TAXPAYERS KNOWLEDGE: A DESCRIPTIVE EVIDENCE ON DEMOGRAPHIC FACTORS IN MALAYSIA

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Abstract: The objective of this paper is to determine the demographic factors in influence the behavior of taxpayers. Levene's test shows that there is no significant mean different between male and female, no significant mean different between government and private servants tax knowledge score. Furthermore, there is no significant different between Chinese and Indian score, the different is only 0.10%. As the analysis goes further, Levene' test shows that there is a significant mean different between Malay and Chinese ($p < 0.10$, $\alpha = 0.05$) as well as Indian and Chinese ($p < 0.10$, $\alpha = 0.05$).

Keywords*: demographic factors, tax compliance, tax attitudes, self assessment system.

Abstrak: *Penelitan ini bertujuan untuk menguji pengaruh faktor-faktor demogarafi yang mempengaruhi prilaku Wajib Pajak. Berdasarkan Uji Levene, penelitian ini membuktikan, bahwa tidak ada perbedaan yang signifikan atas pengetahuan Wajib Pajak antara laki-laki dan perempuan, antara pemerintah dan swasta. Perbedaan pengetahuan Wajib Pajak antara orang China dan Malaysia hanya menunjukkan nilai 0,10%. Analisa selanjutnya melalui uji Levene memperlihatkan bahwa, terdapat perbedaan tingkat pengetahuan pajak yang signifikan antara orang Malaysia dan China (p<0.10, α = 0.05) dengan orang India dan China ((p<0.10, α = 0.05)*

Kata kunci: *factor-faktor demografi, kepatuhan pajak, prilaku pajak, system self assessment.*

Taxation is one of the importance elements in managing national income, especially in developed countries. Most of the countries around the world develop their nation primarily from income tax sources, either direct taxes or indirect taxes. In year 2002, Malaysia has collected sum of RM12.3 billion, 79.5% from overall national income. Out of this figure, 45.3% or RM5.6 billion were comes from direct taxes. Since Malaysian income tax emerged at January 1, 1968 (according to Income Tax Act 1967), Malaysia adopts an Official Assessment System (also referred to as 'Formal System') whereby taxpayers are required to submit their returns within 30 days from the date of service. Under the Formal System, the taxpayers receive their annual tax returns from the Inland Revenue

Board (IRB), normally in March of each year. It is the taxpayers' statutory duty to declare all the necessary particulars pertaining to their income and expenses for that particular year of assessment and submit the completed returns to the IRB. Under the Formal System, it is assumed that taxpayers do not possess the necessary knowledge to compute their tax payable. If a taxpayer is doubtful as to whether a certain expense is allowable under the ITA, he may make a claim to be considered by the Revenue authorities. Under self assessment, a taxpayer has to ensure that an expense is deductible before making a claim in his or her return.

During the last couple of years, the IRB issued approximately 2.5 to 3 million returns annually to registered and potential taxpayers and processed 80% of those returns. Past experience indicates that the rate of non-submission of returns is in the region of 20 - 25% of the total returns issued. Where a person who is chargeable to tax but has not submitted his or her return, the Director General of Inland Revenue (DGIR) may, to the best of his judgment, determine the person's chargeable income and make an assessment accordingly. The taxpayer may, however, object to the assessment in writing within 30 days from the date of service of the notice of assessment (Sec. 99, ITA). Upon an appeal, if the DGIR and the taxpayer cannot come to an agreement, the taxpayer can appeal to the Special Commissioners (Sec. 102, ITA). In either case, the taxpayer or the DGIR can further appeal to the courts against the decision of the Special Commissioners. An appeal to the courts, however, can only be made on a point of law.

SELF ASSESSMENT SYSTEM

Self assessment system (SAS) is essentially an approach whereby taxpayers are required by determine their taxable income, compute their tax liability and submit their tax returns on existing tax laws and policy statements issued by the tax authorities. The introduction of self assessment basis of taxation would involve a substantial shift of responsibility on to the taxpayers in terms of their compliance obligations. The onus would then be placed firmly on them to understand the law, interpret the law and apply it to his or her own situation. It will be up the taxpayers to compute the tax that they owe, based upon the information they have provided on their taxable income and allowable expenditure. A notice of assessment would not be issued under SAS. The tax return furnished by the taxpayer is deemed to be a notice of assessment. Tax returns would, therefore, not be subject to a detailed technical scrutiny by the IRB as the Formal System. Under SAS, the Revenue authorities would be involved in an expanded programme of checking and verifying tax returns on a post-assessment basis, particularly by way of tax audits and the implementation of penalty system to enforce compliance with tax law. These will allow revenue officials to 'inquire into returns' in the six years that follow the filing period. They Will also be able to demand a taxpayer to produce records that they may 'reasonably require' for them to verify.

The new systems known as Self Assessment Systems (SAS) will be implemented stage by stage. The Government would be implementing SAS in stages as follows:

Table 1. Stage of Implementation SAS

Taxpayers Group	Year of Implementation
Companies	2001
Business, partnerships and cooperatives	2003
Salaried individuals	2004

Several tax administrations in both advanced and developing countries have adopted the self assessment system (Kassipillai 2000). These countries include, Sri Lanka (1972), Pakistan (1979), Indonesia (1984), Australia (1986-87), Ireland (1988), New Zealand (1988) and the United Kingdom (1996-97). As for the United Kingdom, the first self assessment tax forms were issued in April 1997 and by 1999, the self assessment system was fully implemented. These self assessment returns were originally sent to the self-employed, business partners, employees and pensioners.

The mission of SAS set by the Government is to collects taxes for the nation at minimum to improve compliance and to institute effective enforcement through prevailing legal procedures. In order to accomplish that mission, the three fold objectives in included, which; 1) to assess and collect the correct amount of revenue as provided under the law in the most effective manner and at a minimum cost, 2) to instill public confidence in the fairness and integrity of the tax system, and 3) to encourage voluntary compliance. Judging from the mission statement and operational objectives of the IRB, the implementation of a self assessment tax system in stages, commencing with companies in 2001, is seen as step towards improving the functioning of the Board. Increased voluntary compliance can only be achieved if taxpayers perceive the tax system to be equitable. Past studies indicated that a SAS will improve efficiency and productivity of the tax administrative system (James 000). A survey by Kasipillai and Mustafa (1996), revealed that Malaysian taxpayers significantly perceived SAS to be a better tax system than the Formal System. This study which was carried out in 1996, evaluated taxpayers' perceptions towards assessment systems, tax law fairness and tax law complexity in Malaysia. A recent survey by Kasipillai (2000) sought from the respondents (taxpayers) ways of improving tax compliance.

Under the Formal System, the taxpayers only have to declare their income normally according to the EA Form in Form B and return the form to the IRB as well as the supporting documents such as EPF and insurance slip and *zakat* slip. Then the IRB will assess the form and furnish a Form J stating the income tax payable by the taxpayers. The process of assessment for that particular year will come to the end stage after the income tax payable has been fully paid by the taxpayers. Starting from year of assessment 2004, the SAS will be implemented for individual taxpayers replacing the Formal System, which means all the process stated earlier will be changed in major situation. SAS is essentially an approach whereby taxpayers are required by law to determined their taxable income, compute their tax liability and submit their tax returns based on existing

tax laws and policy statements issued by the tax authorities. A notice of assessment would not be issued under SAS. The tax return furnished by the taxpayer is deemed to be a notice of assessment. Tax return would therefore, not subject to a detailed technical scrutiny by the Inland Revenue Board (IRB) as under the Formal System. This kind of scenario and processes is heavily require high tax knowledge and laws among the taxpayers in order to accomplish the SAS goals. Therefore, tax knowledge and tax compliance among the taxpayers are an essential requirement in implementing SAS as well as continuous, consistent and compulsory tax education among the taxpayers.

RESEARCH OBJECTIVES AND HYPOTHESES

The arguments on the virtues of a self assessment system is blurred by a perception that there is a distinct division between the Formal System and SAS. However, there is no absolute SAS, neither is there an absolute Formal System. Countries that have introduced a SAS vary in the relative extent of responsibility between the taxpayer and the Revenue authorities in assessing the returns. Tax authorities too differ in the extent of returns that are reviewed to detect for mistakes and the severity of random audits. An absolute SAS would be one where the taxpayer's return is not at all checked.

An absolute Formal System, however, is one where every piece of information provided by the taxpayer is validated by the tax authorities. Therefore in order to minimize the conflict between Formal System and SAS, this research is purposely conducted to achieve the following objectives; (1) to determine the level of Malaysian taxpayers tax knowledge, and (2) to determine the relationship between tax knowledge and the demographic factors such as gender, race and employer background (government or non government). Therefore, the hypotheses will be:

a) H_1 – there is a significant different between female's and male's tax knowledge.
b) H_2 – there is a significant different between Malay's, Indian's and Chinese's tax knowledge.
c) H_3 – there is a significant different between government servants' or non government servants' tax knowledge.

TAX ATTITUDES

Junainah (2002) studied about Malaysian taxpayers perception of SAS. The study shows that most of the taxpayers refused to participate in SAS because of the shift of administration burden from tax authorities to taxpayers, especially in certain process, which involve the filling up the tax return and calculating the income tax payable. There are well verse with the Formal Systems. Respondents are highly satisfied with the simplification in Formal System due to the simple task to do by the taxpayers, whereas all the assessment as well as determination of income tax payable will be done by the tax authorities.

Eriksen & Fallan (1996) try to determine the relationship between the level of tax knowledge and tax crime, focusing on tax evasion. According to the study, as the level of tax knowledge increase, the rate of tax evasion is decrease, and the level of tax compliance become much higher. It shows that the level of tax knowledge is one of the best devices to reduce the tax evasion among taxpayers. By knowing the tax administration and the consequences of doing some unethical task in declaring income in tax return, will persist them from evade tax.

As far as we are concern, the most important thing in order to get the maximum success of SAS in tax knowledge (Kassipillai 2000) among taxpayers. Knowledge about tax law is assumed to be of importance for preferences and attitudes towards taxation as well as in SAS. Nevertheless, there is little research that explicitly considers how attitudes towards taxation is influenced by specific knowledge of tax regulations and their economic effects. Kinsey and Grasmick (1993) has included education as a background variable, but this indirect method is based on the assumption that knowledge about taxation increases with the length of education independently of the educational content. Since there are many people with shorter degree courses who have better knowledge about taxation than others with higher education with long duration, such indirect measurements do not give a satisfactory answer to the issue of whether there is a connection between specific tax knowledge and attitudes towards taxation.

Tax ethics is one of the dimensions in the term attitudes towards taxation (Junainah 2002). Level of tax knowledge seems to important in the way people comprehend the reality underlying taxation and the associated attitude to taxation that is expressed. Roberts et al. (1994) have examined how knowledge and understanding of the construct progressive tax affects choices of fair tax rate structures. A majority of the subjects indicated a preference for progressive taxes over flat taxes and regressive taxes in response to abstract questions, but there was a significantly lower preference for progressive taxation in response to concrete questions. Concrete questions give respondents a better knowledge of what progressive taxes really are, and this comprehension changed attitudes towards the tax fairness of progressive tax rates.

Lewis (1982) states: "More realistically, attitudes should be examined for what they are a product of myth and misperception." When myths and misperceptions are replaced by knowledge, we expect a change in attitudes towards taxation even if the subjects' basic ideology and values remain unchanged and the tax law is unchanged. Misperception probably plays a major role shaping fairness evaluations Roberts et al. (1994), attitude to one's own tax evasion (tax ethics), and attitude to other people's tax evasion. The main intention of this study is to determine whether there is a connection between specific tax knowledge and attitudes during fulfill the tax return, in order to study any changes in the attitudes towards taxation that result from increased knowledge about taxation. Our experience from discussions and the standard of debate in the press is that there is insufficient knowledge about tax regulations and their economic effects. Furthermore, there also seem to be considerable differences in the level of knowledge. No comparable experiments focusing on how better specific tax knowledge affect attitudes towards taxation are mentioned by Alm (1991), who

presents a survey of experiments in tax compliance research. Tax compliance is defined by Alm (1991, p. 577) as: "reporting all income and paying all taxes in accordance with the applicable laws, regulations, and court decisions". Webley et al. (1991, p. 2) discuss the differences between the more neutral term 'non-compliance' and the term 'tax evasion' which assumes an intention to defraud the authorities.

Some aspects of attitudes towards taxation, such as tax ethics and the fairness of the tax system, have an influence on the inclination towards tax evasion (summary in Jackson and Milliron 1986 and Fallan and Eriksen 1993c). Consequently it is important to get more details about how these attitudes are influenced. Teachers of tax law and tax planning are used to measure specific tax knowledge in the sense of the ability to calculate tax liabilities on income and wealth for different taxpayers in different situations especially in SAS. Specific tax knowledge combines information about tax rules with financial knowledge to make it possible to calculate economic consequences for taxpayers. Tax knowledge is not a clear construct, but attitudes towards taxation is an even more problematic term. Several attempts have been made to find an appropriate terminological framework. It is also open to question whether it is possible to consider attitudes towards taxation as an attitude that can be influenced. An important part of most definitions of attitudes is that they are relatively durable.

Lewis (1982, p. 67) highlights these difficulties by considering the fluid transitions between ideology, values, attitudes, behavioral intentions and action. Both the ideological and value-based foundations of behaviour can be stable and durable, but this does not mean that attitudes cannot be influenced by knowledge that results in interpreting reality from a new perspective, even if the taxpayer's values are unchanged. Previous work (Fallan et al.1995) has revealed unrealistic conceptions about the tax system, e.g. the gap between what people claim they pay in marginal tax and what they actually pay, and, as mentioned above, the misunderstanding of the concept of progressive taxes (Roberts et al. 1994). Knowledge that can result in better agreement between how tax payers conceive the tax system and what the situation really is, might also change their attitudes towards taxation. What is experienced as unequal treatment by the tax authorities may also be influenced by knowledge of taxation. We know that the experience of unfairness influences the taxpayer's compliance with the tax system (Alm 1991) and thereby the inclination towards tax evasion.

Mara Ridhuan (2001) using a theory of reasoned action approach in measuring the tax attitude among the Malaysian taxpayers. According to his findings, female taxpayers are more comply rather than female. In his research as well, he does not use a specific material in order to measure the taxpayers knowledge. Therefore, there is no relationship output between the gender compliance issue and the tax knowledge as independent variables.

RESEARCH DESIGN AND METHODOLOGY

This research has been carried out through questionnaires. The data was collected from respondents who is working around Klang Valley, which is studying

in UKM. The data were collected during lecture in progress, normally at the end of each particular time frame.

The set of questionnaire is using to measure the respondents' tax knowledge. The questionnaire is divided into two main sections. The first section covers the respondents' personal background including the gender, race and type of employer. The questionnaire is trying to test the level of respondents' tax knowledge. It is divided into six parts which is primarily focus in personal income tax which is governed by Section 4 of Income Tax Act 1967 (ITA). Part 1 is mainly focus on general income tax administration, part 2 is focusing on business income of an individual neither sources from sole proprietorship nor partnership income (subject to section 4 (a)), part 3 is focusing on employment income (subject to section 4 (b)), part 4 is focusing on dividend and interest income (subject to section 4 (c)), part 5 is focusing in personal relief and last but not least, part 6 is focusing in personal rebates. All the statutes are subject to year of assessment 2003. The respondents have to answer all the questions by stating 'Yes' if the statement is true, 'No' if the statement is false and 'Do not know' if they do not know the answer of the question. Each correct answer will get one mark. The maximum mark for this variable is 33 marks (100%).

Data were collected from respondent who is currently studying in Universiti Kebangsaan Malaysia (UKM), as part time students under the three main programs namely Bachelor in Business Administration for Executives (BBA-E), Bachelor in Accounting for Executives (BAC-E) and Master of Business Administration for Executives (MBA-E). All the respondents are income earners, which is mainly work in various industries during working hours and attend the classes at night. In terms of qualification background, Group A has at least diploma and certificate qualification and Group B has at least degree qualification. Data were collected from 153 respondents.

Data Analysis

The data were analysed by using *Statistical Package for Social Sciences (SPSS) version 12.0.* Firstly, descriptive analysis is being done to obtain the mean and standard deviation of the respondents. Secondly, compare mean device is used to measure the mean for each of the variable. Thirdly, an *Independent-Samples T Test* is used to test whether there is a significant different between elements within the same group of variable.

Background of the respondents

Gender

	Frequency	Percent
Male	77	50.3%
Female	76	49.7%
Total	153	100%

Employer type

	Frequency	Percent
Government	37	24.2%
Private	98	64.1%
Self Employed	8	5.2%
Others	10	6.5%
Total	153	100%

Race

	Frequency	Percent
Malay	138	90.2
Chinese	10	6.5
Indian	5	3.3
Total	153	100.0

The average score for tax knowledge is 18 marks (out of 33 marks) or 56.03% with standard deviation of 16.63%. The highest score is 88% and 6% score is the lowest. The summary of the tax knowledge is detailed is in Table 2

Table 2. The Level of Tax Knowledge

	Mean	Std. Deviation	Highest	Lowest	Skewness	Kurtosis
TAXKNOW	56.03%	16.63	88	6	-0.695	0.423

n = 153

Measuring Tax Knowledge

Gender Analysis

Table 3. Level of tax knowledge-gender

Gender	Mean	Std.Deviation	N
Male	54.03	17.34	77
Female	58.07	15.74	76
Total			153

Table 4 . Independent samples test (Levene's test equality of variances)

	Levene's test		t-test			
	F	Sig.	t	df	Sig (2-tailed)	Std. error
Tax knowledge score	0.323	0.571	-1.508	151	0.134	2.68

The sample distribution is considered equally distributed. The mean of the tax knowledge score for male is 54.03% and female is slightly higher, 58.07%. In Table 4, Levene's test shows that there is no significant mean different between male and female tax knowledge score. ($\mu_{female} = \mu_{male}$)

Employer type analysis

Although there are four type of designation shown in previous table, only two main designation will be focused, which is 'government' and 'private'. This is because it represents 88.3% from the sample.

Table 5 . Level of tax knowledge – employer type

Eployer type	Mean	Std deviation	N
Government	53.92	16.71	38
Private	56.14	17.00	97
Total			135

Table 6. Independent samples test (Levene's test equality of variances)

	Levene's test		t-test			
	F	Sig.	t	df	Sig (2-tailed)	Std. error
Tax knowledge score	0.001	0.980	-6.868	133	0.494	3.24

The mean of the tax knowledge score for government servants is 53.92%, whereas for private servants is 56.14%. In relation with the ideology of taxation, a government servant shall be better in term of knowledge of tax rules and regulation in order to achieve the nation objectives. In this case, it seems that private sectors is better compared with government. Fortunately, the Levene's test shows that there is no significant mean different between government and private servants tax knowledge score. ($\mu_{goverment} = \mu_{private}$)

Race analysis

In this section, it has been divided into three main analyses. In Levene's test, it covers for *Malay-Chinese, Malay- Indian* and *Indian-Chinese.*

Table 7. Level of tax knowledge – race

Race	Mean	Std deviation	N
Malay	56.35	16.21	138
Chinese	53.10	24.99	10
Indian	53.20	8.39	5
Total			153

Table 8. Independent samples test (Levene's test equality of variances)- Malay-Chinese

	Levene's test		t-test			
	F	Sig.	t	df	Sig (2-tailed)	Std. error
Tax knowledge score	5.510	0.020*	0.587	146	0.558	3.24

* Significant at $\alpha = 0.05$

Table 9. Independent samples test (Levene's test equality of variances)- Malay-Indian

	Levene's test		t-test			
	F	Sig.	t	df	Sig (2-tailed)	Std. error
Tax knowledge score	1.305	0.255	-0.431	141	0.667	7.30

Table 10. Independent samples test (Levene's test equality of variances)-Indian-Chinese

	Levene's test		t-test			
	F	Sig.	t	df	Sig (2-tailed)	Std. error
Tax knowledge score	5.402	0.037*	0.009	13	0.993	11.67

* Significant at $\alpha = 0.05$

Based on Table 7, we can see the variation of tax knowledge among main race in Malaysia. For Malay, the average score is 56.35%, for Chinese is 53.10% and for Indian is 53.20%. There is no significant different between Chinese and Indian score, the different is only 0.10%. As the analysis goes further, Levene' test shows that there is a significant mean different between Malay and Chinese ($p < 0.10$, $\alpha = 0.05$)(refer Table 8) as well as Indian and Chinese ($p < 0.10$, $\alpha = 0.05$).

CONCLUSION

Implementing self assessment system is a great adventure to the Malaysian tax administrator especially at the early stage. Tax knowledge is one of the most essential part so that the taxpayers will be enabled to assess their tax payable at their own. According to the findings, we can conclude that tax knowledge is a major factor in determining the accuracy of the tax return. Hence, through self assessment system, the individual has also being required to calculate the amount of tax payable correctly because the IRB will minimize the number of tax return audited compared with the Formal System. On the other hand, compliance costs have often been described as the 'hidden costs of taxation'. They can be described as the private sector costs of complying with a tax system, over and above the actual amount of tax liability, Furthermore, these costs do not include the public sector administrative costs which are borne by the government. With the introduction of SAS, it is anticipated that a large proportion of taxpayers, particularly the business community, would not complete their own returns, but get a tax agent or tax adviser to complete them. Therefore, their compliance costs are expected to rise. For a tax system to be efficient, its administrative and compliance cost should not be excessive. It should not unduly interfere with economic incentives to work, save and invest and it should be consistent with macro-economic policy (Grasso & Kaplan, 1998). According to Wahlund (1992), there is no reliable evidence to suggest that self assessment increases evasion but there is a great deal of evidence to suggest that countries with self assessment have higher compliance costs. Compared to tax laws in the UK and Australia, the tax legislation in Malaysia is much less complicated. It is, also reassuring to note that the IRB is currently devising a simple tax return form so that the 1.9 million Malaysian individual taxpayers can accurately determine how much he or she has to pay. The policy of redrafting certain sections of the law may entail replacing legalism and complex constructions with clear language that is easily understood.

The effect of such a policy, in the long run, would enable tax advisers and taxpayers to have a clearer understanding of the tax law and its application.

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