AN ANALYSIS OF FACTORS AFFECTING TAX AWARENESS OF INDIVIDUAL BUSINESS HOUSEHOLDS IN DONG NAI PROVINCE

ANÁLISE DOS FATORES QUE AFETAM O CONHECIMENTO TRIBUTÁRIO DE FAMÍLIAS EMPRESÁRIAS INDIVIDUAIS NA PROVÍNCIA DE DONG NAI

The Nguyen Thi Ngoc*
*Dong Nai Technology University, Dong Nai Province, Vietnam
Orcid: https://orcid.org/0000-0002-5541-7407
nguyenthingocthe@dntu.edu.vn

Yen Bui Thi**
**Dong Nai University, Dong Nai Province, Vietnam
Orcid: https://orcid.org/0009-0007-9476-8617
buihayen@gmail.com

Dao Nguyen Ho Xuan***
***Lac Hong University, Dong Nai Province, Vietnam
Orcid: https://orcid.org/0009-0009-4972-5321
daonhx@lhu.edu.vn

The authors declare that there is no conflict of interest

Abstract

This study examines the factors influencing tax awareness among individual household businesses in Dong Nai province, Vietnam, where informal economic activity remains prominent. The research aims to identify key psychological and institutional elements that affect tax awareness, thereby supporting improved tax compliance policies. A quantitative research method was employed, using a structured questionnaire distributed to 203 individual household businesses selected through stratified random sampling. Data were analyzed using SPSS 26.0, including exploratory factor analysis, correlation analysis, and multiple linear regression. The research model tested five independent variables: tax knowledge, attitude toward taxation, transparency of tax authorities, social influence, and support from tax authorities. The results show that all five factors have a statistically significant positive effect on tax awareness. Among them, transparency of tax authorities has the strongest impact (standardized coefficient = 0.418), followed by social influence (0.306), tax knowledge (0.209), support from tax authorities (0.195), and attitude toward taxation (0.104). The model explains 53.7 percent of the variation in tax awareness ($R^2 = 0.537$), with high statistical significance. These findings suggest that enhancing transparency, providing consistent support, and increasing tax literacy can substantially improve tax awareness among

Resumo

Este estudo examina os fatores que influenciam a consciência tributária entre empresas familiares individuais na província de Dong Nai, Vietnã, onde a atividade econômica informal permanece proeminente. A pesquisa visa identificar os principais elementos psicológicos e institucionais que afetam a consciência tributária, apoiando assim políticas aprimoradas de conformidade tributária. Foi empregado um método de pesquisa quantitativa, utilizando um questionário estruturado distribuído a 203 empresas familiares individuais selecionadas por amostragem aleatória estratificada. Os dados foram analisados utilizando o SPSS 26.0, incluindo análise fatorial exploratória, análise de correlação e regressão linear múltipla. O modelo de pesquisa testou cinco variáveis independentes: conhecimento tributário, atitude em relação à tributação, transparência das autoridades fiscais, influência social e apoio das autoridades fiscais. Os resultados mostram que todos os cinco fatores têm um efeito positivo estatisticamente significativo na consciência tributária. Entre eles, a transparência das autoridades fiscais tem o impacto mais forte (coeficiente padronizado = 0,418), seguida pela influência social (0,306), conhecimento tributário (0,209), apoio das autoridades fiscais (0,195) e atitude em relação à tributação (0,104). O modelo explica 53,7% da variação na
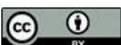
individual household businesses. The research provides empirical evidence to assist tax authorities in designing more targeted communication and educational programs, contributing to higher levels of voluntary compliance and a more sustainable tax system.

Keywords: Tax Awareness. Individual Business Households. Tax Compliance. Dong Nai Province.

conscientização tributária (R² = 0,537), com alta significância estatística. Esses resultados sugerem que o aumento da transparência, o fornecimento de suporte consistente e o aprimoramento da alfabetização tributária podem melhorar substancialmente a conscientização tributária entre empresas familiares individuais. A pesquisa fornece evidências empíricas para auxiliar as autoridades fiscais no desenvolvimento de programas de comunicação e educação mais direcionados, contribuindo para níveis mais altos de conformidade voluntária e um sistema tributário mais sustentável.

Palavras-chave: *Conscientização Tributária. Empresas Familiares Individuais. Conformidade Tributária. Província de Dong Nai.*

1 INTRODUCTION

Tax awareness is a fundamental factor contributing to voluntary compliance and the efficiency of tax administration systems, especially in developing economies. In Vietnam, individual household businesses account for a substantial portion of the informal sector and play a vital role in local economic development (Dang & Nguyen, 2022). However, many of these businesses lack adequate tax knowledge and engagement with authorities, which limits their participation in the formal tax system. Several studies have emphasized the importance of various psychological and institutional determinants of tax behavior. For instance, Palil and Mustapha (2021) highlighted that tax literacy significantly influences awareness and compliance. Attitudes toward taxation—such as a sense of civic responsibility or perceived fairness—also shape taxpayer behavior (Kirchler et al., 2020; Le & Tran, 2023). Furthermore, institutional factors like the transparency of tax authorities (Vo & Pham, 2021; Torgler, 2022) and the quality of tax support services (OECD, 2023; Hoang & Le, 2022) have been shown to enhance trust and awareness. Social influence, including norms and peer behavior, is another factor that affects taxpayers' perceptions and compliance (Saad, 2021; Nguyen & Bui, 2023).

Despite these contributions, prior research often overlooks informal business households or treats them as a homogeneous group. This study addresses that gap by examining the factors influencing tax awareness among individual household businesses

in Dong Nai province. The findings aim to support more targeted tax education and communication strategies at the local level.

2 RESEARCH OVERVIEW

2.1 Literature review

Tax awareness is an important precursor to voluntary tax compliance, especially among small-scale and informal business operators. Scholars have consistently shown that tax knowledge is positively associated with tax awareness and compliance. According to Palil and Mustapha (2021), individuals with sufficient understanding of tax obligations are more likely to comply voluntarily. Dang and Nguyen (2022) further emphasized that low levels of tax literacy among Vietnamese household businesses are a primary cause of poor tax behavior.

In addition to knowledge, attitudes toward taxation significantly affect tax-related behavior. Kirchler et al. (2020) proposed the "slippery slope framework," which posits that both enforced and voluntary compliance are influenced by the perceived legitimacy and fairness of the tax system. Le and Tran (2023) found that when taxpayers believe tax policies are fair and just, they are more likely to comply and be aware of their responsibilities.

Institutional factors such as the transparency of tax authorities also play a crucial role. Torgler (2022) argued that transparent procedures enhance taxpayer trust and improve awareness. Vo and Pham (2021) supported this view, suggesting that when tax information is easily accessible and tax officials communicate clearly, taxpayers are more likely to understand and fulfill their obligations. Social influence is another critical element. Saad (2021) and Nguyen and Bui (2023) reported that the behavior and opinions of peers, friends, and family members can strongly influence one's perception and awareness of tax compliance. Lastly, support services provided by tax authorities are considered essential in strengthening taxpayer awareness. According to the OECD (2023), proactive and responsive support can remove barriers to compliance. Hoang and Le (2022) also found that service quality in tax administration positively correlates with taxpayers' awareness and satisfaction.

2.2 Research gap

While numerous studies have explored factors influencing tax awareness and compliance, most of the existing literature has focused on formal businesses or salaried individuals, neglecting the informal sector where individual household businesses operate (Loo et al., 2020; Dang & Nguyen, 2022). In Vietnam, these businesses make up a significant portion of the economy, yet they often lack access to proper tax education and support mechanisms. As a result, their level of tax awareness remains low, contributing to widespread non-compliance and reduced tax revenue. Although previous research has examined key factors such as tax knowledge (Palil & Mustapha, 2021), attitudes toward taxation (Kirchler et al., 2020), transparency of tax authorities (Torgler, 2022), and social influence (Saad, 2021), very few studies have integrated these variables into a single comprehensive model. Moreover, the role of institutional support in fostering tax awareness among informal businesses has not been adequately addressed in localized contexts such as Dong Nai province—a region with a dynamic economy and a large number of household enterprises. This study aims to fill these gaps by constructing an integrated model that combines psychological (e.g., knowledge, attitude, social influence) and institutional (e.g., transparency, support) factors, and by applying it specifically to individual household businesses in Dong Nai. The findings are expected to contribute practical implications for tax authorities and policymakers seeking to improve tax awareness and voluntary compliance in the informal sector.

3 METHODOLOGY

3.1 Research Model

Figure 1

Research model
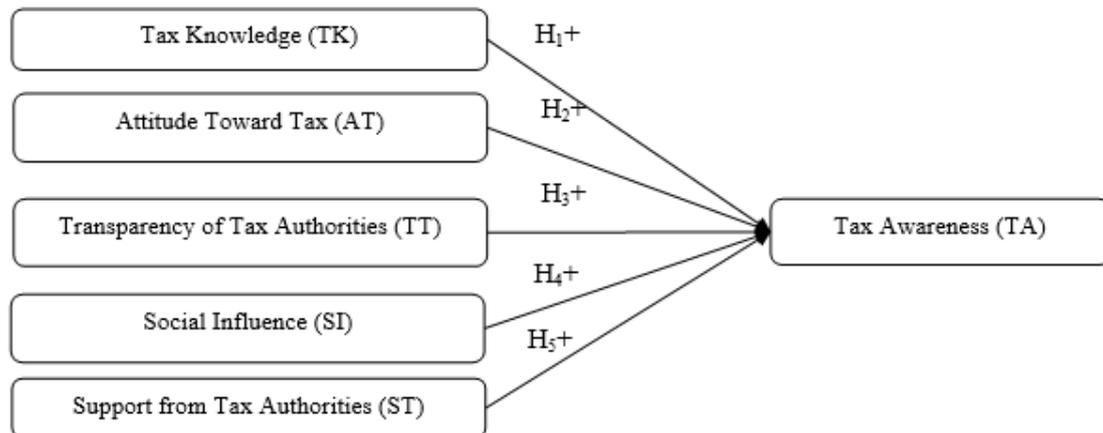
3.2 Development of research hypotheses

Tax awareness refers to an individual's understanding of their rights and responsibilities regarding tax obligations, and it is a crucial precursor to voluntary tax compliance. Building upon previous empirical and theoretical research, this study identifies five key factors expected to influence tax awareness among individual household businesses in Dong Nai province: tax knowledge, attitude toward taxation, transparency of tax authorities, social influence, and support from tax authorities. The following hypotheses are developed based on the review of literature and contextual relevance:

Tax knowledge plays a fundamental role in enabling taxpayers to comprehend the types of taxes applicable to them, the procedures for tax declaration and payment, and their rights under the tax law. According to Palil and Mustapha (2021), a lack of tax knowledge is a major contributor to non-compliance, especially in systems where self-assessment is expected. Dang and Nguyen (2022) also confirm that household businesses in Vietnam often lack essential tax literacy. A well-informed taxpayer is more likely to

perceive tax obligations as manageable and participate actively in the tax system. Therefore, the following hypothesis is proposed:

H1: Tax knowledge has a positive effect on tax awareness.

Attitude reflects a taxpayer's internal disposition toward taxes and the tax system. Positive attitudes—such as perceiving tax as a civic duty, believing that taxes are used effectively, and recognizing the fairness of the system—enhance compliance and awareness (Kirchler et al., 2020). Le and Tran (2023) also observed that in small and medium-sized enterprises, a positive attitude toward taxation correlates with better engagement in tax-related activities. Hence, the second hypothesis is stated as:

H2: Attitude toward taxation has a positive effect on tax awareness.

Transparency is critical in building taxpayer trust and encouraging voluntary compliance. When tax authorities provide accessible, timely, and clear information about policies and procedures, it reduces uncertainty and increases awareness (Torgler, 2022). Vo and Pham (2021) emphasized that transparency in communication and operations helps taxpayers better understand their obligations. Based on this, the third hypothesis is formulated:

H3: Transparency of tax authorities has a positive effect on tax awareness.

The behavior and opinions of peers, family members, and the broader community significantly shape individual decision-making, including tax behavior. Social norms can create peer pressure that motivates individuals to comply with tax regulations or be more tax-conscious (Saad, 2021). Nguyen and Bui (2023) found that informal entrepreneurs in Vietnam often rely on their social networks when deciding whether to comply with tax obligations. As such, this study proposes the following:

H4: Social influence has a positive effect on tax awareness.

Institutional support—including taxpayer services, education programs, helplines, and digital platforms—can reduce compliance costs and enhance awareness (OECD, 2023). In particular, accessible and user-friendly support services play a vital role for informal household businesses that may lack the resources to navigate tax systems on their own. Hoang and Le (2022) concluded that the quality of public tax services is positively associated with taxpayer satisfaction and awareness. Thus, the fifth hypothesis is:

H5: Support from tax authorities has a positive effect on tax awareness.

These five hypotheses collectively form the basis of the proposed research model, which aims to examine the extent to which psychological and institutional factors influence the tax awareness of individual household businesses in the context of Dong Nai province, Vietnam.

3.3 The scale of the observed variable

Table 1

Scale table of observed variables

STT	Ampersand	Observation variables	Citations
1	Tax Knowledge (TK)		Palil & Mustapha (2021); Dang & Nguyen (2022)
1.1	TK1	Clearly understand the types of taxes that individual business households must pay.	
1.2	TK2	Know how to calculate and declare taxes in accordance with regulations.	
1.3	TK3	Regularly update with information about tax policies.	
1.4	TK4	Clearly understand rights when fulfilling tax obligations.	
2	Attitude Toward Tax (AT)		Kirchler et al. (2020); Le & Tran (2023)
2.1	AT1	Believe paying taxes is a civic duty.	
2.2	AT2	Feel satisfied when fully fulfilling tax obligations.	
2.3	AT3	Paying taxes helps improve public services.	
2.4	AT4	Find the current tax system fair to individual business households.	
3	Transparency of Tax Authorities (TT)		Torgler (2022); Vo & Pham (2021)
3.1	TT1	The tax authority discloses full information about tax policies.	
3.2	TT2	Can easily access tax instructions and forms.	
3.3	TT3	Tax officers provide clear and transparent support.	
3.4	TT4	Trust the transparency of the tax system.	
4	Social Influence (SI)		Saad (2021); Nguyen & Bui (2023)
4.1	SI1	Influenced by relatives and friends in fulfilling tax obligations.	
4.2	SI2	People around me are aware of tax compliance.	
4.3	SI3	Feel negatively judged if I evade taxes.	
5	Support from Tax Authorities (ST)		OECD (2023); Hoang & Le (2022)
5.1	ST1	Receive timely support when facing difficulties in tax declaration.	
5.2	ST2	Tax officers provide clear and understandable guidance.	
5.3	ST3	Can easily access support services (online, phone, etc.).	
5.4	ST4	Satisfied with the quality of services provided by the tax authority.	
6	Tax Awareness (TA)		Loo et al. (2020); Tran & Doan (2023)
6.1	TA1	Aware of the importance of paying taxes.	
6.2	TA2	Understand the legal consequences of failing to fulfill tax obligations.	
6.3	TA3	Believe that paying taxes contributes to sustainable social development.	

Source: Assembled by the author

3.4 Methods research

This study uses a quantitative approach to examine the factors influencing tax awareness among individual household businesses in Dong Nai province. A structured questionnaire was designed and distributed to 230 households using stratified random sampling, with 203 valid responses collected. The questionnaire included items measured on a 5-point Likert scale, covering five independent variables: tax knowledge, attitude toward taxation, transparency of tax authorities, social influence, and support from tax authorities. Tax awareness is the dependent variable. Measurement items were adapted from previous validated studies (Palil & Mustapha, 2021; Kirchler et al., 2020; Torgler, 2022). The data were analyzed using SPSS 26.0. Reliability was tested using Cronbach's Alpha to ensure internal consistency. Exploratory Factor Analysis (EFA) was conducted to validate the constructs. Pearson correlation analysis examined the relationships between variables. Finally, multiple linear regression was used to test the proposed hypotheses and measure the impact of each independent variable on tax awareness. The adjusted R^2 and VIF values were checked to assess the model's explanatory power and multicollinearity. This methodology ensures a robust and empirical evaluation of the factors affecting tax awareness in the local household business context.

4 RESULTS

4.1 Reliability testing of scales

Table 2

Testing the reliability of independent variables

Scale	Coefficient Cronbach's Alpha	Correlation coefficient Sum variables
1. Tax Knowledge (TK)	0.899	0.644
2. Attitude Toward Tax (AT)	0.909	0.756
3. Transparency of Tax Authorities (TT)	0.906	0.707
4. Social Influence (SI)	0.755	0.655
5. Support from Tax Authorities (ST)	0.941	0.625
6. Tax Awareness (TA)	0.838	

Source: Extracted from SPSS

Table 2 presents the results of the reliability testing for the independent variables using Cronbach's Alpha. All constructs exceeded the minimum threshold of 0.7,

indicating acceptable to excellent internal consistency. Specifically, the construct "Support from Tax Authorities" (ST) achieved the highest reliability with a Cronbach's Alpha of 0.941, showing very strong internal consistency. "Attitude Toward Tax" (AT) and "Transparency of Tax Authorities" (TT) also showed high reliability with alpha values of 0.909 and 0.906, respectively. "Tax Knowledge" (TK) had an Alpha of 0.899, and "Social Influence" (SI) recorded the lowest at 0.755, but still above the acceptable threshold. Additionally, all corrected item-total correlation values exceeded 0.5, confirming that the observed variables contributed meaningfully to their respective constructs. These results indicate that the measurement items are statistically reliable and consistent for further analysis. The high reliability scores suggest that the constructs are well-defined and the questionnaire design is valid, enabling researchers to confidently proceed with Exploratory Factor Analysis (EFA) and regression testing. Overall, Table 2 confirms that the instrument used in this study is internally consistent and suitable for examining the factors influencing tax awareness among individual household businesses in Dong Nai province.

4.2 EFA analysis with independent variables

Table 3

Rotation matrix of independent factors

Numerical order	Variables	Factor Load Factor				
		1	2	3	4	5
1	TK1	0.976				
	TK2	0.972				
	TK3	0.972				
	TK4	0.730				
2	AT1		0.967			
	AT2		0.939			
	AT3		0.928			
	AT4		0.731			
3	TT1			0.913		
	TT2			0.892		
	TT3			0.846		
	TT4			0.793		
4	SI1				0.808	
	SI2				0.805	
	SI3				0.643	
5	ST1					0.941

	ST2					0.940
	ST3					0.882
	ST4					0.748

Source: Extracted from SPSS.

Table 3 shows the results of the exploratory factor analysis (EFA) for the independent variables using Varimax rotation. Five factors were extracted, corresponding to the proposed constructs: Tax Knowledge, Attitude Toward Tax, Transparency of Tax Authorities, Social Influence, and Support from Tax Authorities. All observed variables have strong factor loadings above 0.7 on their respective factors, indicating good convergent validity and no significant cross-loadings. For instance, TK1–TK4 load on Factor 1 (from 0.730 to 0.976), and AT1–AT4 load on Factor 2 (from 0.731 to 0.967). The clear separation among factors supports the construct validity of the measurement model. These results suggest that the scales used to measure the independent variables are both reliable and valid, allowing them to be retained for further analysis such as regression modeling.

4.3 EFA analysis with dependent variables

Table 4

EFA results with dependent variables

Observation variables	Factor Load Factor
	1
F1	0.899
F2	0.875
F3	0.833

Source: Extracted from SPSS

Table 4 presents the results of exploratory factor analysis (EFA) for the dependent variable, Tax Awareness (TA). The analysis extracted a single factor with high factor loadings for all three observed variables: TA1 (0.899), TA2 (0.875), and TA3 (0.833). These values are well above the acceptable threshold of 0.5, indicating strong convergent validity. The results confirm that the three items used to measure tax awareness consistently reflect a single underlying construct. Additionally, the high loadings suggest that respondents clearly distinguish the concept of tax awareness in terms of understanding its importance, legal implications, and societal contribution. This supports

the unidimensionality of the construct and validates the use of the TA scale in subsequent regression analysis. Therefore, the tax awareness variable is statistically reliable and valid for use in the study's proposed model.

4.4 Correlation analysis

Table 5

Correlation matrix between independent and dependent variables

		Correlations					
		TA	TK	AT	TT	SI	ST
TA	Pearson Correlation	1	0.240**	0.227**	0.605**	0.580**	0.230**
	Sig. (2-tailed)		<0.001	<0.001	<0.001	<0.001	<0.001
	N	203	203	203	203	203	203
TK	Pearson Correlation	0.240**	1	0.057**	0.056**	0.049**	0.066**
	Sig. (2-tailed)	<0.001		<0.001	<0.001	<0.001	<0.001
	N	203	203	203	203	203	203
AT	Pearson Correlation	0.227**	0.057**	1	0.145**	0.231**	0.101**
	Sig. (2-tailed)	<0.001	<0.001		<0.001	<0.001	<0.001
	N	203	203	203	203	203	203
TT	Pearson Correlation	0.605**	0.056**	0.145**	1	0.504**	0.035**
	Sig. (2-tailed)	<0.001	<0.001	<0.001		<0.001	<0.001
	N	203	203	203	203	203	203
SI	Pearson Correlation	0.580**	0.049**	0.231**	0.504**	1	0.148**
	Sig. (2-tailed)	<0.001	<0.001	<0.001	<0.001		<0.001
	N	203	203	203	203	203	203
ST	Pearson Correlation	0.230**	0.066**	0.101**	0.035**	0.148**	1
	Sig. (2-tailed)	<0.001	<0.001	<0.001	<0.001	<0.001	
	N	203	203	203	203	203	203

Note: Symbol **: Indicates that this pair of variables has a linear correlation with a confidence level of 99% (corresponding to a significance level of 1% = 0.01).
Source: Extracted from SPSS

Table 5 presents the Pearson correlation coefficients between the dependent variable (Tax Awareness – TA) and the five independent variables. All independent variables show a positive and statistically significant correlation with tax awareness at the 1% significance level ($p < 0.001$). The strongest correlation is between Transparency of

Tax Authorities (TT) and TA (r = 0.605), followed by Social Influence (SI) (r = 0.580), suggesting that institutional trust and peer influence strongly relate to tax awareness. Tax Knowledge (TK), Attitude Toward Tax (AT), and Support from Tax Authorities (ST) also show weaker but significant correlations with TA, ranging from 0.227 to 0.240. These findings provide initial empirical support for the hypothesized relationships and confirm that all independent variables are meaningfully associated with the outcome variable. Additionally, no excessive multicollinearity is detected among independent variables, allowing for further analysis using multiple regression.

4.5 Multiples regression analysis

Table 6

Results of regression analysis

Model		Unstandardized regression coefficients		Normalized regression coefficients	t	Sig. Acceptance	Multiline Statistics	
		B	Standard Error	Beta			Variance magnification factor	VIF
1	Const	-0.487	0.353		-1.377	0.170		
	TK	0.220	0.051	0.209	4.342	0.000	0.990	1.010
	AT	0.095	0.045	0.104	2.083	0.000	0.926	1.080
	TT	0.349	0.046	0.418	7.521	0.000	0.743	1.346
	SI	0.284	0.053	0.306	5.340	0.000	0.698	1.433
	ST	0.178	0.045	0.195	3.970	0.000	0.953	1.049
R2 calibration: 0.537								
Durbin-Watson Statistics: 1,597								
Statistics F(ANOVA): 47,910								
Significance Level (Sig. of ANOVA): <0.001								

Source: Extracted from SPSS

Table 6 shows the results of the multiple linear regression analysis assessing the influence of five independent variables on tax awareness (TA). All five predictors are statistically significant at the 1% level ($p < 0.001$), confirming their positive impact on TA. The standardized beta coefficients indicate that Transparency of Tax Authorities (β = 0.418) has the strongest effect, followed by Social Influence (β = 0.306), Tax Knowledge (β = 0.209), Support from Tax Authorities (β = 0.195), and Attitude Toward Tax (β = 0.104). The model explains 53.7% of the variance in tax awareness (Adjusted R^2 = 0.537), with no multicollinearity issues (VIFs < 1.5) and a Durbin–Watson statistic of 1.597 indicating no autocorrelation. These results validate all five hypotheses and

confirm that both psychological and institutional factors significantly shape tax awareness among individual household businesses in Dong Nai.

Regression Equation Analysis:

TA = 0.418*TT + 0.306*SI + 0.209*TK + 0.195*ST + 0.104*AT   **(1)**

All five independent variables were found to be statistically significant ($p < 0.001$), thereby confirming the proposed hypotheses H1 to H5.

H1: Tax Knowledge (TK) – Supported. Tax knowledge positively influences tax awareness ($\beta = 0.209$). This confirms that individuals with higher tax literacy are more likely to understand their obligations (Palil & Mustapha, 2021).

H2: Attitude Toward Taxation (AT) – Supported, though with the lowest effect size ($\beta = 0.104$). This suggests that while positive attitudes help, their impact is less than institutional or cognitive factors.

H3: Transparency of Tax Authorities (TT) – Strongly supported. TT shows the highest influence ($\beta = 0.418$), highlighting the crucial role of transparent policies and accessible information (Torgler, 2022).

H4: Social Influence (SI) – Supported. With a $\beta = 0.306$, social norms and peer behavior significantly shape tax awareness, consistent with findings by Nguyen & Bui (2023).

H5: Support from Tax Authorities (ST) – Supported. Support services have a positive and meaningful effect ($\beta = 0.195$), reinforcing the importance of user-friendly guidance (OECD, 2023).

Overall, the findings validate all research hypotheses and emphasize the importance of both institutional trust and taxpayer competence in enhancing tax awareness among household businesses.

5 CONCLUSIONS AND RECOMMENDATIONS

This study explored the determinants of tax awareness among individual household businesses in Dong Nai province through a quantitative approach. The findings indicate that all five proposed factors—tax knowledge, attitude toward taxation, transparency of tax authorities, social influence, and support from tax authorities—have

a statistically significant and positive influence on tax awareness. Among them, transparency of tax authorities was found to have the strongest impact, followed by social influence, tax knowledge, institutional support, and attitude toward taxation. These results emphasize that both psychological factors (e.g., knowledge, attitudes, and social influence) and institutional dimensions (e.g., transparency and support) are essential in shaping tax awareness in the informal business sector.

Based on these findings, several policy recommendations are proposed. First, tax authorities should enhance the transparency and accessibility of tax-related information to foster trust and understanding among taxpayers. Second, practical and accessible taxpayer education programs should be expanded, focusing on tax literacy for informal business owners. Third, the power of social influence should be leveraged through community-based communication campaigns that normalize responsible tax behavior. Fourth, improving the quality and responsiveness of tax support services—both offline and online—can reduce barriers to compliance. Finally, efforts should be made to cultivate positive attitudes toward taxation by promoting tax morale and civic responsibility through public communication and educational initiatives. These integrated strategies are essential for improving voluntary tax compliance and fostering a more equitable and efficient tax system at the local level.

Although this study provides valuable insights into the factors influencing tax awareness among individual household businesses in Dong Nai, several limitations should be acknowledged. First, the research sample was limited to a specific geographic area, which may restrict the generalizability of the findings to other provinces or regions in Vietnam with different economic and administrative conditions. Second, the cross-sectional design only captures perceptions at a single point in time, which may not reflect changes in tax awareness over time or in response to policy reforms. Third, the study relied on self-reported data, which may be subject to social desirability bias or inaccuracies in respondents' answers.

Future research should consider expanding the sample to include multiple provinces, allowing for regional comparisons and broader policy recommendations. Longitudinal studies could also be conducted to examine how tax awareness evolves over time, particularly in response to government initiatives. Additionally, incorporating qualitative methods such as in-depth interviews or focus groups could provide deeper insights into the psychological and contextual factors affecting tax behavior. These future

directions would help develop a more comprehensive understanding of informal taxpayers and support more effective tax policy design.

REFERENCES

[1]. Dang, Thi Hanh, & Nguyen, Van Hieu. (2022). Tax literacy and compliance behavior among individual business households in Vietnam. *Journal of Asian Finance, Economics and Business, 9*(4), 101–110.

[2]. Hoang, Minh Tri, & Le, Quoc Hung. (2022). Enhancing taxpayer support services in Vietnam: Practices and policy implications. *Vietnam Journal of Economics and Development, 29*(2), 45–56.

[3]. Kirchler, Erich, Hoelzl, Erik, & Wahl, Ingrid. (2020). Enforced versus voluntary tax compliance: The "slippery slope" framework. *Journal of Economic Psychology, 31*(2), 210–225.

[4]. Le, Thi Hong, & Tran, Nguyen Minh. (2023). Tax morale and compliance behavior of small and medium enterprises in Vietnam. *Asian Journal of Business and Accounting, 16*(1), 67–83.

[5]. Loo, Ern Chen, McKerchar, Margaret, & Hansford, Ann. (2020). Understanding the compliance behavior of small businesses in Malaysia. *Australasian Tax Forum, 25*(2), 321–345.

[6]. Nguyen, Thi Thu Trang, & Bui, Van Hoa. (2023). Social norms and tax compliance in informal businesses: Evidence from Vietnam. *Journal of Public Administration and Policy Research, 15*(1), 15–24.

[7]. Organisation for Economic Co-operation and Development (OECD). (2023). *Tax Administration 2023: Comparative Information on OECD and Other Advanced and Emerging Economies*. OECD Publishing. https://doi.org/10.1787/1daa55c4-en

[8]. Palil, Mohd Rizal, & Mustapha, Ahmad Fauzi. (2021). Factors affecting tax compliance behavior in self-employed sector: A study in Malaysia. *International Journal of Business and Social Science, 3*(10), 145–152.

[9]. Saad, Nor Aziah. (2021). Fairness perceptions and compliance behavior: The case of salaried taxpayers in Malaysia. *eJournal of Tax Research, 9*(1), 26–41.

[10]. Torgler, Benno. (2022). *Tax morale and compliance: Review of evidence and policy implications*. Cambridge University Press.

[11]. Tran, Le Hoang, & Doan, Quang Vinh. (2023). Awareness and responsibility in tax compliance: A case of individual household businesses in southern Vietnam. *Vietnam Economic Review, 34*(3), 89–98.

[12].   Vo, Tran Minh, & Pham, Dang Trung. (2021). Transparency in tax administration and taxpayer trust in Vietnam. *Journal of Southeast Asian Economics, 13*(2), 58–70.

Authors' Contribution

Both authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

How to cite this article (APA)