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**FACTORS AFFECTING TAX COMPLIANCE
BEHAVIOR OF ORGANIZATIONS AND INDIVIDUALS
WITH E-COMMERCE ACTIVITIES:
A STUDY IN VIETNAM**

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ABSTRACT

In the context of the rapid expansion of the digital economy, tax compliance in e-commerce in Vietnam has emerged as a critical challenge from both theoretical and administrative perspectives. The diversity of digital business models, together with the borderless and relatively anonymous nature of online transactions, requires tax authorities to adopt more systematic, modern, and adaptive regulatory approaches. This study aims to identify and quantify the factors influencing tax compliance behavior among entities engaged in e-commerce, thereby clarifying the multidimensional nature of such behavior and proposing policy implications tailored to the Vietnamese context.

The dissertation employs a mixed-methods approach, combining a comprehensive theoretical review with a large-scale empirical survey conducted across eight key provinces and cities. The core contribution lies in the development and validation of an integrated “Behavior – Institution – Technology” model, which captures the multi-layered mechanisms influencing taxpayer behavior. Structural equation modeling results indicate that tax compliance behavior is simultaneously affected by three groups of factors, each with distinct roles and impact mechanisms. First, the foundational (exogenous) factors include the legal and tax policy framework and the characteristics of e-commerce activities, which collectively shape the institutional and technological environment and establish behavioral norms for taxpayers. Second, the environmental (driving) factors encompass economic conditions, social influences, and characteristics of the tax authority, which exert objective pressures or incentives affecting compliance decisions. Third, the intrinsic factors—comprising operational characteristics and the psychological state of taxpayers—represent the core determinants that directly influence behavior, while also mediating the effects of external drivers.

A key finding of the study is the heterogeneity across taxpayer groups. For enterprises, technological factors, particularly the nature of e-commerce activities, play a leading role in promoting tax compliance. In contrast, for individuals and household businesses, psychological factors—such as awareness, trust, and attitudes toward tax obligations—exert a more substantial influence. This finding underscores that tax compliance in the digital environment is not solely driven by economic conditions or legal enforcement, but rather emerges from the complex interaction between technology, institutional trust, and behavioral dimensions.

Based on empirical findings and the current state of tax administration during the period 2020–2024 and early 2025, the dissertation proposes a set of coherent and forward-looking policy implications. These include improving the legal framework governing digital goods and business models; transitioning toward data-driven tax administration to enhance monitoring and forecasting capabilities; adopting advanced technologies such as artificial intelligence and blockchain to increase transaction transparency; and fostering a culture of tax compliance through personalized taxpayer support services tailored to different segments.

Overall, the study provides a comprehensive and empirically grounded framework for understanding tax compliance behavior in e-commerce, contributing a meaningful academic foundation for the development of a modern, enabling, efficient, and sustainable tax administration system in Vietnam.

Keywords: Tax compliance; E-commerce; Digital tax administration; Behavior; Institutions; Technology.

CHAPTER 1

INTRODUCTION TO THE RESEARCH

1.1. *Research Problem*

In the era of the digital economy, e-commerce has emerged as both a key driver of economic growth and a major source of challenges for tax administration. In Vietnam, the e-commerce market has expanded significantly, increasing from approximately \$ 4 billion in 2015 to an estimated \$ 32 billion in 2024, with continued strong growth projected for 2025 and 2026. However, the borderless and relatively anonymous nature of digital transactions has contributed to rising tax evasion and persistent non-compliance. Traditional economic deterrence models have proven insufficient to fully explain these complex behaviors in a digital context.

To address this gap, the dissertation integrates perspectives from rational choice theory, the theory of planned behavior, and tax morale to develop a multidimensional “**Behavior – Institution – Technology**” framework. The study aims to identify and quantify the key factors influencing tax compliance behavior among both enterprises and individual taxpayers in Vietnam. By combining theoretical insights with empirical evidence, the research contributes to strengthening the analytical foundation for improving legal frameworks and advancing data-driven tax administration, thereby supporting the development of a fair, transparent, and sustainable digital fiscal ecosystem.

1.2. *Research Objectives*

❖ *General Objective*

To investigate the determinants and the extent of influence of various factors on the tax compliance behavior of organizations and individuals engaged in e-commerce activities in Vietnam. Based on the research findings, the study aims to propose recommendations for improving the legal framework within the e-commerce environment, thereby enhancing the effectiveness and efficiency of tax administration and strengthening

taxpayer compliance.

❖ ***Specific Objectives***

(1) To systematize the theoretical foundations of tax compliance behavior; to analyze the characteristics of e-commerce and the current state of tax compliance behavior among organizations and individuals engaged in e-commerce activities.

(2) To identify the factors influencing tax compliance and assess the extent of their impact on the tax compliance behavior of enterprises and organizations engaged in e-commerce in Vietnam.

(3) To identify the factors influencing tax compliance and assess the extent of their impact on the tax compliance behavior of individuals and household businesses engaged in e-commerce in Vietnam.

(4) To propose policy implications aimed at improving the legal framework for e-commerce taxation in Vietnam, thereby enhancing the effectiveness and efficiency of tax administration and strengthening taxpayer compliance.

❖ ***Research Questions***

(1) What theoretical frameworks explain tax compliance behavior in the e-commerce environment, and what is the current state of tax compliance behavior in Vietnam's e-commerce sector?

(2) Which factors influence the tax compliance behavior of enterprises and organizations engaged in e-commerce in Vietnam, and to what extent does each factor affect their compliance behavior?

(3) Which factors influence the tax compliance behavior of individuals and household businesses engaged in e-commerce in Vietnam, and to what extent does each factor affect their compliance behavior?

(4) What policy implications can be proposed to improve the legal framework for e-commerce taxation in Vietnam, thereby enhancing the effectiveness and efficiency of tax administration and strengthening taxpayer compliance?

1.3. Research Subjects and Scope

- *Research Object:* Factors influencing tax compliance behavior among organizations and individuals participating in e-commerce in Vietnam.

- *Content Scope:* The study focuses on analyzing the tax compliance behavior of enterprises and individual/household businesses operating on digital platforms, and examines key determinants in the context of rapid e-commerce growth.

- *Spatial Scope:* The study is conducted nationwide, with primary data collection concentrated in major e-commerce hubs, including Hanoi, Ho Chi Minh City, Da Nang, Can Tho, Hai Phong, and Dong Nai (aligned with the 2025 administrative boundary adjustments).

- *Temporal Scope:* Secondary data cover the period from 2020 to 2024 (updated to early 2025). Primary data were collected through empirical surveys conducted between June 2022 and June 2023.

1.4. Research Methods and Data

1.4.1. Research Methods:

A mixed-methods approach was employed in two stages to enable comparison and integration of findings from both qualitative and quantitative data, providing a more comprehensive and clear understanding of the research problem. Subsequently, the proposed research model and hypotheses were tested using the survey data collected. For data processing and analysis, the study applied the Structural Equation Modeling (SEM) approach using SPSS software.

1.4.2. Research Data

□ *Secondary Data:*

Data were collected from various sources, including summary reports from the Ministry of Finance and the General Department of Taxation; reports from the E-commerce and Digital Economy Department (Ministry of Industry and Trade); reports from the Vietnam E-commerce Association;

Metric reports from e-commerce data platforms; statistical reports from government agencies; data from research institutes; proceedings from national and international scientific conferences; and financial statements of organizations engaged in e-commerce activities.

□ *Primary Data:*

The survey targeted two separate groups using specially designed questionnaires: (1) enterprises engaged in e-commerce (including members of the board of directors, chief accountants, accountants, tax agents, and owners of private enterprises); and (2) individuals and household businesses engaged in e-commerce. The survey was conducted across eight localities with the most developed e-commerce activities in Vietnam, including five centrally-governed cities (Hanoi, Ho Chi Minh City, Da Nang, Can Tho, Hai Phong) and three other provinces (Binh Duong, Ba Ria–Vung Tau, Dong Nai).

The survey period spanned from June 2022 to June 2023.

1.5. Contributions of the Dissertation

1.5.1. Scientific Contributions

First, the dissertation provides a comprehensive systematization of the theoretical foundations of taxpayer compliance behavior, while analyzing the factors influencing such behavior.

Second, it synthesizes international experiences in e-commerce tax administration, providing a practical basis for proposing improvements to the legal framework for e-commerce taxation in Vietnam.

Third, the study clarifies tax compliance behavior among online business participants through an innovative approach that integrates quantitative analysis of influencing factors with a behavioral–institutional–technological model. This integrated approach enhances the reliability of the findings and ensures the logical consistency of the dissertation.

1.5.2. Practical Contributions

The findings of this dissertation provide several notable practical

contributions as follows:

- **Current Situation:** Empirical evidence indicates that tax compliance within Vietnam's e-commerce sector remains sub-optimal, particularly among micro-enterprises and individual/household businesses. Although tax revenues from this sector surged during the 2020–2025 period, significant risks of revenue loss persist due to increasingly sophisticated tax avoidance tactics conducted through informal digital platforms.

- **Determinants of Tax Compliance:** Based on statistically significant results ($p < 0.05$), the study identifies seven groups of factors influencing compliance behavior. For enterprises, E-commerce Activities ($\beta = 0.193$) emerge as the most influential factor, while social factors exhibit the weakest effect. Conversely, for individual and household businesses, Psychological Factors ($\beta = 0.535$) play a decisive role, underscoring the critical importance of taxpayer awareness and institutional trust.

- **Policy Implications:** The dissertation proposes five strategic policy directions toward 2030: (1) Refining the legal framework for digital goods and implementing "withholding-at-source" mechanisms; (2) Adopting data-driven risk management using advanced technologies such as AI, Big Data, and Blockchain; (3) Enhancing taxpayer support services and bolstering institutional trust; (4) Restructuring specialized tax administration units; and (5) Advancing international cooperation, including OECD's BEPS pillars and cross-border data sharing. These solutions are integrated into a three-phase roadmap (2026–2030) to ensure feasibility and alignment with the National Tax System Reform Strategy.

1.6. Dissertation Structure

Chapter 1: Introduction to the Research

Chapter 2: Theoretical Foundations and Literature Review on E-Commerce and Taxpayer Compliance Behavior

Chapter 3: Research Model and Methodology

Chapter 4: Research Findings and Discussion

Chapter 5: Conclusions and Policy Implications.

CHAPTER 2: THEORETICAL FOUNDATIONS AND LITERATURE REVIEW ON E-COMMERCE AND TAXPAYER COMPLIANCE BEHAVIOR

2.1. Introduction to Tax Compliance Behavior

Tax compliance of taxpayers refers to the timely, accurate, and full fulfillment of all tax obligations (including tax registration, tax declaration, tax payment, provision of information, and other requirements for tax administration) in accordance with legal regulations. Any violation of these obligations is considered tax non-compliance.

Tax compliance behavior encompasses both the attitude and the manner in which taxpayers fulfill their tax obligations.

2.2. Introduction to E-Commerce

E-commerce can be broadly defined as digitalized commercial activities conducted at multiple levels through digital platforms and the Internet. A key characteristic of e-commerce is that the range of goods and services extends from physical products to digital products (such as software and digital content) and online services.

When studying tax compliance behavior among organizations and individuals engaged in e-commerce, four primary e-commerce models should be considered: B2B (Business-to-Business), B2C (Business-to-Consumer), C2B (Consumer-to-Business), and C2C (Consumer-to-Consumer). Other e-commerce models related to government operations are strictly regulated and therefore are not considered in this study.

E-commerce distribution methods include Wholesaling, Retailing, Dropshipping, Print-on-demand, Private labeling, White labeling, and Affiliate marketing.

E-commerce differs from traditional commerce in several ways, including the role of information systems and transaction methods, scope of

operations, participating actors, technology, and transaction processes.

2.3. Theoretical Framework

2.3.1. Foundational Theories on Taxpayer Compliance

- Theory of Planned Behavior (TPB)
- Prospect Theory
- Agency Theory
- General Deterrence Theory
- Trade-off Theory
- Risk Acceptance Theory
- Business Ethics Theory
- Rational Perception Theory
- Fraud Triangle Theory
- Social Norms Theory

2.3.2. Information Systems and Digital Economy Theories in Tax Compliance Management

- Technology Acceptance Theory
- Transaction Cost Theory
- Platform Economics Theory
- Information Asymmetry Theory

2.3.3. Slippery Slope Framework

2.4. Previous Related Studies:

2.4.1. International Research

Global scholarship on tax compliance has evolved from rigid economic models to multidimensional frameworks in the digital age. Building upon the foundational "Economic Deterrence" model by Allingham and Sandmo (1972), subsequent researchers (Ritsema et al., 2003; Bobek et al., 2007; Mohdali & Pope, 2012) expanded the scope to include socio-psychological determinants, emphasizing tax morale, social norms, and institutional trust as pivotal drivers of voluntary compliance.

In the digital era, contemporary studies (Scarcella, 2020; Zhang et al., 2020; Fang & Ma, 2024) have identified unique challenges posed by e-commerce, such as anonymity and cross-border complexities. A significant shift toward "Tax Administration 3.0" is observed in recent literature (OECD, 2004; Olaoye & Ikonne, 2023), highlighting the integration of Artificial Intelligence (AI), Big Data, and Large Language Models (LLMs) to automate tax classification and fraud detection. Furthermore, these studies establish digital platforms as critical intermediaries for "withholding-at-source" and data sharing.

2.4.2. Domestic Research

Domestic scholarship on tax compliance behavior has evolved significantly since 2009, transitioning from predominantly qualitative assessments to sophisticated empirical analyses, and shifting focus from traditional taxation to the digital economy. A synthesis of pivotal studies (Nguyen, 2009; Phan & Le, 2015; Bui, 2017; Le, 2021) indicates that tax compliance behavior in Vietnam is driven by five core determinants: (1) tax policies and the regulatory framework; (2) the administrative capacity and characteristics of tax authorities; (3) taxpayers' perceptions, psychology, and tax morale; (4) economic and sectoral variables; and (5) social norms.

Notably, recent literature (Pham, 2019; Trang, 2023; Nguyen et al., 2024) has begun to integrate technological factors and e-commerce, highlighting the role of electronic tax systems in mitigating compliance costs and enhancing transparency. Nevertheless, a systematic review reveals critical research gaps. First, extant studies often focus on narrow geographical scopes or isolated tax types, primarily Corporate Income Tax or Personal Income Tax. Second, the distinctive features of the digital environment—such as cross-sectoral data governance and the pivotal role of digital platforms—remain underexplored. Finally, there is a conspicuous lack of comparative research analyzing the differential impacts of these determinants on the two primary e-commerce cohorts—enterprises and

individual/household businesses—within a unified theoretical framework.

2.5. International Experience in E-commerce Tax Administration and lesson learned for Vietnam.

2.5.1. International Experience in E-commerce Tax Administration

The study synthesized e-commerce tax management models from leading economies, highlighting diverse strategic approaches:

The European Union (EU): Distinguished by policy harmonization and multilateral cooperation. The implementation of OSS/IOSS systems simplifies VAT compliance across 27 member states. The EU also pioneered the elimination of VAT exemptions for low-value imports and adopted OECD's global tax pillars to ensure fair taxation based on revenue source rather than physical presence.

Singapore: A model of transparency and technological integration. The Overseas Vendor Registration (OVR) mechanism mandates cross-border providers to fulfill GST obligations. Singapore focuses on API integration between corporate accounting software and tax authorities' systems to automate compliance.

China: Emphasizes data-driven supervision and platform accountability. Leveraging Big Data and e-invoicing, China constructs sophisticated risk profiles for taxpayers. Notably, Chinese law strictly defines the legal obligations of e-commerce platforms (e.g., Alibaba, JD.com) in data sharing and tax enforcement cooperation.

The United States: Highlighted by the shift toward destination-based taxation. Following the South Dakota v. Wayfair (2018) ruling, the US moved from physical to economic nexus. The US experience excels in managing complex sub-national tax jurisdictions through advanced tax automation ecosystems.

Synthesis: Despite differing tax structures, global trends converge on: (i) Full digitalization of tax administration; (ii) Shift toward destination-

based taxation; (iii) Leveraging digital platforms as tax intermediaries; and (iv) Integrating consumer protection with tax compliance frameworks.

2.5.2. Lessons Learned for Vietnam

Drawing from the e-commerce tax administration experiences of the European Union (EU), Singapore, China, and the United States, the dissertation derives several policy-relevant lessons to enhance Vietnam’s regulatory framework and administrative effectiveness:

Establishing a Robust and Harmonized Legal Framework: Developing a transparent and coherent legal system is essential to reduce regulatory gaps. Vietnam should adopt modern tax mechanisms for digital services and cross-border transactions—such as Singapore’s Overseas Vendor Registration (OVR) and the EU’s One-Stop Shop (OSS)—to ensure tax neutrality and simplify compliance procedures for foreign providers.

Advancing Data-Driven Tax Administration: The application of Big Data, artificial intelligence, and e-invoicing is critical for real-time transaction monitoring. Strengthening data integration among tax authorities, e-commerce platforms, and financial institutions will enhance risk profiling capabilities and improve the timely detection of tax evasion.

Defining the Strategic Role of Digital Platforms: Legal frameworks should clearly specify the regulatory obligations of e-commerce platforms as intermediaries, including mandatory data sharing and the implementation of withholding-at-source mechanisms. These measures are essential for effectively managing fragmented transactions involving individual sellers and micro-enterprises.

Balancing Enforcement with Developmental Support: Tax enforcement should be complemented by supportive policies. While strict sanctions are necessary to deter tax fraud, investments in digital infrastructure, capacity-building programs, and financial support for SMEs are equally important to foster voluntary compliance.

Strengthening International Cooperation: Vietnam should actively engage in global tax initiatives, particularly those led by the OECD (e.g., BEPS), to address base erosion and profit shifting in the digital economy. At the same time, enhancing consumer protection frameworks will contribute to building a transparent and trustworthy digital marketplace.

2.6. Research Gap Analysis

Synthesis of Research Models: The existing literature on tax compliance has evolved into four dominant streams: (i) the Economic Deterrence Model, which emphasizes audit probability and penalty structures; (ii) the Socio-Psychological Model, focusing on social norms and individual perceptions; (iii) the Tax Morale Model, highlighting intrinsic motivation and institutional trust; and (iv) the Integrated Multi-Dimensional Approach, which combines economic, psychological, and institutional determinants (OECD, 2004; Le, 2021).

Research Gaps: Despite substantial scholarly contributions, several critical gaps remain. First, the unique characteristics of e-commerce—such as platform anonymity and digital payment systems—are insufficiently incorporated into existing models. Second, there is a lack of a comprehensive framework integrating the dimensions of Behavior, Institution, and Technology. Third, empirical evidence from emerging economies, including Vietnam, remains limited. Fourth, few studies provide a comparative analysis between corporate and individual taxpayers within a unified analytical framework.

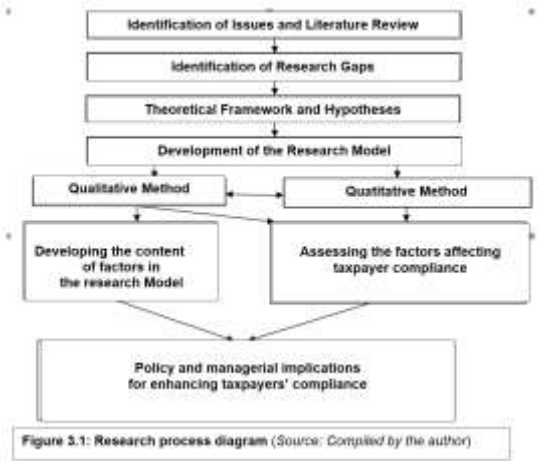
Proposed Research Model: To address these gaps, the dissertation develops an integrated analytical model grounded in the OECD (2004) compliance risk management framework and adapted to the digital economy context. The model comprises seven groups of determinants: (1) taxpayer characteristics; (2) tax authority characteristics; (3) legal and tax policy factors; (4) economic conditions; (5) social influences; (6) psychological factors; and (7) e-commerce activities. By explicitly

incorporating e-commerce activities as a core determinant, the model captures the role of technology in shaping tax compliance behavior and provides a robust foundation for designing modern, data-driven tax administration strategies.

CHAPTER 3: RESEARCH MODEL AND METHODOLOGY

3.1. Research Process

The author employed a mixed-methods approach conducted in two phases, aiming to compare and integrate the findings from both qualitative and quantitative data. This approach was designed to provide a more comprehensive and precise understanding of the research problem.



3.2. Research Model and Hypotheses

3.2.1. *Multi-layered Interaction Mechanism of Tax Compliance Behavior*

By integrating economic-behavioral theories, information systems, and the Slippery Slope Framework (SSF), the dissertation proposes a Concentric Interaction Diagram to explain how external and internal factors shape tax compliance (TC) behavior in the e-commerce sector. The mechanism is structured into three concentric layers:

Layer 1 - Technology and Institutional Foundation (External Factors):
Represents the "Power" of tax authorities. E-commerce Activity serves as a

new central variable, transforming digital anonymity into a compliance driver through data transparency. Along with Tax Policies and Tax Authority Characteristics, this layer establishes the mandatory legal and technical infrastructure.

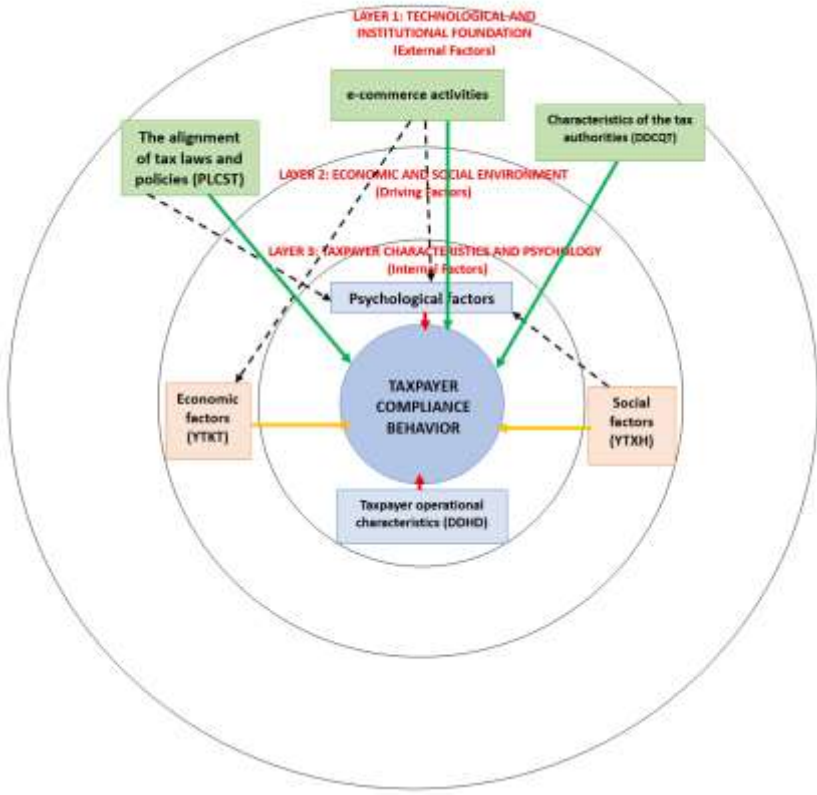


FIGURE 3.2: CONCEPTUAL DIAGRAM OF THE INTERACTION MECHANISM OF FACTORS INFLUENCING TAXPAYER COMPLIANCE BEHAVIOR

(Source: Compiled by the author based on a synthesis of tax compliance behavior theories and the characteristics of e-commerce activities)

Layer 2 - Economic and Social Environment (Driving Factors): Acts as a catalyst converting institutional regulations into economic incentives and

community standards, closely linked to "Trust" in the SSF. TC behavior here is a balance between financial resources (Prospect Theory) and societal expectations (Social Norm Theory).

Layer 3 - Taxpayer Characteristics and Psychology (Internal Factors): The core layer that determines final decisions through a cognitive filter. Based on the Theory of Planned Behavior (TPB) and Business Ethics, compliance intentions are formed by attitudes toward fairness, risk appetite, and the specific operational capacity of the taxpayer.

Interaction Mechanisms: The model operates through three intertwined flows: (i) Radial Impact (coercive pressure from technology and law); (ii) Spillover and Regulatory Impact (e-commerce activities reshaping economic perceptions and social norms); and (iii) Decisive Impact (moral attitudes and operational scale as direct impulses for final compliance).

Conclusion: The diagram depicts a digital tax administration ecosystem where compliance results from the harmonious interaction between transparent technological infrastructure, reasonable economic pressure, and the internal trust of taxpayers.

3.2.2. Conceptual Definitions and Hypothesis Development

The dissertation defines Taxpayer Compliance Behavior (TCB) as the timely and accurate fulfillment of tax obligations, operationalized through four dimensions: tax registration, honest reporting, full payment, and information provision.

The research framework proposes seven hypotheses (H1 to H7):

H1 & H2: Operational characteristics of taxpayers and the administrative capacity of tax authorities (professionalism, IT infrastructure) directly shape compliance strategies.

H3, H4 & H5: Legal transparency, economic conditions (financial health), and social norms (reputation, community pressure) act as critical external drivers.

H6: Psychological factors, including perceived fairness and institutional

trust, shift compliance from "enforced" to "voluntary".

H7 (The Core Variable): In the digital economy, e-commerce activities reshape the Fraud Triangle framework by creating new opportunities and constraints for non-compliance. This factor is examined through dimensions such as business models, distribution channels, platform traceability, and payment mechanisms. The dissertation hypothesizes that greater transparency in e-commerce operations (e.g., cashless payments and centralized platforms) is positively associated with higher levels of tax compliance.

3.2.3. Proposed Research Model

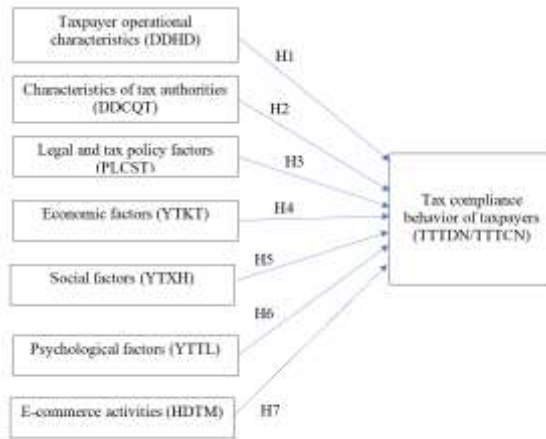


Figure 3.2: Proposed research model (Source: Proposed by the author)

The measurement scales were developed based on theoretical foundations and subsequently refined through in-depth interviews and pilot surveys to ensure reliability and convergent validity, before being coded for analysis (Table 3.1).

Table 3.1. Summary of the coded measurement scales

No	Variable	Symbol	Measurement	References
1	Taxpayer operational characteristics	DDHD1	Organizational structure and type of ownership of the enterprise (Individual	OECD(2004), Nguyen Thi Le Thuy (2009) and Bui Ngoc Toan

	(DDHD)		business, Household)	(2017), Fauziati & Kassim (2018)
		DDHD2	Scale of activities of taxpayers (measured by annual business revenue)	OECD(2004), Nguyen Thi Le Thuy (2009) and Bui Ngoc Toan (2017), Sapiei et al (2014), Vincent (2021), Fauziati & Kassim (2018)
		DDHD3	Business scope (Online sales; Business brokerage; Trading in agricultural products; Real estate and construction business; Advertising, media and entertainment services; Financial services – banking – tax – accounting; Other activities)	OECD(2004), Nguyen Thi Le Thuy (2009) and Bui Ngoc Toan (2017), Musimenta (2020); Sapiei et al.(2014), Vincent (2021)
		DDHD4	Duration (seniority)	OECD (2004), Nguyen Thi Le Thuy (2009) and Bui Ngoc Toan (2017), Musimenta,(2020); Sapiei et al.(2014), Vincent (2021), Fauziati & Kassim (2018)
		DDHD5	Tax understanding (tax knowledge and tax compliance skills of taxpayers)	OECD (2004), Nguyen Thi Le Thuy (2009) and Bui Ngoc Toan (2017), Vincent (2021),
2	Characteristics of tax authorities (DDCQT)	DDCQT 1	Administrative procedures (tax declaration, payment, inspection, tax finalization and information provision)	Bùi Ngọc Toàn (2017)
		DDCQT 2	Tax inspection and examination	Bùi Ngọc Toàn (2017), Lương Hoàng Minh 2017, Phạm Nữ Mai Anh (2019)
		DDCQT 3	Tax services (Support, propagation and education of tax law of the Tax Authority)	Bùi Ngọc Toàn (2017), Lương Hoàng Minh 2017
		DDCQT 4	Capacity and professional qualifications of tax officials	Bùi Ngọc Toàn (2017), Lương Hoàng Minh 2017
		DDCQT 5	IT qualifications of tax officials	Bùi Ngọc Toàn (2017), Lương Hoàng Minh 2017
3	Legal and tax policy factors	PLCST 1	The complexity of the tax system (synchronization,	Nguyễn Thị Lê Thúy (2009), Bùi Ngọc

	(PLCST)		clarity, simplicity, understandability, transparency and fairness)	Toán (2017), Vincent (2021), Musimenta,(2020).
		PLCST 2	Tax registration – declaration – payment process and procedures (The simplicity, understanding, and implementation of tax registration – declaration – payment processes and procedures)	Bui Ngoc Toan (2017)
		PLCST 3	Sanctions (Severity of sanctions for non-compliance with tax)	Nguyen Thi Le Thuy (2009), Bui Ngoc Toan (2017), Sapiei et al. (2014), Vincent (2021)
4	Economic factors (YTKT)	YTKT 1	Market Interest Rate	Bui Ngoc Toan (2017)
		YTKT 2	Inflation and economic growth	Bui Ngoc Toan (2017)
		YTKT 3	Tax compliance expenses (expenses incurred by the taxpayer arising from the obligation to comply with applicable tax laws (including money and time spent on tax compliance)	Bui Ngoc Toan (2017), Truong Thi Ngan (2020), Sapiei et al. (2014), Vincent (2021), Mahangila, D. N. W. (2017)
		YTKT 4	Financial Status (Financial Status and Actual Income of the Taxpayer)	Bui Ngoc Toan (2017)
5	Sociological factors (YTXH)	YTXH1	Financial Status (Financial Status and Actual Income of the Taxpayer)	OECD (2004), Bui Ngoc Toan (2017), Vu Thi Bich Quynh (2019), Pham Thi My Linh (2019), Bobek et al (2013)
		YTXH 2	Status of taxpayers in society (issues of reputation, position and role of taxpayers in the social community)	OECD (2004), Nguyễn Thị Lê Thủy (2009), Bùi Ngọc Toàn (2017)
		YTXH 3	Force majeure (excuses for non-compliance with taxes due to adverse consequences such as lack of employment, lack of means of livelihood and poverty, etc.)	Vincent (2021)
6	Psychological factors (YTTL)	YTTL 1	Awareness of taxpayers (individual taxpayers, business owners, tax declaration and payment managers of enterprises) about tax fairness	OECD (2004), Nguyen Thi Le Thuy (2009), Bui Ngoc Toan (2017), Truong Thi Ngan (2020)

		YTTL 2	The attitude of taxpayers towards the risks of tax evasion;	OECD (2004), Nguyen Thi Le Thuy (2009), Bui Ngoc Toan (2017)
		YTTL 3	Taxpayers' perception of corruption of local tax officials;	OECD (2004), Nguyễn Thị Lệ Thủy (2009), Bùi Ngọc Toàn (2017), Vũ Thị Bích Quỳnh (2019)
		YTTL 4	Taxpayers' confidence in government spending.	OECD (2004), Nguyen Minh Ha and Nguyen Hoang Quan (2012).
7	E-commerce activities (HDTM)	HDTM 1	E-commerce model (B2C, B2B, C2C, C2B,...)	New construction
		HDTM 2	Distribution methods (Distribution methods based on e-commerce business models: Wholesaling, Retailing, Dropshipping, Print-on-demand, Private labeling, White labeling, Affiliate marketing)	New construction
		HDTM 3	Platform (Website; E-commerce exchanges (market places) such as Shopee, Lazada, Tiki, Sendo, TikTok Shop, Amazon, Alibaba, Taobao, Adayroi, Chotot.com ...; Social platforms such as acebook, Instagram, TikTok, WhatsApp, Twitter and Youtube,....)	New construction
		HDTM 4	Payment (forms of payment in e-commerce transactions: COD (Cash On Delivery), Bank Transfer, Online Payment Gateway, E-Wallet, Scratch Card, Private Card/Wallet of brands, businesses, E-vouchers,...)	New construction
9	Tax compliance behavior of taxpayers (TTT) => (TTTTN/TTTC N)	TTT 1	Tax Registration	OECD (2004)
		TTT 2	Tax declaration	OECD (2004)
		TTT 3	Paying taxes	OECD (2004)
		TTT 4	Provision of information at the request of tax authorities	OECD (2004)

(Source: Compiled by the author)

3.3. Research Data:

The dissertation employs a mixed-method approach, utilizing both secondary and primary data sources to ensure analytical comprehensiveness and objectivity.

Secondary Data: Data were sourced from official reports of the Ministry of Finance, the General Department of Taxation of Vietnam (GDT), the e-Commerce and Digital Economy Agency (Ministry of Industry and Trade), the General Statistics Office (GSO), and various research institutions. The dataset covers the 2020–2024 period with updates through 2025, capturing the dynamic shifts within the tax sector amidst administrative restructuring and digital transformation.

Primary Data: Primary data were gathered through structured questionnaire surveys tailored to two core taxpayer segments, conducted from June 2022 to June 2023:

Corporate Segment: 800 representatives (including executives, chief accountants, and tax agents) were surveyed across major e-commerce hubs (Hanoi, Ho Chi Minh City, Da Nang, Can Tho, Hai Phong, and Dong Nai). This effort yielded 725 valid responses, representing a 90.62% recovery rate.

Individual and Household Business Segment: 700 taxpayers were surveyed across five centrally governed municipalities and surrounding provinces, resulting in 665 valid responses (a 95.00% recovery rate).

Sampling Strategy: The study adopted a purposive convenience sampling method, focusing on economically vibrant regions and strategic e-commerce centers to ensure the empirical validity and representativeness of the research model.

3.4. Research Methodology

A two-stage mixed-methods approach was employed to compare and integrate the results from qualitative and quantitative data sources, providing a more comprehensive and clear understanding of the research problem.

The foundational theoretical literature and previously published studies on e-commerce and tax compliance were thoroughly reviewed by the author to identify research gaps, thereby establishing the research direction. An in-depth analysis of the characteristics and differences between e-commerce and traditional commerce was conducted, clarifying the concepts of tax compliance behavior and the factors influencing it. Based on this analysis, the research model and preliminary hypotheses were developed.

Qualitative research method: Expert interviews (tax policy advisors, tax research experts) were conducted to refine the research model.

Quantitative research method: A set of measurement scales and questionnaires were developed for two target groups (organizations/enterprises and individuals/households). A pilot survey with a small sample (30 taxpayers per group) was conducted to adjust the measurement scales and questionnaire. Subsequently, a full-scale survey was administered to the larger population of each group.

3.5. Data Analysis Methods

Data were analyzed using **SPSS 20.0** software, applying the following techniques:

1. *Descriptive statistics*
2. *Measurement scale reliability and validity tests*
3. *Exploratory Factor Analysis (EFA)*
4. *Confirmatory Factor Analysis (CFA)*
5. *Structural Equation Modeling (SEM)*
6. *ANOVA tests*
7. *T-tests for group differences*
8. *Multi-group analysis based on demographic characteristics*

CHAPTER 4: RESEARCH FINDINGS AND DISCUSSION

4.1. The current state of tax compliance among organizations and individuals engaged in e-commerce activities

Data from the General Department of Taxation (GDT) indicate that between 2021 and 2023, tax authorities audited 31,570 suspected e-commerce cases, identifying 22,160 violations (70.2%) and imposing tax arrears and penalties totaling VND 2,917 billion. In the first half of 2024, 42,898 cases were reviewed, with 4,560 violations (10.6%) identified and addressed, resulting in VND 297 billion in recoveries. By the end of 2024, penalties had been imposed on 33,003 e-commerce entities (including 736 enterprises and 32,267 individuals), with total arrears and fines reaching nearly VND 1.4 trillion. In the first five months of 2025, out of 119,068 reviewed cases, 26,658 violations (22.39%) were handled, generating VND 747 billion in additional revenue.

	2019	2020	2021	2022	2023	2024
E-Commerce Revenue (billion USD)	11,5	13,2	16	20	25	32
E-Commerce Revenue Growth Rate (%)	32%	15%	20%	25%	25%	27%
Tax Revenue from E-Commerce (billion VND)	1.167	1.143	1.591	83.000	97.000	116.000
E-Commerce Tax Revenue Growth Rate (%)	52%	-21%	39%	5,117%	16,87 %	19,59%

(Source: Compiled from data of the General Department of Taxation and the Vietnam E-Commerce Index Report)

Overall, tax compliance in Vietnam’s e-commerce sector remains suboptimal. Current tax administration mechanisms have struggled to keep pace with the rapid and increasingly complex evolution of the digital economy. Although the legal framework and technological infrastructure have improved, they continue to lag behind market developments. While e-commerce tax revenue grew significantly during 2020–2024, the data also reveal substantial risks of tax base erosion, driven by increasingly

sophisticated avoidance and concealment strategies.

Common forms of tax evasion include underreporting of revenues, the use of complex subsidiary structures or offshore platforms, and non-invoiced transactions. The widespread use of cash-on-delivery (COD), informal payment methods, and opaque business models—such as online black markets and shell companies—further undermines transparency.

Tax administration faces persistent challenges, including the volatility of digital business models, incomplete tax declarations, and difficulties in regulating cross-border platforms and monitoring electronic transactions. These issues are compounded by enforcement gaps and the lack of detailed, tailored regulatory frameworks for e-commerce.

4.2. Analysis of Factors Affecting Tax Compliance Behavior of Enterprises.

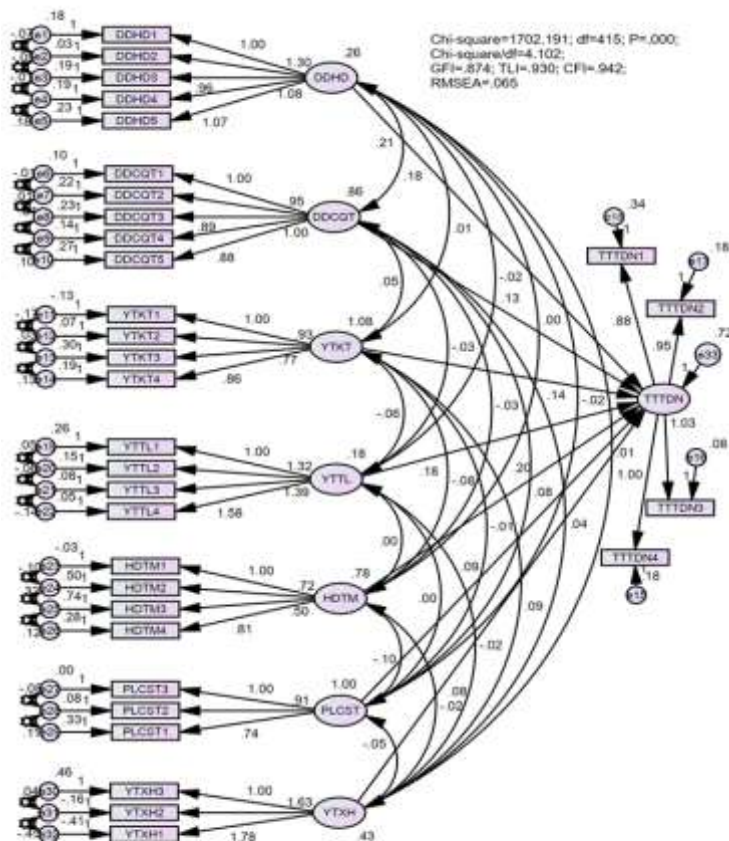
Measurement Scale Reliability and Structural Validity

Descriptive statistical results confirm that the dataset derived from 725 survey samples is of high quality and possesses sufficient representativeness for in-depth econometric analysis. All measurement scales demonstrated internal consistency, with Cronbach's Alpha coefficients exceeding 0.6. Exploratory Factor Analysis (EFA), yielding a KMO of 0.779 (Sig. = 0.000), successfully condensed 32 observed variables into eight core factors: (1) Characteristics of Tax Authorities (DDCQT), (2) Operational Characteristics (DDHD), (3) Economic Factors (YTKT), (4) Tax Compliance Behavior (TTTDN), (5) Psychological Factors (YTTL), (6) E-commerce Activities (HDTM), (7) Tax Law and Policy (PLCST), and (8) Social Factors (YTXH). Subsequently, Confirmatory Factor Analysis (CFA) validated the robust fit between the theoretical model and the empirical data through high goodness-of-fit indices.

Structural Equation Modeling (SEM)

ResultsThe SEM analysis confirms that the research model satisfies all

academic criteria for model fit. All seven independent variables exert a statistically significant positive influence on corporate tax compliance behavior. Notably, E-commerce Activities (HDTM) emerged as the most critical determinant, with the highest standardized path coefficient ($\beta = 0.193$). Conversely, Social Factors (YTXH) exhibited the least impact ($\beta = 0.057$). These findings underscore that the specificities of digital business models play a decisive role in shaping the tax law adherence of enterprises.



HÌNH 4.8: KẾT QUẢ PHÂN TÍCH MÔ HÌNH CẦU TRÚC TUYẾN TÍNH SEM ĐỐI VỚI DỮ LIỆU NNT LÀ DN
(Nguồn: Tác giả điều tra và xử lý từ SPSS, Amos)

**Table 4.15: SEM Model Evaluation Results
for Enterprise Taxpayer Data**

Inter-factor Correlations			Unstandardized Coefficient (Estimate)	Standardized Coefficient (β)	Standard Error (S.E.)	Critical Ratio (C.R.)	P
TTTDN	<--	DDHD	0.206	0.117	0.069	2.991	0.003
TTTDN	<--	DDCQ	0.134	0.137	0.039	3.436	***
TTTDN	<--	YTKT	0.143	0.165	0.030	4.765	***
TTTDN	<--	YTTL	0.184	0.087	0.074	2.500	0.012
TTTDN	<--	HDTM	0.197	0.193	0.042	4.704	***
TTTDN	<--	PLCST	0.093	0.103	0.034	2.716	0.007
TTTDN	<--	YTXH	0.079	0.057	0.037	2.128	0.033

(Source: Author's survey and data processing using SPSS and AMOS)

Analysis of Demographic Differences

To evaluate the stability and robustness of the model, supplementary tests were conducted:

ANOVA and T-tests: Results indicated no statistically significant differences (Sig. > 0.05) in tax compliance behavior or its influencing factors across various demographic segments, including gender, age, professional position, revenue scale, or years of operation.

Multi-group Structural Analysis: A p greater than 0.05 confirms high structural consistency across the model, indicating that the relationships remain invariant regardless of demographic traits or business types. This evidence supports the universality and enduring reliability of the proposed model within the contemporary Vietnamese context.

4.3. Analysis of Factors Influencing Tax Compliance Behavior among Individuals and Household Businesses.

Measurement Scale Validation and Factor Structure

Descriptive statistics from 665 survey responses confirm the high quality and representativeness of the dataset for rigorous analysis. Reliability testing using Cronbach's Alpha indicates that all measurement scales exceed the acceptable threshold ($\alpha > 0.6$).

Exploratory Factor Analysis (EFA), with a KMO value of 0.818 ($p = 0.000$), extracted 31 observed variables into eight latent constructs, consistent with the proposed theoretical framework. Subsequent Confirmatory Factor Analysis (CFA) further confirmed a good model fit, with satisfactory goodness-of-fit indices and factor loadings, thereby establishing both convergent and discriminant validity of the measurement scales in the context of individual taxpayers and household businesses.

Structural Equation Modeling (SEM) Results

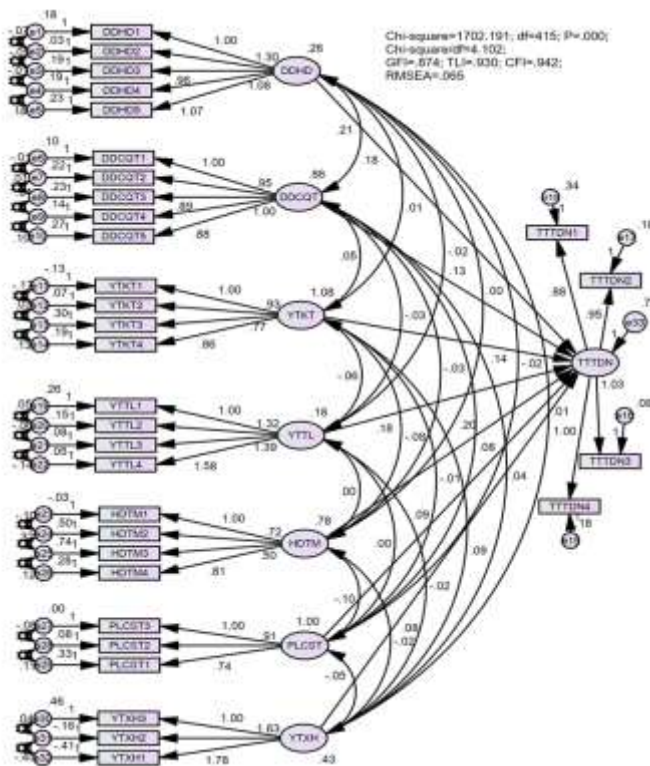


Figure 4.8: Results of the Structural Equation Modeling (SEM) Analysis for Corporate Taxpayer Data

(Source: Author's survey and data processing using SPSS and AMOS)

**Table 4.31: Results of SEM Model Testing
for Individual and Household Business Taxpayer Data**

Correlation between factors			Unstandardized estimation	Normalized estimation coefficients	Standard Error	Critical value (C.R)	P Value
TTCN	<--	DDHD	0,170	0,070	0,065	2,632	0,008
TTCN	<--	DDCQT	0,092	0,097	0,032	2,861	0,004
TTCN	<--	YTKT	0,098	0,114	0,027	3,702	***
TTCN	<--	YTTL	0,519	0,535	0,034	15,081	***
TTCN	<--	HDTM	0,058	0,065	0,030	1,974	0,048
TTCN	<--	PLCST	0,068	0,085	0,026	2,559	0,011
TTCN	<--	YTXH	0,232	0,130	0,061	3,804	***

Source: Investigation and handling authors from SPSS 20.0 and Amos

SEM analysis was conducted to examine the hypothesized relationships within the research model. The results indicate that all seven independent factors exert statistically significant effects on individual tax compliance behavior (TTCN).

Notably, for the individual and household business segment, Psychological Factors (YTTL) emerged as the most influential determinant, with the highest standardized coefficient ($\beta = 0.535$). In contrast, E-commerce Activities (HDTM), although positively associated with compliance behavior, exhibit the weakest effect ($\beta = 0.065$).

These findings highlight a notable divergence in compliance drivers: while corporate compliance is largely influenced by operational mechanisms, individual and household compliance is primarily driven by psychological and behavioral factors.

Comparative Analysis and Model Robustness

Supplementary analyses, including T-tests and ANOVA, were conducted to evaluate demographic differences:

Group Homogeneity: The results indicate no statistically significant differences ($p > 0.05$) in tax compliance behavior across demographic

variables such as gender, age, location, industry, income level, and professional experience.

Model Invariance: Multi-group structural analysis yields p greater than 0.05, confirming that the structural relationships remain stable across different segments. This finding supports the robustness and generalizability of the proposed theoretical framework within Vietnam's individual and household business sectors.

4.4. Discussion of Research Results:

Robustness of the Empirical Model

The dual-sample analysis ($n_1 = 725$ enterprises; $n_2 = 665$ individuals/households) confirms that the measurement scales exhibit high internal consistency (Cronbach's Alpha: 0.789–0.964) and strong convergent validity ($AVE > 0.5$). Structural Equation Modeling (SEM), using bootstrap resampling (40,000 and 60,000 iterations), demonstrates that the estimated coefficients are highly stable, with negligible bias ($Bias \approx 0$). These findings provide robust empirical support for all proposed hypotheses and confirm the alignment between the theoretical framework and the practical context of tax administration in Vietnam's digital economy.

Differential Impact Mechanisms Across Taxpayer Groups

The study reveals a pronounced divergence in the mechanisms shaping tax compliance behavior between the two cohorts:

For Enterprises – “Compliance Driven by Economic Rationality and Technology”: E-commerce activities (HDTM) exert the strongest influence ($\beta = 0.193$), suggesting that digital infrastructure functions as a “technical institution” that enhances transparency. Corporate behavior aligns with Rational Choice Theory, emphasizing structured internal controls and responsiveness to economic and legal factors.

For Individuals/Households – “Compliance Driven by Moral and Socio-Psychological Factors”:

By contrast, Psychological Factors (YTTL) dominate ($\beta = 0.535$), while e-commerce activities exhibit the weakest effect ($\beta = 0.065$). This reflects the nature of the informal sector, where tax behavior is primarily shaped by trust, tax morale, and social norms rather than technological constraints.

Comparison of Standardized Path Coefficients (β) Across Groups

Factor	Enterprise (TTTDN)	Individual and household business (TTTCN)
HDTM / E-commerce activities	$\beta = 0.193$ (Highest impact)	$\beta = 0.065$ (Weakest but significant)
YTTL / Psychological	$\beta = 0.087$ (low)	$\beta = 0.535$ (Highest impact)
YTKT / Economic	$\beta = 0.165$ (High)	$\beta = 0.114$ (Medium)
YTXH / Social	$\beta = 0.057$ (low)	$\beta = 0.130$ (Significant)
DDCQT / tax authorities	$\beta = 0.137$ (Medium)	$\beta = 0.097$ (low)
PLCST/Pháp luật, chính sách thuế	$\beta = 0.103$ (có ý nghĩa)	$\beta = 0.085$ (có ý nghĩa)

The Role of E-commerce Activities

A granular analysis indicates that technology serves as an “extended arm” for tax authorities regarding enterprises by mitigating information asymmetry. However, it simultaneously facilitates “zones of anonymity” for individuals through cash-on-delivery (COD) and social media transactions. This disparity suggests that current tax policies have not yet fully captured the informal digital economy.

Behavioral Shifts in the Digital Economy

The findings indicate a clear transition from an “economic deterrence” model to a “tax morale-driven” model when moving from the corporate to the individual sector. The structural stability across multi-group analyses (gender, firm size, experience) reinforces the generalizability of this framework. This provides a critical foundation for differentiated tax strategies: prioritizing RegTech (Regulatory Technology) for enterprises, while emphasizing trust-building and perceived fairness for individual and household taxpayers.

CHAPTER 5: CONCLUSIONS AND POLICY IMPLICATIONS

5.1. Conclusion

Based on the integration of theoretical foundations and empirical evidence, the dissertation draws the following core conclusions:

First: Development of an Integrated Multidimensional Theoretical Framework.

The study proposes a comprehensive model synthesizing Behavioral, Institutional, and Technological dimensions. A significant contribution lies in the integrated application of the Slippery Slope Framework and the Fraud Triangle Theory to elucidate the interaction between the “power” of tax authorities and the “trust” of taxpayers within the complex context of e-commerce, characterized by anonymity, cross-border transactions, and digital traceability.

Second: Identification of Empirical Realities and Governance Gaps.

The findings reveal a pronounced divergence in tax compliance behavior across taxpayer segments. While large enterprises are increasingly adopting data-driven compliance cultures, individuals, household businesses, and micro-enterprises remain within a “grey zone,” exhibiting substantial non-compliance rates (approximately 70.2% during 2021–2023). These gaps primarily stem from the prevalence of cash-on-delivery (COD) payments and systemic limitations in tax awareness within the informal sector.

Third: Heterogeneity in Impact Mechanisms Across Taxpayer Segments.

For enterprises, tax compliance is predominantly dictated by E-commerce Activities ($\beta = 0.193$) and Economic Factors ($\beta = 0.165$), reflecting rational, system-oriented behavior shaped by technological infrastructure. In stark contrast, for individuals and household businesses, Psychological Factors exert the most substantial influence ($\beta = 0.535$), indicating that compliance is largely driven by moral considerations and voluntary attitudes. Concurrently, existing technological infrastructure shows the marginal effect ($\beta = 0.065$), suggesting insufficient deterrence for

this specific group.

Fourth: The Dual Role of Technology and Strategic Policy Direction.

The study highlights the ambivalent nature of technology: it functions as a lever for transparency for enterprises, yet poses monitoring challenges for individuals due to the anonymity of emerging digital business models. This finding underscores the necessity of shifting from a "one-size-fits-all" regulatory approach toward a differentiated strategy—leveraging Regulatory Technology (RegTech) for the corporate sector while fostering tax morale and institutional trust among individual taxpayers to cultivate sustainable voluntary compliance.

5.2. Policy Implications

5.2.1. Basis for Policy Recommendations

The policy implications of this dissertation are anchored in three fundamental pillars:

Strategic Context: Recommendations align with the National Tax System Reform Strategy through 2030, addressing global digital taxation challenges (OECD Pillar 2) while considering the specific dynamics of Vietnam’s informal economy.

Empirical Evidence: Derived from the differentiated impact mechanisms identified in the SEM model, specifically the dominant role of E-commerce Activities for enterprises ($\beta= 0.193$) and Psychological Factors for individuals/household businesses ($\beta=0.535$).

International Experience: Lessons are synthesized from the EU’s One-Stop-Shop (OSS) mechanism, China’s data-driven administration, and Singapore’s revenue-nurturing (nurturing the tax base) model.

5.2.2. Strategies for Enhancing Tax Administration and Promoting Compliance

First: Strengthening the Legal Framework through “Segmented Management”

Tax Classification of Digital Products: Establish distinct tax

categories for digital services (e.g., SaaS, affiliate marketing, digital content) to close existing regulatory gaps.

Withholding and Third-party Reporting: Legally mandate e-commerce platforms and cross-border suppliers to act as withholding agents, declaring and remitting taxes on behalf of individual participants.

Flexible Compliance Thresholds: Implement realistic revenue thresholds and “tax holiday” incentives for startups to encourage the transition from the informal to the formal sector.

Second: Data-driven Risk Management Strategy (RegTech)

Interdisciplinary Data Ecosystem: Institutionalize API integration between tax authorities and financial institutions, logistics providers, and digital platforms to track the digital footprints of all transactions.

Advanced Analytics: Utilize AI and Machine Learning for predictive behavioral analysis and fraud detection, while employing Blockchain to ensure the integrity of cross-border data.

Third: Fostering Institutional Trust and Personalized Support

Digital Tax Assistant: Deploy AI-powered virtual assistants and a “One-Touch Digital Tax” mobile interface to minimize compliance costs and optimize user experience.

Leveraging Social Norms: Partner with platforms to grant “Trusted Vendor” status to compliant sellers, transforming tax compliance into a reputational asset.

Capacity Building: Provide subsidized accounting and tax-filing software tailored for micro-enterprises and individual operators to bridge the professional capacity gap.

Fourth: Structural Restructuring and Digital Enforcement Capacity

Specialized Administration: Shift from geography-based to sector-specific management specialized in e-commerce and digital economy operations.

Interagency Synergy: Establish real-time data-sharing protocols

among Tax Authorities, Law Enforcement, Banks, and the Ministry of Industry and Trade to mitigate tax leakage and monitor digital cash flows.

5.3. Limitations and Future Research Directions

5.3.1. Research Limitations

While the stated objectives have been achieved, this dissertation is subject to several inherent limitations:

Sample Representativeness: Due to the anonymous and dispersed nature of the digital economy, accessing seasonal or remote individual operators remains challenging. This may constrain the full generalizability of the model across all segments of e-commerce activities in Vietnam.

Temporal Relevance of Data: The e-commerce landscape is undergoing rapid transformation, particularly with the emergence of Generative AI-driven business models and new digital asset classes. This necessitates ongoing theoretical updates in future investigations.

Model Scope: While the study focuses on seven core latent constructs, it does not fully encompass external macro-level variables, such as global geopolitical shifts or international financial crises, which may exert peripheral influence.

Self-Reported Data Bias: Despite rigorous measures to mitigate bias—including anonymous survey design and cross-verification with administrative tax records—the study remains potentially susceptible to social desirability bias from respondents.

5.3.2. Directions for Future Research

Building upon these limitations, the author proposes the following avenues for future research:

Comparative Regional Studies: Conduct cross-country comparative analyses of tax compliance behavior between Vietnam and other ASEAN nations with similar digital economic trajectories.

In-depth Analysis of Cross-border Modalities: Employ a mixed-methods approach, combining quantitative analysis with qualitative case studies to

investigate sophisticated tax avoidance techniques in the digital environment.

Predictive Analytics and AI Integration: Integrate the empirical findings of this study into Machine Learning algorithms to develop predictive models for non-compliance risk based on real-time transaction data.

Ex-post Policy Evaluation: Conduct longitudinal assessments of the actual effectiveness of newly implemented regulations (e.g., Decree 68/2026/ND-CP) to provide an empirical basis for subsequent policy refinements.