

SOCIALIST REPUBLIC OF VIETNAM
Independence- Freedom- Happiness

Ho Chi Minh City, January 31st, 2026

**INFORMATION ON NEW ACADEMIC AND THEORETICAL
CONTRIBUTIONS OF THE THESIS**

Thesis Title: **Factors affecting tax compliance behavior of Organizations and Individuals with E-commerce activities: A study in Vietnam**

Major: Banking and Finance

Code: 9340201

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Course: 2020

Training Institution: University of Finance- Marketing

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New contributions of the dissertation in terms of theoretical, empirical, and practical aspects:

1. New scientific contributions

First, the dissertation systematizes the fundamental theoretical foundations of taxpayer compliance in a comprehensive manner, and simultaneously analyzes the factors influencing taxpayers' compliance behavior.

Second, the dissertation synthesizes international experiences in tax administration for e-commerce, thereby establishing a practical foundation for proposing improvements to Vietnam's legal framework on e-commerce taxation.

Third, the tax compliance behavior of online business operators is elucidated through an innovative approach that combines quantitative analysis of influencing factors with an integrated behavior–institution–technology model. This combination enhances the reliability of the findings and ensures the internal coherence of the dissertation.

2. New practical contributions

The research findings of the dissertation offer several new practical contributions, as follows:

The dissertation provides a comprehensive analysis of the current state of tax compliance among organizations and individuals engaged in e-commerce activities.

Specifically:

Tax compliance among organizations and individuals engaged in e-commerce in Vietnam remains relatively low, particularly within the groups of small and micro enterprises, individual entrepreneurs, and household businesses. A considerable proportion of small and medium-sized enterprises—especially micro enterprises—still submit tax declarations that are incomplete or inaccurate. In recent years, tax awareness and tax filing practices among individuals and household businesses have shown positive improvements; however, significant limitations in their compliance behavior persist.

Many individuals and household businesses either do not fulfill or only partially fulfill their tax declaration and payment obligations due to misunderstandings, lack of knowledge, or insufficient awareness of tax regulations. In addition, some individuals, household businesses, or enterprises that sell products outside formal e-commerce platforms fail to fully comply with tax declaration and payment requirements. These sellers often operate outside official e-commerce platforms or engage in small-scale, unlicensed sales activities, resulting in incomplete or non-existent tax reporting.

Data from tax authorities' reports on tax inspections and non-compliance indicate that during the period 2020–2024 and the early months of 2025, tax revenue from e-commerce experienced rapid growth. However, this growth also carries significant risks of tax revenue loss. It is therefore imperative to improve the legal framework on taxation, enhance tax administration capacity, strengthen inter-agency cooperation, and promote tax communication to raise the tax compliance awareness of the online business community.

The dissertation identifies the factors influencing the tax compliance behavior of organizations and enterprises engaged in e-commerce in Vietnam, as well as the extent of each factor's impact. Specifically:

The empirical analysis indicates that enterprise tax compliance is significantly affected ($p < 0.05$) by seven factors, including: (1) Taxpayer Operational Characteristics (DDHD), (2) Tax Authority Characteristics (DQCQT), (3) Economic Factors (YTKT), (4) Psychological Factors (YTTL), (5) E-commerce Activities (HDTM), (6) Tax Laws and Policy Framework (PLCST), and (7) Social Factors (YTXH).

The estimated coefficients show the relative impact of these factors as follows: DDHD ($\beta = 0.117$), DQCQT ($\beta = 0.137$), YTKT ($\beta = 0.165$), YTTL ($\beta = 0.087$), HDTM ($\beta = 0.193$), PLCST ($\beta = 0.103$), and YTXH ($\beta = 0.057$). Among these, E-commerce Activities (HDTM) exhibit the strongest effect on enterprise tax compliance ($\beta = 0.193$), whereas Social Factors (YTXH) have the weakest influence ($\beta = 0.057$).

The dissertation identifies the factors influencing the tax compliance behavior of individuals and household businesses engaged in e-commerce in Vietnam, as well as the extent of each factor's impact. Specifically:

Data analysis shows that the tax compliance behavior of individuals and household businesses (TTTCN) is influenced by seven factors: (1) Taxpayer operational characteristics (DDHD), (2) Characteristics of tax authorities (DDCQT), (3) Economic factors (YTKT), (4) Psychological factors (YTTL), (5) E-commerce activities (HDTM), (6) Legal and tax policy factors (PLCST), and (7) Social factors (YTXH).

The estimated coefficients reflecting the relative influence of these factors are as follows: DDHD ($\beta = 0.070$), DDCQT ($\beta = 0.097$), YTKT ($\beta = 0.114$), YTTL ($\beta = 0.535$), HDTM ($\beta = 0.065$), PLCST ($\beta = 0.085$), YTXH ($\beta = 0.130$). Among these, Psychological Factors (YTTL) exert the strongest effect on individual and household business tax compliance ($\beta = 0.535$), whereas E-commerce Activities (HDTM) have the weakest influence ($\beta = 0.065$).

The dissertation proposes policy recommendations to refine the legal framework governing e-commerce taxation in Vietnam, aiming to enhance the effectiveness and efficiency of tax administration and to bolster taxpayer compliance.

Specifically:

(1) Refining the legal framework for taxation in e-commerce, including: developing tax policies for digital products and services—specifically, defining and classifying digital products; establishing a “withholding at source” mechanism for digital platforms; clearly regulating the taxation of cross-border transactions; and reforming tax policies by introducing a flexible “tax compliance threshold” alongside a tiered management approach.

(2) Developing a data-driven tax compliance risk management strategy (internal orientation: tax authority administration), including: building an interconnected, cross-sectoral data ecosystem (leveraging Big Data and API integration); applying artificial intelligence (AI) and machine learning techniques to risk analysis; and adopting blockchain technology in tax administration.

(3) Enhancing taxpayer support services and strengthening institutional trust (external orientation: taxpayer services), including: intensifying communication on tax obligations in e-commerce; developing a “one-touch digital tax” application ecosystem; leveraging social norms and community influence to promote voluntary compliance; improving transparency in audits and penalties for non-compliance; coordinating with local authorities to ensure fairness among businesses operating within the same sector and

locality; expanding taxpayer support services; and strengthening collaboration between tax authorities and business support organizations.

(4) Restructuring the tax administration system and enhancing digital enforcement capacity, including: reorganizing and optimizing the structure of tax authorities; establishing specialized units for e-commerce tax management; adopting more flexible organizational models; strengthening inter-agency coordination; and standardizing a dual-competency tax workforce with both professional and digital expertise.

(5) Proactively advancing international integration and cooperation in e-commerce tax administration, including: implementing the OECD's BEPS pillars and developing mechanisms for cross-border data sharing.

In addition, the dissertation proposes a three-phase roadmap for implementing these policy implications over the 2026–2030 period, aligned with the Vietnamese Government's Tax System Reform Strategy to 2030.

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