

Early Tax Education as a Strategic Foundation for Developing Tax-Compliant Citizens: A Conceptual Framework

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Abstract: Tax compliance remains a persistent challenge in many countries, particularly in developing economies where voluntary tax compliance levels are often influenced by limited public understanding of taxation and insufficient awareness of civic responsibilities. While governments generally focus on improving tax compliance through regulatory enforcement and administrative reforms, less attention has been devoted to the role of early tax education in shaping future taxpayers. Introducing taxation concepts during the school years may contribute to developing tax awareness, fostering positive attitudes toward taxation, and strengthening individuals' intentions to comply with tax obligations in adulthood. Therefore, this conceptual paper aims to explore the role of early tax education in building tax-compliant citizens through the development of tax awareness and tax attitudes. Using a conceptual and comparative literature approach, this study synthesizes theories and previous research related to tax education, tax awareness, tax attitudes, and tax compliance intention. Based on the literature synthesis, a conceptual framework is proposed to explain how early tax education may influence future tax compliance through cognitive and attitudinal mechanisms. The paper contributes to taxation and educational literature by highlighting schools as strategic institutions for cultivating responsible future taxpayers and strengthening long-term tax compliance culture.

Keywords: Financial Awareness; Financial Behavior; Financial Education; Financial Literacy; Future Readiness.

1. Introduction

Tax revenue constitutes one of the most important sources of government financing and plays a vital role in supporting economic development, public services, infrastructure projects, healthcare systems, and educational programs. The effectiveness of a taxation system largely depends on citizens' willingness to voluntarily comply with tax obligations. Consequently, tax compliance has become a major concern for governments worldwide because sustainable economic development requires not only effective tax administration but also a strong culture of voluntary compliance among citizens. Previous studies indicate that taxpayers' knowledge, awareness, and attitudes significantly influence compliance behavior, suggesting that tax compliance is not solely a legal issue but also a behavioral and educational phenomenon [1], [2].

Despite the importance of taxation in modern societies, educational systems generally devote limited attention to tax-related education during the early stages of formal schooling. Taxation is often introduced only at higher education levels or after individuals enter the workforce and become taxpayers. As a result, many citizens reach adulthood with limited understanding of taxation, its societal functions, and their responsibilities as future taxpayers [3], [4]. This situation potentially creates a gap between government expectations regarding tax compliance and citizens' preparedness to fulfill tax obligations voluntarily.

Existing literature consistently demonstrates that tax knowledge contributes positively to tax awareness, tax morale, and compliance behavior. Individuals who possess greater knowledge regarding taxation tend to demonstrate stronger awareness of tax obligations and more favorable attitudes toward tax compliance [5], [6]. Furthermore, studies suggest that tax education may strengthen civic responsibility by helping individuals understand

Received: January, 22 2026

Revised: March, 25 2026

Accepted: May, 28 2026

Published: June, 30 2026

Curr. Ver.: June, 30 2026



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how tax revenues support public goods and national development [7]. Positive tax attitudes have also been found to increase taxpayers' willingness to comply voluntarily with tax regulations [8], [9].

However, previous research has predominantly focused on adult taxpayers, business owners, self-employed individuals, or university students. Comparatively limited attention has been devoted to understanding how tax awareness and positive attitudes toward taxation can be developed during the formative years of primary and secondary education. Moreover, much of the tax compliance literature emphasizes enforcement mechanisms, penalties, audits, and regulatory interventions, while educational approaches remain relatively underexplored [2], [10]. Consequently, there is a need to examine how early tax education may contribute to developing future tax-compliant citizens through psychological and behavioral mechanisms.

The growing digitalization of economic activities further reinforces the importance of introducing taxation concepts at an earlier age. Younger generations increasingly interact with digital marketplaces, electronic payment systems, online businesses, and various forms of digital entrepreneurship. As future participants in digital economies, students will eventually become taxpayers whose compliance behavior may influence the sustainability of public finance systems [11], [12]. Therefore, schools may play a strategic role in cultivating tax awareness and positive tax attitudes before individuals enter the workforce and assume formal tax responsibilities.

Based on these concerns, this conceptual paper aims to explore the role of early tax education in building tax-compliant citizens through the development of tax awareness and tax attitudes. Drawing upon taxation, educational, and behavioral literature, this study proposes a conceptual framework explaining how tax education may influence future tax compliance intentions through cognitive and attitudinal mechanisms. This paper contributes to the literature in two ways. First, it extends tax compliance research by emphasizing educational interventions as a long-term strategy for strengthening voluntary compliance. Second, it proposes a conceptual foundation for integrating tax education into school environments as part of preparing responsible future citizens capable of supporting sustainable national development through tax compliance.

2. Literature Review

Tax Education

Tax education refers to a systematic process through which individuals acquire knowledge, understanding, and awareness regarding taxation principles, tax obligations, and the role of taxes in supporting public welfare and national development. Tax education aims not only to increase technical knowledge about taxation but also to cultivate responsible citizenship by helping individuals understand how tax revenues contribute to public goods, infrastructure development, healthcare systems, and educational services [13], [14]. Consequently, tax education is increasingly viewed as an important instrument for promoting long-term tax compliance and strengthening civic responsibility.

Educational scholars argue that attitudes and behaviors developed during childhood and adolescence frequently persist into adulthood. Therefore, introducing taxation concepts during the school years may provide opportunities for students to develop positive perceptions regarding taxation before becoming active taxpayers [15]. Early educational exposure may also help students recognize taxation as a shared social responsibility rather than merely a compulsory legal obligation imposed by governments.

Previous studies indicate that educational interventions significantly influence individuals' understanding of taxation and improve their willingness to comply with tax regulations. Individuals who receive tax-related education generally demonstrate greater awareness of tax responsibilities and stronger support for tax compliance compared to those with limited tax knowledge [5], [16]. Furthermore, tax education contributes to strengthening tax morale by increasing individuals' appreciation of the relationship between tax contributions and public benefits [7]. As a result, tax education may serve as an important foundation for developing future taxpayers who possess both knowledge and responsibility toward taxation.

Awareness

Tax awareness refers to an individual's level of understanding and consciousness regarding the importance of taxation and its contribution to society. Tax-aware individuals recognize that taxation constitutes a fundamental source of government revenue and plays

a critical role in financing public goods and services. Tax awareness also involves understanding taxpayers' rights and obligations, as well as recognizing the consequences of tax compliance and non-compliance [17], [18].

The concept of awareness extends beyond the acquisition of knowledge because it reflects the extent to which individuals internalize information and develop a sense of responsibility toward specific issues. In the taxation context, awareness influences how individuals perceive their obligations as citizens and how they evaluate the importance of contributing to national development through tax payments [19]. Consequently, tax awareness represents an important psychological mechanism that bridges tax knowledge and future compliance behavior.

Previous studies consistently report that tax awareness positively influences compliance-related outcomes. Taxpayers with higher levels of awareness tend to demonstrate stronger compliance intentions because they better understand the benefits generated through tax revenues and the importance of maintaining public finances [2], [20]. Therefore, strengthening tax awareness from an early educational stage may contribute to the development of a stronger culture of voluntary tax compliance among future generations.

Tax Attitude

Tax attitude refers to an individual's overall evaluation, perception, and disposition toward taxation and tax compliance. Positive tax attitudes are reflected in favorable beliefs regarding the fairness, necessity, and societal benefits of taxation. Individuals with positive attitudes generally perceive tax compliance as a civic responsibility and an important contribution to collective welfare [8], [21].

According to behavioral theories, attitudes are formed through a combination of knowledge, awareness, personal experiences, and social influences [22]. When individuals understand the role of taxation in supporting economic and social development, they are more likely to develop positive perceptions regarding tax obligations. Consequently, educational experiences that enhance tax knowledge and awareness may contribute significantly to shaping favorable attitudes toward taxation.

The literature suggests that tax attitudes represent one of the strongest predictors of compliance-related behavior. Individuals who hold positive attitudes toward taxation are more likely to support tax policies, demonstrate trust in public institutions, and voluntarily fulfill tax obligations [9], [23]. Therefore, cultivating positive tax attitudes during educational stages may represent an effective strategy for strengthening future compliance intentions.

Tax Compliance Intention

Tax compliance intention refers to an individual's willingness and commitment to comply with tax regulations and fulfill tax obligations in the future. Although students are generally not active taxpayers, compliance intention may serve as an important indicator of future tax behavior because intentions frequently precede actual behavior [24]. The concept is widely used in behavioral research to explain how beliefs, attitudes, and awareness influence future actions.

The Theory of Planned Behavior suggests that intentions are among the most important determinants of actual behavior. Individuals who possess positive attitudes toward taxation and stronger awareness of tax responsibilities are more likely to demonstrate intentions to comply with tax regulations once they become taxpayers [22], [25]. Therefore, tax compliance intention represents an important outcome variable when examining the long-term impact of educational interventions.

Previous studies indicate that tax knowledge, tax awareness, tax morale, and tax attitudes significantly contribute to compliance intentions. Individuals who understand taxation and appreciate its societal benefits tend to express greater willingness to comply voluntarily with tax obligations [6], [20], [26]. Consequently, strengthening tax compliance intention during the educational stage may help establish a foundation for sustainable tax compliance in adulthood.

Although previous studies have extensively examined tax compliance among adult taxpayers, considerably less attention has been devoted to understanding how future compliance intentions can be developed during the formative years of students. Existing literature primarily focuses on enforcement-based approaches, while educational interventions remain relatively underexplored. Therefore, early tax education may represent a strategic mechanism for strengthening future tax compliance through the development of tax awareness and positive tax attitudes. Based on this perspective, this

study proposes a conceptual framework that explains how tax education contributes to building tax-compliant citizens through cognitive and attitudinal pathways.

3. Hypotheses Development

Tax Education and Tax Awareness

Tax education serves as an important mechanism for increasing individuals' understanding of taxation and its role in supporting public welfare. Through educational activities, students acquire knowledge regarding tax obligations, public finance, and the contribution of taxes to economic and social development. Educational theory suggests that knowledge acquisition is a critical foundation for developing awareness because individuals are more likely to recognize the importance of an issue when they understand its purpose and consequences [15].

In the taxation context, awareness emerges when individuals internalize information about taxation and recognize its relevance to society. Previous studies indicate that tax education contributes positively to tax awareness by improving understanding of tax regulations, taxpayer responsibilities, and the benefits generated through tax revenues [5], [16]. Individuals who possess greater tax knowledge tend to demonstrate stronger awareness of their future obligations as taxpayers. Therefore, tax education is expected to enhance tax awareness among students by strengthening their understanding of taxation and its societal importance.

H1: Tax education positively influences tax awareness.

Tax Education and Tax Attitude

Attitudes toward taxation are influenced by knowledge, experiences, and perceptions developed through learning processes. Educational interventions provide opportunities for individuals to understand the rationale behind taxation and the role of taxes in supporting national development. Consequently, tax education may contribute directly to the formation of positive attitudes toward taxation.

Previous studies suggest that individuals who possess greater tax knowledge tend to exhibit more favorable attitudes toward tax compliance because they better appreciate the societal benefits associated with taxation [7], [21]. Tax education may also reduce misconceptions regarding taxation and strengthen perceptions of taxation as a civic responsibility rather than merely a legal obligation. Based on these arguments, tax education may contribute to the development of positive attitudes toward taxation among future taxpayers.

H2: Tax education positively influences tax attitude.

Tax Awareness and Tax Attitude

Awareness represents an important cognitive foundation for attitude formation. Individuals who are aware of the significance of taxation and understand its contribution to society are more likely to develop positive perceptions regarding tax obligations. Awareness helps individuals recognize the relationship between tax payments and public benefits, thereby strengthening favorable evaluations of taxation.

According to behavioral theories, awareness often precedes attitude development because individuals generally form attitudes after acquiring sufficient understanding of a particular issue [22]. Previous research also indicates that higher levels of tax awareness are associated with more positive attitudes toward taxation and greater support for tax compliance initiatives [18], [20]. Therefore, students who demonstrate stronger tax awareness are expected to develop more favorable attitudes toward taxation.

H3: Tax awareness positively influences tax attitude

Tax Education and Tax Compliance Intention

Tax compliance intention reflects an individual's willingness to comply with tax obligations in the future. Educational experiences may influence such intentions by providing students with knowledge regarding tax responsibilities and the societal importance of taxation. Individuals who understand taxation are more likely to recognize the necessity of complying with tax regulations when they become active taxpayers.

Previous studies have shown that tax education contributes to compliance-related outcomes by increasing tax knowledge, strengthening tax morale, and fostering responsible citizenship [6], [7]. Educational programs can therefore serve as long-term investments in developing future taxpayers who possess stronger intentions to comply voluntarily with tax obligations. Based on these arguments, tax education is expected to positively influence future tax compliance intention.

H4: Tax education positively influences tax compliance intention.

Tax Awareness and Tax Compliance Intention

Tax awareness is widely recognized as one of the key determinants of tax compliance. Individuals who understand the importance of taxation and appreciate its contribution to public welfare are more likely to demonstrate willingness to comply with tax regulations. Awareness strengthens the perception that paying taxes constitutes a social responsibility and an essential component of citizenship.

Empirical studies consistently report that taxpayers with higher levels of awareness demonstrate stronger compliance intentions and more favorable compliance behavior [2], [20], [26]. These findings suggest that awareness may encourage future taxpayers to voluntarily fulfill their obligations rather than complying solely because of legal enforcement mechanisms. Therefore, tax awareness is expected to positively influence tax compliance intention.

H5: Tax awareness positively influences tax compliance intention.

Tax Attitude and Tax Compliance Intention

Attitude has long been identified as a critical determinant of behavioral intention. According to the Theory of Planned Behavior, individuals who possess positive attitudes toward a behavior are more likely to intend to perform that behavior [22]. In the taxation context, favorable attitudes toward taxation may strengthen individuals' willingness to comply with tax obligations in the future.

Previous research indicates that positive tax attitudes contribute significantly to compliance intentions because individuals who perceive taxation as fair, beneficial, and socially important tend to support tax compliance more strongly [8], [23]. Positive attitudes may also enhance trust in public institutions and increase willingness to contribute to collective welfare through taxation. Therefore, students who develop positive attitudes toward taxation are expected to demonstrate stronger intentions to comply with tax obligations when they become taxpayers.

H6: Tax attitude positively influences tax compliance intention.

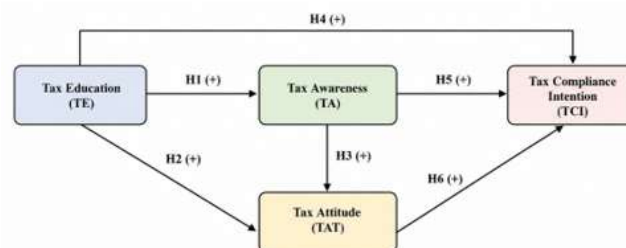


Figure 1. Proposed Conceptual Framework.

Early tax education is expected to foster tax awareness, which subsequently shapes positive tax attitudes and ultimately strengthens future tax compliance intention. Therefore, tax awareness and tax attitude jointly function as sequential mechanisms linking tax education and tax compliance intention.

Discussion

The proposed conceptual framework highlights the strategic role of early tax education in developing future tax-compliant citizens. While tax compliance has traditionally been examined from economic, legal, and enforcement perspectives, this study emphasizes the importance of educational interventions as a long-term strategy for strengthening voluntary tax compliance. Previous studies suggest that tax knowledge and educational exposure significantly contribute to shaping compliance-oriented attitudes, tax morale, and responsible citizenship [7], [13]. Consequently, tax compliance should not be viewed solely as a legal obligation but also as a civic value that can be cultivated through educational experiences during the formative years of students.

The framework proposes that tax awareness functions as an important cognitive mechanism linking tax education and future compliance intention. Consistent with prior research, awareness enables individuals to better understand the purpose of taxation, recognize its contribution to public welfare, and appreciate the importance of tax revenues in supporting national development [17], [18]. Students who develop stronger tax awareness may therefore become more willing to fulfill tax obligations voluntarily because they perceive taxation as a meaningful contribution to society rather than merely a compulsory payment. This argument supports the notion that awareness represents an essential foundation for strengthening future tax compliance behavior [2], [20].

In addition to tax awareness, tax attitude represents an important psychological factor influencing future compliance intention. Behavioral theories suggest that attitudes are

among the strongest predictors of behavioral intention because individuals tend to engage in behaviors they evaluate positively [22]. In the taxation context, positive attitudes toward taxation may emerge when individuals perceive tax systems as beneficial, necessary, and socially valuable. Previous studies have demonstrated that favorable tax attitudes are associated with stronger compliance intentions and greater support for tax systems [8], [9]. Therefore, educational programs that improve tax awareness may also indirectly strengthen future compliance intention through the development of positive tax attitudes.

The proposed framework contributes to the existing tax compliance literature by extending the discussion beyond traditional enforcement-based approaches. Previous studies have largely focused on audits, penalties, tax rates, and administrative reforms as determinants of taxpayer compliance [2], [17]. Although these mechanisms remain important, they generally target individuals who have already become taxpayers. In contrast, the present framework emphasizes preventive educational approaches that seek to cultivate compliance-oriented values before individuals enter the workforce. This perspective broadens the understanding of tax compliance by integrating educational and behavioral dimensions into the development of future taxpayer behavior.

From an educational perspective, the framework suggests that schools may serve as strategic institutions for cultivating tax literacy and civic responsibility. Educational environments provide opportunities to introduce taxation concepts at an early stage when values, attitudes, and social responsibilities are actively being formed [14], [15]. Integrating tax-related topics into citizenship education, social studies, economics, or financial literacy programs may help students understand the relationship between taxation and public welfare. Such initiatives may not only enhance tax knowledge but also strengthen awareness, positive attitudes, and a sense of responsibility toward future tax obligations.

The framework also offers important implications for policymakers and tax authorities. Governments seeking to improve long-term tax compliance may benefit from complementing enforcement strategies with educational initiatives targeted at younger generations. Collaboration between educational institutions, tax authorities, and curriculum developers could facilitate the design of age-appropriate tax education programs that emphasize civic responsibility, social contribution, and the role of taxation in sustainable development [13], [14]. By fostering tax awareness and positive attitudes from an early age, governments may contribute to building a stronger culture of voluntary compliance in future generations.

Finally, this study supports broader sustainable development objectives by emphasizing the role of education in developing responsible and engaged citizens. Tax-compliant citizens contribute to public revenues that finance essential services, infrastructure projects, and social development programs. Therefore, investments in tax education may generate long-term societal benefits that extend beyond individual compliance behavior [1], [13]. By positioning tax education as a strategic instrument for developing future taxpayers, the proposed framework contributes to ongoing discussions regarding education, citizenship, and sustainable national development.

5. Conclusion

This conceptual paper examined the role of early tax education in building tax-compliant citizens through the development of tax awareness and tax attitudes. Drawing upon taxation, educational, and behavioral literature, the study proposed a conceptual framework explaining how tax education may influence future tax compliance intention through cognitive and attitudinal pathways.

The proposed framework suggests that tax education serves as a foundational mechanism for strengthening tax awareness and fostering positive attitudes toward taxation. Enhanced awareness enables individuals to better understand the importance of taxation and its contribution to public welfare, while positive tax attitudes increase the likelihood of developing stronger compliance intentions. Consequently, tax awareness and tax attitude are expected to function as important mechanisms linking educational experiences and future tax compliance intention.

This study contributes to the tax compliance literature by extending the discussion beyond traditional enforcement-oriented approaches and highlighting education as a long-term strategy for promoting voluntary compliance. The framework also provides practical insights for educators, policymakers, and tax authorities seeking sustainable approaches to strengthen future tax compliance through educational initiatives implemented during the formative years of students.

Despite its contributions, this study remains conceptual in nature and does not provide empirical evidence to validate the proposed relationships. Future research may empirically examine the framework among students at different educational levels and across diverse national contexts. Comparative studies conducted in different countries may further enhance understanding of how cultural, institutional, and educational factors influence the relationships among tax education, tax awareness, tax attitude, and tax compliance intention. Such investigations would contribute to the development of more effective educational strategies for cultivating tax-compliant citizens in an increasingly complex global environment.

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