

Taxpayers' Intentions to Claim Tax Relief for Medical and Health Insurance in Malaysia

Siti Hajar Binti Muhd Ariff^{1, a)} and Razia Malini Binti Mohamad², Norbaini Binti Ghazali³

¹*Department of Commerce, Polytechnic Port Dickson, Negeri Sembilan, Malaysia*

²*Department of Tourism and hospitality, Polytechnic Hulu Terengganu, Terengganu, Malaysia*

³*Department of Commerce, Polytechnic Kota Bharu, Kelantan, Malaysia*

^{a)}Corresponding author: hajarariff@polipd.edu.my

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Abstract. Tax relief on medical and health insurance serves as a fiscal incentive to encourage taxpayers to secure financial protection against rising healthcare costs. However, the extent to which taxpayers in Malaysia utilize this relief remains uncertain. This study aims to examine the factors influencing taxpayers' intentions to claim tax relief for medical and health insurance, guided by the Theory of Planned Behavior (TPB). A quantitative research design was employed, collecting data through an online survey of Malaysian taxpayers from Politeknik Port Dickson, Politeknik Hulu Terengganu, Politeknik Kota Bharu, Politeknik Sultan Salahudin Abdul Aziz Shah and Politeknik Sultan Azlan Shah. The Statistical Package for Social Science (SPSS) was utilized to examine how attitude, subjective norms, perceived behavioural control, and tax knowledge affect taxpayers' intentions. Results show that positive attitudes and awareness significantly affect intentions, whereas the perceived complexity of tax rules presents an obstacle. The research offers guidance for policymakers and tax agencies to improve tax regulations and improve public knowledge. Ultimately, this could lead to an increase in tax relief claim submissions. Future studies might investigate behavioural approaches to enhance taxpayer adherence and involvement with tax incentives.

INTRODUCTION

Tax incentives are a system used by the Malaysian government to motivate individuals to make wise financial decisions, including purchasing medical and health insurance. By allowing people to seek tax deductions for their insurance premiums, the goal is to lessen financial burdens while encouraging better healthcare planning (Inland Revenue Board of Malaysia, 2024). Nevertheless, despite these advantages being available, it remains uncertain on how many individuals are fully utilizing them. To improve the effectiveness of these incentives, it is crucial to understand what motivates individuals to either claim or refrain from claiming them as tax relief. This research investigates the factors that affect Malaysian taxpayers in their decision to claim tax relief for medical and health insurance. It examines various factors including behaviour, financial aspects, and awareness. Thereby, the study aims to reveal why certain individuals utilize the relief while others do not, and how this understanding might enhance the system.

The tax relief policy from the government is an aspect of a general initiative aimed at motivating citizens to prepare and invest in their health. Nowadays, Malaysians can lower their taxable income by applying for relief on premiums paid for medical and health insurance (Inland Revenue Board of Malaysia, 2024). This not only promotes financial preparedness for unexpected health issues but also helps ease the burden on public hospitals and clinics. However, there hasn't been much research into whether Malaysians are claiming these benefits and why they may choose not to. Behavioural studies suggest that things like awareness, financial literacy, and trust in government policy can play a big part in how people respond to tax incentives (Hayat, Salameh, Mamun, Helmi Ali & Makhbul, 2022).

Factors like age, income, and education level might also influence their decisions. The move towards e-filing systems has helped make the process easier and more accessible (Ng, 2022), but gaps remain. In addition, with

healthcare costs on the rise and more people needing to plan financially, it's important to understand how taxpayers think about medical and health insurance tax relief. This study will explore what motivates people, what stops them, and how policy can better support them. Using the Theory of Planned Behaviour (TPB), the study will examine how attitudes, social pressures, and a person's confidence in managing the process influence their actions. Tax knowledge based on the Knowledge, Attitude, and Practice (KAP) model is also a key factor, helping to shape how people engage with tax incentives.

Although the government introduced tax relief to encourage broader health insurance coverage, not everyone is using it. Some may not know the relief exists, others may not think it's worth the effort, and for many, the tax process might just seem too complicated. Low financial literacy could be another reason why eligible people aren't claiming what they're entitled to.

This research will look into how well people understand the tax relief, what they think of it, how their social environment influences them, and whether they find the claiming process manageable. The goal is to offer insights that can help make the system work better for everyone. While earlier studies have focused on general tax behaviour, this one zeroes in on the specifics of medical and health insurance relief—an area that still has many unanswered questions. Without a clearer picture of taxpayer motivations, it's hard for policymakers to make the necessary improvements.

So, this study sets out to fill that gap by identifying the main factors that shape Malaysians' decisions around claiming medical and health insurance tax relief. By looking at awareness, financial knowledge, attitudes, and demographics, the research hopes to offer useful guidance for improving how the policy is designed and implemented.

Research Objectives:

- To examine the influence of attitudes towards medical & health insurance and tax relief on taxpayers' intentions to claim tax relief.
- To investigate the impact of subjective norms (social influences) on taxpayers' intentions to claim tax relief for medical & health insurance.
- To analyse the role of perceived behavioural control (perceived ease of claiming the relief) in influencing taxpayers' intentions.
- To examine the role of tax knowledge in guiding people's choices around claiming tax relief.

Research Hypotheses:

- H1: A positive attitude towards medical & health insurance and tax relief will increase the intention to claim tax relief for medical insurance.
- H2: Social influences encourage people to claim tax relief for medical and health insurance.
- H3: Higher perceived behavioural control (ease of claiming) will lead to a stronger intention to claim tax relief for medical & health insurance.
- H4: Tax knowledge (awareness and understanding of the tax relief process) will positively influence the intention to claim tax relief for medical & health insurance.

LITERATURE REVIEW

Tax relief shows a valuable role in helping people manage their finances. Specifically, when it comes to important expenses like medical and health insurance. In Malaysia, tax relief for these types of insurance is meant to make healthcare more accessible and support financial well-being. But to make these benefits greatly effective, we need to understand what influences people's decisions to claim them. This literature review looks at the key factors that affect whether Malaysians choose to claim tax relief for medical and health insurance, using the Theory of Planned Behaviour (TPB) as a guide.

The TPB explains that our actions are shaped by three main things: our attitude toward the behaviour (how we feel about it), social norms (influence from family, friends, or society), and perceived behavioural control (how easy or hard we think it will be to do it). This theory has been widely used to understand behaviour in many

areas, including tax compliance. In this case, it helps explain what motivates or discourages people from claiming tax relief. As shown in Figure 1, the proposed framework for this study is based on Ajzen's TPB model (1991).

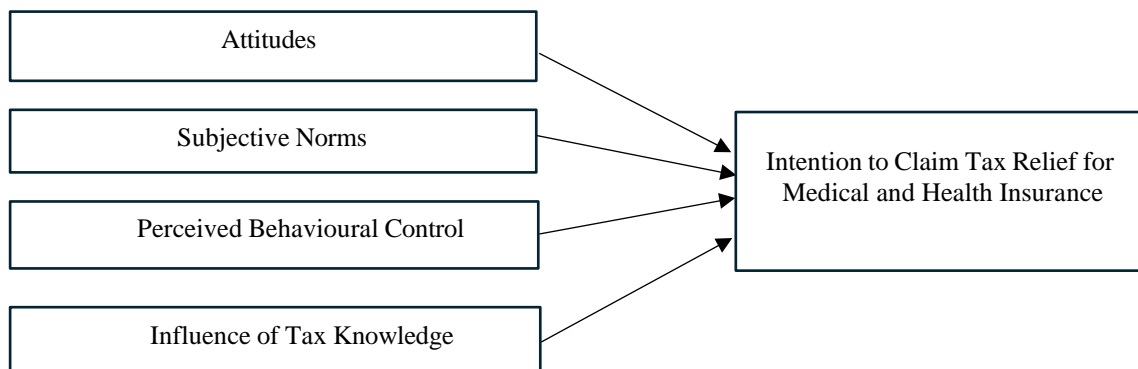


Figure 1: Research Framework

According to TPB, the more someone intends to do something, the more likely they are to actually do it. This idea has been backed up by many studies, making it a reliable way to understand how people make financial and tax-related decisions like whether to claim medical insurance tax relief. When individuals perceive the advantages positively, feel backed by others, and think the process is achievable, they are more inclined to assert relief.

Additional valuable framework, referred to as the Knowledge, Attitude, and Practice (KAP) model, indicates that individuals' knowledge directly affects their emotions and behaviours. Therefore, if a person comprehends how tax relief functions and recognizes its significance, they are more inclined to pursue claiming it. The KAP model, primarily put forth by Schwartz (1976), highlights the significance of awareness and education in influencing behaviour.

Research in Southeast Asia remains to show that TPB is a solid framework for understanding tax behaviour (Tan & Halim, 2023). People are more likely to claim tax relief if they trust the system and see the financial benefits. Recent studies have found that positive attitudes toward health-related tax incentives often lead to stronger intentions to claim them (Kamarudin, Yunus & Salleh, 2023; Lim, Rahman & Noor, 2022). When people believe that medical insurance offers financial protection and better access to healthcare, they are more likely to take advantage on the available relief (Loo, McKerchar, & Hansford, 2009; Mohd Rizal, Mohd Rizal & Zaimah, 2017).

Family, friends, and even workplace culture can affect how people approach taxes, as social influence plays a big part in claiming tax relief. If others around them are claiming medical insurance relief or encourage them to do so, they're more likely to follow suit (Cheong & Mohamad, 2022; Bobek & Hatfield, 2003). Social norms continue to play a pivotal role in financial decisions, particularly among middle-income earners (Yusof & Rahman, 2022). In Malaysia, community values often shape financial decisions. This means that when peers or employers promote the idea of claiming tax relief, people are more inclined to do it (Palil, 2010). Campaigns by the government or advice from professionals can further reinforce these positive norms.

Another important factor is whether people feel confident navigating the process. Perceived behavioural control refers to how easy or difficult someone believes it is to take action. If filing taxes or claiming relief feels confusing or overwhelming, many people simply avoid it. Research shows that complicated procedures, lack of clear information, and financial constraints can all make the process feel harder, especially for middle-income earners (Lim, Lee & Baharum, 2023; Devos, 2014). Fortunately, digital platforms and improvements in the tax system are helping more Malaysians feel in control (Tan, 2023).

Tax knowledge is also key. People who are familiar with tax policies, eligibility rules, and how to file a claim are more likely to make use of the benefits available to them (Rahman & Liew, 2022; Saad, 2014).

Unfortunately, many taxpayers simply don't know that these relief options exist, or how to claim them. Studies show that when people are more informed, they're more likely to take part in incentive programs (Marziana et al., 2010). Educational efforts and user-friendly digital tools can help bridge this gap, making it easier for people to get the support they're entitled to (Tan & Chin-Fatt, 2000). In Malaysia, financial literacy efforts have already improved both tax compliance and accuracy in claims (Lee, Ibrahim & Yusof, 2024).

In summary, the TPB framework indicates that people's intentions to claim tax relief depend on their attitudes, social environment, confidence in the process, and how much they know about it. Previous research shows that when all four of these factors are strong, people are much more likely to take advantage of tax benefits (Trivedi, Shehata, & Mestelman, 2004). Public awareness campaigns introduced in 2023 have already made a difference, boosting participation in tax incentive programs (Rajendran & Manaf, 2025). As Hassan and Othman (2025) also highlight, trust in government and transparent systems play a big role in encouraging people to get involved.

RESEARCH METHODOLOGY

This study adopts a quantitative research design using a survey questionnaire to collect data from Malaysian taxpayers. The design is descriptive and correlational, aimed at testing the relationships between the variables identified in the Theory of Planned Behaviour (TPB) and the Knowledge, Attitude, and Practice (KAP) model. Roscoe (1975) stated that in comparative analyses, data should be categorized into subgroups, such as male and female, with a minimum of 30 respondents per group. Additionally, he recommended that an appropriate sample size for most behavioural studies falls between more than 30 and less than 500, as exceeding 500 may increase the risk of Type II errors. This study utilizes a quantitative research approach with data collected through surveys.

A cross-sectional survey design is employed to gather data from Malaysian taxpayers and government servants across various demographic groups. The target population consists of staff from Politeknik Port Dickson, Politeknik Hulu Terengganu, Politeknik Kota Bharu, Politeknik Sultan Salahuddin Abdul Aziz Shah and Politeknik Sultan Azlan Shah. The target population consists of Malaysian taxpayers aged 21 and above who are working in the public sector. Stratified random sampling will be used to ensure diversity in income levels, education, and geographical locations. A sample size of 100 respondents will be targeted to ensure statistical power.

Data collected through an online survey distributed to selected Malaysian taxpayers. The questionnaire consists of demographic questions (e.g., age, income, education), attitudes towards medical insurance and tax relief, subjective norms, perceived behavioural control, tax knowledge, and intention to claim tax relief for medical insurance. All of the data will be measured using a Likert scale. The Likert scale will range from 1 (strongly disagree) to 5 (strongly agree), allowing for the assessment of varying levels of agreement among respondents. Inferential statistical techniques, including multiple regression analysis, be employed to test the hypotheses and determine the relative importance of attitudes, subjective norms, perceived behavioural control, and tax knowledge in predicting taxpayers' intentions. Correlation analysis will be used to identify relationships between variables. Overall, this methodology ensures a rigorous and structured approach to examining the effectiveness of tax relief towards purchasing medical insurance in Malaysia. The findings will contribute to a better understanding of taxpayers' intentions and behaviours, providing valuable insights for policymakers and tax authorities in improving tax relief policies.

RESULTS & DISCUSSION

Data analysis has been conducted using SPSS software. Descriptive statistics, such as frequency distribution and percentage will be used to analyse profile respondents and provide an overview of their demographic characteristics.

Table 1: Demographic Information of Respondents (n=100)

| Respondent | Frequency | Percentage (%) |
|---|------------------|-----------------------|
| Gender | | |
| Male | 26 | 26.0 |
| Female | 74 | 74.0 |
| Age | | |
| 25-34 years | 3 | 3.0 |
| 35-44 years | 40 | 40.0 |
| 45-54 years | 51 | 51.0 |
| 55 years and above | 6 | 6.0 |
| Highest Level of Education | | |
| Bachelor's degree | 81 | 81.0 |
| Master's degree | 18 | 18.0 |
| PhD | 1 | 1.0 |
| Institution Currently Working | | |
| Politeknik Port Dickson | 20 | 20.0 |
| Politeknik Hulu Terengganu | 20 | 20.0 |
| Politeknik Kota Bharu | 20 | 20.0 |
| Politeknik Sultan Salahudin Abdul Aziz Shah | 20 | 20.0 |
| Politeknik Sultan Azlan Shah | 20 | 20.0 |
| Monthly Income Range | | |
| RM 2,000 - RM 4,999 | 6 | 6.0 |
| RM 5,000 - RM 7,999 | 57 | 57.0 |
| RM 8,000 - RM 10,999 | 35 | 35.0 |
| RM 11,000 and above | 2 | 2.0 |
| Region of Residence | | |
| Central Malaysia | 42 | 42.0 |
| Northern Malaysia | 9 | 9.0 |
| Eastern Malaysia | 48 | 48.0 |
| Southern Malaysia | 1 | 1.0 |
| Currently Paying Income Tax | | |
| Yes | 100 | 100.0 |
| No | | |
| Claimed Tax Relief for Medical Insurance | | |
| Yes | 99 | 99.0 |
| No | 1 | 1.0 |

Table 1 presents the descriptive statistical analysis of the demographic characteristics of the respondents, based on data collected from a sample of 100 individuals. The variables analysed include gender, age group, educational level, institution of employment, monthly income range, region of residence, and two taxation-

related variables which is current income tax payment status and experience in claiming tax relief for medical and health insurance.

The descriptive analysis of the respondent demographics (n=100) reveals that the majority are female (74%) and aged between 45–54 years (51%), followed by those aged 35–44 years (40%), indicating a mature working population. Most respondents hold at least a bachelor's degree (81%), suggesting a well-educated sample. All five participating polytechnics contributed equally to the sample (20% each), ensuring balanced institutional representation. Income-wise, most respondents fall within the RM 5,000–RM 7,999 range (57%), followed by RM 8,000–RM 10,999 (35%), placing them in the middle-income bracket. Regionally, most reside in Eastern Malaysia (48%) and Central Malaysia (42%). Notably, all respondents are currently paying income tax, and a substantial 99% have claimed tax relief for medical and health insurance, indicating high levels of awareness and engagement with tax incentives among this educated, tax-paying group.

To evaluate the internal consistency of the items used in this study, a reliability test using Cronbach's Alpha was conducted on five key constructs: Attitude, Subjective Norm, Perceived Behavioural Control, Tax Literacy, and Behavioural Intention. Nunnally's guidelines on reliability levels provide valuable direction for assessing research instruments. In his 1978 work, he suggests that a Cronbach's alpha value of 0.70 or above is generally sufficient for exploratory or basic research, reflecting acceptable internal consistency. For studies requiring higher precision, a stricter threshold of 0.80 or higher is recommended to ensure stronger reliability.

However, Nunnally cautions that while achieving a high alpha is beneficial, it should not be the only standard used to judge an instrument's quality. Reliability must be evaluated alongside other critical aspects, such as validity and the tool's practical relevance, to ensure it accurately captures the intended construct and performs effectively within the research setting. Table 2 is summarizing the recommended levels of reliability according to Nunnally's guidelines:

Table 2: Reliability Levels, Cronbach's Alpha Ranges, and Their Interpretations.

| Reliability Level | Cronbach's Alpha Range | Interpretation |
|-------------------|------------------------|---|
| Excellent | 0.90 and above | Indicates very high internal consistency. |
| Good | 0.80 - 0.89 | Reflects strong internal consistency. |
| Acceptable | 0.70 - 0.79 | Indicates acceptable internal consistency. |
| Questionable | 0.60 - 0.69 | Reflects questionable internal consistency. |
| Poor | Below 0.60 | Indicates poor internal consistency. |

The results have been analysed and summarized in the table 3, indicate excellent reliability across all constructs, with Cronbach's Alpha values ranging from 0.901 to 0.987. Specifically, the Tax Literacy scale demonstrated the highest internal consistency ($\alpha = 0.987$), followed by Attitude ($\alpha = 0.963$), Perceived Behavioural Control ($\alpha = 0.909$), Behavioural Intention ($\alpha = 0.944$), and Subjective Norm ($\alpha = 0.901$). These values exceed the acceptable threshold of 0.70, indicating that all the measurement scales used are highly reliable.

Table 3: Reliability Statistics (Cronbach's Alpha)

| Construct | Cronbach's Alpha | No. of Items | Reliability Level |
|-------------------------------|------------------|--------------|-------------------|
| Behavioural Intention | 0.944 | 5 | Excellent |
| Attitude | 0.963 | 5 | Excellent |
| Subjective Norm | 0.901 | 5 | Excellent |
| Perceived Behavioural Control | 0.909 | 5 | Excellent |
| Tax Literacy | 0.987 | 5 | Excellent |

Table 4: Correlations

| | | Behaviour | Attitude | Subjective | Perceived | Tax |
|----------------|---------------------|------------------|-----------------|-------------------|------------------|------------|
| Behaviour r | Pearson Correlation | 1 | .870** | .725** | .775** | .826** |
| | Sig. (2-tailed) | | .000 | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| Attitude | Pearson Correlation | .870** | 1 | .720** | .728** | .840** |
| | Sig. (2-tailed) | .000 | | .000 | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| Subjective | Pearson Correlation | .725** | .720** | 1 | .848** | .718** |
| | Sig. (2-tailed) | .000 | .000 | | .000 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| Perceived | Pearson Correlation | .775** | .728** | .848** | 1 | .800** |
| | Sig. (2-tailed) | .000 | .000 | .000 | | .000 |
| | N | 100 | 100 | 100 | 100 | 100 |
| Tax | Pearson Correlation | .826** | .840** | .718** | .800** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | |
| | N | 100 | 100 | 100 | 100 | 100 |

** . Correlation is significant at the 0.01 level (2-tailed).

A multiple linear regression was conducted to examine the influence of four independent variables which is Attitude, Subjective Norm, Perceived Behavioural Control, and Tax Literacy. Dependent variable, which is Behavioural Intention to claim tax relief for medical and health insurance. Table 5 shows the model produced an R value of 0.898, indicating a strong correlation between the predictors and the outcome variable. The R² value of 0.806 shows that approximately 80.6% of the variance in behavioural intention can be explained by the four predictors. This high percentage reflects a strong model fit.

Table 5: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|--------------|-------------------------|-----------------|--------------------------|-----------------------------------|
| 1 | .898^a | .806 | .798 | .23648 |

a. Predictors: (Constant), Tax, Subjective, Attitude, Perceived

The ANOVA results show the regression model is statistically significant with $F(4, 95) = 98.802$, $p < 0.001$, indicating that the combination of predictors significantly predicts behavioural intention.

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|------------|-----------------------|-----------|--------------------|----------|-------------------------|
| 1 | Regression | 22.102 | 4 | 5.525 | 98.802 | .000^b |
| | Residual | 5.313 | 95 | .056 | | |
| Total | | 27.414 | 99 | | | |

a. Dependent Variable: Behaviour

b. Predictors: (Constant), Tax, Subjective, Attitude, Perceived

| Coefficients ^a | | Standardize | | | | |
|---------------------------|------------|-----------------------------|-------------|-------------|--------------|-------------|
| | | Unstandardized Coefficients | | d | | |
| Model | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | .061 | .257 | | .237 | .813 |
| | Attitude | .553 | .088 | .548 | 6.262 | .000 |
| | Subjective | .014 | .078 | .016 | .183 | .855 |
| | Perceived | .214 | .097 | .221 | 2.214 | .029 |
| | Tax | .205 | .112 | .177 | 1.834 | .070 |

a. Dependent Variable: Behaviour

The regression coefficients indicate that Attitude is the most significant and influential predictor of behavioural intention to claim tax relief, with a standardized beta coefficient of 0.548 ($p < 0.001$), showing that individuals with a positive attitude are more likely to engage in the behaviour. Perceived Behavioural Control also has a significant positive effect ($\beta = 0.221$, $p = 0.029$), suggesting that individuals who feel confident in their ability to claim tax relief are more inclined to do so. Tax Literacy shows a positive but marginally non-significant influence ($\beta = 0.177$, $p = 0.070$), indicating a potential relationship that might become significant with a larger sample size. On the other hand, Subjective Norm is not a significant predictor ($\beta = 0.016$, $p = 0.855$), implying that social influence or perceived expectations from others do not play a meaningful role in shaping the respondents' intention to claim medical and health insurance tax relief.

CONCLUSION

This study investigated the factors influencing Malaysian taxpayers' intentions to claim tax relief for medical insurance, using the Theory of Planned Behaviour (TPB) and the Knowledge, Attitude, and Practice (KAP) model as guiding frameworks. The findings revealed that taxpayers' knowledge about tax relief, their attitudes toward its benefits, and their actual claiming practices are crucial determinants of behaviour. TPB components such as perceived behavioural control and subjective norms also play significant roles, where individuals' beliefs about how easy it is to claim, and perceived social expectations affect their intentions. However, gaps in awareness and understanding of the claiming process, along with unclear attitudes toward the value of such reliefs, have limited actual utilization.

To improve taxpayers' engagement with medical insurance tax relief, it is recommended that the government and tax authorities implement focused educational campaigns to enhance knowledge and correct misconceptions. These should be complemented by initiatives that promote positive attitudes through success stories or endorsements and simplify the claiming process to boost perceived control. Leveraging digital platforms and public service announcements can also reinforce social norms that encourage responsible tax behaviour. A comprehensive approach aligned with both TPB and KAP elements will better motivate taxpayers to act on their intentions, thereby increasing the effective use of tax relief and contributing to broader health and financial well-being in Malaysia.

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