



## Research Article

# Assessment of the Influence of Tax Knowledge on the Tax Compliance of BIR Registered Online Business Owners in the Philippines

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### ABSTRACT

Online selling has reached considerable popularity since the evolution of technological advancement, but the COVID-19 pandemic resulted in its rapid boom. With relevance to this, the Bureau of Internal Revenue (BIR) released the RMC 60-2020, notifying those engaged in online business to register and fulfill their tax obligations. Previous studies suggest that tax compliance requires awareness and knowledge regarding tax laws and policies. Thus, this paper assessed the factors that influence the tax compliance of 127 BIR registered online business owners in the Philippines. The respondents were selected using the snowball sampling method. A correlational design was applied to determine the strength of the relationship between variables. The researchers intended to know the correlation between the taxpayers' perceived knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions with their tax compliance. Data were collected through an online survey, which was adapted from the study of Twum et al. (2020). In analyzing and interpreting the data gathered, mean and regression analysis were used. Results show that respondents have high tax knowledge and high tax compliance. Additionally, knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions individually have a direct relationship with tax compliance. Since the study also revealed that most of the respondents cannot conduct self-assessment despite their high level of tax knowledge in terms of business income, it is highly recommended that government and taxation authorities give more focus on educating taxpayers about how taxes can be computed and how self-assessments can be conducted.

### INTRODUCTION

Online selling, as a remarkable innovation for the commerce industry, has shown tremendous growth throughout the years. Through this modern practice, products are being marketed and sold online via different online platforms that enable interactive communication among its users. Some of these online platforms are social media, marketplaces, app stores, creative content outlets, online services accommodating the collaborative or “gig” economy, and more

(OECD, 2019). Though online selling has already been practiced in the Philippines in the past years, its emergence in the country has just been propelled recently, which is attributable to the new normal set-up brought about by the COVID-19 pandemic. E-commerce revenue in the Philippines has reached 3.55 billion U.S. dollars, with 85.7% Filipino internet users participating in online shopping apps (Statistica Research Department, 2021). This high statistic is be-





lieved by Marasigan (2020) to be the effect of the five month-long quarantine period, and this confinement urged Filipinos to purchase goods and other essentials online. The imposed quarantine guidelines mandated traditional shopping channels to be temporarily shut down, encouraging more local businesses to do online selling since it shows visible opportunities for growth and profitability. As a result, many traditional businesses have transitioned to e-commerce to survive and to supply the demand of customers as they started to flock to the online shopping platforms (Mallorca, 2020). Currently, the dominant e-commerce platforms in the country are Lazada, Shopee, and Zalora (Statistica Research Department, 2021).

The Bureau of Internal Revenue (BIR) endorsed the “Revenue Memorandum Circular 60-2020,” which initially received negative reactions from the public. In a news article published by Ong Ki (2020) in the Manila Bulletin, different comments from online business owners were collated as they expressed their dismay and disagreement with BIR for coming after them. They believe that the RMC 60-2020 was released in an inappropriate period when they are currently suffering from low-income and expensive commodities brought by the pandemic. However, since the memorandum mandates that all persons doing business and earning income online in any manner or form, specifically those in digital transactions by electronic platforms and media, and other digital means, are required to register their business and comply with applicable tax regulations, BIR registration is highly encouraged (Pagaspas, 2020). The BIR has recorded 5,650 registrations as of August 2020 after the release of the memorandum. This implies that despite the ini-

tial negative reactions of online business owners, they still opted to register to comply with their tax obligations. Businesses must pay taxes regularly because they constitute funds for the government officials’ salaries, support, and maintenance of common resources such as police, army, and firefighters, and provide adequate infrastructure and funding for public spaces such as parks and libraries. In addition to assisting the government in performing its tasks efficiently, businesses will also benefit when they pay their tax obligations since they are part of the public being served by the government funds. However, a monetary penalty is imposed on a business that fails to file taxes on time. This can be substantial, depending on the rules in effect in the country, and there is also accrued interest on the amount, which accumulates until the return is filed (Achibiz, 2018).

Further, tax awareness is critical in a voluntary compliance tax system, particularly when calculating appropriate tax liability. Several studies have shown the impact of awareness on enforcement behavior. Given the evidence that tax awareness influences taxpayers’ knowledge, an obvious next concern that previous researchers have raised is whether improving tax knowledge would improve tax enforcement (Baru, 2016). Additionally, according to the study of Oladipupo and Obazee (2016), SMEs are not paying their tax obligations due to their incapacity to understand tax requirements. Tax knowledge, self-assessment, and tax awareness simultaneously have a significant effect on taxpayer compliance. The higher the knowledge of taxation, self-assessment, and tax awareness, the higher the taxpayer compliance (Asrinanda, 2018). These supported the researchers’ in-



tention to study this case further by targeting BIR-registered online business owners in the Philippines. This research paper was intended to assess the influence of tax knowledge on the respondent's compliance with tax rules and regulations that govern them. This study aims to achieve the following objectives:

1. Determine the perception of the respondents on their level of knowledge or awareness in terms of tax rights and responsibilities, business income, and sanctions.
2. Determine the perception of the respondents on their level of tax compliance.
3. Determine the influence of knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions on tax compliance.
4. Develop an infographic presenting the nature and concepts of Philippine Taxation applicable to online business owners which will eventually promote tax knowledge among them.

Revenue Memorandum Circular (RMC) 60-2020. The Bureau of Internal Revenue defined Revenue Memorandum Circular (RMCs) as the issuances that distribute appropriate and applicable portions, including intensifications of laws, rules, guidelines, and points of reference given by the BIR and other agencies/offices. On June 1, 2020, the Revenue Memorandum Circular (RMC) 60-2020 was issued by the Bureau of Internal Revenue in response to the country's rapid boom in online selling businesses (Bernardino & Dy, 2020). This is intended to guide businesses conducted through digital channels in registration and filing with the BIR along with the fulfillment of their

tax obligations. The memo also suggests that recently registered businesses should voluntarily pronounce their previous transactions and pay the appropriate taxes related to their income (Pullan, 2020). Castillo (2020) mentioned in his article that the issuance spurred the public. According to some, the issuance is mistimed because it added a burden to people who are still struggling due to the pandemic. Moreover, a lot of questions were raised concerning the necessity of chasing small-time online business owners. This alone created a stir in the tax compliance behavior of the concerned business owners.

**Tax Compliance.** According to Muti'ah (2018), tax compliance is the taxpayer's fulfilment of tax obligations, done voluntarily to contribute to the country's development. Moreover, Saad (2012) and Fauziati, Monovia, Muslim, and Nasrah (2016) mentioned that the willingness to comply with tax obligations does not require the application of enforcement activity. The basic tax compliance obligations for online business owners are registering the business to BIR, maintaining and keeping accounting records and tax returns, filing and paying tax returns, and, in some cases, acting as a withholding agent (Martinez, 2021). Studies conducted by Palil (2010) and Saas (2012) describe that the failure to comply or the tax non-compliance of taxpayers is their unwillingness to satisfy their tax obligations due to the complexity and contradiction in the tax policies. In addition to this, Palil (2010) also divided tax non-compliance into two parts: unintentional and intentional behavior. Unintentional non-compliance behavior happens when there is a lack of awareness and/or knowledge regarding the tax system. Intentional, on the other hand, is further



classified into two parts: tax avoidance and tax evasion. Tax avoidance is the legally permissible method of decreasing taxable income, while tax evasion is the illegal act of concealment of tax information and/or income from the authorities concerned with tax. In the Philippines, all non-compliance behavior except tax avoidance may result in penalties such as paying surcharges, interest, and/or fines, and/or facing criminal charges which may end with imprisonment (BIR, n.d.).

**Tax Knowledge.** Tax knowledge is the understanding or awareness of the taxpayer in the tax policies and other tax-related information (Damajanti & Karim, 2017; Fauziati et al, 2016; Oladipupo & Obazee, 2016). The taxpayer's tax awareness is often used as a foundation for their action, decision, and pursuit in exercising their tax rights and obligations (Muti'ah, 2018). Muti'ah further mentioned that taxpayers can determine their behavior more if the level of knowledge and understanding of rules and the taxation process is higher. Therefore, tax knowledge is a crucial factor in the compliance behavior of taxpayers.

Different researchers (Alshira'h, Alsqour, Lutfi, Alsyounf & Alshirah, 2020; Biru 2020; Damajanti & Karim, 2017; Oladipupo & Obazee 2016; Olaoye, Agbaje & Ajewole 2017; Palil, 2010) affirm that sufficient tax knowledge has a crucial and significant role in taxpayer's compliance behavior, since having the tax knowledge can raise tax awareness (Alshira'h, et al, 2020). They further express that having it will help increase the tax compliance rate. Oladipupo and Obazee (2016) also express that the knowledge of the taxpayer concerning taxation could eventually

encourage them to be more prudent in carrying out their tax obligations. He further discussed that a high level of knowledge in taxation would stimulate people to fulfill their duty to register, report and properly pay taxes as these are examples of civic and national responsibility. On the other hand, Kassa (2021) and Fauziati et al (2016) noted that tax knowledge and taxpayer's compliance behavior is negatively correlated. Individuals with higher tax knowledge have a lower possibility of complying with tax obligations. Thus, on a regular basis, taxpayers must be educated and informed about the tax process to enhance their level of tax literacy and keep their knowledge relevant and up to date (Palil, 2010) to promote and increase the tendency of tax compliance.

**Knowledge of Tax Rights and Responsibilities.** Bernardino and Dy (2020) clarified in their article that among the physical store businesses, or those with a specific location, and those which operate in a virtual or digital platform, there is no specific distinction with regards to the tax imposition covered by the National Internal Revenue Code (Tax Code). This is because there is currently no special legislation that covers the taxation of online businesses in the Philippines. Therefore, these online businesses should be taxed in the same manner the conventional ones are being taxed. It is further determined that an individual who is an online business owner and has a taxable annual income that exceeds P250,000 and does not exceed the P3-million VAT (Value Added Tax) threshold for gross receipts can choose to pay either the tax based on graduated income tax rates for individuals or the flat 8-percent income tax rate over P250,000. However, the graduated income tax should be paid by those



whose annual income exceeds the VAT threshold. Additionally, the BIR released a Revenue Memorandum Circular 60-2020 in response to the increasing number of online businesses in the country and mandated the fulfillment of their tax obligations.

Tax rights and responsibilities are based on the existing tax system and structure of a country. According to Nazarov (2016), a tax system incorporates economic, legal, and political provisions. Its institution is for tax enforcement or a tax mechanism guarantee within a territory to financially support its activities. Collosa (2020) concluded that the issue of tax system acceptance weighs the same importance because when taxpayers recognize that there is unfairness in the tax system, the potential that they will comply will decline. It is supported by what Chooi (2020) emphasized in her study that for high levels of compliance with tax laws to be achieved, the focus of the revenue authority should be on the implementation of methods outlined to boost voluntary taxpayer compliance. A tax system that is poorly executed will result in reduced effectiveness, increased collection levy, and is unworthy of taxpayer's time (Oladipupo & Obazee, 2016). More so, Tilahun (2020) assessed that the strength of the tax authority and its behavior towards tax compliance have a significant positive relationship. His study implies that the tax authority's strength and effectiveness in spreading awareness, providing service, collecting taxes, and executing tax laws will intensify the taxpayers' compliance level.

Furthermore, when it comes to tax rights and responsibilities, tax rates should also be considered. Tax rate refers to the percentage imposed by the govern-

ment upon any personal income within its statutory authority to regulate (Legal Dictionary, 2008). The tax rate serves as a determinant of the amount of tax that an individual pays. Because of this, tax rates play a significant role in tax compliance (Obaid, Ibrahim, & Udin, 2020).

Several studies suggested that tax rates have a negative correlation with tax compliance. In other words, as the tax rate increases, compliance decreases (Mas'ud, Aliyu, & Gambo, 2014; Yusof, Ling, & Wah, 2014; Swistak, 2016; Ottone, Ponzano, & Andrightto, 2018). On the other hand, there are still studies that contradict these results. One of them is the study conducted by Remali, Satar, Mamad, Abidin, and Zainuddin (2018) which concluded that higher tax rates lead to a higher level of tax compliance.

Relative to tax rights, the Benefit Received Theory in taxation states that taxpayers have the right to receive benefits directly or indirectly from the government in exchange for paying their tax dues. The amount of money allocated by the government for acquiring products and delivering services, known as government spending, has influence over a taxpayer's tax compliance. In the study of Falsetta, Schafer, and Tsakumis (2015), they consider non-economic factors, such as some forms of ethical dimensions, wherein they want to examine the impact of goal congruence in the context of government spending and funding. Goal congruence is the consistency or agreement of taxpayer's goals with government goals. They proved in the study that when an individual supports the government in how they allocate funds, then individuals are more likely to comply with their tax-paying responsi-



bilities, but there are instances where the government and taxpayers' goals are not aligned, which is why the latter engage in tax non-compliance. Therefore, taxpayers who experience low congruence will be less likely to comply than taxpayers who experience high goal congruence. In relation to this, the studies of Biru (2020), Falsetta, Schafer and Tsakumis (2015), and Palil (2010) stated that in tax compliance behavior, taxpayers' perceptions of government expenditure are vital. The study declared that if the taxpayer is benefited from the government, it will increase tax compliance and in contrast, if the taxpayer perceives that the government spends money on unimportant things and they are not benefited from it, taxpayers attempt to not comply (Palil, 2010). Researchers Adimassu and Jerene (2016), and Hassa, Naeem and Gulzar (2021) also claimed that government spending can increase the taxpayers' tax compliance if the government will spend funds wisely. Overall, all the authors concluded that government spending and funding have a significant influence on tax compliance behavior.

**Knowledge of Business Income.** Tuovila (2021) defines business income as income earned by the seller from the buyer in exchange for tangible or intangible goods, services, or assets, and in terms of tax purposes, it is classified as ordinary income. In Misu's (2011) study, he stated that income interacts with the taxpayer's tax compliance. Palil (2010) points out that lower income is prone to non-compliance and those with high income are more compliant and responsible towards tax obligations. Gale and Krumpkin (2017), and Hamm (1995), however, mentioned that when high income is paired with high tax rates, the level of compliance decreases. This may encourage them

to evade or avoid tax. Additionally, in a study made by Estellar, Piolatto, and Rablen (2017) supported by the study made by Galea and Krupkin (2019), they mentioned that high-income earners are more likely to avoid taxes, as their tax burden is much heavier which create the strong motive.

Martins and Gomes (2014) assert that individuals who have higher income have high tax morale. Tax morale is the intrinsic motivation of taxpayers in fulfilling their tax obligations and public duty which is a crucial component in tax compliance. However, they still noted that assessing the effects of income levels on tax attitudes and perception is difficult, unstable, and unclear, as it depends on their risk preferences (Kirchler, Muehlbacher, Kastlunger & Wahl, 2007; Martins & Gomes, 2014). In addition to this, Kirchler et al. (2007) express that taxpayers are weighing the pros and cons of tax evasion in maximizing their income. In another point of view, Misu (2011) argues that taxpayers are reluctant to 'gamble' with the government by evading and avoiding tax obligations because of the effort they exert in their income, taxpayers with less effort exerted in their income are less compliant.

**Awareness of Sanctions.** The tax audit focuses on the taxpayer's behavior observation and the economic realities which may involve tax inspection, or the correcting action on detected misbehavior (Marques et al., 2019). Tax audits consist of monitoring certain types of taxpayers or certain varying records to acquire an actual perspective of the taxpayer's compliance attitude such as the divergence in the declared sales by a supplier and the purchase records of its cus-



tomers. The research highlighted that under this phase, the focus is on the detection and control that depends on the set of controls available, such as physical contact with the taxpayer. It was expressed that tax audits have negative effects towards tax morale, or the intrinsic willingness to pay tax (Beer, Kasper, Kirchler, & Erard, 2017). Taxpayers who experienced an audit but still have additional tax assessments to face are more likely to report a higher income, but taxpayers with no additional tax assessments to face tend to reduce their reported income.

Falsetta et al. (2015) found a relationship between taxpayer compliance and audit probability by measuring goal congruence, which is the consistency or agreement of taxpayer goals with government goals. In their study, it was concluded that the probability of being audited only influences the compliance decisions of a taxpayer when goal congruence is high because the support on the government's use of tax dollars is present. However, if taxpayers have no support for the government programs or the goal congruence is low, it will result in lower compliance, notwithstanding the probability of being audited.

According to Hayes (2021), a tax penalty is imposed on an individual who does not pay enough of their total estimated tax and withholding due. Among the two broad categories determined by Chooi (2020) in her governance brief that influence voluntary compliance are those factors formulated to escalate the perception of the probability and detection costs, inclusive of the sanction severity. Nasution et al. (2020) also exposed that among the strong indicators of tax justice that affect tax compliance are tax penalties.

Since there are various punishments in taxation carried out as penalties for various levels of non-compliant behavior such as fines and imprisonment, the participants in the study conducted by Belay and Viswanadhan (2016) claimed that it is necessary to implement a penalty mechanism to reinforce tax compliance among taxpayers.

Oladipupo and Obazee (2016) believed that a tax penalty is imposed by the law as a corrective measure for performing an act that is prescribed, such as failure to file a return in time or wrong or undervalued returns. In theory, they ascertain that tax penalties and tax compliance have a positive relationship. Hence, a tax penalty increase would result in higher tax compliance, and vice versa. However, their study determined that tax knowledge has more potential on promoting tax compliance than tax penalties and penalties have no significant influence on tax compliance. Contrary to them, a study by Manchilot (2019) suggests that tax penalty has a significant positive relationship with tax compliance. He explained this result as severe sanctions and penalties are manifested to reach a higher level of compliance and suppress the action of tax evaders.

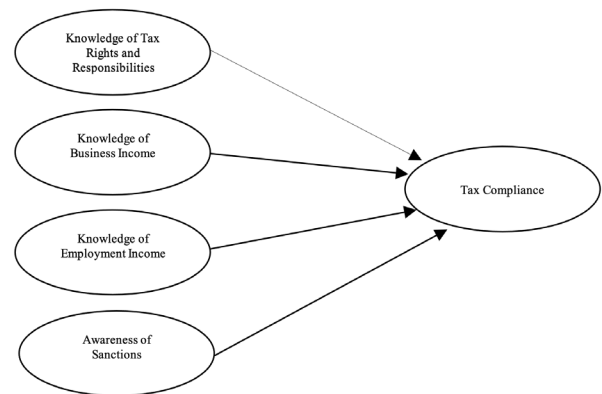


Figure 1. Framework for Tax Compliance Proposed by Twum et al. (2020)



Various researchers have deemed tax knowledge as one of the factors that influence the tax compliance of individuals (Fauziati, Minovia, Muslim, & Nasrah, 2016; Oladipupo & Obazee, 2016; Damajanti & Karim, 2017; Olaoye, Agbaje & Ajewole, 2017; Muti'ah, 2018). Because of this, Twum et al. (2020) tried to explore the different dimensions of tax knowledge and its relevance to encouraging tax compliance. The conceptual framework presented above is based on their theory about the relationship of various dimensions of tax knowledge with tax compliance.

Based on the framework, knowledge on tax rights and responsibilities, knowledge of business income, knowledge of employment income, and awareness of sanctions are the independent variables, while tax compliance is identified as the dependent variable. This means that when referring to the relationship between tax knowledge and tax compliance, the knowledge of individuals with regards to how they benefit from tax, how they pay taxes, and what kind of punishments they will receive for noncompliance are the fundamental areas to be considered.

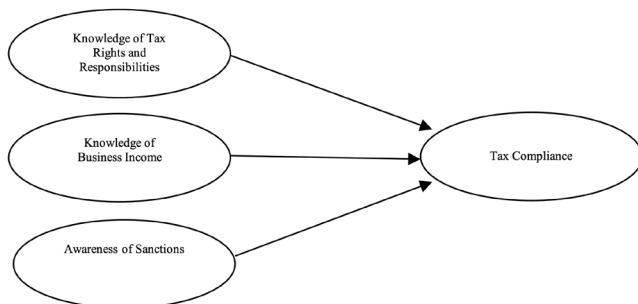


Figure 2. Operational Framework of the Study

The operational framework presented above is based on the framework used by Twum et al. (2020) in their study. However, among the four independent

variables identified, the knowledge of employment income was not included since the focus of this study is the tax compliance of online business owners limited to the online business that they currently manage. Provided below is the explanation of the three independent variables which were deemed important for the conduct of this study:

### *Knowledge of Tax Rights and Responsibilities*

Tax rights and responsibilities involve the benefits of online business owners that can be derived from paying taxes together with the obligations that they must fulfil to receive those benefits. These benefits and obligations are based on the entire coverage of a country's existing tax system/structure in accordance with the Benefit Received Theory in Taxation. Aside from the tax rates as well as the filing dates, this factor also covers the way the government manages and spends its tax funds. This factor might influence tax compliance since it gives online business owners the ability to assess if they have received enough tax benefits in proportion to the amount of tax that they have paid.

### *Knowledge of Business Income*

Business income is the earned income and encompasses any income realized from a business owner's online business. Online business owners are expected to prepare financial information and perform basic bookkeeping to arrive at their business income for a particular period. After knowing the income that they are generating, this is the time when a decision of complying or not with tax rules and regulations en-





ters. Therefore, knowledge of business income is a great measure to determine the tax compliance of online business owners.

### *Awareness of Sanctions*

Sanctions are acts taken against those who break the law in the form of consequences. Online business owners who do not pay enough of their total estimated tax are subject to penalties if they fail to pay on time. Awareness of sanctions is considered a determinant of tax compliance because online business owners' level of awareness of this factor is also one of the bases of their compliance behavior. Since the memorandum was just recently published and the Philippine tax system has undergone amendments, it is expected that taxpayers will have varying perceptions and knowledge when it comes to its sanctions. This factor might influence tax compliance since it gives online business owners the ability to assess the possible sanctions and penalties that they may receive in case they fail to comply with their tax obligations. The following are the hypotheses of the study:

H<sub>1</sub>: Knowledge of tax rights and responsibilities has a positive and significant influence on the tax compliance of online business owners.

H<sub>2</sub>: Knowledge of business income has a positive and significant influence on the tax compliance of online business owners.

H<sub>3</sub>: Awareness of sanctions has a positive and significant influence on the tax compliance of online business owners.

The main purpose of this study is to assess the in-

fluence of tax knowledge on the tax compliance of BIR-registered online business owners in the Philippines. The study contributes to the achievement of SDG 8 (Decent Work and Economic Growth) for tax serves as the primary source of government funds. Encouraging online business owners to fulfill their tax obligations leads to a higher collection rate of taxes which can fund government projects and improve the economic situation of the country. In addition, the study serves as an avenue for individuals to fully understand and comply with the imposed tax system resulting in the creation of a positive reputation for their businesses. The study will help online business owners by educating them about the concepts of Philippine taxation which are applicable to them as online business owners. This study will provide benefits for the government since this is expected to help improve the tax compliance of the country's taxpayers, specifically the online business owners. This study will serve as a guide for future researchers in case the same or related problems or interests arise. The concepts and ideas presented in this study may help them in further understanding tax compliance as well as the factors which influence it.

### **MATERIALS AND METHODS**

The respondents of the study were 127 online business owners who are registered under the Bureau of Internal Revenue. Snowball sampling was applied as a method in selecting the respondents for the study. Each contacted registered online business owners who responded to the survey were then interviewed to identify if they knew any individuals who meet the restrictions placed by the researchers on their target respondents. The researchers sent the link for the sur-



vey to different online shops on various social media platforms. This was implemented to address the limited face-to-face interactions brought by the pandemic along with the varying locations of online business owners within the Philippines.

The researchers utilized a modified survey from the study of Twum et al. (2020). The survey is divided into four sections: (1) Knowledge of Tax Rights and Responsibilities, which contains items that measure the knowledge of the respondents as to why they should pay taxes and what benefits they receive from doing so; (2) Knowledge of Business Income, which focuses on questions that measure the respondents' background and familiarity with the relationship between business income and taxes, as well as the tax filing procedures; (3) Awareness of Sanctions, which measures the understanding of the respondents about the penalties they may receive for tax noncompliance, and (4) Tax compliance, which aims to determine the tax compliance of the respondents. The research instrument used for the study follows a four-point Likert scale format.

The study utilized a quantitative approach using a correlational design as its research design. This study was made to assess the influence of different factors on the tax compliance of online business owners in the Philippines. It identified the factors concerning tax knowledge (knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions) as the independent variables and the tax compliance behavior of online business owners as the dependent ones. Its primary goal is to identify how changes in the cited independent variables influence

tax compliance. Thus, the application of correlational design meaningfully assessed the relationship between those variables. The research also used mean and multiple linear regression for data analysis and interpretation. The mean measured the perception of respondents on the different variables of the study, while multiple linear regression was used to assess the influence of the factors provided on the tax compliance of online registered business owners.

## **RESULTS AND DISCUSSION**

### *Knowledge of Tax Rights and Responsibilities*

Table 1 presents the responses of the survey participants on their knowledge of tax rights and responsibilities. The responses gathered from the first section of the survey have a composite mean of 3.38, which implies that they have a high knowledge of tax rights and responsibilities. In addition, it is determined that the respondents have sufficient tax education concerning their rights and responsibilities as BIR (Bureau of Internal Revenue) registered taxpayers since the statement associated with this garnered a mean of 3.50, which is the highest among all the statements in Section 1. The respondents' tax education regarding their awareness of responsibilities to pay taxes got the lowest mean of 3.32 but is still interpreted to establish high tax knowledge.

The abovementioned is also the same as the responses gathered by Twum et al. (2020) in which they interpreted that tax knowledge on rights and responsibilities is high since the respondents mostly agreed to the research question items that were asked concerning this variable. According to them, tax knowledge



determines the understanding of SME managers on the tax system while compliance with tax obligations is measured by tax compliance. This is also yielded on the study of Mukhlis et al. (2015), wherein the respondents' tax rights and responsibilities as a component of tax knowledge was found to be high.

**Table 1. Respondents' Perceived Knowledge of Tax Rights and Responsibilities**

| Statements  | Mean | Interpretation |
|---|------|----------------|
| I am educated on the various rights and responsibilities regarding tax issues.            | 3.50 | High           |
| Tax education has made me aware of my responsibilities to pay my taxes.                   | 3.35 | High           |
| The tax education I have received has made me know that tax rates are fair and justified. | 3.32 | High           |
| Tax education has made me aware of the benefits and privileges of paying taxes.           | 3.36 | High           |
| Composite Mean  | 3.38 | High           |

### *Knowledge of Business Income*

Table 2 presents the responses of the survey participants on their knowledge of business income. The responses gathered from the second section of the survey have a composite mean of 3.12, which implies that they have high tax knowledge of business income. Additionally, it is determined that the tax education of the respondents has made them aware of the need to prepare accounts and present them to tax officers as BIR registered taxpayers since the statement associated with this garnered the highest mean of 3.23 in Section 2. However, the respondents' ability to conduct self-assessment based on their tax education got the lowest mean of 2.95 for this section and is interpreted to establish low tax knowledge.

The above results agree with the study of Twum et al. (2020), where the knowledge of business income of the respondents was moderately high. The same study also identified the ability of the respondents to conduct self-assessments with the lowest knowledge level concerning the components of business income. However, the results presented were contradictory

with the findings of Saad (2013). According to him, the respondents found knowledge related to income too complex, leading to low levels of understanding among them.

**Table 2. Respondents' Perceived Knowledge of Business Income**

| Statements  | Mean | Interpretation |
|---|------|----------------|
| Tax education has enabled me to estimate my business revenue and profit.                          | 3.12 | High           |
| I have been educated on how to keep my accounting books.  | 3.16 | High           |
| I have been educated to seek assistance in keeping financial records.                             | 3.23 | High           |
| Tax education has made me aware of the need to prepare accounts and present them to tax officers. | 3.17 | High           |
| I have been able to conduct self-assessment due to tax education.                                 | 2.95 | Low            |
| Composite Mean  | 3.12 | High           |

### *Awareness of Sanctions*

Table 3 presents the responses of the survey participants on their awareness of sanctions. The responses gathered from the third section of the survey have a composite mean of 3.29, which implies that they have high tax knowledge on the awareness of sanctions. Moreover, it is determined that the respondents have sufficient tax education about sanctions for non-compliance as BIR-registered taxpayers since the statement associated with this garnered a mean of 3.39, which is the highest among all the statements in Section 3. However, the respondents' tax education about prosecution for noncompliance got the lowest mean of 3.13 for this section but is still interpreted to establish high tax knowledge.

In this study, the sanction is the same as the term "penalty," like what other previous studies used as a variable. Likewise, the study by Tehulu (2014) revealed that the penalty is one of the variables that significantly affect taxpayers' tax compliance behavior and is considered as the factor having the highest mean. Also, the study concluded that if the government does not use its resources to benefit its citizens and if the tax system is unfair, with no severe pen-





alties, or adverse changes in government policies, taxpayer compliance behavior can be negatively impacted. Similarly, the study of Twum et al. (2020) also revealed that awareness of sanctions has a significant influence with tax compliance and concluded that business owners must be informed about the penalties that can be imposed for tax noncompliance to help them comply with the law.

**Table 3. Respondents' Perceived Awareness of Sanctions**

| Statements  | Mean | Interpretation |
|---|------|----------------|
| The education I received on tax has made me aware of the sanctions of non-compliance. | 3.31 | High           |
| Tax education has made me aware my business could be closed for noncompliance.        | 3.39 | High           |
| Tax education has made me aware that I would be made to pay fines for noncompliance.  | 3.32 | High           |
| Tax education has made me aware that I could be prosecuted for non-compliance.        | 3.13 | High           |
| Composite Mean  | 3.29 | High           |

### Tax Compliance

Table 4 presents the responses of the survey participants on their tax compliance. The responses gathered from the fourth section of the survey have a composite mean of 3.34, which implies that they have a high tax compliance. In addition, it is determined that the respondents are confident in doing the right thing by paying taxes as BIR-registered taxpayers since the statement associated with this garnered the highest mean of 3.53 in section 4. However, the respondents' filing of tax returns to the appropriate tax authorities without audits got the lowest mean of 3.23 for this section but is still interpreted to establish high tax knowledge. Moreover, this finding was similar to that of Twum et al. (2020). They have both concluded the compliance level of the respondents to be very high, that they still intend to pay their taxes in the future.

**Table 4. Respondents' Perceived Tax Compliance**

| Statements  | Mean | Interpretation |
|---|------|----------------|
| I have been able to pay my taxes voluntarily.                                     | 3.35 | High           |
| I pay my taxes without thinking of how to reduce them.                            | 3.30 | High           |
| I have always filed my returns to the appropriate tax authorities without audits. | 3.23 | High           |
| I have always paid all my taxes (obedience to tax payment).                       | 3.28 | High           |
| I know I am doing the right thing by paying my taxes.                             | 3.53 | High           |
| Composite Mean  | 3.34 | High           |

### Relationship of the Variables

This study was conducted to assess the factors that influence the tax compliance of BIR (Bureau of Internal Revenue) registered online business owners in the Philippines. As part of the data gathering procedure, the researchers surveyed 100 BIR-registered online business owners within the country to properly understand and assess tax compliance, which is the independent variable and the factors influencing it. The three dependent variables which are knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions, serve as the tax compliance measures. The statistics of variables presented above revealed a composite mean between 3.00 and 3.99 for each variable. Based on the interpretations provided in the previous chapter, this means that the respondents exhibit high levels of perceived tax knowledge and tax compliance.

Moreover, it was identified that among the variables measured, the respondents have the highest perceived tax knowledge on tax rights and responsibilities with a composite mean of 3.41. This means that the respondents assessed that they have sufficient knowledge about paying taxes and determining the benefits that they can receive from doing so. On the other hand, it was revealed that knowledge on business income has the lowest overall mean of 3.11. This suggests that even though the respondents have high perceived tax knowledge on business income, they are less informed about some of its components relevant to taxation such as bookkeeping and self-assessment. Meanwhile, the respondents on both awareness of sanctions and tax compliance were determined to





have perceived high tax knowledge and perceived high tax compliance, respectively, garnering a composite mean of 3.32. Therefore, the respondents are highly aware of the penalties that they may receive for tax noncompliance, and they highly comply with their tax obligations such as filing of returns and paying taxes voluntarily.

A multiple regression analysis was conducted to determine if knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions predict tax compliance. It was hypothesized that the three predictors have a positive and significant influence on tax compliance. Results show that 45% of the variance is explained by the three predictors,  $F(3, 123) = 33.232, p < .001$ . Specifically, knowledge of tax rights and responsibilities ( $B = .216, t = 2.33, p = .021$ ) knowledge of business income ( $B = .230, t = 2.98, p = .003$ ), and awareness of sanctions ( $B = .204, t = 2.70, p = .008$ ) are positively associated with tax compliance. The R-square of 0.448 indicates moderate strength of the relationship between the variables. As knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions increase, tax compliance also increases. The R-square of 0.448 indicates moderate strength of the relationship between the variables.

**Table 5. Summary of Multiple Regression Analysis for Variables Predicting the Tax Compliance of BIR Registered Online Business Owners**

| Variable                                     | Estimate | SE    | B     | t    | p      |
|--|----------|-------|-------|------|--------|
| Intercept                                    | 1.21     | 0.22  | 1.21  | 5.42 | <.001  |
| Knowledge of Tax Rights and Responsibilities | 0.216    | 0.093 | 0.216 | 2.33 | 0.021* |
| Knowledge of Business Income                 | 0.230    | 0.077 | 0.230 | 2.98 | 0.003* |
| Awareness of Sanctions                       | 0.204    | 0.075 | 0.204 | 2.70 | 0.008* |

\* Significant at  $p < .05$   
R-Square = 0.448  
F = 33.232  
p-value = <.001  
Dependent Variable = Tax Compliance

### *Knowledge of Tax Rights and Responsibilities and Tax Compliance*

Using the multiple linear regression, it was found that knowledge of tax rights and responsibilities has a direct relationship with tax compliance ( $B = .216, p = .021$ ). Therefore, it is determined that knowledge of tax rights and responsibilities has a significant influence on the tax compliance of online business owners in the Philippines. This result supports the findings of Twum et al. (2020) in which they discovered that knowledge of tax rights and responsibilities is statistically significant with tax compliance, making it an important determinant of the independent variable. This also coincides with the study of Mukhlis et al. (2015) stating that knowledge of tax rights and obligations, tax type and tariff, tax functions and penalties, tax assessment, and tax payments all constitute tax education, in which they found that tax knowledge has a significant and positive effect on tax compliance.

Moreover, it is also the same with the discovery of Palil and Mustapha (2011) that knowledge of tax rights and responsibilities has a significant influence on tax compliance. According to them, the tax knowledge of an individual reflects the level of their tax education, which is measured by their familiarity with tax rights and responsibilities, knowledge of personal relief, knowledge of employable income, awareness of tax offenses, penalties, and fines. However, the result contradicts the same study by Palil and Mustapha (2011) since they also found that knowledge of rights and responsibilities had a negative relationship with tax compliance. This is also contrary to the findings of Tehulu (2016) wherein it was determined that tax compliance attitude cannot be explained by knowledge of tax rights and responsibilities as a variable.





### *Knowledge of Business Income and Tax Compliance*

The study found that there is a significant relationship between knowledge of business income and tax compliance. The multiple linear regression analysis conducted determined that knowledge of business income significantly predicted tax compliance ( $B = .230, p = .003$ ) and has a direct relationship with it. This implies that as knowledge of business income increases, the tax compliance of online business owners in the Philippines also increases.

The result agrees with the studies of Palil (2010), Misu (2011), and Biru (2020), which all found that income is significantly and positively connected with tax compliance. In Misu's study (2011), it was revealed that income interacts with the taxpayer's tax compliance. Palil (2010) also determined that as income increases tax compliance increases. However, this is contrary to the study of Twum et al. (2020), in which it was discovered that tax knowledge is not significantly related to tax compliance.

### *Awareness of Sanctions and Tax Compliance*

The result of the study shows that there is a direct relationship between awareness of sanctions and tax compliance. Using the multiple linear regression, it was found that awareness of sanctions significantly predicted tax compliance ( $B = .204, p = .008$ ). The respondents are aware of the sanctions for noncompliance. They also know that their business would be closed, would pay fines, and could be prosecuted if they fail to comply with the tax requirements and responsibilities. This result is the same as the findings of Twum et al. (2020), which found out that awareness

of sanctions has a positive relationship with tax compliance.

Additionally, this study is similar to the findings of Namusonge et al. (2014) that the tax penalty, which is a sanction, has a positive relationship with tax compliance. They believe that a tax penalty could increase the taxpayer's tax compliance. Thus, the higher tax penalties did encourage people to cheat or avoid paying taxes. They also believe that tax awareness must be spread to inform all taxpayers of the direction and goals that the appropriate tax authorities hope to achieve through the administration of tax policy. However, this study is in contrast with the study of Oladipupo and Obazee (2016) which states that tax penalties do not have a significant effect towards tax compliance. They determined that tax knowledge has more potential to promote tax compliance than tax penalty.

### **CONCLUSION AND RECOMMENDATIONS**

This study was conducted to assess the influence of tax knowledge on the tax compliance of BIR-registered online business owners in the Philippines. Based on the results of the study, the respondents have a high tax knowledge on tax rights and responsibilities which means that the respondents have sufficient knowledge about paying taxes and determining the benefits that they can receive from doing so. It was also revealed that the respondents, on average, have high tax knowledge of business income, but they are less informed on some aspects of the taxation process relating to business income such as bookkeeping and self-assessment. Meanwhile, the respondents on both awareness of sanctions and tax compliance were de-



terminated to have high tax knowledge and high tax compliance, respectively. Therefore, the respondents are highly aware of the penalties for tax noncompliance, and they highly comply with their tax obligations.

Moreover, the influence that the independent variables have over the dependent variable was also tested. After the data analysis, it was determined that there is a positive correlation between tax knowledge and tax compliance. Accordingly, the result of this study reveals that knowledge of tax rights and responsibilities, knowledge of business income, and awareness of sanctions individually have a positive and significant influence on tax compliance. This implies that as tax knowledge increases, tax compliance also increases. Elevated levels of tax knowledge encourage taxpayers to comply more with their tax obligations.

Based on the findings and conclusions presented, the researchers arrived at several recommendations which will address the gap in local studies and further help the government improve the tax compliance of online business owners. For many years, a lot of studies across the world have explored the factors that influence the tax compliance of taxpayers. However, there are only a few studies within the Philippines related to tax and tax compliance. This creates a knowledge gap within the country concerning factors related to tax compliance within the Philippines. Tax is important because it serves as the main source of government funds to sustain a country. Because of this, it is recommended for future researchers to explore the variables and topics presented in this study to provide more comprehensive data that might help the govern-

ment encourage tax compliance. Furthermore, this study was conducted when there were limited local resources. Future researchers should also seek more references, if available, and search for other related information that can be used as a reference for them to yield better results.

One of the difficulties encountered by the researchers during the conduct of the study was data gathering. The RMC 60-2020 was only released recently, and heavy restrictions were imposed because of the COVID-19 pandemic. This limited the possible ways for the researchers to gather more comprehensive and detailed data. This study encourages future researchers to conduct face-to-face interactions and an interview together with some of the respondents, if possible, to collect a more comprehensive data presentation. Moreover, it is suggested that future researchers focus on providing specific assessments that can accurately measure the respondents' level of tax knowledge and compliance because this study is only perception-based in which data were collected from the self-assessment of the respondents.

The findings of this study suggest that the respondents have a high knowledge of tax rights and responsibilities, business income, and awareness of sanctions. However, it has also been found that there are some areas among these factors which reflect low tax knowledge. Many respondents disagreed that they could conduct self-assessments even though they reflect high tax knowledge of business income. Therefore, government and taxation authorities should continue sharing tax information but provide more focus on educating taxpayers on how taxes can be comput-



ed, and self-assessments can be conducted.

### *CAPSTONE Output: Improving the Tax Literacy of Online Business Owners*

After a thorough study by the researchers, it was determined that online business owners' tax compliance was significantly influenced by tax knowledge. This means that the government should improve the tax education of taxpayers to promote tax compliance among them. With relevance to this, one of the objectives of the study conducted is to create an infographic that will strengthen and improve the understanding of online business owners on the legal tax rules concerning them. The primary goal of this action plan is to increase the tax compliance of online business owners by improving their tax literacy. To accomplish this, the following specific objectives must be taken:

- Develop an infographic that summarizes the coverage of Philippine tax laws available for online business owners.
- Distribute infographics on various social media platforms, especially on communities for online business owners.
- Determine areas of tax education that require the utmost attention to help the government develop programs that may address tax compliance issues.
- Contribute to achieving the United Nations Sustainable Development Goal (SDG) 8 Decent Work and economic growth.

## Infographics on Tax for Online Business Owners

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