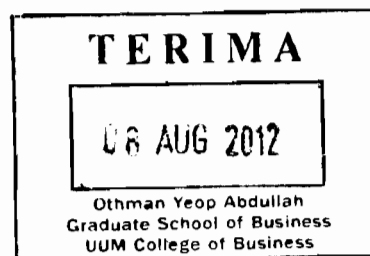


**SALARIED AND WAGED TAXPAYERS' INTERNAL STATES  
AND ASSESSMENT SYSTEM IN MALAYSIA**

**NORAZA MAT UDIN**



**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
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**SALARIED AND WAGED TAXPAYERS' INTERNAL STATES AND  
ASSESSMENT SYSTEM IN MALAYSIA**

**By**

**NORAZA MAT UDIN**

**Thesis Submitted to  
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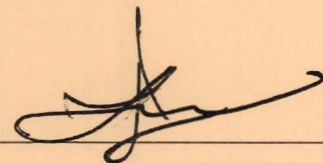
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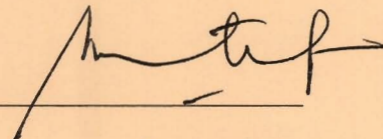
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## **ABSTRACT**

The change of taxpayers' responsibilities as a result of the introduction of the Self Assessment System (SAS) had triggered debates on whether taxpayers are able to perform the required tasks under the new system. SAS demands taxpayers to perform the primary tasks that were previously handled by the tax authority, which emphasise on completing tax returns accurately, including computing the correct tax liabilities. Therefore, the successful implementation of SAS would rely heavily on the performance of the taxpayers in carrying out their responsibilities. However, submitting error-free tax returns is not an easy task, especially for an average taxpayer. It is believed that taxpayers must achieve and possess certain states intrinsically developed to perform their responsibilities successfully. Due to the change in the tax assessment system, the tax authority is currently carrying out new functions, which include providing assistance to taxpayers to assist the latter in performing their new responsibilities. This study reports the results of an investigation of the relationships between taxpayer's internal states as well as taxpayer assistance and assessment performance and simultaneously considered the moderating influence of taxpayer assistance. The data is collected using a quasi-experimental design known as posttest-only no-treatment control group design. The sample comprises of post-graduate students, who are actual taxpayers as well. Among the elements of the taxpayer's internal states considered in this study, tax knowledge is found to have significant relationship with assessment performance. The findings also show positive relationships between each tax knowledge dimension and assessment performance. However, taxpayer assistance does not have moderating effect on the relationships of taxpayer's internal states and assessment performance. The findings of this study have contributed to the body of knowledge because there is a general dearth of published research, particularly in Malaysia that investigates such relationships.

**Keywords:** Taxpayer, Internal States, Assessment Performance, Self Assessment System

## ABSTRAK

Perubahan tanggungjawab pembayar cukai kesan daripada pelaksanaan Sistem Taksir Sendiri (STS) telah mencetuskan perdebatan sama ada pembayar-pembayar cukai mampu melaksanakan tanggungjawab di bawah sistem yang baru. STS menghendaki pembayar-pembayar cukai melaksanakan tanggungjawab utama yang dahulunya dilaksanakan oleh pihak berkuasa percukaian yang menekankan kepada pengisian borang cukai yang betul termasuk pengiraan tanggungan cukai yang tepat. Oleh itu, kejayaan pelaksanaan STS sangat bergantung kepada pelaksanaan tanggungjawab oleh pembayar-pembayar cukai. Walau bagaimanapun, untuk menghantar borang cukai yang bebas daripada kesilapan bukanlah suatu tugas yang mudah terutama kepada kebanyakan pembayar cukai. Dipercayai bahawa pembayar-pembayar cukai mesti memiliki dan mencapai ciri tertentu yang terbentuk secara dalaman untuk berjaya melaksanakan tanggungjawab mereka. Kesan daripada perubahan sistem taksiran cukai, pihak berkuasa percukaian kini melaksanakan fungsi yang baru termasuk menyediakan bantuan kepada pembayar-pembayar cukai untuk membantu mereka melaksanakan tanggungjawab yang baru. Kajian ini melaporkan hasil dapatan suatu penyelidikan terhadap perhubungan di antara ciri-ciri dalaman pembayar cukai dan bantuan pembayar cukai dengan pelaksanaan taksiran serta mengambilkira pengaruh penyederhana bantuan pembayar cukai. Data kajian dikutip menggunakan reka bentuk kuasi-eksperimen yang dikenali sebagai 'posttest-only no-treatment control group' dan sampel kajian terdiri daripada pelajar-pelajar pasca-siswazah yang juga merupakan pembayar cukai sebenar. Di antara semua elemen ciri dalaman pembayar cukai yang diambilkira dalam kajian ini, pengetahuan cukai didapati mempunyai perhubungan yang signifikan dengan pelaksanaan taksiran. Dapatan kajian juga menunjukkan perhubungan positif di antara setiap dimensi pengetahuan cukai dan pelaksanaan taksiran. Walau bagaimanapun, kajian ini menunjukkan bahawa bantuan pembayar cukai tidak mempunyai pengaruh penyederhana ke atas perhubungan di antara ciri-ciri dalaman pembayar cukai dan pelaksanaan taksiran. Dapatan-dapatan kajian ini menyumbang kepada badan pengetahuan kerana kurangnya kajian yang diterbitkan, terutamanya di Malaysia, yang menyelidiki perhubungan-perhubungan ini.

**Kata kunci:** Pembayar Cukai, Ciri-ciri Dalaman, Pelaksanaan Taksiran, Sistem Taksir Sendiri

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## TABLE OF CONTENTS

	Page
<b>TITLE PAGE</b>	i
<b>CERTIFICATION OF THESIS WORK</b>	ii
<b>PERMISSION TO USE</b>	iv
<b>ABSTRACT</b>	v
<b>ABSTRAK</b>	vi
<b>ACKNOWLEDGEMENTS</b>	vii
<b>TABLE OF CONTENTS</b>	viii
<b>LIST OF TABLES</b>	xiv
<b>LIST OF FIGURES</b>	xvi
<b>ABBREVIATIONS</b>	xvii

### CHAPTER 1: INTRODUCTION

1.1	Introduction	1
1.2	Background of the Study	2
1.3	Problem Statement	4
1.4	Research Questions	6
1.5	Research Objectives	7
1.6	Contributions of Study	9
	1.6.1 Implication	11
1.7	Thesis Structure	12
1.8	List of Presentations	14

### CHAPTER 2: TAXPAYER'S INTERNAL STATES

2.1	Introduction	16
2.2	Tax Knowledge	18
	2.2.1 Definitions and Measurements	18
	2.2.2 Focus of Tax Knowledge Studies in SAS	27
2.3	Perceived Complexity of the Tax Law	37
2.4	Attitude towards Paying Tax	41

	Page
2.5 General Problem-Solving Ability	43
2.6 Experience	45
2.7 Programmes to Strengthen the Taxpayer's Internal States	46
2.8 Conclusions	58

### **CHAPTER 3: SAS AND ASSESSMENT PERFORMANCE OF INDIVIDUAL TAXPAYERS**

3.1 Introduction	59
3.2 Tax System and Individual Taxpayers in Malaysia	60
3.3 Taxpayer Responsibilities	65
3.3.1 SAS	65
3.4 Taxpayer Competency under SAS	73
3.5 Conclusions	80

### **CHAPTER 4: VARIOUS EFFECTS OF TAXPAYER'S INTERNAL STATES ON ASSESSMENT PERFORMANCE**

4.1 Introduction	82
4.2 Tax knowledge and Assessment Performance	84
4.3 Perceived Complexity of the Tax Law and Assessment Performance	86
4.4 Attitude towards Paying Tax and Assessment Performance	89
4.5 General Problem-Solving Ability and Assessment Performance	90
4.6 Experience and Assessment Performance	92
4.7 Other Factors Affecting Assessment Performance	94
4.7.1 Taxpayer Assistance	94
4.7.2 Taxpayer's Demographic Characteristics	95
4.7.2.1 Gender	96
4.7.2.2 Ethnicity	98
4.7.2.3 Income Level	99
4.8 Conclusions	101

## **CHAPTER 5: THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT**

5.1	Introduction	102
5.2	Theoretical Framework	102
5.2.1	Behavioural Decision Theory	104
5.2.2	Attitude Theory	109
5.2.3	Cognitive Structures Framework	112
5.2.4	Research Framework	114
5.3	Hypotheses	115
5.3.1	Taxpayer's Internal States and Assessment Performance	116
5.3.1.1	Tax Knowledge	116
5.3.1.2	Perceived Complexity of Tax Law	117
5.3.1.3	Attitude towards Paying Tax	118
5.3.1.4	General Problem-Solving Ability	120
5.3.1.5	Experience	121
5.3.2	Taxpayer Assistance and Assessment Performance	122
5.3.3	Level of Taxpayer's Internal States and Assessment Performance	125
5.4	Model Specification	127
5.4.1	Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance	127
5.4.2	Dimensions of Attitude towards Paying Tax	128
5.4.3	Moderating Effect of Taxpayer Assistance	129
5.4.4	Level of Taxpayer's Internal States and Assessment Performance	130
5.5	Conclusions	131

## **CHAPTER 6: VARIABLES MEASUREMENTS AND DATA COLLECTION**

6.1	Introduction	133
6.2	Questionnaires Design	135

	Page
6.2.1 Tax Knowledge	138
6.2.1.1 Contents of Tax Knowledge Variable	142
6.2.1.2 Expert Survey	147
6.2.1.2.1 Pilot Test	148
6.2.1.2.2 Results of Expert Survey	150
6.2.1.2.2.1 Non-Response Bias	151
6.2.1.2.2.2 Reliability and Validity	153
6.2.1.2.2.3 Factor Analysis	155
6.2.1.3 Tax Knowledge Measurement	162
6.2.2 General Problem-Solving Ability	163
6.2.3 Experience	164
6.2.4 Demographic Characteristics	165
6.2.5 Assessment Performance	166
6.2.6 Perceived Complexity of the Tax Law	168
6.2.7 Attitude towards Paying Tax	170
6.2.8 Taxpayer Assistance	172
6.3 Questionnaire and Pilot Test	175
6.4 Research Design	178
6.5 Sample Selection	180
6.6 Experimental Procedures and Questionnaire Administration	183
6.7 Conclusions	188

## **CHAPTER 7: ANALYSES AND FINDINGS**

7.1 Introduction	189
7.2 Subjects of the Study	189
7.3 Diagnostic Tests	190
7.3.1 Outliers	191
7.3.2 Multicollinearity	192

	Page
7.3.2.1 Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance	192
7.3.2.2 Dimensions of Attitude towards Paying Tax	195
7.3.2.3 Moderating Effects of Taxpayer Assistance	197
7.4 Descriptive Statistics	201
7.5 Multivariate Results	204
7.5.1 Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance	205
7.5.2 Dimensions of Attitude towards Paying Tax	208
7.5.3 Moderating Effect of Taxpayer Assistance	209
7.5.4 Level of Taxpayer's Internal States and Assessment Performance	212
7.6 Further Tests	215
7.6.1 Heteroscedasticity	215
7.6.2 Tax Knowledge Dimensions	217
7.6.2.1 Bivariate Analysis	217
7.6.2.2 Multivariate Analysis	221
7.6.3 Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance Relationship between Experimental and Control Groups	225
7.7 Conclusions	228
 <b>CHAPTER 8: SUMMARY, LIMITATION AND RECOMMENDATIONS</b>	
8.1 Introduction	232
8.2 Overview of the Study	233
8.3 Summary of the Hypotheses, Findings and Discussions	235
8.3.1 Hypotheses and Results	235
8.3.2 Summary of the Findings and Discussions	241
8.4 Limitations and Recommendations	245
8.5 Conclusions	247

**REFERENCES**

248

**APPENDICES**

- Appendix A : Public Rulings and Date of Issued
- Appendix B : Pre-tax knowledge test
- Appendix C : General problem-solving ability, experience and demographic characteristics
- Appendix D : Assessment performance, perceived complexity of tax law and attitude towards paying tax
- Appendix E : Post-tax knowledge test
- Appendix F : Expert survey questionnaire
- Appendix G : Partial tax return
- Appendix H : Assessment performance evaluation scheme
- Appendix I : The prescribed value of motorcar and its related benefits and tax schedule
- Appendix J : Explanatory notes
- Appendix K : Total variance explained: Tax knowledge



## LIST OF TABLES

	Page
Table 2.1: Tax Knowledge Measurements	26
Table 2.2: IRBM Publications and Sources	51
Table 2.3: Topics Covered in Workshops	54
Table 3.1: Categories and Amount of Tax Collected in Malaysia	61
Table 3.2: Categories and Amount of Tax Collected in Malaysia (After SAS implementation on Individual Taxpayers)	61
Table 3.3: SAS Introduction to Individual Taxpayers in Various Countries	63
Table 3.4: Calculation Steps and Explanatory Sections	68
Table 3.5: Summary of Tax Procedures and Administration under SAS	71
Table 5.1: Rotated Factor Loadings	130
Table 6.1: Pearson Correlation Matrix: Necessary Aspects of Tax Knowledge (pilot test)	152
Table 6.2: Descriptive Statistics of Items (n=139)	156
Table 6.3: Rotated Component Matrix for Necessary Aspects of Tax Knowledge (n=139)	158
Table 6.4: Pearson Correlation Matrix: Necessary Aspects of Tax Knowledge (expert survey)	160
Table 7.1: Pearson Correlation Matrix: Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance	193
Table 7.2: Variance Inflation Factor (VIF): Taxpayer's Internal States and Taxpayer Assistance	194
Table 7.3: Condition Indices and Variance-Decomposition Proportions of Model 1	195
Table 7.4: Pearson Correlation Matrix: Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance	196

	Page
Table 7.5: Variance Inflation Factor (VIF): Dimensions of Attitude towards Paying Tax	196
Table 7.6: Condition indices and Variance-Decomposition Proportions of Model 2	197
Table 7.7: Pearson Correlation Matrix: Moderating Effect of Taxpayer Assistance	198
Table 7.8: Variance Inflation Factor (VIF): Moderating Effect of Taxpayer Assistance	199
Table 7.9: Condition indices and Variance-Decomposition Proportions of Model 3	200
Table 7.10: Descriptive Statistics of Demographic Characteristics	202
Table 7.11: Descriptive Statistics of Dependent and Independent Variables	203
Table 7.12: Regression Results: Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance (n=67)	205
Table 7.13: Regression Results: Dimensions of Attitude towards Paying Tax (n=67)	209
Table 7.14: Regression Results: Moderating Effect of Taxpayer Assistance (n=67)	211
Table 7.15: Regression Results: Level of Taxpayer's Internal States and Assessment Performance	213
Table 7.16: Regression and Robust Analysis	216
Table 7.17: Pearson Correlation Matrix: Tax Knowledge Dimensions	219
Table 7.18: Regression Results: Tax Knowledge Dimensions, other Independent Variables and Assessment Performance (n=67)	223
Table 7.19: Taxpayer's Internal States, Taxpayer Assistance and Assessment Performance Relationship between Experimental and Control Groups	226
Table 8.1: Tested Variables in Hypotheses	236

## LIST OF FIGURES

	Page
Figure 1.1: Thesis Structure	13
Figure 2.1: Antecedents and Consequences of Knowledge Model	44
Figure 5.1: Research Framework	114
Figure 6.1: Data Collection Process	136
Figure 6.2: Diagram of Posttest-Only No-Treatment Control Group Design	178
Figure 7.1 Refine Research Framework	214

## ABBREVIATIONS

ASSIST	Taxpayer assistance
ATT	Attitude towards paying tax
ATT1	Material loss
ATT2	Moral commitment
ATT_ASSIST	Interactive variable between attitude towards paying tax and taxpayer assistance
ABILITY	General problem-solving ability
ABILITY_ASSIST	Interactive variable between general problem-solving ability and taxpayer assistance
BDT	Behavioural decision theory
COMPLEX_ASSIST	Interactive variable between perceived complexity of tax law and taxpayer assistance
DTK1	Deduction & tax liability computation
DTK2	Income assessment principles
DTK3	Rulings, record keeping & offences
DTK4	Due dates
ETHC	Ethnicity
EXP	Experience
EXP_ASSIST	Interactive variable between experience and taxpayer assistance
GAO	Government accountability office
GEN	Gender
GRE	Graduate record examinations
HMRC	Her Majesty Revenue and Customs
INC	Annual gross income
ITA	Income Tax Act 1967
IRBM	Inland Revenue Board Malaysia
IRS	Inland revenue service
KMO	Kaiser-Meyer-Olkin
K-R-20	Kuder-Richardson 20
OAS	Official assessment system
COMPLEX	Perceived complexity of tax law
PCA	Principle component analysis
PERF	Assessment performance
STD	Schedular tax deduction
SAS	Self assessment system
SPM	Malaysian Education Certificate (Sijil Pelajaran Malaysia)
STPM	Malaysian Higher Education Certificate (Sijil Tinggi Pelajaran Malaysia)
TK	Tax knowledge
TK_ASSIST	Interactive variable between tax knowledge and taxpayer assistance
TRO	Tax relation officers
TUKI	Taxpayer's understanding and knowledge index

UK  
UUM  
VIF

United Kingdom  
Universiti Utara Malaysia  
Variance inflation factors

# **CHAPTER 1**

## **INTRODUCTION**

### **1.1 Introduction**

This thesis examines the relationships between taxpayer's internal states as well as taxpayer assistance and assessment performance whilst simultaneously considering the moderating influence of taxpayer assistance. In this study, taxpayer's internal states refer to an individual taxpayer's innate factors which contribute to the performance of the required responsibilities as prescribed by the tax law. The elements of taxpayer's internal states specifically cover tax knowledge, perceived complexity of the tax law, attitude towards paying tax, general problem-solving ability and experience. Behavioural decision theory (BDT), attitude theory and cognitive structures framework underlie the hypotheses development.

The purpose of this chapter is to present an overview of this study that will be discussed in the next seven chapters. The first two sections of this chapter present the background of this study and problem statement. The next two sections explain the research questions and research objectives. The subsequent section highlights the significance and contributions of this study by focusing on three aspects: methodological, theoretical as well as the practical and policy implications aspects. Next, in order to ease the understanding of the thesis arrangement, a section on thesis structure is presented. Further, this chapter lists the presentations of the research work of this study in four conferences.



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