ESTABLISHING FACTORS AFFECTING TAX MORALE OF THE MILLENNIALS IN THE GIG ECONOMY

FARAH NABILA BINTI MD FADZIL

GRADUATE SCHOOL OF BUSINESS
FACULTY OF BUSINESS AND ACCOUNTANCY
UNIVERSITY OF MALAYA
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FARAH NABILA BINTI MD FADZIL

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FACULTY OF BUSINESS AND ACCOUNTANCY
UNIVERSITY OF MALAYA
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Name of Candidate: **Farah Nabila binti Md Fadzil**

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ABSTRACT

The lack of clear conceptual framework and understanding of the tax morale in the gig economy is due to the contemporary literature being sparse. Considering the development of the gig economy, the purpose of this study is to provide insights on the factors affecting tax morale of those working in the gig economy. Data was then collected from millennials working in the gig economy through a questionnaire survey and analysed using second generation multivariate analysis, known as PLS-SEM. Taking into account self-efficacy and social cognitive theory as theoretical foundation, the findings reveal that while the extent of the dependency on the gig economy has a positive relationship on tax morale, level of education is negatively correlated. On the other hand, perceptual moral attentiveness is positively correlated with tax morale, unlike reflective moral attentiveness. Further, the findings of this study elaborate on the possibilities, limitations and how the findings can be implemented in practice especially in redesigning legal form. No earlier study has examined factors affecting tax morale in the context of the gig economy and this shall be beneficial to tax authorities and policymakers. This study also offers insights into the multidimensional aspect of tax morale of millennials working in the area of the gig economy.

Keywords: Tax morale, Moral attentiveness, Millennials, Gig economy

ABSTRAK

Kekurangan jumlah bilangan kerangka konseptual yang jelas dan pemahaman terhadap moral cukai dalam ekonomi gig adalah disebabkan tinjauan literatur kontemporari yang jarang dikaji. Selaras dengan perkembangan ekonomi gig, tujuan kajian ini dilakukan adalah untuk memberi perspektif mengenai faktor-faktor yang mempengaruhi moral para pekerja yang terlibat dalam ekonomi gig terhadap moral cukai. Oleh itu, data-data berkaitan telah dikumpul daripada golongan millenial yang bekerja dalam bidang ekonomi gig menerusi borang kaji selidik sebelum dianalisis menggunakan analisis multivariat generasi kedua dikenali sebagai PLS-SEM. Dengan mempertimbangkan tahap keberkesanan diri dan teori kognitif sosial sebagai asas teori dalam kajian ini, hasil kajian telah menunjukkan bahawa ketakatan kebergantungan ekonomi gig memberikan hubungan yang positif terhadap moral cukai, manakala menerusi aspek tahap pendidikan, ketakatan yang didapati adalah berkolerasi negatif. Selain itu, didapati juga bahawa persepsi perhatian moral adalah berkolerasi positif dengan moral cukai, berbeza dengan reflektif perhatian moral. Selanjutnya, penemuan kajian ini menghuraikan tentang kebarangkalian, kekangan dan bagaimana hasil kajian ini boleh dipraktikkan terutamanya bagi merancang semula struktur undang-undang. Setakat ini, masih tiada kajian yang telah dijalankan untuk meneliti faktor-faktor yang mempengaruhi moral cukai dalam konteks ekonomi gig yang dapat memberi faedah kepada pihak berkuasa dan para penggubal polisi. Kajian ini turut menawarkan pandangan terhadap aspek multidimensi moral cukai dalam kalangan golongan millennial yang terlibat dalam bidang ekonomi gig.

Kata kunci: Moral cukai, Moral perhatian, Millennial, Ekonomi gig

ACKNOWLEDGEMENT

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LIST OF SYMBOLS AND ABBREVIATIONS

AVE   :   Average variance extracted

CIPD   :   Chartered Institute of Personnel and Development

CR   :   Composite reliability

DOSM   :   Department of Statistics Malaysia

EPF   :   Employee Provident Fund

MDEC   :   Malaysia Digital Economy Corporation

IRB   :   Inland Revenue Board

IRS   :   Internal Revenue Service

PLS   :   Partial least squares

SEM   :   Structural equation modeling

UMREC   :   University of Malaya Research Ethics Committee

VIF   :   Variance inflation factors

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CHAPTER 1: OVERVIEW OF RESEARCH

1.0   INTRODUCTION

This chapter introduces the background of the dissertation by discussing the main concept of the study such as tax laws in Malaysia, understanding of what is Millennial and gig economy as well as the relation between the two. This is followed by Section 1.2 which is the problem statement outlining the importance of this research. Then, research objectives and questions are discussed, followed by research motivations and contributions in Section 1.3 and Section 1.4 respectively. Finally, the section ends with Section 1.5 research process and Section 1.6 organisation of dissertation.

1.1   BACKGROUND

Tax is the financing tool for the government to generate revenue and important means for developing countries such as Malaysia to sustain government expenditure and wealth to be redistributed into the economy to stimulate growth. Tax non-compliance is an evergreen issue in this nation. Functional tax system that are remitted by design to government bodies would mean to widen the revenue base of the country. Tax revenue plays important role in supporting government expenditures to execute its primary functions such as healthcare, protection and policy making. Hence, issues on tax morale have constantly received great attention worldwide. Promoting tax compliance can be tackled through various economic, cultural and social course of action such as through adequate research especially on the motivation to oblige the law (Torgler, 2007, Saad, 2009; Braithwaite, 2010; Alm & Torgler, 2011).

In general, taxes are levied on individuals and corporations on Malaysian source income except a few industries that imposed global tax rule. The personal income tax

system in Malaysia is progressive in nature, in which the tax rate increases as an individual's income increases. Most importantly, Malaysia adopts the self-assessment tax system in which taxable income and return are computed voluntarily in compliance with tax laws and guidelines. Hence, it is very crucial to understand tax morale of the citizens which is the intrinsic motivation behind motivation to pay tax. This self-assessment tax system has been practiced widely by most of its counterpart nations. However, as the world is changing, departing from the traditional work model, tax morale issues also encounter modern potential problem areas such as gig economy. As society makes constant changes in the way it thinks and makes decision, the response on how they are affected by tax policy has evolved, consequently in the area of tax morale in obeying an established norm.

The term gig economy has only recently been used by economists, policymakers and media but the understanding is still ambiguous to many. This has yet to be a well-defined concept despite the exponential growth in the recent years. Some scholars agree to define gig economy as those who are involved in primarily short-term independent freelance workers (Scheiber, 2014; Cook, 2015; Warner, 2015; Kuhn, 2016). Stewart and Standford (2017) laid out some characteristics of gig economy and one of the main criteria is that the task is performed through an online-based platform and exists within a triangular relationship of three parties consisting of the employee, end-user and digital intermediary. A broad range of tasks are included, from professional clerical tasks, commission work to running one-off errands. Evidence suggests that the gig-economy was initially used as a means to provide supplementary income, but has recently become the option to generate sole income for workers as well (Huws et al, 2016). Some well-established companies incorporating gig economy in Malaysia include Grab, Foodpanda, and Gigagigs while well-established worldwide corporations are like Uber, Goget, Airbnb and Fiverr.

Apart from these, gig economy workers can also work independently without any company to represent them. These workers use public social platforms such as Youtube, Instagram and Facebook to carry out selling or marketing jobs (Guta, 2017). All in all, the digital element is the clear distinction between traditional work arrangement and the gig-economy discussed here (Huws et al, 2016). Kuhn (2016), one of the pioneer researchers that acknowledges the rise of gig economy states that freelancer as one of the categories of workers that usually understudied. However, it is important to acknowledge that the gig economy is reshaping careers for the next generation, increasing work opportunity, increasing productivity and also bringing significant impact on how the tax world operates.

Younger and more tech-immersed generations adapting to reinvent themselves within the changing economy. Grab, one of the major competitors in the e-hailing sector claimed that in 2017, approximately 40 percent of its drivers in Singapore are below 30 years old. They also believe that youth gravitate towards gig economy more than other age groups (Tan, 2019). The cost of entry of gig economy is relatively low, hence these digital companies have enabled millions of youngsters to be the sole proprietor with little to no startup cost (Thomas, 2018). This is apparent as other sectors besides e-hailing in gig economy are also dominated by younger generations. Strauss and Howe, (1991) encourages the idea of generational studies so that attitudes and manners of different generations can be predicted based on substantial events during the learning years of a generation. Millennials are described to be independent, confident, self-reliant and entrepreneurial (Shaw and Fairhurst, 2008). Most literature emphasize that Millennials prefer flexibility in the workplace and tend to change jobs more frequently than the previous generation. Amongst the important aspects to Millennials, in general, are passionate work and work-life balance (Kuron et al, 2015; Ng and Parry, 2016; Helyer and Lee, 2012).

Evidence suggests that careers in the gig economy are more boundaryless and self-directed than traditional careers (Beazley et al, 2017; Helyer and Lee, 2012). Perhaps, in this regard, Millennials are more drawn to earn under gig economy scope. Millennials' prowess and comfort with technology have elevated the normal working perspective of previous generations. These two fits between millennials' perspective and their motivation towards this type of employment relationship will be the most relevant to explore. Existing literature has yet to explore the relationship of tax morale and gig work from a specific generational viewpoint. This paper seeks to fill this gap and has sought to examine the employment relationship from the millennials' perspective, Therefore, the present study was undertaken to assess whether or not aspects like individual morality and other socio-economic factors act as determinants of promoting morale to comply tax among the millennials gig workers in Malaysia.

1.2   PROBLEM STATEMENT

The rise of the gig economy has led to many uncertainties and obscure implications for the current tax regime. Dealing with the complexity of the tax regime is no small feat for gig workers, which in this case, one still young and financially inexperienced (Thomas, 2018). Moreover, in recent years, formal employment in Malaysia has come under significant criticism that an average wage earner in Malaysia has been working long hours with low wages. Citing from Bank Negara research, Malaysian workers receive lower wages than peers in benchmark economies even after adjusting for productivity. The stagnant wages and continuous rise in the cost of living suppress the people (Bank Negara Malaysia, 2019). . This phenomenon mostly affects fresh graduates and newly-employed individuals. This situation suggests the narrative that gig economy arise as main or supplementary form of employment due to desperation rather than out of own free will (Rosli, 2019). Other evidence demonstrates that large proportion of these gig workers engage in multiple platform at the same time rather than specialising in a single job, which was a common scene prior to gig work (Brown, 2017). Hence, supporting the narrative that gig economy is an alternative means of work for the unemployed. Although not ideal, this is the solution to reduce the unemployment rate and the revolution has been happening worldwide.

However, the classification of workforce in gig economy itself is hard to determine due to lack of law (Adam et al, 2017; Nadler, 2018). It is not a revelation that with the amount of change and uncertainty taking place, legal issues will arise. For example, the gig economy workers are not categorised employee under the current rules. A survey by the Internal Revenue Service (IRS) in the United States found that 34 percent did not have any clue that they are required to submit their income tax. Much time and effort went into policing the boundaries between legal forms, either employees to contracted digital firms or independent contractors. This will lead to consider the need for

increased regulations. Furthermore, it is also no denying that the ambiguous category of worker erodes their rights on important issues like safety and job protection. People work within gig economy for a variety of reasons and are not necessarily content about all the aspects of the gig economy. Even for those willingly involved, they still have to endure some drawbacks involving availability of work and income insecurity. The favoured solution to this dilemma is to introduce a third category of workers for participants in this modern economy. On the other hand, the complexity of the legal component is also difficult to comprehend by the youths. For instance, taxpayers are having a hard time determining between business and personal expenses over a mixed-use asset such as ridesharing vehicles and short-term rental (Boey, 2016; Singh, 2019). The income of gig workers can represent a mix of returns to labour effort and invested capital. Hence, studies on the gig economy is important to understand the taxpaying behaviour and economic implications while still considering the current lacking of legal facet.

However, in the meantime, many gig workers are not paying the fair amount of taxes they should be because different legal forms will result in different tax treatment. Even similar individuals can face very different tax burdens (Watson, 2019). Many are under-reporting their income or claiming deductions that they are not entitled to, the same problem that has been happening with small and medium enterprises (SMEs) and also sole traders. Similar to independent contractors, they have the sole responsibility of tracking, reporting and remitting tax liabilities as their digital firms have no obligation to withhold taxes from their paychecks (Adam et al, 2017). It is well-known that self-employed and independent workers have more opportunity to legally avoid or illegally evade taxes compared to employees. With the uncertainty of gig economy, it will further add an unfair dynamic within the complex system and also contribute to economic inefficiency. Apparently, the government has begun to notice substantial tax leakages due to the misunderstanding of the statutory reporting process (Buang, 2019). For example,

there is an opportunity to record higher invested capital as cost of investment should be deductible from the tax base. Based on the Khazanah Research Institute, the Ministry of Finance needs to be more progressive to find ways to generate tax revenue from gig economy to be at least on par with regular employment (Buang, 2019). Many gig workers do not classify themselves as business owners or self-employed and hence, are not required to fill business-related tax returns. They are at best confused and at worst completely unaware of their tax obligations. All economy players must pay their fair share of taxes despite these circumstances. This issue exhibits how current statutes must be updated to accommodate this emerging work economy.

The reasons for non-compliance with tax regulations can be either intentional or unintentional. In fact, based on a newspaper report, the Inland Revenue Board (IRB) of Malaysia has identified approximately 79,000 individuals, corporations and organisation who had yet to pay tax in 2018 (Ee lin, 2019). This amount excludes taxpayers that failed to declare their income sufficiently and have overseas accounts. Inevitably, every taxpayer has different motivation to fulfill their tax obligation (McGee, 1998b; Alm and Torgler, 2006). Some refuse to pay taxes due to lack of faith in the government and others might refuse to do so because of various personal reasons (Saad, 2011; Kogler et al, 2015; Brink and Porcano, 2017). Most importantly, the tax authority should understand taxpayers' attitudes and motivations as well as taxpayers' actual behaviour in their effort to improve morale and consequently, tax compliance. Hence, this study will look at the attributes of morale to further assess tax compliance of the millennial generation within the gig economy. As mentioned by previous literature, younger taxpayers are less risk-averse, less threatened by penalties and have deviant attitudes towards conventional authority (Richardson, 2006; Ali and Ahmad, 2014). Hence, assessing tax morale by looking at related factors while taking into account these unique generational qualities

will be much more reliable in measuring tax compliance amongst the millennial generation in gig economy.

1.3 RESEARCH OBJECTIVES AND QUESTIONS

This paper presents an exploratory study on tax morale from the perspective of the younger millennial cohort (born between 1982 to 2000) that gains income fully or partially through the gig economy. The willingness of millennial gig workers to pay taxes is measured against the degree of tax morale by exploring multi-items determinants consisting of efficient government spending, level of corruption, tax rate, audit and penalty rates, perception of fairness and referent group. In examining what millennials value most in terms of morale decision-making, it will help to establish the level of tax morale amongst this taxpayer group. Tax morale is used to account for higher level of tax compliance on the basis of rational response. Following Torgler and Valev (2006), high tax morale explains the high degree of tax compliance. Hence, this study seeks to the views of the understudy category of Malaysian millennials in gig economy by taking into account tax morale drivers through a much more holistic perspective.

This research also suggests that on individual's decision to comply from an individual are governed by the self-efficacy influence in the manner depending on the nature of the gig work involved. Unlike traditional work, gig economy works are much more flexible. For instance, gig worker can carry out multiple gig jobs at the same time. Other than that, many millennials also opt to do supplementary gig work on top of their main traditional job in order to earn extra income. Therefore, their dependency level on gig work differs amongst individuals. This study also takes into account the relationship between level of education and tax morale, as it has been mentioned in multiple researches on the significance of this factor in taxpaying behaviour (Lewis, 1982; Torgler, 2006; Palil, 2010; Torgler and Murphy, 2014).

Moreover, moral attentiveness variables are also taken into account. Moral attentiveness has a significant ramification on how individuals understand and behave in

their moral world (Reynolds, 2008). Thus, this research will broaden the avenue by measuring if the existing morale level of an individual plays a role in tax morale perspective. In general, this study has the primary objective of assessing the socio-economic variables and moral attentiveness and later, to establish its place amongst the determinants of tax morale in Malaysia.

Hence, the following research objectives are formed:

RO1: To examine the multi-dimensional perceptions of tax morale of millennial taxpayers working in the gig economy.

RO2: To examine the factors in relation to gig economy such as number of gig work and dependency of workers on gig economy in the tax morale behaviour of millennial taxpayers working in the gig economy.

RO3: To examine the influence of educational level in the tax morale behaviour of millennial taxpayers working in the gig economy.

RO4: To examine the influence of perceptual and reflective moral attentiveness in the tax morale behaviour of millennial taxpayers working in the gig economy.

Following that, this study attempts to answer the following research questions as shown in the summary below:

Research Objectives	Research Questions
1. To examine the multi-dimensional perceptions of tax morale of millennial taxpayers working in the gig economy.	Do millennials taxpayers working in the gig economy perceive tax morale as being multi-dimensional?
2. To examine the factors in relation to gig economy such as number of gig work and dependency of workers on gig economy in the tax morale behaviour of millennial taxpayers working in the gig economy.	Does the number of involvement and dependency on gig economy affect the tax morale behaviour of millennial taxpayers working in the gig economy?
3. To examine the influence of educational level in the tax morale behaviour of millennial taxpayers working in the gig economy.	Does the level of education received affect the tax morale behaviour of millennial taxpayers working in the gig economy?
4. To examine the influence of perceptual and reflective moral attentiveness in the tax morale behaviour of millennial taxpayers working in the gig economy.	Does the perceptual and reflective moral attentiveness affect the tax morale behaviour of millennial taxpayers working in the gig economy?

1.4 RESEARCH MOTIVATIONS AND CONTRIBUTIONS

Previous literature has left at least three leading gaps worth researching on the literature of tax morale. This section will elaborate on the significance of the study in regard to contribution to knowledge, to practice as well as methodological contributions. In Section 1.4.4, the discussions on the contribution to literature gaps are emphasised as follows.

1.4.1 CONTRIBUTION TO KNOWLEDGE

Firstly, the contribution of this research context will be directed towards the analysis of the influence of moral attentiveness towards tax morale construct. Moral attentiveness is defined as an extent to which a certain individual perceives and consider moral elements in daily experience by looking at existing constructs of moral awareness and moral sensitivity (Reynolds, 2008). Drawn from social cognitive theory, there is a need to consider how individuals understand and act morally in their daily life. This is because, it plays a significant role that will affect consequent behaviour and everyday decision making or in this context, tax morale and compliance. It is crucial to acknowledge the fact that some individuals naturally interested and attentive at topics of ethics while others are indifferent and at worse, unreachable (Reynolds, 2008). Hence, the understanding of the degree of individual innate sensitivity in acknowledging moral issues can predict the level of tax morale over time, a notion that led to essential ramifications to the extension of current literature.

Apart from this, current literature commonly targets gig workers in general without focusing on millennials, nor taking into account the level of participation in the gig economy as the factors affecting morale of tax compliance (Saad, 2011; Gangl, 2015; Alasfour et al, 2017). In this respect, this study will explore the sample group of the

younger millennial cohort to dig the narrative on future tax compliance as this generation will be the majority workforce in the near future. Following Strauss and Howe (1991), the term "millennials" applies to those people born between 1982 to 2000. This generation is the focus of the research as they are the most relevant category as they have started generating income and will be paying taxes for at least two more decades. This study also allows the discussion on the current tax development system to ensure it resonates with future working generations and it will be interesting to see the prominent opinion of those that will shape the future of this nation. Millennials are described to be independent, confident, self-reliant and entrepreneurial (Shaw and Fairhurst, 2008). They are more likely to break the rules, have emotional agility and diligent. Most literature emphasize that millennials prefer flexibility in the workplace and tend to change jobs more frequently than the previous generation (Ng and Emma, 2016; Helyer and Lee, 2012). Also, analysis from Putnam (2000) stated that younger generations have been considerably more enthusiastic in embracing individualism and expressing scepticism about government agendas.

Next, this paper takes an interesting turn by examining tax morale from the prevalent and growing part of the workforce known as gig economy which is favoured by the millennials. The generational theory supports the theoretical framework used to predict attitudes and behaviours of different generations. This is because, the personality of a specific generation is likely to be influenced by prominent events happening during the learning years of said generation (Strauss & Howe, 1991). Hence, this theory set the foundation on the notion of good fit between the gig-economy and preferences shown by millennials generation, which may lead them to have different standpoint from current situation. Naturally, millennials are tech-savvy, growing up in the beginning of the technological era. Mobile internet connectivity and various social platforms that emerge within these several decades have led to the newer generations to reinvent themselves and

opt to involve in gig economy in comparison to older generations (Braithwaite et al, 2006; Niemirowski and Wearing, 2006a). This also means that the gig-economy repeatedly, due to its online platform facet, provides the facility for millennials to use their abilities to easily reach a larger crowd. Controversially, it is also argued that unemployed millennials were actually pushed into this gig work due to lack of quality jobs for them. Gig economy encompasses both full-time and part-time independent contractors who are paid to complete specific tasks or projects without superior authority and flexible working hours (Stewart and Stanford 2017). This kind of work is more susceptible to tax evasion therefore analysing the degree of tax morale will lead to compliance or non-compliance (Singh, 2019). In fact, according to the research by Employees Provident Fund (EPF), gig economy has been on a continuous rise since 2017 with a growth rate of 31% that surpassed the conventional workforce (Buang, 2019). Therefore, coherent with the increasing demand for gig jobs, this study will address the compliance behaviour within the gig economy from millennials' perspective as they are naturally attracted to the nature of work involved in the gig economy spectrum. Important implications for the future tax system will reframe extant literature by including moral attentiveness that the taxpayer naturally possessed.

1.4.2   CONTRIBUTION TO PRACTICE

The empirical data is gathered within the scope of Malaysia. A whole understanding of taxpayers' behaviour is crucial for Malaysia's tax authority to revise and later improve the current tax system to be more relevant, given the changing nature of work especially to future generations. Only a single literature was found discussing tax behaviour amongst Malaysian working youth. However, Ali and Ahmad (2014) examined tax knowledge and trust variables. Therefore, this study is going to add morale discussion in that literature. It is still very much considered as an undeveloped area of research in this country. The discussion and implications related to tax morale in developing economies are important as it has a direct effect on the source of sovereign funds available. It is important in the light of the extant literature that shows that the environments in which government-operated and social context differs across countries (Bame-Aldred et al, 2011). A Malaysian government entity, Malaysia Digital Economy Corporation (MDEC) even set up gig economy platforms such as eRezeki and eUsahawan aiming at underemployed Malaysians (Loo, 2017). Other than that, looking at gig economy from the neighbouring countries, Indonesians turn to gig economy because of the lack of work opportunity whereas Singaporean gig workers are mostly highly-skilled and choose to gather avenue flexibly (Tan, 2019). Therefore, findings gathered from different geographical lines cannot be generalised to other countries with different legal and cultural provisions. This study is hoped to bridge the gap to analyse tax morale in the developing country Malaysia with the self-assessment tax system. It is anticipated that the findings documented in this study will be a stepping-stone on the discussion of the current tax development system to ensure it resonates with future working generation.

1.4.3   METHODOLOGICAL CONTRIBUTION

Methodological contribution is usually involved in the design of the study. Prior studies generally study tax morale by classifying single distinct variables of a situation to define tax morale (Brink and Porcano, 2007; Torgler and Scheneider, 2007; Pui Yee et al, 2017). In this research, two moral variables which are tax morale and moral attentiveness is determined using a multi-item index and tax morale is further measured with higher order constructs. This method of measurement is meant to enhance the construct validity of key measures and curtail the potential problems with shared method variance through the insightful use of refined multiple-item measures (Asgari, 2015). Higher order constructs which facilitate the modelling process of abstract higher-level with more concrete lower-order sub dimensions were recently more accepted and applied in various literatures (Zailani et al, 2015; Mousa et al, 2019; Farhat et al; 2020). For instance, this study determines tax morale construct (higher-order) using six other sub-dimensions (lower-order) that are most relevant to constitute tax morale. In this context, tax morale is an abstract concept and does not have a direct single determination to define it, hence it requires the varieties. Consequently, measurement error will be reduced as well because using several items to measure a single concept is more likely to represent all the different aspects of the concept. Tax area literature looking at taxpayers behavioural aspect that commonly applied this method are Braithwaite (2010) and McGee (2006).

1.4.4   DISCUSSION ON CONTRIBUTION TO THE LITERATURE GAP

This paper will bridge the gap of previous literature by contributing to knowledge, to practice as well as methodological contributions. In terms of contribution to knowledge, this study incorporates three elements of moral attentiveness, millennials and gig economy in one comprehensive research. Firstly, this paper allows the discussion that focuses on millennials which is the current and future working generation that is most relevant with the current tax system whilst considering the ever-evolving gig economy, Gig economy is a developing area that is still scarce in research and has the utmost potential to dominate the future work arrangement. Hence, the state government needs to be proactive to adjust the tax system to avoid further tax revenue loss. Also, the gig economy area is still underdeveloped area of research especially in Malaysia. This research will stand amongst the pioneering research in Malaysia that discusses tax morality within the gig economy examining millennials taxpayers. This research must be able to be impactful in theory, and still contributes practically to the tax system adjustment in this country. In addition, the distinct gap of methodological aspects from prior studies was classifying a very abstract morale concept into a single measurable variable. Hence in this paper, moral variables are not defined through a single notion but with the consideration that morality is very subjective and requires several intertwined variables to measure tax morale. Therefore, the goal of this study is to ensure a higher degree of accuracy through the use of refined multiple-item measures and higher-order constructs.

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1.5 RESEARCH PROCESS

The outcome of this dissertation is based upon a well-designed research process that started with identifying vocal concerns in the issue of interest which is the tax ethics area. Then, proper research started with the literature review process to gauge further understanding on the topic. The literature review process is a constant process that occurs throughout the research with higher concentration at the initial stage. The next stage involves constructing research design that is the most appropriate to demonstrate the objectives of the study. After being approved in the proposal defence session, the research moved on to the next stage. Amendment was done to reflect the comment on the defence and once that was finalised, the research underwent the data collection process targeted towards millennials gig economy workers in Malaysia. Consequently, data collected was analysed. The analysis was performed using Smart PLS 3.0 software using PLS-SEM method which is the second generation multivariate analysis. Preliminary results were then presented in the candidature defence session. Once passed, amendments were made and finally, discussions on the findings were gathered concisely and elaborated in appropriate detail in this paper.

1.6 ORGANISATION OF DISSERTATION

This dissertation has a total of seven chapters and the remaining part of the paper is arranged as follows. In Chapter 2, a myriad of earlier literatures and articles on the gig-economy and the millennials generation is reviewed. Moreover, literatures on relevant theories were also diligently reviewed to find the most suitable theoretical foundation that fit the idea of tax morale with modern and future-forward state of affairs discussed in this research. In Chapter 3, the research framework and development of hypotheses is explained. Overall, the current study is based on social cognitive theory. Next in Chapter 4, the methodology of the research is reported. Detailed descriptions of the research perspective, research instrument, sampling procedures and data collection techniques applied in this paper are presented in this chapter. Finally, in Chapter 5, the results of the data collected are highlighted to set important findings on the research. This chapter will answer the research question stated in Chapter 1. Meanwhile, Chapter 6 is the discussion chapter in which the key research findings will be contemplated, justified and compared to the previous knowledge. Chapter 7 will conclude the key outcomes of the research. Important points are highlighted again pertaining information such as the limitations of the study and recommendations for future research.

CHAPTER 2: A REVIEW OF LITERATURE

2.0   INTRODUCTION

This chapter reviews literatures related to this study. First in Section 2.1.1, a brief notion of tax morale in tax compliance studies will be explained. The literatures on compliance behavior are summarised according to three types of motivations namely enforced, voluntary and intrinsic, committed motivation. However, determinants of compliance behavior involving ethics is the main focus. This chapter will also delve further into the relevant literatures that pioneer the multi-item determinants of tax morale that will be later replicated in this research. Next, Section 2.1.2 continues with a review of several theories that have been used to explain the ethics of tax evasion, before justifying the review of the selected theory. Then, in Section 2.1.3, moral attentiveness which is one of the factors affecting morale was clarified by Reynolds (2008) as an existing moral behavior an individual possessed when facing ethical situations. Finally, in Section 2.2, a summary of the overall review concludes the literature review chapter.

2.1   LITERATURE REVIEW

2.1.1   TAX MORALE IN TAX COMPLIANCE STUDIES

There is extensive literature on tax non-compliance and it has been a highly debated topic in accounting, law and economics literatures for decades. Nevertheless, studies on compliance behavior is less meaningful without looking at determinants leading to compliance behavior. Tax compliance is assumed to be driven by three motivations, either enforced, voluntary or intrinsic committed motivation (Kirchler, 2007; Gangl et al, 2015). Ryan and Deci (2000), Kirchler (2007) and Kirchler et al (2008), confer that enforced motivation is based on the theory that the taxpayers comply with tax laws due to existence of penalties and audit, and generally possess negative feelings towards paying taxes. Whereas, Kelman, (2006) Gangl et al, (2015) elaborate that voluntary taxpayers comply with the law due to respect and positive reciprocity towards the taxpaying norm. They accept the necessity of paying taxes because it is a straightforward option rather than evading taxes. Tax morale has always been the demand that encourages tax compliance and non-compliance that internalised tax compliance (Torgler, 2007; Torgler & Scheneider, 2007; McGee, 2008; Srivastava et al, 2018). Torgler (2002) defines tax morale as the willingness and motivation to comply with tax laws. These committed taxpayers do not take into account bureaucracy or strict rules in compliance but rather following the spirit of law (Gangl et al, 2015; Feld & Frey, 2002). Enforced, voluntary and committed motivation symbolise the continuum between extrinsic and intrinsic motivation to pay taxes.

Different qualities of a taxpayer's motivations are assumed to be related to different factors of tax compliance (Braithwaite, 2003a; Torgler, 2007; Cummings et al, 2009; Kirchler & Wahl, 2010). Tax morale has long been used to account for higher level of tax compliance on the basis of rational response. This is because, compared to tax

morale that can be assessed with specific questions, assessment of tax compliance behaviours is much more difficult, operating as if in the shadows. McGee, (2008) as amongst the pioneer for ethics of tax evasion literature recognise the causal link between tax morale and actual tax compliance behaviour. Other scholars also emphasise on tax ethics based on individual principles and values (Brink & Porcano, 2007; Torgler & Scheneider, 2007; Pui Yee et al, 2017). Mainly, these scholars integrate tax morale as only one dimension. For instance, Alm and Torgler, (2006) assesses tax morale through the trust dimension in the legal system and parliament, while Ali and Ahmad (2010) looks at tax knowledge. However, McGee (2006) and Alasfour et al (2017) investigate the determinants of tax morale by using multi-item index measurement tools to envisage tax morale variable as multidimensional. This study is possibly the most appropriate method to increase the validity and reliability of the targeted variable. This is because, morale may constitute many other variables and is defined differently by different scholars (Braithwaite, 2010; Saad, 2009). As also stated by Srivastava et al (2018), it is not easy to distinguish a certain matter to be either ethical or unethical as it mostly depends on various facts and circumstances. Thus, it is intended that the multi-item index measurement tool will provide a better evaluation on the subject of morale. Feld and Frey (2002) highlights that the biggest part of economic models related to human behaviour are based on extrinsic influence. It means that decisions taken by individuals are not only developed intrinsically but also caused by external determinants, which will also be explored further in this research.

2.1.2 THEORETICAL DEVELOPMENT FOR TAX MORALE

Earlier studies had contributed to the research of tax morale focussing on young working taxpayers studying different determinants (Braithwaite et al, 2006; Niemirowski & Wearing, 2006a; Braithwaite et al, 2010; Ali & Ahmad, 2014). As proposed by Braithwaite et al (2010), younger taxpayers are less likely to develop a sense of moral obligation or law abidingness to pay tax. They are also more sceptical about government authority as they are more defiant to conventional authority and need time to adjust into taxpaying norms (Kirchler 1999; Ali & Ahmad, 2014). Criminological literature usually associates law-abiding behaviour with the deterrence theory in which the fear of punishment push people to obey the law (Kirchler, 1999; Torgler & Valev, 2006). Although the deterrence theory is in favour for the framework in understanding morale of tax compliance, but it does not satisfy the context emphasized on this particular research. This research predominantly looking at intrinsic motivation or self-efficacy that triggers tax morale. In short, millennials are not a tax fearing people and are not largely affected by attributes like penalties for law non-compliance (Braithwaite, 2006; Braithwaite, 2010). The phenomenon of the study that need to be considered is when people choose to pay taxes because of the belief that paying taxes is the usual thing to do and their desire to contribute as a good citizen instead of by coercion (Alm et al, 1995). On the other hand, the slippery slope framework suggests that law compliance can be voluntary or enforced (Kirchler et al, 2008). Such is influenced by their perception of the power and trust in authority. The belief may be influenced by other social or cultural norms in the respective nation and not as an outcome of fearing the repercussions of non-compliance (Ali & Ahmad, 2004; Torgler, 2005).

However, in this context, this study opts for the social cognitive theory that leans towards self-efficacy that provides a basis of understanding of individual differences

based on the degree they consider moral matters in their daily life (Bandura, 1986; Jenkins, 199; Reynolds, 2006a). The social cognitive theory describes behavioral outcomes as influenced by individual experience, surrounding stimuli and the interaction between the two. Several studies have used this theory in the context of law compliance (Jenkins, 1994; Stalans et al, 1989). According to Bandura (1986), the social cognitive theory closely engages with self-reflective thought and how influential self-efficacy undermines or boost one's efforts to comply. Self-efficacy is a specific judgment about an individual's ability to carry out certain actions and since Malaysia's tax authority relies on voluntary compliance, this theory is rationally involved in their morale decision. This paper will test the utility of self-efficacy, represented by variables of tax morale and morale attentiveness. This theory also takes into account the environmental influences that operates as a model of causation that influences each other bidirectionally. In this case, gig economy as environmental pressure that predicts human behavior. Also, as studied by Braithwaite et al (2010) young taxpayers are less fearful of being caught for tax cheating and less likely to feel the constraints of law, hence the deterrence theory does not work in this context. Therefore, based on this study context, the social cognitive theory is able to support this research's framework and is best suited the objective of this study.

2.1.3 MORAL ATTENTIVENESS

No prior literature has investigated moral attentiveness within the context of tax morale even though, determinants of tax morale have been discussed previously (Saad, 2009; Alasfour et al, 2017). The concept of moral attentiveness was first established by Reynolds (2008) drawn from social cognitive theory (Bandura, 1986). Results reveal that moral attentiveness has a significant aftermath on how a person behave in a moral world (Reynolds, 2008). Generally, moral attentiveness is generalised in both theory and practical to assess a wide variety of behaviour as a promising basis for this study. Therefore, this approach is relevant to be applied in the context of tax morale.

This study acknowledges two factors of morality-related behaviours - perceptual and reflective. Perceptual is the extent to which an individual recognises moral aspects in everyday life while reflective is the extent to which an individual regularly considers moral matters. In general, the assumption is that every individual has a different upbringings and level of cognitive development (Reynolds, 2008). Other scholars demonstrated that moral awareness or sensitivity is usually triggered by different characteristics (Butterfield et al, 2000; Reynolds, 2006a). Achieving this objective by including existing moral behaviour that the taxpayer possesses will reframe extant literature and produce important implications for the future tax system. Previous literatures explores how a certain level of moral attentiveness must be reached for an individual to voluntarily exercise his libertarian free will to comply with the law. Some called this the process of mindfulness (Ruedy & Schweitzer, 2010; Simkulet, 2015).

2.2   SUMMARY

Academic literature has witnessed significant developments in the area of ethics in tax evasion. Among the important issues is tax morale as researched by Alm and Torgler (2006), Torgler & Scheneider (2007), Brink and Porcano (2007), McGee (2008), Cummings et al (2009) and Gangl et al (2015). In terms of tax compliance assessment, tax morale is much easier determine as compliance behaviour is often discreet. Taking the determinants proposed by McGee (2008) and Alasfour et al (2017), this study will be an extension to the knowledge initiated. To date, there are various theories used to justify the framework in ethics decision of paying taxes especially tax morale. Amongst the most accredited are the deterrence theory, theory of planned behaviour and the slippery slope framework (Kirchler, 1999; Ajzen, 1991; Torgler & Valev, 2006). This study will use the self-efficacy concept as the theoretical foundation by utilising social cognitive theory introduced by Bandura (1986). Moral attentiveness factor is also studied by this research as it is equally important to examine further the intrinsic individual's behavior when dealing morality of paying taxes. Especially taking into account the generational theory by Strauss and Howe (1991) that considers each generations predicted behaviour, the revelation of gig economy characteristics and millennial taxpayer has been raised. This is because Malaysia has experienced rapid technological and economic growth that birthed social and environmental challenges.

CHAPTER 3: RESEARCH FRAMEWORK AND HYPOTHESES DEVELOPMENT

3.0 INTRODUCTION

This chapter begins with an introduction to the research framework used in this study. In Section 3.1, a rationale of the theoretical foundation used to establish the model is presented by having a discussion on millennials and gig economy relevancy in this research area by taking into account trends, patterns and prospects mentioned in previous studies. Next, explanation on application of social cognitive theory is offered in 3.1.2. This is then followed by a series of detailed clarifications on the hypotheses development in order to achieve the research objectives outlined in Section 1.3. With reference to the extant literature, the hypotheses are developed.

3.1 THEORETICAL BACKGROUND AND RESEARCH FRAMEWORK

3.1.1 RELEVANCE OF GIG ECONOMY AND MILLENNIALS

The definition by Strauss & Howe (1991) states that the term "millennials" applies to those people born between 1982 to 2000. Parker (2017) highlights that it is true that a certain generational group will have a preference of certain attributes or established their own traits that differentiates them from other groups. Academic literatures also highlights that an individual's work ethics, values and satisfaction level will advance as they go through different stages of life (Rhodes, 1983; Linden, 2015; Jurney, 2017). This are the theory emphasised by Strauss and Howe (1991) called generational theory on prediction of attitudes of different age generations based on different circumstances or events happening during their learning years.

Based on this research, the influence exerted on the millennial generation is the technological advancement that changed the way people generate income and birthed the gig economy phenomenon. The millennials are thought to be the generation group that

favour this form of employment relationship because the characteristics of gig-economy fit the preferences of the millennial generation, which may lead to them having different views on tax matters. This is because the characteristics between millennials and gig economy are relatively similar and complementary. Millennials are more independent, self-reliant and entrepreneurial which fits the idea of gig economy that is more boundaryless and self-directed in compared to traditional careers (Shaw & Fairhurst, 2008; Beazley et al, 2017; Stewart & Standford, 2017).

An issue highlighted is the value that millennials place on flexibility in the workplace. Flexibility is an important values for them; being more likely to accept work with flexible working schedules compared to previous generations (Kuhn et al, 2016; Huws et al, 2016; McKinsey, 2016). The millennial generation has stronger desire to enter the gig economy; they desire more fluidity, entrepreneurship skills, being digitally immerged and less loyal (Smola & Sutton, 2002 and Hershatter & Epstein, 2010). The aforementioned attributes are all associated, either positively or negatively, with the gig-economy. This means the gig-economy may often, due to its online platform element, provide the facility for millennials to use their talents and abilities easily while at the same time, favour their priorities (Hershatter & Epstein, 2010).

It is further supported by Ali and Ahmad (2010) which mentioned that Malaysia's younger taxpayers are indeed more risk-seeking and less sensitive to penalties. Audit implementation has generally been frowned upon by this age group as a way to express scepticism about government agendas (Putnam, 2000; Falsetta et al, 2015). Furthermore, they are also more critical and opinionated in fighting against` established corruption norms (Kirchler et al, 1999; Ali & Ahmad, 2014). This shows that millennials' values and their perceived actions are very much different compared to older generations that are more loyal and penalty averse placing the importance to study this generation at a much

higher degree. Also, looking back at what should be included within the gig-economy is often ambiguous, but largely, it includes the use of working via digital platform (Smith & Leberstein, 2015 and De Stefano, 2015). The digital element is established to be the primary distinction between gig-economy and traditional working arrangements which will be examined further.

3.1.2 SOCIAL COGNITIVE THEORY

It is important to identify the leading theory that fits the research's framework while taking into account millennials' behavior and environment of gig economy. There are other theories that were predominantly used in similar research area such as deterrence theory and theory of planned behavior. When examined further, deterrent theory is the idea of force designed to encourage or discourage a certain action by commonly, applying pressure, threats and punishment (Kirchler, 1999). As mentioned by Ali and Ahmad (2010), younger taxpayers are less sensitive to penalties and do not fear punishment as much as older generations. As this research's focus is on millennials generation, it makes sense why deterrence theory is not the best fit. Other than that, theory of planned behavior feels justifiable at first in predicting one's behavior as it considers elements such as attitude, perceived control, norms and intention. However, the key component of this study is on moral attentiveness which fits into the concept of self efficacy which the social cognitive theory emphasis upon. TPB does not emphasis upon self efficacy concept. This concept is particularly important in studying how the millennials behave in the gig economy.

To examine the factors identified that affects tax morale in the gig economy situation amongst millennial taxpayers, this research uses the social cognitive theory as the main theoretical foundation that leans towards self-efficacy. The theory was introduced by Bandura (1986), quoted the author's definition, "SCT is a "theoretical framework for analysing human motivation, thoughts, and actions that embraces model of causation in which behaviour, cognition and other personal factors, and environmental influences all operate as determinants that influence each other bidirectionally" (Bandura, 1986, p. 925). The theory's main emphasis is on the social influence but without overlooking external and internal social reinforcement that takes place in the individual's

learning experience. Past experiences will lead to the expectation of future ethical decisions as people regulate their behaviour through the control and development of self-efficacy. It is true that behaviour will change when an individual faces different situations, but the person is only construing the situations differently. The individual still possess the same set of stimuli that will provoke the responses of the person's values. Another important variable that shown self-efficacy studied is moral attentiveness. This element is significant in framing the study in the context of social cognitive theory. Moral attentiveness variable fits social cognitive theory definition as well as it captures an innate sensitivity in recognizing moral issues and considers morality in his or her experiences which relate with self-efficacy of valuing one's particular set of cognitive strength (Reynolds, 2008). This will be a significant implications for the future tax system that will reframe extant literature by including moral attentiveness that the taxpayer naturally possessed.

Collectively, this theory is also the right fit for this study as the factors tested such as the dependency of gig economy, number of gig work involved, educational level and moral attentiveness reflects the cognition, personal and also external influences proposed by the social cognitive theory. Gig economy represents the external pressure that exerts influence over workforce behaviour. This theory also distinguishes the need to understand the variety of human identity and upbringing of different individuals. Hence, social cognitive theory supports this research's whole framework. Within the tax generational study, the social cognitive theory works as an environment in which one is raised may influence future behaviour (Strauss & Howe, 1991). Feld and Frey (2002) mentioned that tax morale improves when taxpayers are positioned in a positive social norm that is built through effective government. The common examples are Scandinavian countries like Sweden and Finland that demonstrate this idea that their countries can flourish even in high-tax environment due to the high productivity approach taken by the government.

People accept high taxes because they trust the politicians' honesty to make decisions for the greater good. This shows that external factors push towards the idea of compliance. Even economic literature also recognizes the correlation of social cognition influencing the environment and hence, it is not surprising to see increasing trends that consider social influence mechanisms on economic and financial matters (Manski, 2000; Manzo, 2013). Consequently, it is evident that tax morale of the millennials gig taxpayers varies depending on various behavioural, cognition, personal and external environmental circumstances and this study is capable to fill a gap in the literature exploring tax morale especially in gig economy context.

3.1.3 RESEARCH MODEL

The research model consists of five factors affecting tax morale with tax morale as the dependent variable. Some conceptual definitions are specified at a more abstract level, requiring this study to present the model at the second order factor (Jarvis et al., 2003). Following that, this research model introduces two constructs of tax morale and moral attentiveness, but to what define the moral dimension is at the more abstract level and not indigenous. Hence, in a good attempt to adequately measure said constructs, multi items were developed using facts from both theoretical and empirical literature (McGee, 2006; Gangl et al, 2015; Korgler, 2015; Alasfour et al, 2017).

Tax morale variable is defined using six determinants consisting of efficient government spending, level of corruption, tax rate, audit and penalty rates, perception of fairness and referent group. Morale attentiveness is also measured using multi-item index consisting of perceptual and reflective. The perceptual and reflective moral attentiveness is considered to be two different factors as the results of the relationship with dependent variables might differ. A total of six hypotheses will be tested in this study. The layout of the framework especially on the multi-item facet was replicated from Zailani et al (2015). The study also uses multi-item index to explain the dependent variable.

The research framework for this study is presented in Figure 3.1 below.
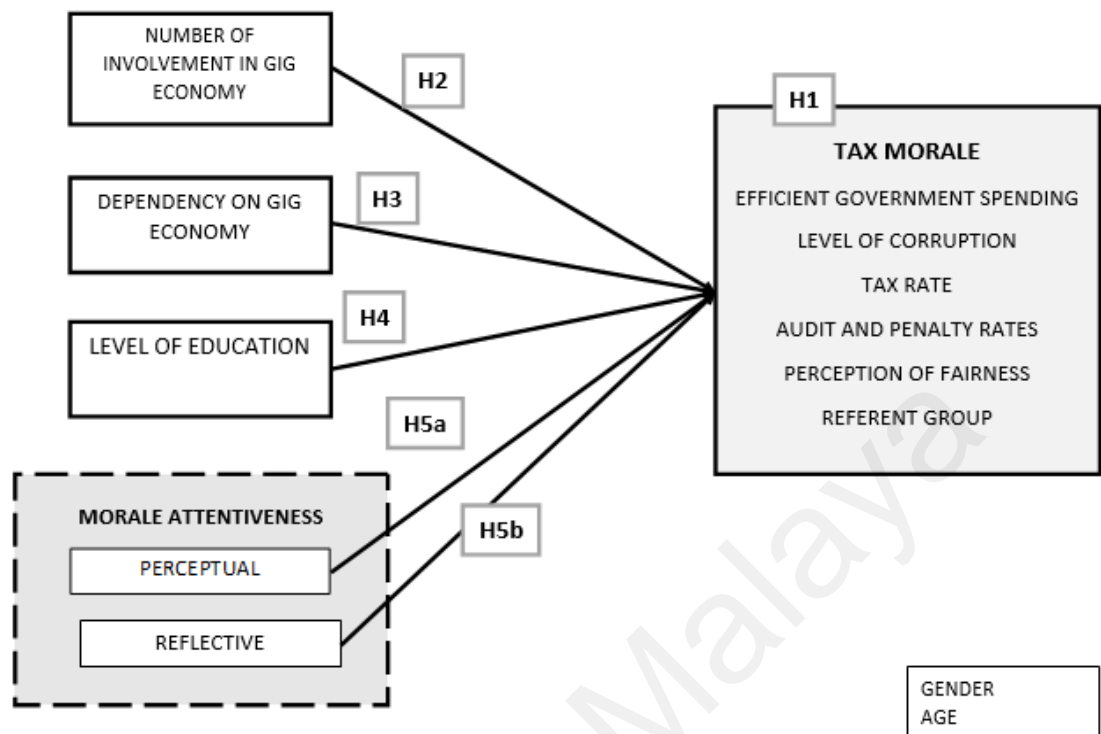
Figure 3.1: Research framework

Notes:
Dependent variables: Tax morale
Independent variables: Number of involvement in gig economy, dependency on gig economy, level of education, morale attentiveness; perceptual and reflective.
Control: Gender, Age

3.2   HYPOTHESES DEVELOPMENT

3.2.1   TAX MORALE AS MULTI-DIMENSIONAL (RO1)

Tax evasion may be caused by numerous considerations from non-economic factors such as social, psychological, moral and other economic factors. More often than not, morale stimuli can be considered as the important ones. Those who rank high in the morale scale likely exhibit a positive attitude and have strong negative feelings towards tax evasion. However, the complexity of the newly developed gig economy has led to even more confusion on how these workers and their taxes shall be treated (Kuhn, 2016). With the voluntary compliance system, it is substantially in accordance with one's self-efficacy or morale to deliver on the expectations of public duty to pay taxes. This is because, while the tax authorities have a growing sense of gig's economy tax challenges, the current tax law is still ambiguous.

The initial review of literature on determinants of tax morale suggested six dimensions that constitute tax morale which revolves around the influence of the external environment and paired with internal factors (Alasfour et al, 2017; McGee, 2008). To ensure better convergent and discriminant validity of each variable, multiple constructs and items that have been tested in previous studies were used again in this research. There are two variables involved using multi-item index. Tax morale was conceptualised generally from six dimensions similar to Alasfour et al (2017) and McGee (2008). Those dimensions are efficient government spending, level of corruption, tax rate, audit and penalty rates, perception of fairness and referent group. It is anticipated that accuracy will improve, and measurement errors will reduce when the assumption uses several items that represent distinct notions to measure a single concept of tax morale. Previous studies such as (Torgler, 2005) and (Saad, 2011) tested some of these items as well which are then replicated in this study. Hence, the following hypothesis is formulated:

H1: Millennial taxpayers in the gig economy perceive tax morale as being multi-dimensional.

3.2.2 NUMBER OF INVOLVEMENT AND DEPENDENCY ON GIG ECONOMY (RO2)

Studies suggest that as the nature of the gig economy is flexible, adaptable and sometimes seasonal, individual can carry out up to five different gig jobs at a single time (Kuhn, 2016; Brown, 2017; Thomas, 2018). It is relatively common in gig economy to work multiple jobs at the same time, either working multiple gig jobs or having a traditional 9 to 5 work schedule and later, side gig work outside normal working hours (Donovan et al, 2016). The survey in United Kingdom by Chartered Institute of Personnel and Development (CIPD) shows that gig workers are inclined to be doing more than single type of gig economy work (CIPD, 2017). Crisp (2019) laid out that gig economy is an exploitative platform and that workers who work multiple jobs at multiple platforms are driven by desperation and lack of alternative options. Despite being promised so much freedom, this job lacks protection such as retirement benefits, pensions and no proper statute to outline the minimum wage. Health care on sick days will also be at their own expense while simultaneously compromising their retirement planning (Subramaniam, 2018). This is also supported by Donovan et al (2016), Cornelissen and Cholakova (2019) and Marx (2016). Some evidence suggests that the pay in the gig economy is at the adequate level to live within the means but without regards to the long hours of work. Allegedly, critics have scrutinised the companies operating in the gig economy that use algorithms to manipulate workers into working longer hours with minimal pay (Brown, 2017). As a deduction, the higher the number of involvements in gig economy, the higher the risk placed on them and the higher expense on their part. Therefore, it is common that

they felt having fewer benefits and enjoy less rights or protection compared to conventional workforce.

Moreover, gig workers also have the responsibility to track their income, expenses and depreciation of personal assets while working multiple jobs. Citing Falsetta et al (2015), when taxpayers are sceptical with the government's credibility, their compliance level will diminish regardless of any punishment imposed. This highlights the gravity of acquiring taxpayer support for government policy. Those attempts by the authority to align the goals of taxpayers with those of the government will lead to an increased voluntary compliance among taxpayers. Other than that, as reported in Braithwaite et al (2006) and Braithwaite et al (2010), these young taxpayers are more sceptical about government authority and tend to resist established taxpayer norms that are not consistent with their values. Financially, the tax process also tends to get complicated when independent workers have multiple sources of income (Rise, 2019). As long as they have reported other gig work that they have carried out, the probability to opt-out receipts for another gig work is higher. Following that, this study would hypothesise that a higher number of gig works have a lower level of tax morale.

H2: Number of involvements in the gig economy amongst Malaysian millennials negatively affect their tax morale level.

Following that, in a similar vein on participation in gig economy:

It is hypothesised that the difference in the dependency on gig economy income can play a substantial role in tax morale behaviour. The dependency on gig economy of each respondent is assessed through their formal employment status. If they have other traditional full-time work and gig work only acts as a supplementary income, they are likely to be less dependent on the gig economy. As mentioned in (Rise, 2019) most gig

economy workers who earn a relatively small income, use gig work as a means to subsidize other earnings. They are less dependent on their gig economy income. On the other hand, those that have no other income and work solely within the gig economy are considered to have higher dependency on gig economy compared to their counterparts. For more established gig workers, who earn significantly more within the gig area, it is believed that tax morale will be higher. Those who work less hours and are less focused on gig work show low tax morale. They are likely to be more complacent and tempted to evade income from gig work as their employers commonly already withheld tax from their scheduled pay check. Unless they are getting audited, the authorities cannot easily trace their other gig work income as they already declare their income from formal employment. Based on Thomas (2018), it is also deemed inefficient, as part-time gig workers would have to spend hours of navigating complex tax rules just to report a relatively low amount of income derived from gig work. This may result to discourage future participation in the gig economy and potentially even encourage tax evasion (Nurunnabi, 2017). Also, those that are less dependent on gig economy are also not accustomed to withholding their own taxes, since tax process is relatively easier dealing with formal employment. Therefore, it is concluded that if their dependency on gig economy is high, the compliance burden is also higher, hence there is a higher tax morale to submit a correct tax return. Thomas (2018) agrees with the hypothesis formed.

H3: Dependency on the gig economy amongst Malaysian millennials positively affects their tax morale level.

3.2.3 EDUCATIONAL LEVEL AND TAX MORALE (RO3)

Torgler (2006) draws on the findings of Lewis (1982) stating that the level of education plays a role in a taxpayer's knowledge and consequently, on tax behaviour. Generally, common citizens do not have a complete understanding of the tax law and the way the tax system is structured and administered (Braithwaite, 2003). However, higher educated taxpayers have more exposure in order to be more well-versed with tax law, sovereign affairs and fiscal connections. They are also more apprehensive about the benefits, relief and assistance that the government allocates to citizens from the tax revenue. Hence, this taxpayer category is in a better position to assess the pros and cons to morally right their action and are therefore accountable for more conscious decision making (Lewis, 1982; Torgler, 2003). Palil (2010) indicates that in countries with transparent states and fairer tax systems, those who are highly educated are better able to better assess information on public affairs from various channels and thus, exhibit higher levels of tax morale. If this assumption is legitimate, then it is expected that higher educated taxpayers should have higher tax morale.

Nonetheless, quite considerable literature debates that when taxpayers have a high education level, they are more prudent in completing their tax returns (Kustiawan et al, 2008; I. Lago-Penas & S. Lago-Penas, 2010). While the highly educated may be more well-versed with tax laws, they are also aware of public affairs and even possible government wastes (Torgler, 2006). On the extensive margin, gig economy workers' tax submission process is similar with self-employed workers, they are likely to evade tax with higher tax knowledge (Togler & Schaltegger, 2006; Torgler & Murphy; 2004; Vogel, 1974). Argumentatively, gig worker taxpayers also have a better opportunity to evade their taxes compared to taxpayers who have their taxes deducted ineluctably by their employers (Torgler & Murphy, 2004). They are potentially less sceptical of evasion

because they better understand the opportunities for evasion (Torgler & Murphy, 2004; Torgler & Scheneider, 2007). Lack of income visibility of freelance workers will encourage non-compliance as it is challenging for the tax authority to trace their income (Wallschutzky, 1984). This is similar with the concept of gig economy. Furthermore, with a higher level of education and understanding of tax laws, these taxpayers tend to find loopholes and claim for unentitled deductions to reduce taxable income. In line with the views from Vogel (1974) and Togler and Schaltegger (2006), a negative correlation is hypothesised between level of education and tax morale.

H4: Level of education amongst Malaysian millennials working in the gig economy negatively affect their tax morale level.

3.2.4   MORAL ATTENTIVENESS AND TAX MORALE (RO4)

The next variable is morale attentiveness, with two dimensions of perceptual and reflective. Following the same method proposed, this study also uses a multi-item measurement tool intending to increase the reliability and validity of the targeted variable of tax morale as well as measurement error (Braithwaite et al 2010; Alasfour et al, 2017). Every individual went through their own cognitive development and have different upbringings of objectively moral issues. In respect to that, there is a need to consider how individuals understand and act morally in their daily life that will drive moral or immoral decisions on behavioral tax compliance (Ruedy, 2010). As mentioned by previous studies, millennials are more sceptical and less optimistic in adjusting towards taxpaying norms in comparison to previous generations, however, they are open to change and appreciate good values (Kirchler 1999; Ali and Ahmad, 2014). Their pursuit is more towards meaningful work and satisfying their sense of purpose in their every action (Rawlins et al, 2008; Gerard, 2019). For this reason, this study will use existing attributes of moral attentiveness as the proxy to test compliance behaviour within the phenomenon of Millennials in gig economy. An apparent assumption of the field is that moral attentiveness drives taxpayers to be more tax compliant.

According to Reynolds (2008), moral attentiveness involves two dimensions of attention known as perceptual and reflective aspects. Perceptual aspect is the potential of one's awareness towards moral matters in everyday experience. Reflective moral attentiveness shapes one's assessment towards that moral matters by intuitively pondered and ruminated upon that directly influences behavior. Therefore, similarly, tax morale will be the moral issue examined against moral attentiveness. In this light, this study proposes that a perceptually and reflectively moral attentive person will exhibit positive tax morale behavior compared to someone who is not. As the gig economy grows, the

workers in the gig economy themselves are unsure of their responsibility and implications of their actions. This study will explore of how these people able to be mindful when encountering the experience and their moral ability to reflect on it (Reynolds, 2008).

Hence, forming these hypotheses:

H5a: Higher level of perceptual moral attentiveness of millennial taxpayers in Malaysia positively influences their tax morale behavior.

H5b: Higher level of reflective moral attentiveness of millennial taxpayers in Malaysia positively influences their tax morale behavior.

CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY

4.0   INTRODUCTION

This chapter will explain the methodology of the study undertaken along with the justification of the research design. First, Section 4.1 will explain the research approach of the study. Before moving further, Section 4.2 will elaborate on how pilot study was conducted to ensure relevance and validity of the questionnaire. Next, Section 4.3 highlights the sample selection procedure involved and data collection process. Meanwhile, Section 4.4 specifically explains the data analysis procedure used in this study. Finally, to conclude, the declaration of ethics is also included in Section 4.5.

4.1   RESEARCH APPROACH AND DESIGN

This research uses quantitative, empirical methodology by collecting primary data through a survey questionnaire to decipher the research questions. It is meant that by relying on the quantitative method in data collection and analysis, the general preference on targeted population's interest is able to be determined to allow a rational and reliable analysis of the research problems. Also, the qualitative method is not the right fit to achieve the structured approach coveted in getting nationwide responses in the allocated time frame (Fisher, 2010). A primary approach was decided for this study due to the lack of secondary data as the gig economy is still relatively new and the available data is not confirmed to be accurate and reliable. In addition, survey questionnaire is the best fit for the objective of this study because this study aims to examine the tax morale behaviour of a specific group of people only. Hence, the quantitative method of survey questionnaire allows the distribution set of predetermined questions to the sample group needed. Further, the results gathered from this research will then help to prepare for a more focused, in-depth study on this matter using more time-intensive methods such as in-

depth interviews or case study field research. Survey questionnaire is also an asset because it is versatile, it suits all kinds of people from various backgrounds and known as a reliable method of inquiry. The reason might be due to the standardised set of questions that are phrased in the same manner. Since this study also involves people from various backgrounds, level of education and standards of living, survey questionnaire enable to profile the target audience appropriately in measuring their compliance behavior without discounting their ability and knowledge to answer the questions. The results will be statistically robust but still grounded enough in estimating the probability of success for each hypothesis.

In the effort to ensure content validity of the questionnaire, the questions asked were adopted from previous studies (Reynolds, 2008; McGee, 2008; Alasfour et al, 2017; Kogler et al, 2015; Gangl et al, 2015). There are three parts to the questionnaire with Part A and Part B using a 5-point Likert scale and Part C using a combination of multi-choice questions and open-ended questions. Part A is concerned with taxpayers' morale attentiveness separating two dimensions of perceptual and reflective adopted from Reynolds (2008), this is one of the independent variables for this research. Part B will measure taxpayers' tax morale with six dimensions adopted from Alasfour et al (2017) and originally derived from McGee (2008). A total of 19 questions are adopted and put all together as a multi-item index to measure broader tax morale dimensions and offer a more dynamic perspective to identify intrinsic motivations to pay taxes. Furthermore, in the effort to measure the other independent variables selected, Part C of the questionnaire will be asking questions to measure those variables. For example, to measure factor of level of education, respondents will be asked to select the highest level of education they attained. These types of questions are often asked by other studies such as McGee (2006) and Braithwaite et al (2010), but those questions were tailor made to answer the research

questions of respective studies. Refer table 4.1 for a more detailed measurement or definition of each variable.

Also, the last part of the questionnaire was designed to obtain demographic background details relevant for this study such as birth year, gender, highest educational qualification and occupational status. This part of the questionnaire will take age and gender as the control variable of the study. It is designed to narrow the scope and direct focus on the objective. Other than that, to better assist participants who might be unfamiliar with the term 'gig economy', the categories of gig economy listed in this survey are given definition. For the purpose of the research of this study only, gig economy workers are defined as individuals who have used an online platform at least once in the past 12 months. Real-time examples of current apps or platforms used by gig economy workers are listed to assist participants to answer the survey and able to ensure the accuracy of data. Some of the words in the question are modified to suit a general public understanding without changing the meaning of the word. Other than that, due to cultural differences, a translation of the survey instrument from English to Malay language was also prepared to lift the language barrier from potential respondents.

The table below defines each variable used in the current study. Generally, there are three categories of variables used: dependent (tax morale); control (gender, age); and independent (number of gig economy, level of dependency on gig economy, level of education, perceptual moral attentiveness, reflective moral attentiveness).

Table 4.1: Variables Definition and Measurement

Variables	Definition/Measurement
Dependent variables	
Tax morale *(TM)*	The tax morale variable measure was extracted from the 19 statements that were related to tax morale which represented multiple determinants. The instruction is as follows: "tick one box that best fit the preferences for each statement". The general question to measure the tax morale level begins with: Tax evasion is ethical if …. The tax morale level was measured based on a scale from 1 to 5, in which 1 signifies that tax evasion is never justifiable, and 5 indicates respondents' opinion that tax evasion is always justifiable.
The level of corruption *(COR)*	The level of corruption is explained based on the relation between taxpayers and their governments which consider trustworthiness, cronyism, and discrimination by government bodies. In an effort to measure this concept, four statements were chosen as follows: Tax evasion is ethical if…. The tax morale variable was measured from the average of 5 statements that were related to the government corruption (refer Part B, statement 4, 6, 11, 16, and 17, see Appendix A. The results of 1 means that tax evasion is morally unacceptable and 5 signifies that tax evasion is morally acceptable.
Efficient government spending *(EFF)*	Statements that measure efficient government spending variable are statements 7 and 8 and hence, will derived from average of those two questions. 1 indicates that tax evasion can never be justified and 5 indicates that tax evasion can always be justified.
Tax rate *(TR)*	On a 5-point Likert scale, the general question to measure this concept is as follow "Tax evasion is ethical if the tax rates are high", in which 1 means that tax evasion is unethical and 5 represents tax evasion is ethical.
Perception of fairness *(FAIR)*	The general statement used to measure this variable of perception of fairness is "Tax evasion is ethical if the tax system is unfair," in which 1 means that tax evasion is unethical and 5 indicates that tax evasion is ethical.

Table 4.1: continued

Variables	Definition/Measurement
Referent group *(REF)*	The relation between tax morale in relation to the individual's surrounding groups which taxpayers feels exert high influence. The general statement used to measure that is as follow: "Tax evasion is ethical if everyone is doing it."
Audit and penalty rates *(AUD)*	The relation between tax morale with the audit and penalty rates are derived from two questions in the questionnaire. To measure these variable, the general statements are as following: "Tax evasion is ethical if the probability of getting caught is low" and "Tax evasion is ethical if the penalty rates are low." This is gathered from Statement 12 and 14.

Independent variables

Variables	Definition/Measurement
Number of gig economy *(NGIG)*	This part of the variable is measured using the question in Part C: Demographics, Question 5. The number of gig work is defined by the number of different types of gig work categories they participated in. There are ten categories of gig-economy work listed along with the definition and real-life examples of gig work. Participants may tick multiple boxes based on the number of jobs they participated in. The researcher will calculate the number of categories ticked by participants to identify the number of gig work they participated in.
Level of dependency on gig economy *(DEP)*	This variable is measured by the employment status of traditional work that participants have in generating income. The question to measure this is in Part C: Demographic, Question 6. There is three dependency level on the gig economy measured in this research. "I have other full-time work" shows a low dependency level whereas "I do not have any other work" shows a high dependency level.
Level of education *(EDUC)*	Education level will be used as a continuous variable for higher educational level attained by respective respondents. The education level has been grouped into five levels where: (1) Complete secondary school or SPM qualification, (2) Diploma, (3) Bachelors, (4) Masters and also, (5) PhD.
Perceptual moral attentiveness *(PR)*	Perceptual moral attentiveness is measured concerning tax morale using, the general questions that best fit the participant's preference such as: "In a typical day, I face several ethical dilemmas". There is total of 6 statements taken to assess the level of perceptual moral attentiveness. This is gathered from Statement 1, 2, 3, 4, 5 and 8.

Table 4.1: continued

Variables	Definition/Measurement
Reflective moral attentiveness *(RF)*	Reflective moral attentiveness is measured concerning tax morale using, the general questions that best fit the participant's preference such as: "I regularly think about ethical implications of my decisions". There is total of 6 statements taken to the assess level of perceptual moral attentiveness. This is gathered from Statement 6, 10, 11 and 12.
Control variables	
Age *(Age)*	Age will be used as a continuous variable and also treat age as a categorical variable. However, in the analysis, four classes are formed: 1 = 20 to 24, 2 = 25 to 29, 3 = 30 to 34 and 4 = 35 to 38.
Gender *(Gender)*	Gender will be assessed as a categorical variable, with 1=male, 2= female and the third option 3= others are for participants that refuse to disclose their gender.

4.2   PILOT STUDY

In order to improve the design, a pilot study was conducted by getting 5 participants to provide feedback to improve the survey instrument especially in limiting mistakes and inconsistencies. Consent had been granted pertaining to this procedure. The feedback received was mostly associated with the questionnaire design, language issues and question length. Once the questionnaire was expertly reviewed and alteration was made, it was distributed to potential respondents.

4.3   SAMPLE SELECTION

The study's hypotheses were tested using the quantitative method of the survey questionnaire and aiming at Malaysian millennials born between the years 1982 to 2000. The questionnaires were distributed to target respondents which are millennials that generate income through the gig economy either doing it full-time or part-time for the last 12 months from the time they answered the survey. Also, a purposive and snowball sampling technique was used to ensure the correct category of respondents are chosen initially and additional participants are then recruited through referrals from previous respondents. In order to ensure that the researcher has full control of the distributions of questionnaire, only several initial respondents are selected to distribute the questionnaire to predetermined number of respondents. For example, in the first stage, five social media marketers were selected to answer the questionnaire. The next stage requires three of them to distribute the questionnaire to another ten different millennials in the same line of gig work with them to answer the survey. Finally, this system will be applied to the other categories of gig work as well. This sampling technique will ensure that all ten categories of gig economy workers are included and sufficiently represented in this research. The distribution method was administered using the electronic approach via web-based Google form due to ease of distribution, small cost and also tendency to get a higher response rate. It is also able to provide nationwide reach and faster data collection and since the target respondents are those involved in the gig economy, the reliance on internet connectivity is not an issue.

Next, according to the formula from Kumar et al (2013), the appropriate sample size that must be gathered is around 267 respondents, which is considered to be large enough to be a valid representation of the millennial category only in the gig economy spectrum. The sample size is concluded from a population size of 3,946,800 approximate

number of gig workers in Malaysia in 2019. The population figure is calculated from the information derived from World Bank data stating that about 25.3% of the Malaysian workforce are freelancers in 2019 (World Bank, 2019). The approximate value of the Malaysian workforce in accordance to the Department of Statistics Malaysia (DOSM) is 15.6 million people in 2019 (Department of Statistics Malaysia, 2020). The calculation is made with a 95% confidence level and a 6% margin of error and 267 respondents are needed to proceed.

A flawless, accurate figure measuring the size of the economy is difficult to calculate, especially with the rapid growth rate taking place of the economy (CIPD, 2017). Companies are not always willing to disclose this information and workers can be registered with several companies making this difficult to calculate as the number might be redundant (Singer, 2014). As the legislation of the area is still dubious, this study will rely on the presumption number of gig economy workers in Malaysia based on World Bank data. Moreover, employment law that not able to say in clarity the category of those in gig economy is therefore not reflected in the consensus of employment numbers. It is challenging to measure a high marginal job as people doing only a few hours a week's worth of work or occasional gig may not report the second job in the nationwide consensus (CIPD, 2017).

4.4   DATA ANALYSIS

As will be further highlighted in Chapter 5, the data collected will be analysed using multivariate analysis to test the relevant hypotheses of this research. In performing the multivariate analysis, PLS-SEM measurement method will be utilised using the Smart PLS software 3.0. The hierarchical component models in the context of PLS-SEM extend the standard construct conceptualisations, which typically rely on a single layer of abstraction (Sarstedt et al, 2019). However, prior to that, the necessary initial step is to ensure the data met requirements for further analysis. Out of the total of 268 respondents, only a single case is excluded as the respondents fail to answer more than 50% of the question's items. Hence, case wide deletion was used to treat the missing value leaving a total sample size of 267. It is crucial to avoid the error of missing values or outliers to eliminate the risk of drawing erroneous conclusions from empirical analysis.

Further, several preliminary testing and assumption need to be conducted. The assumption that the data collected from various millennials working in a different categories of gig economy is normally distributed is made to ensure meaningful results. This move is necessary to avoid potential bias in the results. Scores were converted into normal distribution and calculation of z-score was done to make inference after obtaining the p-value of the statements. This was done at a 5% level of significance. The analytical method adopted in this section is consistent with other related studies like Alasfour et al (2017) and McGee (2006).

Moreover, the variable tax morale is analysed using higher-order model or hierarchical component models in which the latent variable is not the usually measured variables but rather at other latent variables in the causal model (Garson, 2016). Higher-order construct is meant to reduce path model relationships in order to achieve model parsimony. If there is no higher-order construct, tax morale will be treated just like moral

attentiveness variable with additional hypotheses. In order to ensure the measurement quality of the higher-order constructs. These common mistakes must be avoided. Firstly, several authors fail to assess the reliability and validity of the lower-order components and higher-order components (Foroughi et al, 2019). Secondly, the erroneous mistake of interpreting higher and lower-order components as a structural model relationship is also quite common. Instead, the lower-order components must be assessed in a way that acts as an element for the higher-order's construct measurement model. Thirdly, some researchers neglect the discriminant validity assessment of higher-order construct as a whole and largely focusing on the discriminant validity of the lower-order component.

4.5   ETHICS AND RISK

The data collection process is done in lieu with the University of Malaya Code of Ethics Research Ethics and Manual of Responsible research by UMREC and approval clearance has been obtained. Before answering the questions, participants were informed of the confidentiality of the results and that anonymity of the respondents will be totally secured. The participation is also voluntary and they can withdraw at any stage while answering the question. Data was collected with online platform as an intermediary so no risk assessment was necessary. It is important that standard of ethics must be met at all time to ensure researchers act in good faith and protects the integrity of the resulting data.

CHAPTER 5: FINDINGS AND ANALYSIS

5.0 INTRODUCTION

This chapter provides a detailed analysis of the finding starting with demographic analysis of the respondent gathered in Section 5.1. Further, Section 5.2 will start on the multivariate analysis for PLS SEM by looking at the measurement model first in Section 5.2.1 and followed by the structural model in Section 5.2.2. Analysis on the higher-order model will be revealed from the analysis in Section 5.2.1.1. Finally, Section 5.3 will summarise the findings in regard to the hypotheses developed in this research.

5.1 DEMOGRAPHIC ANALYSIS

Amongst the respondent gathered, 51.31% is female while 47.94% is male. A small proportion of respondents, 0.75% decided not to disclose their gender. As for age, most of the respondents are those in the group 20 to 24 years old making up 49.06% of the respondent, the trend shows a descending pattern with an increase of age group. Furthermore, it is apparent that Malaysian Millennials involve in the gig economy are amongst the people with university qualification(s) as 17.60% of respondents owned a Diploma, 35.96% owned a degree and 7.12% owned a Masters degree. Next, within the respondents working in the gig economy, this survey suggests that more than half of people involved in gig economy have another job apart from gig work. Whereas, 41.57% do not have any job other than gig work. Only a slightly lower percentage have full-time work at 35.96 and 22.47% of respondents have at least a part-time job apart from their gig work. Table 5.1 summarises the demographic characteristics of the respondents, draws on data collected from millennials involves in the gig economy in Malaysia.

Table 5.1 - Demographic profile of respondents (n=267).

Characteristics	Details	Percent (%)
Gender	Female	51.31
	Male	47.94
	Others (not specified)	0.75
Age	20 - 24	49.06
	25 - 29	28.46
	30 - 34	18.73
	35 - 38	3.75
Educational level	Primary level education	0.37
	PMR/PT3 education	0.75
	SPM qualification	20.97
	Pre-university level education	7.87
	Diploma	17.60
	Degree	35.96
	Professional qualification	9.36
	Masters	7.12
Other jobs involvement	I have other part-time work	22.47
	I have other full-time work	35.96
	I do not have any other work	41.57

The questionnaire was distributed to 379 prospective respondents but only a total of 268 responses were received and appropriate to analyse. Hence, the response rate calculated is 71%. However, the 268 respondents are enough as the required sample size calculated previously was 267. The highest number of gig work performed by most respondents are selling jobs followed by rideshare jobs while the least gig work done by the respondent is video blogger. Selling jobs might be one of the easiest gig work to gain income from due to the ranges of independent selling job available and offered online such as drop shipper, personal shopper and social media seller. Whilst other jobs such as ridesharing, task jobs and asset renting are bound to moderate and strict regulations. Table 5.2 below shows the distribution of the characteristics of respondents classified by category of gig work and then being illustrated further using a pie chart.

Table 5.2: Percentage of respondent in relation to types of gig work

Types of gig work	Frequency = n	Percentage (%)
Rideshare jobs	63	17.00
Delivery jobs	46	12.40
Task jobs	27	7.30
Freelance jobs	54	14.60
Selling jobs	80	21.60
Tutoring jobs	24	6.50
Caregiving jobs	16	4.30
Asset renting jobs	25	6.70
Social media marketer	27	7.30
Video blogger	9	2.40
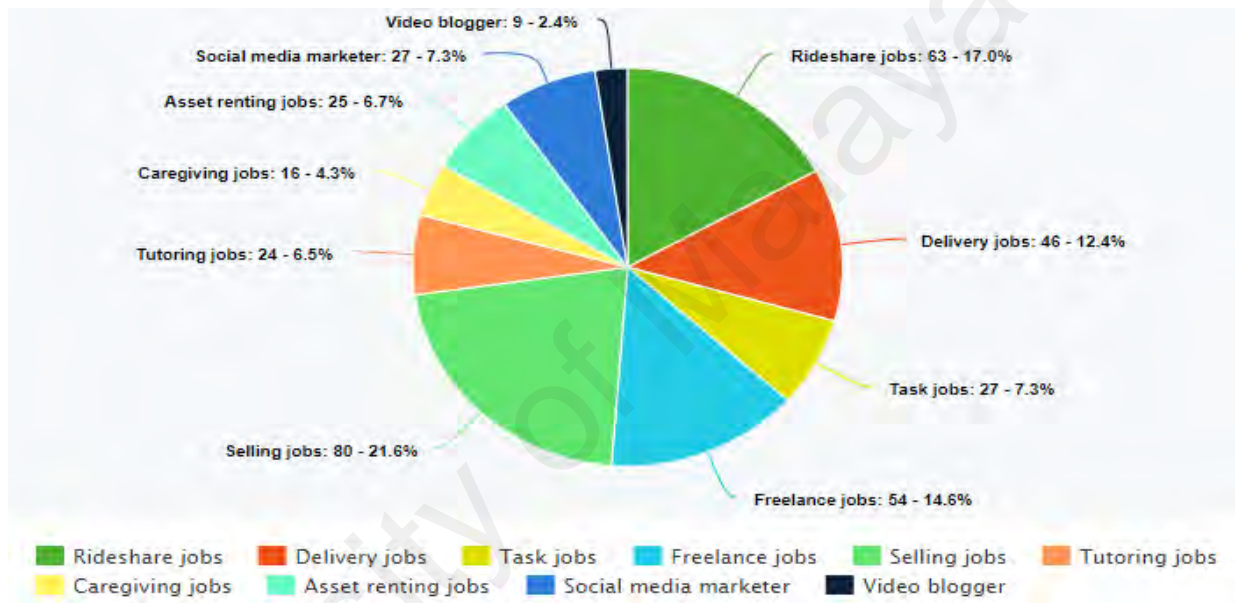
Figure 5.1: Pie chart on the distribution of category of gig work

5. 2   SECOND GENERATION MULTIVARIATE ANALYSIS: PLS-SEM

This research used partial least squares (PLS) with Smart PLS 3.0 software to test the hypotheses (Hair et al, 2014). This method was chosen because it has the potential to work with complex models with hierarchical structure and multiple constructs, relationships and indicators thereby achieving model parsimony (Hair et al, 2011; Ringle et al, 2012; Alsaad et al, 2017; Sarstedt, 2019). Other than that, PLS avoids small sample size problems with less strict assumptions of normality distributions (Alsaad, 2017). Nevertheless, the main reason PLS is used in this study is to reap the benefits of getting to measure the hierarchical-components model in a single framework, also known as higher-order constructs (Becker et al, 2019; Sarstedt et al, 2019).

Also, with the structural equation modeling (SEM) technique, PLS able to simultaneously test measurement and structural model (Hair et al, 2014). This study follows certain rules of thumb in analysing the PLS-SEM algorithm. Adopting the guideline from Anderson and Gerbing's (1988), fellow researchers suggested a two-step analytical approach in which the measurement model must be tested first, followed by a structural model. Furthermore, the path weighting scheme was selected as the weighting method and a value of 300 was selected as the maximum number of iterations..

Figure 5.2 is the demonstration of path model drawn. The TM variable is measured with six constructs efficient government spending (EFF), level of corruption (COR), perception of fairness (FAIR), referent group (REF), audit and penalty rates (AUD) and tax rate (TR) with total of 12 indicators. The antecedent construct consists of NGIG, DEP, EDUC, PR and RF with total of 13 indicators. Constructs AGE and GENDER act as control variable.
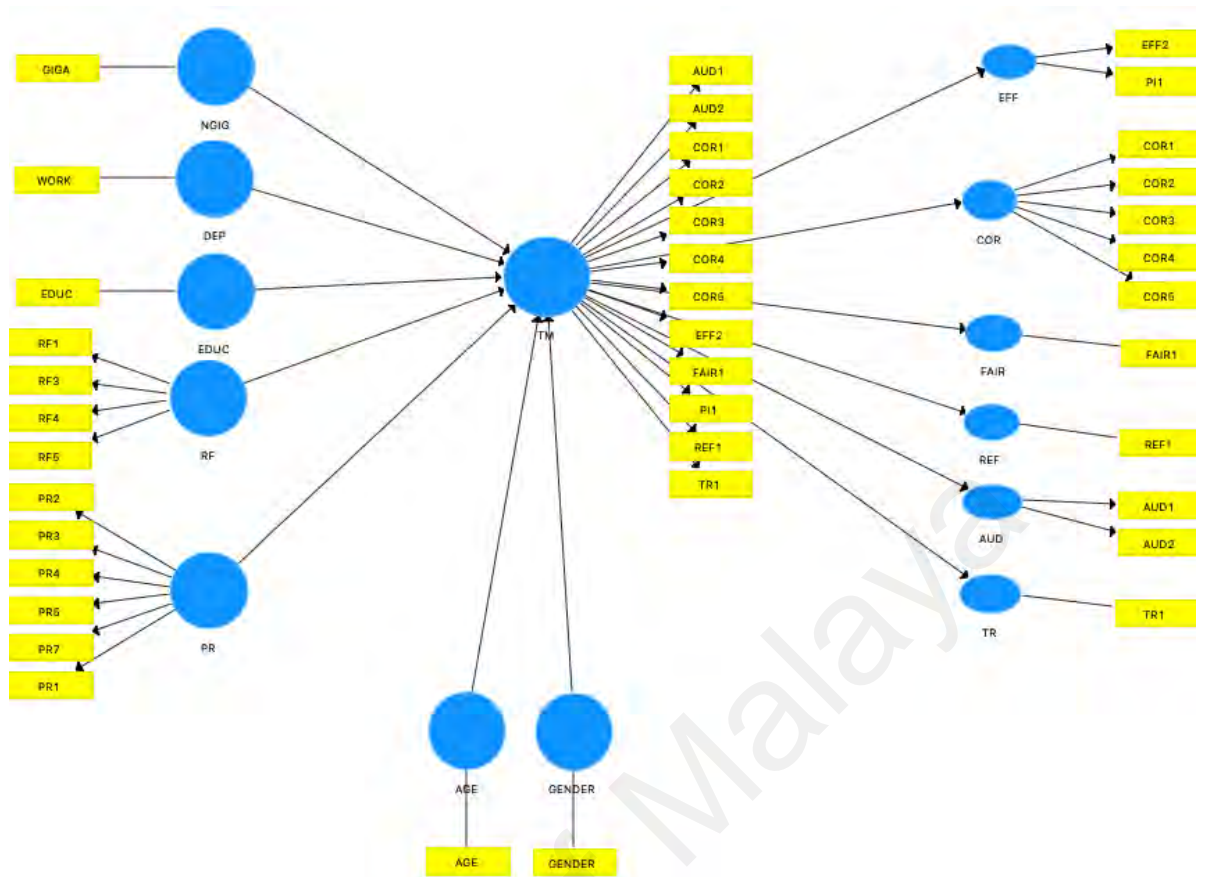
Figure 5.2: Path model of research framework in Smart PLS

5.2.1 MEASUREMENT MODEL EVALUATION

In the first stage, the measurement model is tested through performing reliability and validity test on each measure to ensure only reliable and valid constructs are used before concluding the construct relationships (Hulland, 1999). An individual indicator's reliability is obtained from testing outer loading relevance testing of reflective constructs. The test gives sufficient and clear descriptions between latent variables and their indicator. Reflective constructs above 0.7 threshold value demonstrated a high level of consistency reliability whereas outer loading below 0.4 is unreliable and must be dropped from subsequent analysis. However, indicators loading between 0.4 and 0.7 should only be considered for removal only if deletion leads to an increase in composite reliability and AVE above the suggested threshold value (Hair et al, 2014). Based on the summary in Table 5.3, for higher-order constructs of tax morale (TM), most lower-order constructs (COR, FAIR, REF, AUD, TR) outer loading has value above 0.7 indicates strong consistent reliability except EFF. Indicator EFF1 and EFF3 were dropped. On the other hand, the construct RF has 1 indicator (RF2) below 0.4 and has also been dropped for subsequent analysis. Despite this, there are 2 indicators between 0.4 and 0.7 (RF1, RF4) that is retained because it provides sufficient consistency. Similarly, indicator PR6 is deleted and indicator PR5 with 0.512 and PR7 with 0.695 are retained.

Table 5.3: Measurement model evaluation

Constructs/IDs	Items	Loadings	Cronbach's Alpha	CR	AVE
Number of involvements in gig economy (NGIG)	GIGA	1.000	1.000	1.000	1.000
Dependency on gig economy (DEP)	WORK	1.000	1.000	1.000	1.000
Level of education (EDUC)	EDUC	1.000	1.000	1.000	1.000
Perceptual moral attentiveness (PR)	PR1	0.799	0.856	0.888	0.576
	PR2	0.811			
	PR3	0.850			
	PR4	0.830			
	PR5	0.512			
	PR7	0.695			
Reflective moral attentiveness (RF)	RF1	0.506	0.789	0.819	0.542
	RF3	0.860			
	RF4	0.640			
	RF5	0.873			
Efficient Government Spending (EFF)	EFF2	0.737	0.525	0.802	0.671
	PI1	0.894			
Level of Corruption (COR)	COR1	0.746	0.855	0.897	0.635
	COR2	0.739			
	COR3	0.775			
	COR4	0.869			
	COR5	0.848			
Perception of Fairness (FAIR)	FAIR 1	1.000	1.000	1.000	1.000
Audit and penalty rates (AUD)	AUD1	0.889	0.623	0.839	0.724
	AUD2	0.810			
Tax rate (TR)	TR1	1.000	1.000	1.000	1.000

Notes: CR, composite reliability; AVE, average variance extracted

Next, consider Cronbach's alpha with a value higher than 0.708 as conservative measure with high internal consistency reliability (Mousa et al, 2019). All latent variable shows figure above threshold except AUD with Cronbach alphas 0.623 and EFF with 0.525. However, Hinton et al (2004) mentioned that Cronbach Alpha between 0.5 and 0.7 gave moderate reliability and thus, acceptable. Convergent validity is assessed by AVE value. Values for all constructs above 0.5 show high level of convergent validity (Bagozzi & Yi, 1988). As can be seen in Table 5.3, all the items AVE values well above 0.5; and CR values higher than 0.7 common thresholds thus supporting the measures of convergent validity.

Test on discriminant validity mainly using the Fornell-Larcker criterion and cross-loadings. According to Fornell-Larcker criterion, square root of AVE of each construct should be higher than the construct's highest correlation with any other latent variables in

the model. The results of Table 5.4 are laid out below demonstrating that the criterion for discriminant validity was fulfilled.

Table 5.4: Fornell-Larcker criterion test

	AGE	AUD	COR	DEP	EDUC	EFF	FAIR	GENDER	NGIG	PR	REF	RF	TM	TR
AGE	1.000													
AUD	-0.012	0.851												
COR	0.044	0.449	0.797											
DEP	0.036	0.459	0.400	1.000										
EDUC	0.268	-0.240	-0.203	-0.180	1.000									
EFF	0.078	0.472	0.416	0.296	-0.127	0.819								
FAIR	0.041	0.305	0.634	0.421	-0.122	0.307	1.000							
GENDER	-0.025	-0.010	0.064	0.025	0.002	0.070	0.025	1.000						
NGIG	0.043	-0.058	0.008	-0.048	-0.055	-0.086	0.020	-0.095	1.000					
PR	-0.037	0.069	0.203	-0.012	-0.020	0.051	0.099	0.144	0.079	0.759				
REF	-0.104	0.545	0.438	0.428	-0.245	0.461	0.309	-0.007	0.065	0.144	1.000			
RF	0.056	0.015	0.132	0.043	0.010	-0.005	0.136	0.149	0.067	0.574	0.044	0.736		
TM	0.015	0.707	0.891	0.528	-0.250	0.659	0.673	0.045	-0.022	0.173	0.666	0.083	0.654	
TR	-0.074	0.437	0.460	0.388	-0.155	0.423	0.361	0.003	-0.078	0.093	0.418	-0.078	0.652	1.000

This is further supported by the Hetrotrait-Monotrait ratio (HTMT) test as laid out in Table 5.5.

Table 5.5: Hetrotrait-Monotrait ratio (HTMT) test

	AGE	AUD	COR	DEP	EDUC	EFF	FAIR	GENDER	NGIG	PR	REF	RF	TM	TR
AGE														
AUD	0.050													
COR	0.070	0.602												
DEP	0.036	0.584	0.432											
EDUC	0.268	0.304	0.218	0.180										
EFF	0.120	0.814	0.576	0.408	0.151									
FAIR	0.041	0.381	0.689	0.421	0.122	0.411								
GENDER	0.025	0.065	0.071	0.025	0.002	0.089	0.025							
NGIG	0.043	0.077	0.022	0.048	0.055	0.107	0.020	0.095						
PR	0.047	0.135	0.226	0.026	0.056	0.107	0.109	0.144	0.108					
REF	0.104	0.683	0.473	0.428	0.245	0.627	0.309	0.007	0.065	0.141				
RF	0.047	0.065	0.134	0.059	0.055	0.117	0.136	0.149	0.088	0.782	0.066			
TM	0.095	0.954	1.024	0.563	0.263	0.974	0.715	0.067	0.065	0.208	0.705	0.140		
TR	0.074	0.543	0.499	0.388	0.155	0.572	0.361	0.003	0.078	0.125	0.418	0.102	0.690	

5.2.1.1 REFLECTIVE-REFLECTIVE HIGHER-ORDER CONSTRUCTS

In general, the reflective measure imposes that all indicators items are caused by the same construct or stem from same domain (Hair et al, 2010). This feature suggests that the consequences of replacing or dropping a reflective indicator are less damaging than the consequences of dropping a formative indicator. This is because, doing so to reflective indicator does not alter the meaning of the construct, provided that it has sufficient reliability (Simonetto, 2012).

Dependent variable of tax morale (TM) is established as reflective-reflective higher-order constructs. While, the lower-order constructs consist of EFF, COR, FAIR, REF, AUD and TR. All the indicators from higher-order constructs is assigned to lower-order constructs in the repeated indicator approach. Same measurement model criteria are now applied to TM construct. However, in accordance to Hair et al (2014), the AVE must be calculated manually as Smart PLS does not present measurement model statistics for TM. Since AVE is the mean of the TM's squared loadings; therefore, AVE can be obtained by the value of $(0.659^2 + 0.891^2 + 0.673^2 + 0.666^2 + 0.707^2 + 0.652^2/6) = 0.508$, indicating adequate convergent validity. It is therefore concluded that hypotheses 1 is supported. The summary is laid out in Table 5.6.

Table 5.6 - Higher-order constructs evaluation (TM)

Hypothesis 1			
Lower-order constructs	Factor loadings	CR	AVE
Efficient government spending (EFF)	0.659	0.875	0.508
Level of corruption (COR)	0.891		
Perception of fairness (FAIR)	0.673		
Referent group (REF)	0.666		
Audit and penalty rates (AUD)	0.707		
Tax rate (TR)	0.652		

Notes: CR, composite reliability; AVE, average variance extracted

5.2.2 STRUCTURAL MODEL EVALUATION

The next stage is structural model evaluation, also known as the inner model in PLS-SEM. It explains the nature of the relationship between latent construct and if they are significant. The data were also examined for multi-collinearity through Variance Inflation Factors (VIF). All VIF values are below the threshold of 5 indicating multicollinearity issues are not the concern (Hair et al, 2017). Other than that, as suggested by Wetzels et al (2009), it is crucial to look at path coefficient standard deviation and corresponding t-statistics for significance testing via bootstrapping procedure with a resample of 1000. Once bootstrapping process applied with 1000 replications with significance level 0.05 to test the structural model, the results showed that dependence level of gig economy ($\beta = 0.048, t = 10.318, p < 0.01$), level of education ($\beta = 0.059, t = 2.929, p < 0.01$), and perceptual moral attentiveness ($\beta = 0.086, t = 2.502, p < 0.05$) had significant effect on the tax morale behaviour of Malaysian millennials in gig economy. As such, H2, H4 and H5a were supported, whereas H2 and H5b are insignificant hence are not enough to gather a conclusion. Results are in Table 5.7.

Further, coefficient R^2 for endogenous constructs has been assessed as suggested by Hair et al (2011). R^2 is meant to explain the degree of variance between endogenous variable (dependent variable) by exogenous variable (independent variable) (Hair et al, 2011). R^2 values show 34 percent of the variance in TM. Other than R^2, Stone-Geisser Q^2 was computed using a blindfolding procedure to examine the predictive relevance. Chin (2010) states than $Q^2 > 0$ implies competent predictive relevance. The results reveal $Q^2 = 0.135$ which means that the model exhibits fit and high predictive relevance (Stone, 1974; Geisser 1975).

Table 5.7 - Structural model path analysis

Hypothesis	Relationship	Proposed relationship	Std. β	p-Values	t-Values	Results
H2	NGIG -> TM	Negative	0.048	0.650	0.454	Not supported
H3	DEP-> TM	Positive	0.050	0.001***	9.994	Supported
H4	EDUC-> TM	Negative	0.060	0.004**	2.875	Supported
H5a	PR -> TM	Positive	0.088	0.014*	2.452	Supported
H5b	RF -> TM	Positive	0.096	0.509	0.661	Not supported

Notes: t-Values are computed through bootstrapping procedure with 30 cases and 1,000 samples; significant level is *p < 0.05; **p < 0.01; ***p < 0.001(one tail)

5.3   RESULTS OF THE HYPOTHESIS TESTING

Based on the analysis done in Smart PLS software, the results generate reliable findings of the current research that highlights the influence placed by different variables tested. The hypotheses formed the center of this research and aimed to contribute to the research questions. Statistical analysis of the analysed data supported hypothesis 1, 3, 4 and 5a but Hypothesis 2 and 5b failed to be supported. The justification and varying grounds that led to the results will be deliberate in greater depth from a few contexts in Chapter 6.

Firstly, this research provides quantitative findings hereof to exploring the attitudes of the different participation levels of millennials in gig economy to examine their level of tax morale. Based on the results in Section 5.2.1.1, hypotheses 1 is proven that tax morale can be assessed multi-dimensionally as all the determinants selected are significant to indicate the level of tax morale. This finding suggests that this method is reliable and going forward, other determinants can also be tested in other scenario.

As predicted in economic theory, as time changes, economic innovation will take place and technology will create new and up-to-date jobs. Although proving beneficial, economic innovation has disadvantages as the new era shows uncertainty. Hence, the second hypotheses failed to be supported but the third hypotheses relating to dependency on the gig economy is supported. It shows that there is a positive correlation between dependency on gig economy and tax morale level. Therefore, research objective two can still be partially achieved.

The forth hypothesis concerns on level of education of millennial gig economy taxpayers towards tax morale. Higher educated people tend to know how to differentiate between moral and immoral activity, yet this research shows that those that are higher educated are more exposed to this white-collar crime and hence show a negative

correlation with tax morale level. This is most likely because they are able to evaluate more on injustice and perceive greater disadvantages of working in the gig economy.

Finally, the results revealed a positive significant role of perceptual moral attentiveness with tax morale. It shows that millennials recognise immoral activity such as tax evasion from a moral point of view. However, since reflective moral attentiveness is not significant in this environment, this research cannot concur that even if they recognise immoral activity, are they able to directly influence compliance behaviour.

CHAPTER 6: DISCUSSION AND IMPLICATIONS

6.0   INTRODUCTION

This is the penultimate chapter of this dissertation, focusing on the discussion on the key findings outlined in previous chapter. Findings from the current study have several contributions and implications for the various stakeholders; for example, shareholders, regulators and the public as a whole. First, in Section 6.1, this part elaborates on the higher component model analysis of dependent variable, tax morale. Further in Section 6.2, discussion on the key research findings based on the hypothesis formed in this research. Each hypothesis will be discussed in detail.

6.1   TAX MORALE AS MULTI-DIMENSIONAL

Every taxpayer evaluates either in a conscious or subconscious state of mind, a range of factors that will improve intrinsic motivation to pay taxes. Tax morale, especially, is a difficult concept to disentangle from ethics. According to the findings of this study, the level of tax morale, namely efficient government spending, level of corruption, tax rate, audit and penalty rates, perception of fairness and referent group by the Malaysian millennials working in the gig economy was above average and hence, are reliable factors to constitute tax morale. One of the most comprehensive analyses that examine tax morale and compliance behaviour from the perspective of ethics are McGee (1998b), McGee (2006) and MGee (2008). The literature mentioned that most studies on tax morale and compliance behaviour cover intrinsic and extrinsic issues of economic, psychological, states of government, religious views and others in the context of ethics but few are more significant than others. Among the six factors discussed in this study, the results demonstrate that the most significant on what constitutes tax morale amongst

this worker category was the level of corruption while the other factors are moderately significant. From a theoretical point of view, corruption led to major discouragement of paying taxes because it induces vertical inequities, distorts price mechanisms and erodes government legitimacy (Rose-Ackerman & Palifka, 2016). Basically, corruption led to damage to social trust and the feeling of unjustness that millennials taxpayers are more resistant towards. They do not follow malicious established norms that are not consistent with their values (Braithwaite et al, 2006; and Braithwaite et al, 2010). Hence, this shows that the findings exhibit is consistent with millennials preference studied in earlier research.

Other than that, studies of Ali and Ahmad (2010) and Niemiwroski and Wearing (2006a) found that millennials are not taxing fearing people and audits and penalties are less effective with them. This shows that audit and penalty significantly affect their behaviour but at the end of the opposite spectrum. In terms of fairness, the Millennial generation was likely to recommend progressive taxation than the other two generations.; baby boomer and generation X (Jurney et al, 2017). It shows the fairness of the tax system is also a dear issue to young people. One of the most contentious nature of the gig economy is the issue of associated employment such as employment status that is restrictive to be enjoyed by gig economy workers. Basic employees benefit usually includes the right not to be unfairly dismissed, the right to statutory maternity, paternity and adoption leave and protection to discrimination and unfair dismissal. Hence, to improve morale, government authority shall improve matter in regards to social justice by regulating equity and fairness in the gig economy so that all those working in it are entitled to secure a fair level of rights and benefits. Then, morale is likely to improve. As that being the case, all six determinants used in this research to constitute the level of tax morale are significant to the segmented population that this research studied.

6.2 KEY RESEARCH FINDINGS: FACTORS TAX MORALE

This study examines the relationship between the drivers of gig economy participation, level of education and influence of perceptual and reflective moral attentiveness to the multi-item tax morale as a dependent variable.

6.2.1 NUMBER OF INVOLVEMENT IN GIG ECONOMY

Additionally, as much as gig workers are synonymous with working multiple jobs, the number of gig work they are doing is not significant in taxpayer's decisions whether to comply or not to comply. Various intent in pursuing multiple jobs may be the justification of the results. Personal qualities such as talent, resources and drives led to a person doing a single or multiple gig works, not solely due to desperation or lack of alternative employment. These findings generally implied that a much stricter control variable is needed to test this factor in the future. For example, it should be highlighted that an individual's decision to gain income by committing multiple gig jobs may have been influenced by involuntary or unconscious factors, highlighting challenges on the current analysis presented by the findings. This also should be something to consider in future research, much stricter control or well-designed questionnaire shall be put in place if this factor want to be tested further.

6.2.2 DEPENDENCY OF GIG ECONOMY

The results of this study revealed that the millennial taxpayers working in the gig economy with high dependence on the gig economy were more concerned about their tax obligations, exhibiting higher tax morale. In which, they solely focus on gig works and earn more significantly. Correspondingly, they felt that the effort to submit tax submission seems more justified and hence higher morale responsibility to report the amount of income derived from gig work. Huws and Joyce (2016) suggested that a sense of dependency leads to a quality of being responsible, which can develop through a certain length of time within the role and how regularly one works. Despite this research not reaching any valid conclusions, it would be useful to look at this in greater depth to gain more insight into the factors that makes an individual more dependent on the gig-economy. Some said that the reason they work in the gig economy is that they fail to find a traditional job that promise income stability. So, gig work acts as an alternative that has been viewed to replace that traditional work which means they are expected to pay taxes.

6.2.3   LEVEL OF EDUCATION

Based on the results, it reveals that level of education is negatively related to tax morale. The same has been asserted by Kustiawan et al (2008) and I. Lago-Penas and S. Lago-Penas (2010) who point out that highly-educated taxpayers are more prudent in completing their tax returns. For instance, this category is more exposed to public affairs, critical with government policies and more well-versed with opportunities to evade tax. Examining the findings in closer detail, in order to commit a crime of tax evasion, competency and knowledge are important. Those that are more highly educated are more expose to commit this white-collar crime (Burton et al, 2005). This is also supported by Togler and Schaltegger (2006).

6.2.4 MORAL ATTENTIVENESS

The results also revealed a positive significant role of perceptual moral attentiveness with tax morale. What may support the relevance and accuracy of these findings is the clarification from Reynolds (2008). Perceptual moral attentiveness indicates that millennial taxpayers in gig economy recognise and agree about tax evasion is an immoral activity and any associated activities shall then be legitimately considered from a moral point of view. Therefore, when they are perceptually more attentive in this matter, their tax morale is also significantly higher. In line with the findings from (Kirchler; 1990, Ali & Ahmad, 2010), even though millennials are more sceptical with taxpaying norms, they still appreciate good values in what they affirm is right. However, the second item of moral attentiveness which is reflective moral attentiveness is apparently not significant in this environment. Studies such as Kirchler et al (2008) and Ali & Ahmad (2014) seem to demonstrate a trend that younger taxpayers react to moral matters with the thinking approach based on doing what is right and politically correct without fearing repercussions. As mentioned in Afsar (2019), high moral reflective individuals pay high attention to moral issues and react cognitively towards what they perceived as ethical behaviour. Hence, as much as this study gives a good approximation of the results but it does not reach statistical significance. However, it is worth pursuing the assumption that reflective moral attentiveness may not be as effective compared to perceptual moral attentiveness amongst Malaysian millennials working in the gig economy.

CHAPTER 7: CONCLUSIONS

7.0   INTRODUCTION

This is the last chapter of this dissertation. This chapter summarise the overall deliberation gathered in this current study. Section 7.1 address the overall summary of the research followed by Section 7.2 clarify the contributions and implications of the study, theoretical and practical regime. Section 7.3 includes discussion on the limitations and finally the last Section 7.4 outline some suggestions for future research both in term of theoretical and practical aspects.

7.1   SUMMARY

Extensions to the traditional work settings, technology advancements have facilitated the growth of the gig economy and the world now welcomes various types of odd works that generate income. The gig economy continues to gain a reputation as a viable form of employment, and in more urban areas, new types of business models based on online platforms are becoming more popular and predicted to displace more traditional business model. The present study has set out interesting findings in regard to the tax morale of Malaysian millennials working in the gig economy. The generational theory by Strauss and Howe (1991) can be used to reinforce the notion that certain generational groups have greater preference for the gig economy. Moreover, the current study emphasise the use of social cognitive theory in examining the preferences of the millennials generation in specific with a positive association with the gig economy. Despite this, the gig economy is still relatively infant, some are still unsure of what constitutes gig economy workers and even confounding to fathom the tax regime within this economy. This is evidently a vital issue that obstructing economic growth in any developed or developing economies. In this respect, it is worth noting that the findings

developed in this dissertation will shed light on the significant factors that motivate tax morale amongst this intended group.

Six hypotheses were formed as the center of this research. Accordingly, based on the results, four hypotheses are proven. It is gathered that dependence on gig economy and perceptual moral attentiveness is positively correlated with tax morale, while level of education is negatively correlated. The higher the dependency on gig economy, the higher the tax morale as they earn more significantly and only then they feel justified to disclose their income and keeping track of the expenses incurred. However, if they have more knowledge, it allows higher chances of evasion but if they are generally a good morally attentive person, their thoughts lean towards compliance. These findings should be beneficial to policymakers and tax authorities as it highlights relevant factors that require attention. Based on an academic perspective, the findings in this research may serve as a starting point to help fellow researchers to understand and discover gaps in the area of the gig economy, ethics of tax evasion, morale and compliance.

7.2   THEORETICAL CONTRIBUTIONS AND IMPLICATIONS

In terms of theoretical contribution, this study is amongst the pioneer in discussing tax morale in the extension of gig economy of Millennials taxpayers (Huws et al, 2016; Kuhn, 2016; Thomas, 2018). This study provides an insight into the reality of gig work, short-term but accessible nature, amplifies the challenges and concerns that many gig workers share in this labour market. It is particularly focused on gig economy participants who trade their time and skills through online platforms, providing a service to a third party as a form of paid employment. Basically, this research shows the development of an improved theoretical rationale for existing linkages. Recognising the behavior of millennials is crucial and most relevant in this aspect as they will be the majority workforce in the near future, actively participating in the country's economy and expected to contribute to the tax pool. Therefore, this research able to provide analysis on the insight to a known problem with the intention that the government, regulators and academicians able to demonstrate the solution's efficacy by pushing forward the compulsory tax knowledge, implementation and benefit to improve morale and attitude of paying taxes.

It is crucial to note the ramifications of the findings of this research on millennials, digital employers and also government authority. This dissertation confirmed that the tax morale of the millennials gig taxpayers varies depending on various circumstances. For example, based on the evidence of the study, dependency of the gig economy is an important factor that affects tax morale. Hence, the government should take action in finding approaches to protect workers within this precarious employment relationship and improve labour law to ease modern working practices. Improving such protection for workers will consequently motivate them to pay taxes voluntarily as well. Possibly, the observations revealed in this research serve as useful inputs and for the regulators in their

efforts towards improving the current policies on gig economy. It is important in the light of the extant literature that shows that the environments in which government-operated and social context differs across countries with a different implementation of the regulation on this gig economy. Also, the study able to fill a gap in the literature exploring tax morale regarding gig economy and in this case, to Malaysia on the understanding of the age group between 20 to 38 years old. If gig economy work continues to become more mainstream, this study is hoped to bridge the gap to analyse tax morale in comparable developed and developing countries and will be a stepping-stone on the discussion of the current tax development system of this modern work arrangement.

7.3   LIMITATIONS OF RESEARCH

This paper subject to some limitations. Firstly, the gig economy is a recent phenomenon and the term is still relatively new. Hence, there are still very few studies on the gig economy available. This situation led to low reliance on prior literature to help lay solid theoretical foundation on the gig economy area. Despite this, a wider area of researches on independent work, freelancing and similar work model to the gig economy has been used as the basis of literature review. However, this grants a possibility of a wide range of factors affecting tax morale that would be useful to be tested in this area.

While the research was vigorously conducted and validated, the findings of this study only cover the understanding of Malaysian taxpayers only. It is possible that the millennials working in the gig economy in different jurisdictions may have differing judgement and opinions. Perhaps, the findings of this study will be more comparable to other similar studies such as studies conducted in other South East Asian countries with similar values and technological advancement.

Further, it should be highlighted that an individual's decision to gain income by committing multiple gig jobs may have been influenced by involuntary or unconscious factors. Hence, highlighting challenges on the current analysis presented by the findings. This also should be something to consider in future research, much stricter control or well-designed questionnaire shall be put in place to test this factor.

Finally, the subject of tax evasion is considered a sensitive matter, sample respondents may be reluctant to divulge the true opinion and answers with candor, results may be conflicted (Razak & Adafula, 2013). However, appropriate due diligence has been taken care of to ensure that participants knew that their anonymity is secure and will not be exposed without permission.

7.4   RECOMMENDATIONS FOR FUTURE RESEARCH

Future study is proposed to divulge in a similar topic in the area of tax morale and tax compliance within the gig economy but with more factors in the model. There are other factors that are significantly as interesting to consider such as social norms, government actions and also economic variables. For instance, future research should seek to address the underlying problems of this precarious employment relationship that has led to low tax morale. Additional points of interest such as the regulatory aspect will stand as an important element for future review as this is amongst the most critical structure that must be modified by the government.

Other than that, since the gig economy is a global phenomenon, findings can be improved by engaging a wider population group such as comparative studies amongst countries. Alternatively, the future study can focus on the hotspot or predominant area such as big cities with a denser proportion of gig economy players. There are many possibilities to extend this compliance model, including incorporating qualitative methods of face-to-face interviews on top of structured questionnaires. This mixed method studies will help to lift the limitation addressed in this study to generate better confirmatory results.

Another point that shall not be overlooked is that it would also be interesting if future research can extend this study to other groups of people involve in gig marketplace such as digital-platform corporations. Potential researchers should seek to investigate these relationships further. For instance, more research on corporate tax need to be held on as it carries more or just as much social responsibility to raises a significant amount of resources for public services. They also need to be held responsible for their gig workers in facilitating their tax compliance process. Suggestion for the extension to this study able

to be undertaken with the assistance of dominant and global gig companies such as Airbnb Inc, Uber Technologies Inc and Grab Holdings Inc.

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