

**FAKTOR-FAKTOR YANG MEMPENGARUHI NIAT  
PENGUNAAN EJEN CUKAI DI KALANGAN PENIAGA  
MILIKAN TUNGGAL**

**MUNUSAMY MARIMUTHU**

**DOKTOR PENTADBIRAN PERNIAGAAN  
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**FAKTOR-FAKTOR YANG MEMPENGARUHI NIAT PENGGUNAAN EJEN  
CUKAI DI KALANGAN PENIAGA MILIKAN TUNGGAL**

**Oleh**

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Bagi Memenuhi Sebahagian Syarat untuk Kedoktoran Pentadbiran Perniagaan**

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## ABSTRAK

Tahap kebergantungan peniaga milikan tunggal ke atas perkhidmatan agen cukai di Malaysia adalah amat tinggi. Perkara ini berlaku mungkin berpunca dari niat untuk menggunakan perkhidmatan agen cukai. Teori gelagat terancang menjelaskan bahawa niat merupakan kunci utama dalam meramalkan gelagat sebenar. Jadi, kajian ini meneliti faktor-faktor yang mempengaruhi niat penggunaan agen cukai dalam kalangan peniaga milikan tunggal di Malaysia. Teori gelagat terancang digunakan dalam kajian ini sebagai teori asas untuk menentukan niat penggunaan agen cukai. Selain itu, objektif pertama kajian ini adalah untuk menentukan tahap pengetahuan cukai dalam kalangan peniaga milikan tunggal. Objektif kedua adalah untuk menentukan pengaruh pemboleh ubah pengetahuan cukai, sikap, norma subjektif dan kawalan gelagat ditanggap (efikasi sendiri dan undang-undang percukaian) terhadap niat penggunaan agen cukai. Objektif ketiga pula adalah untuk menentukan sikap sebagai pemboleh ubah perantara dalam hubung kait antara pengetahuan cukai dengan niat penggunaan agen cukai. Data kajian ini dikutip melalui kaedah tinjauan dengan menggunakan borang soal selidik. Sampel kajian dipilih dengan menggunakan teknik pensampelan kelompok pelbagai peringkat. Keputusan kajian terhadap kebolehpercayaan menunjukkan bahawa instrumen kajian adalah berada dalam kedudukan yang boleh diterima. Keputusan analisis faktor pula menunjukkan bahawa pemboleh ubah niat, sikap, norma subjektif, efikasi sendiri dan undang-undang percukaian adalah berdimensi tunggal. Analisis regresi berganda dijalankan ke atas data yang dikutip untuk melihat hubung kait antara pemboleh ubah bebas, perantara dan pemboleh ubah bersandar. Keputusan analisis regresi berganda menunjukkan bahawa pemboleh ubah bebas yang diuji dapat menerangkan 65% varians terhadap niat penggunaan agen cukai. Hal ini menunjukkan bahawa model yang digunakan dalam kajian ini adalah bersesuaian dan dapat meramal niat gelagat penggunaan agen cukai. Keputusan kajian ke atas 194 responden pula menunjukkan bahawa pemboleh ubah sikap, norma subjektif dan efikasi sendiri dapat mempengaruhi niat penggunaan agen cukai secara signifikan. Pemboleh ubah perantara iaitu sikap dapat memberikan kesan perantara sepenuhnya dalam hubung kait antara pengetahuan cukai dengan niat penggunaan agen cukai.

Kata kunci: pengetahuan cukai, sikap, norma subjektif, efikasi sendiri, niat.

## ABSTRACT

The level of dependency on the service of tax agents by sole proprietors in Malaysia is very high. This probably occurs due to the intention to use tax agent services. The theory of planned behavior explains that intention is the key to predict actual behavior. Thus, this study examines the factors that influence the intention to use of tax agents among sole proprietors in Malaysia. This study uses the theory of planned behavior as the underlying theory in determining the intention to use of tax agents. Apart that, the first objective of the study is to determine the level of tax knowledge among the sole proprietors. The second objective of the study is to determine the influence of the tax knowledge, attitude, subjective norm and perceived control behavior (self-efficacy and tax laws) variables on the intention to use tax agents. The third objective is to determine attitude as a mediator variable in relation to tax knowledge with the intention to use tax agents. Data for the study were collected through the survey method using questionnaires. Samples were chosen using the multiple clusters sampling technique. The result of the reliability test shows that the research instrument is in an acceptable position. The factor analysis result shows that the intention, attitude, subjective norm, self-efficacy and tax laws variables were of a single dimension. Multiple regression analysis was carried out on the data collected to see the relationship between the independent, mediating and dependent variables. The result of multiple regression shows that the independent variables tested can explain 65% variances towards the intention to use tax agents. This shows that the model used in the study is appropriate and can predict the intention behavior to use tax agents. The result of the study on 194 respondents shows that the attitude, subjective norm and self-efficacy variables influence the intention to use tax agents significantly. The mediating variable, attitude, has full mediating effect in relation to tax knowledge with the intention to use tax agents.

Keywords: tax knowledge, attitude, subjective norm, self-efficacy, intention.

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## SENARAI SINGKATAN NAMA

STS	: Sistem Taksiran Sendiri
STR	: Sistem Taksiran Rasmi
LHDN	: Lembaga Hasil Dalam Negeri
PKS	: Perusahaan Kecil Sederhana
GST	: <i>Goods and Service Tax</i> Cukai Barangan dan Perkhidmatan
PCB	: Potongan Cukai Berjadual
KDNK	: Keluaran Dalam Negara Kasar
TPB	: <i>Theory of Planned Behavior</i> Teori Gelagat Terancang
TRA	: <i>Theory of Reasoned Action</i> Teori Tindakan Beralasan
IRS	: <i>Internal Revenue Service</i> Perkhidmatan Hasil Dalaman
KMO	: <i>Kaiser Meyer-Olkin</i>
ATO	: <i>Australian Taxation Office</i> Pejabat Percukaian Australia
ACP	: Akta Cukai Pendapatan
SSM	: Suruhanjaya Sekuriti Malaysia
CTIM	: <i>Chartered Taxation Institute of Malaysia</i> Institut Percukaian Bertauliah Malaysia
CAIM	: <i>Chartered Accountant Institute of Malaysia</i> Institut Akauntan Bertauliah Malaysia
MATA	: <i>Malaysian Association of Tax Accountant</i> Persatuan Akauntan Pencukaian Malaysia



BE : *Business and Employment*  
Perniagaan dan Penggajian

TT : Tahun Taksiran

# **BAB 1**

## **PENGENALAN**

### **1.0 Latar Belakang**

Cukai merupakan satu bayaran wajib yang dikenakan oleh kerajaan sesebuah negara kepada rakyatnya. Pendapatan kerajaan yang diperoleh melalui pengenaan cukai dapat membantu membangunkan negara daripada segi ekonomi, pendidikan, sosial dan keselamatan. Rakyat yang membayar cukai kepada kerajaan dikenali sebagai pembayar cukai. Pembayar cukai terdiri daripada pelbagai orang, antaranya ialah individu, badan amanah, kelab, koperasi dan syarikat.

Malaysia telah lama mengamalkan Sistem Taksiran Rasmi (STR) sebelum Sistem Taksiran Sendiri (STS) diperkenalkan pada tahun 2001. STS yang dimulakan dengan syarikat terlebih dahulu dan seterusnya kepada semua pembayar cukai yang lain seperti koperasi, perkongsian, perniagaan tunggal dan individu cukai pada tahun 2004. Perubahan dari STR kepada STS dilakukan untuk meningkatkan kadar pematuhan cukai secara sukarela. Pada tahun 1997 sejumlah 2.6 juta borang cukai yang diedarkan kepada pembayar cukai dan hanya 69.2% dikembalikan untuk penaksiran oleh Lembaga Hasil Dalam Negeri (LHDN) (Kasipillai, Hajah, Noraza & Munusamy, 1999). Ketua Eksekutif

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