypothesis that those who believe they possess the necessary ability, resources and opportunities for compliance are more likely to intend to comply. This suggests that when tax compliance is seen as being in a reasonable balance with one's other priorities, people tend to comply more willingly.

The results concur with those reported by Damayanti et al. (2015), that found perceived behavioral control as a significant predictor of taxpayer intention to compliance. Similarly, Latifah et al. (2021) found that perceived behavioral control plays a significant role in driving taxpayers' motivation to pay on time, whereas Shaharuddin et al. (2023) reaffirmed its major impact on sole proprietors in Malaysia. This implies that more simplified tax procedures, better availability of tax services and support may strengthen taxpayers perceived control which in turn will increase the intention to comply with tax requirements.

Moreover, from an administrative perspective, this focuses the need to remove barriers to compliance. Complex procedures and a lack of accessibility to information and support services may decrease perceived behavior control which in turn affects compliance intention.

The intention to comply with tax was also significantly predicted by trust in the government ($\beta = 0.156$, $p < .013$). This means that tax payers who have more confidence in institutions and tax authorities have stronger tendencies to fulfill tax obligations. When taxpayers trust the system, it affects their feelings towards the system and optimally affects voluntary compliance.

Owusu et al. (2023) confirmed these findings, showing that government trust is a key determinant of tax compliance intention for self-employment. In the same vein, Sojoodi et al. (2024) showed that trust in government linked with compliance. This implies that the role of institutional credibility in shaping taxpayers' intention is proven by results.

From the perspective of governance, this means that better transparency, accountability and service quality of tax administration can help improve trust and enhance compliance. Taxpayers will be more likely to cooperate and comply voluntarily when they think that the relevant government institutions do what it fair, competently and responsibly manage the public funds.

Tax awareness became the strongest predictor of tax compliance intention ($\beta = 0.432$, $p < .001$). This implies that knowledge and familiarity with tax laws, processes and penalties give prominence to compliance intention. Owners and managers of microenterprises who are knowledgeable about taxation will be more confident in making decisions that would fulfil legal requirements which logically lead to higher compliance rates.

This result is supported by Paco and Quezon (2022) which stated that tax knowledge significantly affects compliance for micro and small enterprises. Similarly, Adhikara et al. (2022) added that taxpayer ability to engage in informed decisions is dictated by their tax knowledge, meaning that the better government can educate taxpayers about tax matters, the more likely they are to be compliant. These findings point to the significant impact of communicating and educating on tax compliance.

The significance of tax awareness as the strongest predictor indicates that knowledge is a precursor enabling and motivating participation in public policy. It not only provides the necessary understanding to comply but also improves taxpayer sense of responsibility with risk. It highlights the importance of ongoing targeted taxpayer education and outreach programs, particularly around microenterprises with limited access to formal training.

In general, the results of the regression analysis verified that all five determinants had an influence on the tax compliance intention among microenterprise owners and managers in MBLISTT area. Tax awareness and attitude toward tax compliance were found to be the most influential predictor from within these measures. Meanwhile, the results highlight that besides cognitive awareness of taxation, attitude toward tax compliance are important factors impacting compliance intention, which is further influenced and guided by social, behavioral and institutional considerations.

6. Conclusion

Among the determinants, tax awareness was found to be the most significant predictor of tax compliance intention followed by attitude toward tax compliance, trust in the government, and perceived behavioral control. On the other hand, subjective norm did not significantly influence tax compliance intention. Hence, it can be inferred that improving tax compliance among microenterprises operators requires a

strategy aimed at enhancing knowledge and understanding of tax obligations, attitudes towards tax compliance and strengthening trust in the government.

7. Recommendations

1. Since tax knowledge was found empirically to be the strongest predictor of tax compliance intention, government authorities should consider to focus on reinforcing taxpayer education programs. This can include regular seminars, workshops and training sessions on bookkeeping, tax filing procedures as well as tax obligations specific to microenterprise owners. In addition, educational resources including simplified guides, instructional videos, and step-by-step manuals may be created to help increase taxpayers' awareness of tax regulations and procedures.
2. Given the overall favorable determinants of tax compliance intention among owners and managers of microenterprises, government agencies such as the Bureau of Internal Revenue (BIR), local government units (LGUs) and other relevant institutions may further enhance initiatives that instill a more positive attitude towards tax compliance and responsible business practices. Initiatives that underscore the value of taxes in promoting community development, enhancing public services and advancing local economic development may further reinforce taxpayers' perception of tax compliance as a legitimate and socially responsible business practice.
3. Tax authorities may respond by strengthening taxpayer assistance services, creating easy-to-use digital platforms for tax filing and payment, and making support services more accessible could also ease compliance problems for the microenterprise operator and tax transactions.
4. Future researchers may investigate other behavioral, institutional, or economic factors affecting tax compliance, replicate the study in different geographic location or business sector.

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