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DETERMINANTS OF INTENTION TO USE ONLINE MONTHLY TAX DEDUCTION (e-MTD) SYSTEM: A STUDY ON MICRO AND SMALL ENTERPRISES

KHAIRUL ASYRAF BIN ZAINAL ABIDIN

MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)
UNIVERSITI UTARA MALAYSIA
August 2017
DETERMINANTS OF INTENTION TO USE ONLINE MONTHLY TAX DEDUCTION (e-MTD) SYSTEM: A STUDY ON MICRO AND SMALL ENTERPRISES

By

KHAIRUL ASYRAF BIN ZAINAL ABIDIN

Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Master of Science (International Accounting)
PERAKUAN KERJA KERTAS PENYELIDIKAN
(Certification of Research Paper)

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(Name of Supervisor) : DR. HASLINDA HASSAN

Tandatangan
(Signature) :

Tarikh
(Date) : 20/6/2017
DECLARATION

I certify that the substance of this thesis has not been submitted to any degree and is not currently being submitted for and other degree qualification.

I certify that any help received in preparing this thesis and all source used have been acknowledged in this thesis.

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ABSTRAK


Model kajian ini dibangunkan berdasarkan kepada teori Diffusion of Innovation (DOI). Tiga faktor yang digunakan dalam kajian ini ialah kelebihan relatif (relative advantage), kesesuaian (compatibility), dan kesukaran (complexity) terhadap niat (intention) perusahaan mikro dan kecil untuk menggunakan e-PCB. Ketiga-tiga faktor ini dipilih kerana sering ditemukan penting dalam kajian-kajian terdahulu.

Data primer bagi kajian ini dikumpul menggunakan soal selidik yang telah diedarkan kepada 470 perusahaan mikro dan kecil di Petaling Jaya melalui surat dan lawatan. Sejumlah 106 soal selidik telah dikembalikan dan disiapkan. Kadar maklumbalas
adalah 23%. Selepas proses pembersihan data, hanya 72 data layak untuk digunakan dalam analisis akhir.

Hasil analisis menunjukkan bahawa niat perusahaan mikro dan kecil untuk menggunakan e-PCB dipengaruhi oleh faktor kelebihan relatif dan kesukaran sistem e-PCB. Sebaliknya, faktor kesesuaian tidak mempengaruhi niat untuk menggunakan e-PCB. Analisis ini juga mendapati bahawa perusahaan kecil adalah lebih cenderung untuk menggunakan e-PCB berbanding dengan perusahaan mikro.

Hasil kajian ini boleh digunakan oleh LHDNM untuk memahami tingkah laku pengguna sasaran e-PCB iaitu perusahaan mikro dan kecil. Dengan memahami faktor-faktor ini, LHDNM boleh merancang strategi yang tepat untuk menggalakkan penggunaan e-PCB di kalangan pengguna yang akan memberi manfaat melalui penjimatan masa dan kos. Ia juga boleh digunakan oleh agensi-agensi kerajaan yang lain yang menyediakan perkhidmatan atas talian kepada majikan. Selain itu, kajian ini akan menjadi tambahan kepada kajian semasa berkaitan dengan niat untuk menggunakan teknologi dari perspektif sesebuah organisasi.
ABSTRACT

Inland Revenue Board of Malaysia (IRBM) had ventured in a number of technology initiatives to increase its online services to taxpayers. These online services include online tax payment, online tax submission, and stamp duty assessment and payment system. Monthly Tax Deduction Online System (e-MTD) is one of the services provided by IRBM to help organisation, especially micro and small enterprises, to submit Monthly Tax Deduction (MTD) for their employees. However, the usage rate of this service by the employer is still low. The reasons for the low usage are yet to be known. To-date, there are no specific studies done to overcome this problem. This study is, therefore, carried out to identify the factors that affect the intention of micro and small enterprises to use the e-MTD.

The research model is developed based on the Diffusion of Innovation (DOI) theory. Three factors, namely, relative advantage, compatibility, and complexity are hypothesised to affect the micro and small enterprises’ intention to use e-MTD. These factors are selected because they were consistently found significant in prior studies of technology innovations.

Data were gathered via survey questionnaires distributed to a total 470 micro and small enterprises within Petaling Jaya district, both using mail and direct visit. A total of 106 questionnaires were completed and returned. Hence the response rate is 23%. After data cleaning process, only 72 data were eligible to be used for final analysis.
Findings of the study show that micro and small enterprises’ intention to use e-MTD is significantly affected by relative advantage and complexity. On the other hand, compatibility has no significant effect on the intention to use e-MTD. The result also reveals that small enterprises are more likely to use e-MTD compared to micro enterprises.

The findings of this study could be used by IRBM to understand the behaviour of the targeted user of e-MTD, namely micro and small enterprises. By understanding the factors, IRBM can plan the right strategy to promote the e-MTD by the users which in return will be beneficial in time and cost savings. It can also be useful to other government agencies that provide online services to employers. This study adds to current literature on intention to use technology from the organisation perspective.
ACKNOWLEDGEMENT

In the name Allah, the Most Gracious and the Most Merciful. Praise be to Allah (SWT) the bracer of the world, and peace and blessing be unto Prophet Muhammad (SAW).

There are few individuals that I would like to specifically give my gratitude in the process of completing my study. They have given and shared with me their knowledge and valuable time with much hesitation. Firstly, I give my deepest gratitude to Dr Haslinda Hassan. As a supervisor, she has given me a tremendous support. All her constructive comments and suggestions are highly valuable as an input in this study. Her words of motivation also help me to persistently resist any rough edge. Secondly to my dear wife, Nadiah Hassan, and three children for their never-ending support and sacrifices starting from the first semester until the completion of this thesis.

I also extend my gratitude to the top management of Inland Revenue Board of Malaysia (IRBM) for giving me the opportunity to continue my studies and help me in getting relevant data to complete my study. Many thanks to few lecturers that had given me some valuable input through informal conversation.

Lastly to all who have been involved directly or indirectly in helping me finishing this thesis especially my course mate and my co-workers at the office. May Allah bless all of you.
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<td>DOI</td>
<td>Diffusion of Innovation</td>
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<tr>
<td>e-MTD</td>
<td>Monthly Tax Deduction Online System</td>
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<tr>
<td>e-PCB</td>
<td><em>Sistem Atas Talian Potongan Cukai Bulanan</em></td>
</tr>
<tr>
<td>IRBM</td>
<td>Inland Revenue Board of Malaysia</td>
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<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
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<td>ITA</td>
<td>Income Tax Act</td>
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<tr>
<td>KLPC</td>
<td>Kuala Lumpur Payment Centre</td>
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<tr>
<td>LHDNM</td>
<td><em>Lembaga Hasil Dalam Negeri Malaysia</em></td>
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<tr>
<td>MTD</td>
<td>Monthly Tax Deduction</td>
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CHAPTER 1  INTRODUCTION

1.1  Background of the Study

The rise of technology in Malaysia has encouraged the development of electronic services (e-services) offered by either the government agencies or private companies. The establishment of e-procurement, Internet banking facilities, and other payment portals are examples of extensive e-services in Malaysia. To cope with the emerging technology, Inland Revenue Board of Malaysia (IRBM), as Malaysia’s income tax administrator, has introduced e-services, such as e-Filing and e-Bayaran, for the convenience of the public they serve. e-Filing, for instance, enables taxpayers to file their return form electronically. e-Bayaran, in contrast, provides alternative payment channel for taxpayers to pay their income taxes online. Both systems are to facilitate taxpayers to fulfil their tax obligation hassle free, thereby leading to tax compliance and increasing the tax collection amount. These e-services have provided simpler and faster taxation services and greater tax administrative efficiency. An increase in tax collection amount will contribute to the increment in the Government’s revenue that is used to provide better facilities for educational purposes, better infrastructure (e.g., road maintenance and public facilities), and better health services in government hospitals.

Other than the two taxpayers’ responsibilities mentioned above (filing tax return form and making tax payment), another important task for taxpayers is to submit a monthly tax deduction (MTD). This is a specific responsibility by businesses when they hire people to work for them. The most appropriate term to be used in this relationship is ‘employer’ for the business and ‘employee’ for the people that work
The contents of the thesis is for internal user only
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Fornell, C., & Larcker, D. F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics. Journal of Marketing Research, 382-388.


# APPENDICES

## Appendix 1. Prior Studies of Technology Innovations

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<th>No.</th>
<th>Study</th>
<th>Country</th>
<th>Type of IT Studied</th>
<th>Data Collection</th>
<th>Key Informant</th>
<th>Unit of analysis</th>
<th>Organisation</th>
<th>Theoretical framework</th>
<th>IV</th>
<th>Key Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Teo, Lin, &amp; Lai (2009)</td>
<td>Singapore</td>
<td>E-procurement</td>
<td>Survey</td>
<td>Executive responsible for e-procurement</td>
<td>Organisation</td>
<td>Companies</td>
<td>Technology Organisation Environment (TOE)</td>
<td>- Perceived direct benefits - Perceived indirect benefits - Perceived costs - firm size - top management support - information sharing culture - business partner influence - industry type</td>
<td>Firm size, top management support, perceived indirect benefits and business partner influence are positively and significantly associated with the adoption of e-procurement</td>
</tr>
<tr>
<td>2.</td>
<td>Aghaunor and Fotoh (2006)</td>
<td>Nigeria</td>
<td>e-commerce</td>
<td>Survey &amp; Semi-structured interview</td>
<td>e-Commerce consultant</td>
<td>Organisation</td>
<td>Banks</td>
<td>DOI</td>
<td>- Perceived Benefits (PB) - Perceived Compatibility (PCM) - Perceived Complexity (PCX) - Top Management Support (MS) - Organisational Competence (OC) - IT Compatibility</td>
<td>All but one was confirmed. The rank of the factors affecting adoption of e-commerce, in descending order of impacts. i. PCX ii. PB iii. OC iv. PCM v. SI</td>
</tr>
<tr>
<td>Source</td>
<td>Country</td>
<td>Study Title</td>
<td>Methodology</td>
<td>Key Findings</td>
<td>Notes</td>
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<tr>
<td>3. Teo and Pian (2003)</td>
<td>Singapore</td>
<td>Level of Internet adoption (LIA)</td>
<td>Survey</td>
<td>- IT Managers - Top Executive</td>
<td>Firms with websites and/or email addresses. Selected from ‘Singapore 100’ &amp; ‘SME 500’ lists.</td>
<td>(ITC) - Government e-Readiness (GR) - Market forces e-Readiness (MR) - Supporting industries e-Readiness (SI)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4. Massatti, Sweeney, Panzano &amp; Roth (2008)</td>
<td>United States</td>
<td>De-adoptions of Innovative Mental Health Practice (IMHP)</td>
<td>Interview Follow-up survey</td>
<td>- Internal/External decision maker - Administrative staff - Employee involved during the planning &amp; implementation process - CCOE staff</td>
<td>Organisation that de-adopt IMHP</td>
<td>Innovation Diffusion Adoption Research Project</td>
<td>- BTS positively associated with LIA - TC and TMS no significant with LIA - LIA have positive relationship to CA</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>5. Karahanna, Agarwal and Angst (2006)</td>
<td>United States of America</td>
<td>Usage and Acceptance of Technology</td>
<td>Survey</td>
<td>- High-net-worth wealth management group</td>
<td>Wealth Advisory Regional Bank in</td>
<td>- Dimension of compatibility - TAM</td>
<td>- All four distinct constructs were supported.</td>
<td></td>
<td></td>
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</table>
6. Kuo & Yen (2009) Taiwan 3G mobile added-value services Survey Undergraduates and Graduates students Individual Not Applicable TAM - Perceived Usefulness (PU) - Perceived Ease of Use (PEOU) - Perceived Cost (PC) - Perceived Innovativeness (PI)

Consumer usage rate remains low - Increased PI will directly enhanced the PEOU - PU enhanced when consumer have higher PEOU - PEOU has the strongest effects on consumer attitude.

Most important factor is attitude, followed by PEOU, PC and PU.


Subjective Norms, Perceived Usefulness and Education Level are determinants of behavioural intention to use system.

8. Engebretsen (2005) Uganda EpiHandy Qualitative and Quantitative Adult living in the area Organisation 1) Uganda PROMISE EBF, Mbale, 2) Uganda Iganga/Mayu TAM UTAUT - Performance Expectancy - Social Influence - Facilitating Conditions

The conclusion was that the technology was well accepted and the intention to use and acceptance of
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<th>Findings/Outcomes</th>
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<td>Khristiano, Kalnadi &amp; Lestari (2015)</td>
<td>Indonesia</td>
<td>Behaviour intention to use Computer Technology Survey Owner Organisation SME Apparel Wholesale Store UTAUT</td>
<td>- Performance Expectancy - Effort Expectancy - Social Influence - Facilitating Condition</td>
<td>- Intention to use (ITU) significantly influence by EE and SI. - Behaviour intention was significantly influenced by ITU and FC.</td>
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<td>10</td>
<td>Anuar and Othman (2009)</td>
<td>Malaysia</td>
<td>Taxpayer acceptance of online tax payment system (e-Bayaran) Online Survey Targeted taxpayer Individual Not Applicable</td>
<td>TAM</td>
<td>- Perceived Usefulness - Perceived Ease of Use - Subjective Norms - Self Efficacy - Perceived Credibility - Amount of Information</td>
<td>- Perceived usefulness, subjective norms and self-efficacy are significant towards intention to use e-Bayaran. - Subjective norms are the strongest predictor.</td>
</tr>
<tr>
<td>11</td>
<td>Mndzebele (2013)</td>
<td>South Africa</td>
<td>Adoption of e-Commerce in hotel industry Survey Hotel Manager Organisation Hotels in South Africa DOI</td>
<td>DOI</td>
<td>- Relative advantage - Compatibility - Complexity</td>
<td>- Complexity and compatibility has positive relationship with the extent of e-Commerce adoption. - Relative advantage does not correlate with e-Commerce</td>
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</table>
| 12. | Oliveira, Thomas & Espadanal (2014) | Portugal | Determinants of cloud computing adoption (CCA) | Survey | Chief Information Officer, directors and senior Information System managers. | Organisation | Manufacturin g and service companies | DOI & TOE | - Relative advantage (RA)  
| - Complexity (CPX)  
| - Compatibility (CMP)  
| - Technology (TE)  
| - Organisational (OG)  
| - Environment (EV) | - RA and CMP have positive influence with CCA.  
| - TE & OG are predictor of CCA |
Appendix 2. Questionnaire

Dear participant,

This questionnaire is designed to study about the intention to use online monthly tax deduction system (e-MTD) among micro and small enterprises in Malaysia. Your participant is highly appreciated.

This study is conducted as a partial fulfilment for my Master of Science (International Accounting). The information you provide for the purpose of this study will be kept STRICTLY CONFIDENTIAL and for the academic purpose only.

Your input is highly valued. Thank you very much for your time and cooperation.

Yours sincerely,
Peserta yang dihormati,

Soal selidik ini direka untuk mengkaji tentang kecenderungan untuk menggunakan sistem potongan cukai bulanan secara atas talian (e-PCB) di kalangan perusahaan kecil di Malaysia. Penyertaan anda adalah amat diharapkan.

Kajian ini dilakukan sebagai memenuhi sebahagian daripada keperluan Sarjana Sains (Perakaunan Antarabangsa). Maklumat yang anda berikan untuk tujuan kajian ini akan DIRAHSIAKAN dan untuk tujuan akademik sahaja.

Maklumbalas anda amatlah dihargai. Terima kasih atas kerjasama yang diberikan.

Yang ikhlas,

Khairul Asyraf Bin Zainal Abidin

Master of Science (International Accounting)

Universiti Utara Malaysia
Section A: Relative Advantage of e-MTD

Bahagian A: Kelebihan Relatif e-PCB

In this section, please indicate your organisation’s perception on the benefits that could be offered by the e-MTD system.

Dalam bahagian ini, nyatakan persepsi organisasi anda mengenai manfaat yang boleh diberikan oleh sistem e-PCB.

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organisation’s opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

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A1. Using the e-MTD system would improve data accuracy. *Menggunakan sistem e-MTD akan meningkatkan ketepatan data.*

A2. Using the e-MTD system would improve operations efficiency. *Menggunakan sistem e-MTD akan meningkatkan keberkesanan operasi.*

A3. Using the e-MTD system would make application process faster. *Menggunakan sistem e-MTD akan mempercepatkan proses aplikasi.*

A4. Using the e-MTD system would reduce administrative costs. *Menggunakan sistem e-PCB akan mengurangkan kos pentadbiran.*

A5. Using the e-MTD system would reduce operations costs. *Menggunakan sistem e-PCB akan mengurangkan kos operasi.*
Section B: Compatibility of e-MTD

**Bahagian B: Kesesuaian e-PCB**

In this section, please indicate the degree to which the e-MTD system is perceived by your organisation as being consistent with your organisation’s existing values, beliefs, and experiences.

*Dalam bahagian ini, nyatakan persepsi organisasi anda ke atas kesesuaian sistem e-MTD dengan nilai-nilai, kepercayaan, dan pengalaman sedia ada organisasi anda.*

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organisation’s opinion.

*Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.*

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**B1.** The e-MTD system would fit well our organisational beliefs and practices.

*Sistem e-PCB akan bersesuaian dengan kepercayaan dan amalan organisasi kami.*

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**B2.** The e-MTD system would fit well our existing technology infrastructure.

*Sistem e-PCB akan bersesuaian dengan infrastruktur teknologi kami yang sedia ada.*

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**B3.** Our organisation has a positive attitude towards e-MTD system.

*Organisasi kami mempunyai sikap yang positif terhadap sistem e-PCB.*

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**B4.** The e-MTD system would be consistent with our business strategy.

*Sistem e-PCB akan selaras dengan strategi perniagaan kami.*

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**B5.** Our organisation has enough technical knowledge to implement e-MTD system.

*Organisasi kami mempunyai pengetahuan teknikal yang mencukupi untuk melaksanakan sistem e-PCB.*

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Section C: Complexity of e-MTD

Bahagian C: Kesukaran e-PCB

In this section, please indicate the degree to which the e-MTD system is perceived by your organisation as relatively easy to understand and use.

Dalam bahagian ini, nyatakan persepsi organisasi anda ke atas kesukaran sistem e-MTD untuk difahami dan digunakan.

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organisation’s opinion.

Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.

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C1. Learning to operate the e-MTD system is easy for our organisation.  
Belajar untuk mengendalikan sistem e-PCB adalah mudah bagi organisasi kami.

| 1 | 2 | 3 | 4 | 5 |

C2. Our organisation finds it easy to get the e-MTD system to do what we want it to do.  
Organisasi kami mendapati adalah mudah bagi sistem e-PCB melakukan apa yang kami mahu ia lakukan.

| 1 | 2 | 3 | 4 | 5 |

C3. Our organisation finds the e-MTD system easy to use.  
Organisasi kami mendapati sistem e-PCB mudah untuk digunakan.

| 1 | 2 | 3 | 4 | 5 |
C4. Our organisation finds the e-MTD system to be flexible to interact with.  
*Organisasi kami mendapati sistem e-PCB adalah fleksibel untuk berinteraksi.*

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C5. Our interaction with the e-MTD system is clear and understandable.  
*Interaksi kami dengan sistem e-PCB adalah jelas dan mudah difahami.*

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C5. It is easy for our staffs to become skilful at using the e-MTD system.  
*Ia adalah mudah untuk kakitangan organisasi kami untuk mahir menggunakan sistem e-PCB.*

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**Section D: Intention to Use e-MTD**

**Bahagian D: Kecenderungan untuk Menggunakan e-PCB**

In this section, please indicate your organisation’s intention to use the e-MTD system in the future.

*Dalam bahagian ini, nyatakan niat organisasi anda untuk menggunakan sistem e-MTD pada masa hadapan.*

Using the scale below, please indicate your level of agreement with each of the following statements by circling the number that best reflects your organisation’s opinion.

*Dengan menggunakan skala seperti di bawah, sila nyatakan tahap persetujuan terhadap kenyataan-kenyataan yang diberikan dengan membulatkan pada nombor yang sesuai menurut pandangan organisasi anda.*

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Strongly Disagree  
*Sangat Tidak Setuju*  

Strongly Agree  
*Sangat Setuju*
D1. Our organisation plans to use the e-MTD system in the future.  
Organisasi kami merancang untuk menggunakan sistem e-PCB pada masa hadapan.  

| 1 | 2 | 3 | 4 | 5 |

D2. If possible, our organisation will try to use the e-MTD system.  
Jika boleh, organisasi kami akan cuba menggunakan sistem e-PCB.  

| 1 | 2 | 3 | 4 | 5 |

D3. Our organisation will try to use the e-MTD system if necessary in work.  
Organisasi kami akan cuba menggunakan sistem e-PCB sekiranya perlu dalam kerja.  

| 1 | 2 | 3 | 4 | 5 |

Section E: Organisation Details

Bahagian E: Maklumat Organisasi

In this section, we ask you about your organisation.  
Dalam bahagian ini, kami ingin mengetahui dengan lebih lanjut mengenai organisasi anda.

E1. In what year was your organisation established? __________

Pada tahun berapakah organisasi anda ditubuhkan?

E2. What is the legal form of your organisation?

Apakah jenis perniagaan anda?

☐ Company (Sdn Bhd)

Syarikat

☐ Partnership/sole trader

Perkongsian/Perniagaan tunggal

E3. Which type of industrial sectors is your organisation involved in?

Apakah teras perniagaan organisasi anda?

☐ Manufacturing
E4. Approximately, how many full-time employees in your organisation?

*Berapakah anggaran bilangan pekerja sepenuh masa yang terdapat di dalam organisasi anda?*

- □ 0 – 4 employees
- □ 5 – 9 employees
- □ 10 – 14 employees
- □ 15 – 19 employees
- □ 20 – 24 employees
- □ 25 – 29 employees
- □ More than 30 employees

E5. Approximately, what was your organisation sales turnover for the last accounting period?

*Berapakah anggaran hasil jualan organisasi anda bagi tahun kewangan terakhir?*

- □ RM0 – RM299,999
- □ RM300,000 – RM1,199,999
- □ RM2,100,000 – RM2,999,999
- □ RM2,100,000 – RM2,999,999
- □ More than RM3,000,000
E6. What is your present job position in your organisation?

Apakah jawatan anda sekarang?

☐ Owner/Director/Partner

Pemilik/Pengarah/Rakan kongsi

☐ Manager

Pengurus

☐ Executive

Eksekutif

☐ Non-executive

Pegawai sokongan

☐ Others (please specify: ..................................................)

Lain-lain

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND SUPPORT.

TERIMA KASIH ATAS MASA DAN SOKONGAN ANDA.
e-PCB
Sistem Penggajian Berkomputer yang amat mudah dilaksanakan untuk semua majikan

KELEBIHAN e-PCB
(Potongan Cukai Bulanan)

2. Mesra pengguna.
3. Pengiraan PCB yang mudah, cepat dan tepat.
4. Pengiraan PCB secara automatik pada bulan seterusnya (Sekiranya tiada perubahan).

7. Tiada risiko kehilangan data pekerja dan pembayaran.
8. Pembukaan kepada lejar pekerja lebih cepat.
10. Menyimpan serta menyemak maklumat pekerja dan pengesahan bayaran.

* PCB = Potongan Cukai Bulanan

1-800-88-5436 (LHDN)
Layari : www.hasil.gov.my
Klik ☑️HASIL dan Pilih e-PCB