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**A STUDY ON GENDER, TAX AGENT, AGE, INCOME LEVEL,
TAX RETURN AND BUSINESS SECTORS TOWARDS TAX EVASION**

By

CHRISTINA WODJIN



**Thesis Submitted to
Othman Yeap Abdullah Graduate School of Business,
Universiti Utara Malaysia,
In Partial Fulfillment of the Requirement for the Master of Science
(International Accounting)**



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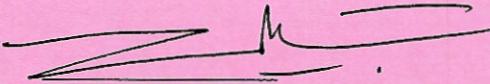
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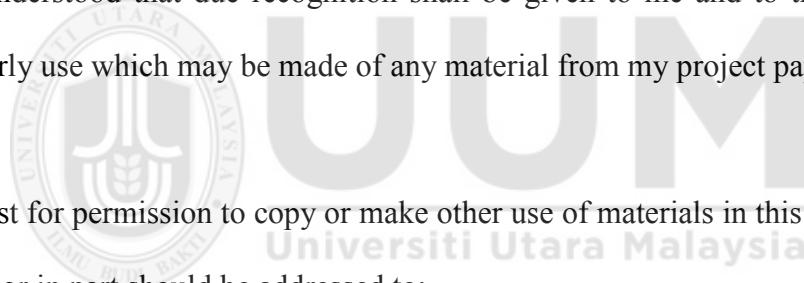
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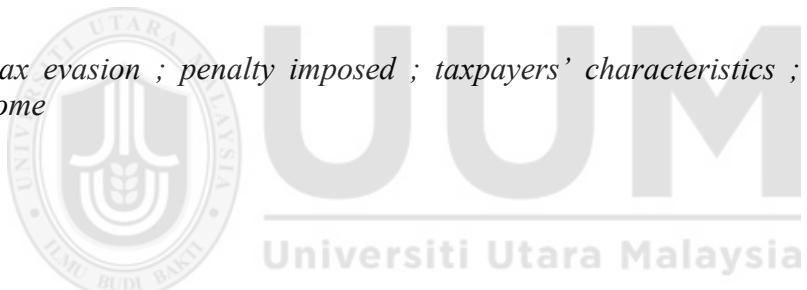
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ABSTRACT

Tax evasion is alarming in Malaysia as more stringent measures are employed by Inland Revenue Board Malaysia (IRBM) to tackle this existing concerns. In general, tax evasion is an illegal act of non-payment or under payment of tax. Although many studies on tax evasion were carried out in the past, there are still limited studies that used proprietary tax audit data to identify the association between taxpayers' characteristics and tax evasion. Hence, this study will determine the significant difference between gender, tax agent engagement, age, income level, tax return filing experience and business sectors with tax evasion especially among taxpayers with business income in Klang Valley, Malaysia which has been identified to have low compliance rate in year assessment 2015. This study also employs actual data on the imposed penalty as a proxy in measurement for tax evasion. The results show that gender, age, income level, and tax return filing experience have significant difference with tax evasion while tax agent engagement and business sectors have no significant difference with tax evasion. The results of this study are highly relevant to IRBM in developing strategies to curb tax evasion as well as add value to the current works on literature related to taxation.

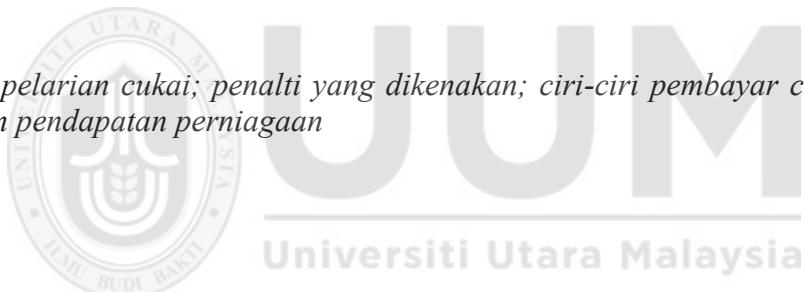
Keywords: tax evasion ; penalty imposed ; taxpayers' characteristics ; taxpayers with business income



ABSTRAK

Isu pelarian cukai di Malaysia semakin diberi perhatian pada masa kini. Lembaga Hasil Dalam Negeri Malaysia (LHDNM) telah mengambil langkah-langkah yang lebih tegas bagi menangani masalah tersebut. Pada umumnya, pelarian cukai adalah aktiviti haram yang menjurus kepada pengelakan dan pelarian cukai. Walaupun banyak kajian tentang pelarian cukai telah dilakukan pada masa lalu, masih terdapat kajian terhad yang menggunakan data audit cukai sebenar bagi mengenal pasti hubungan antara ciri-ciri pembayar cukai dan pelarian cukai. Di samping itu, kajian ini akan menentukan perbezaan signifikan di antara jantina, penglibatan ejen cukai, umur, tahap pendapatan, pengalaman pemfailan cukai dan sektor perniagaan dengan pengelakan cukai terutamanya di kalangan pembayar cukai yang mempunyai pendapatan perniagaan di Lembah Klang, Malaysia yang telah dikenalpasti mempunyai kadar pematuhan yang rendah bagi tahun 2015. Kajian ini juga menggunakan data penalti sebenar yang dikenakan atas pembayar cukai sebagai proksi dalam pengukuran pelarian cukai. Hasil daripada analisa menunjukkan bahawa jantina, umur, tahap pendapatan dan pengalaman pemfailan cukai mempunyai perbezaan yang signifikan dengan pelarian cukai manakala penglibatan agen cukai dan sektor perniagaan tidak mempunyai perbezaan yang signifikan dengan pelarian cukai. Hasil kajian ini sangat relevan kepada LHDNM dalam membangun strategi untuk mengekang pengelakan cukai serta menambah nilai literatur semasa.

Kata kunci: pelarian cukai; penalti yang dikenakan; ciri-ciri pembayar cukai; pembayar cukai dengan pendapatan perniagaan



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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
ATO	Australian Tax Office
EPF	Employee Provident Fund
HMRC	Her Majesty's Revenue and Custom
IRBM	Inland Revenue Board of Malaysia
IRS	Inland Revenue Service
ITA	Income Tax Act
KMPG	Klynveld Peat Marwick Goerdeler
OECD	Organisation for Economic Development
OG	Other Group
SME	Small and Medium Enterprise
SOCSO	Social Security Organization



CHAPTER ONE

INTRODUCTION

1.0 Introduction

This study attempts to determine factors related to tax evasion among taxpayers with business income in Klang Valley, Malaysia by examining the type of penalty imposed on actual tax audit data obtained from Inland Revenue Board of Malaysia (IRBM). This study also strives to clarify the factors that influence tax evasion activities of taxpayers with business income based on certain major tax evasion's key determinants as identified in earlier research by Jackson and Miliron (1986). Apart from the introduction to subjects focused in this study, the chapter starts with the background of the study, problem statement, the scope of the study, research objectives, the significance of the study, the motivation of the study and concludes with the summary for overall organization of the study.

1.1 Background of the studies

Tax evasion is an activity in which an individual intentionally produce false statement verbally or in writing by not reporting real income and claim inappropriate deductions with the purpose of reducing or evade tax. According to Mashadi (2016), a tax evasion is an act of omitting certain income that should be included on the tax return. This illegal act is an offense that falls under Section 113 and 114 of the Income Tax Act 1967.

There is a fine line that differentiates between tax evasion and tax avoidance and it is the legal boundaries that distinguish both activities. Tax avoidance can be accomplished by taking advantages of loopholes in the tax system to reduce or avoid from paying taxes

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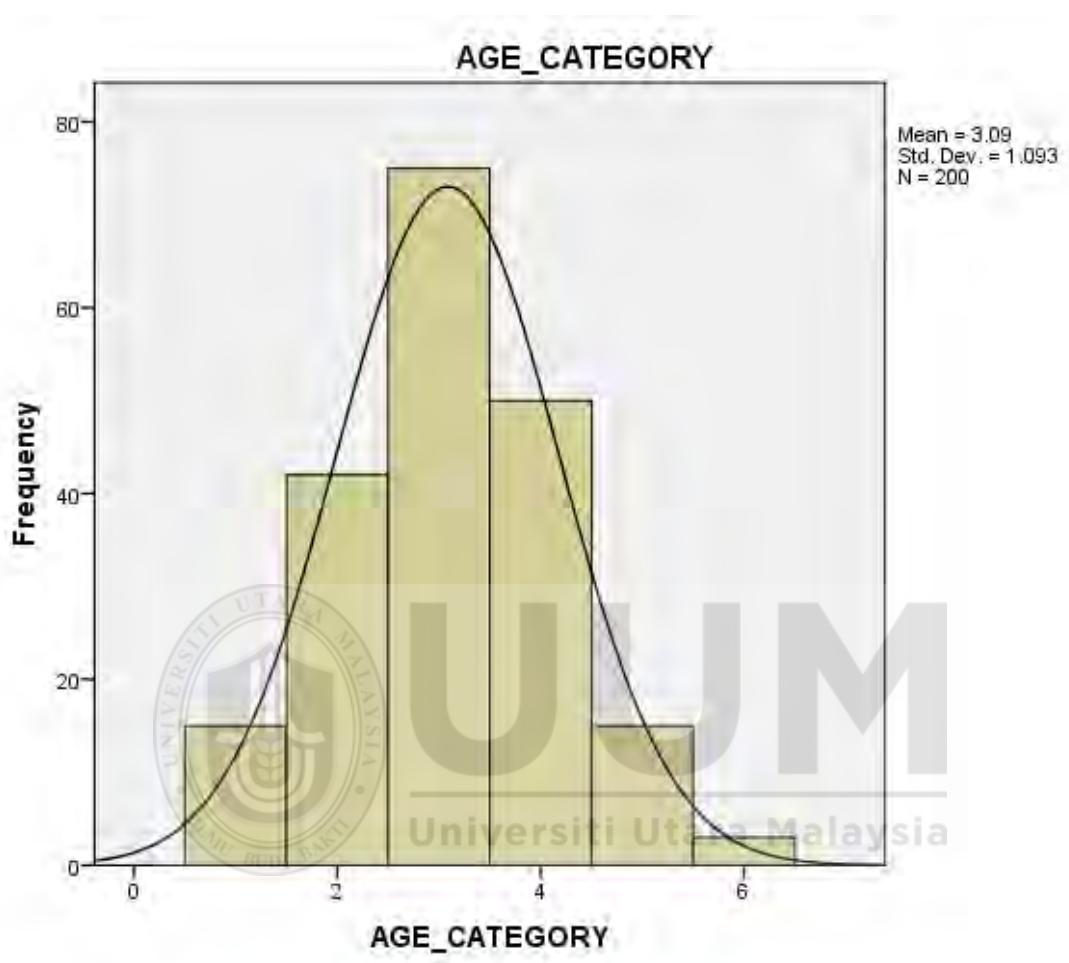
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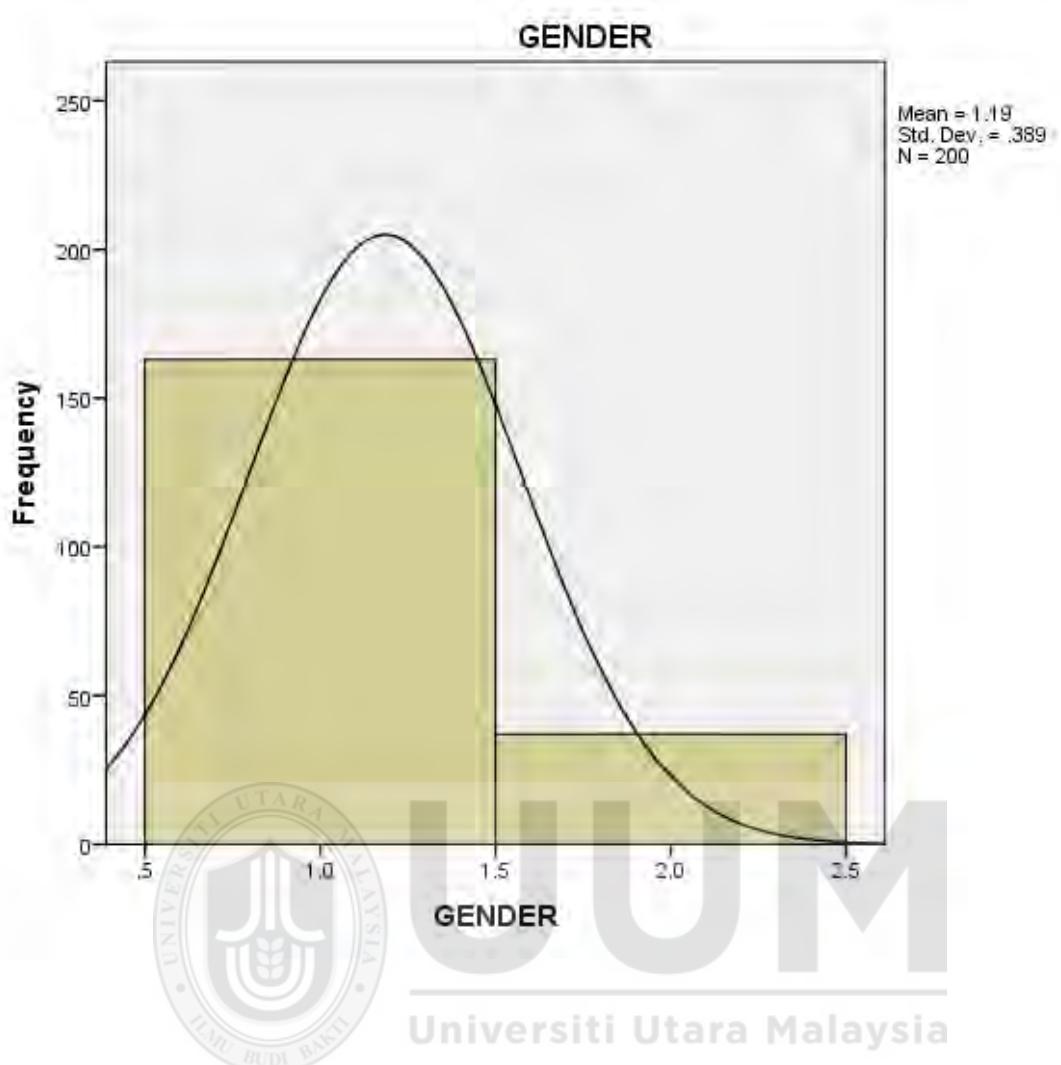
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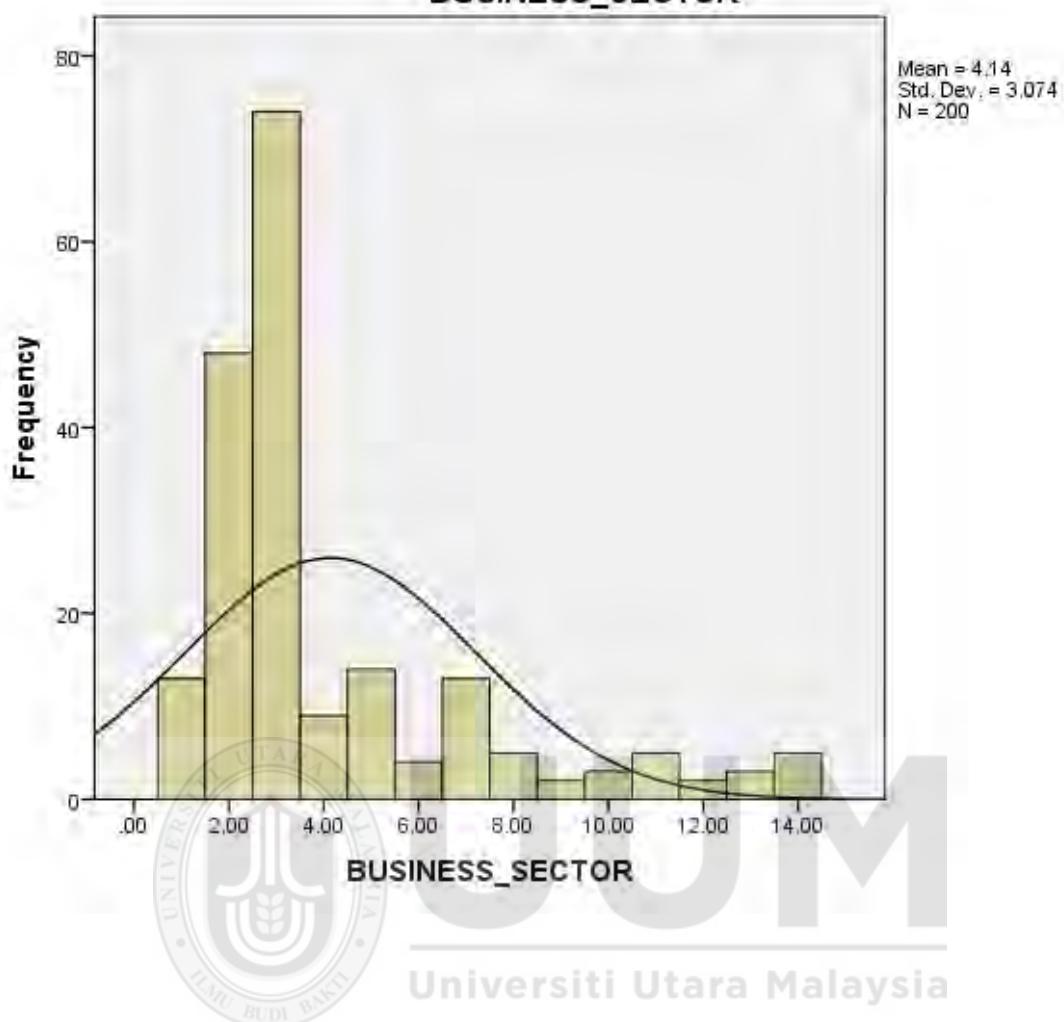
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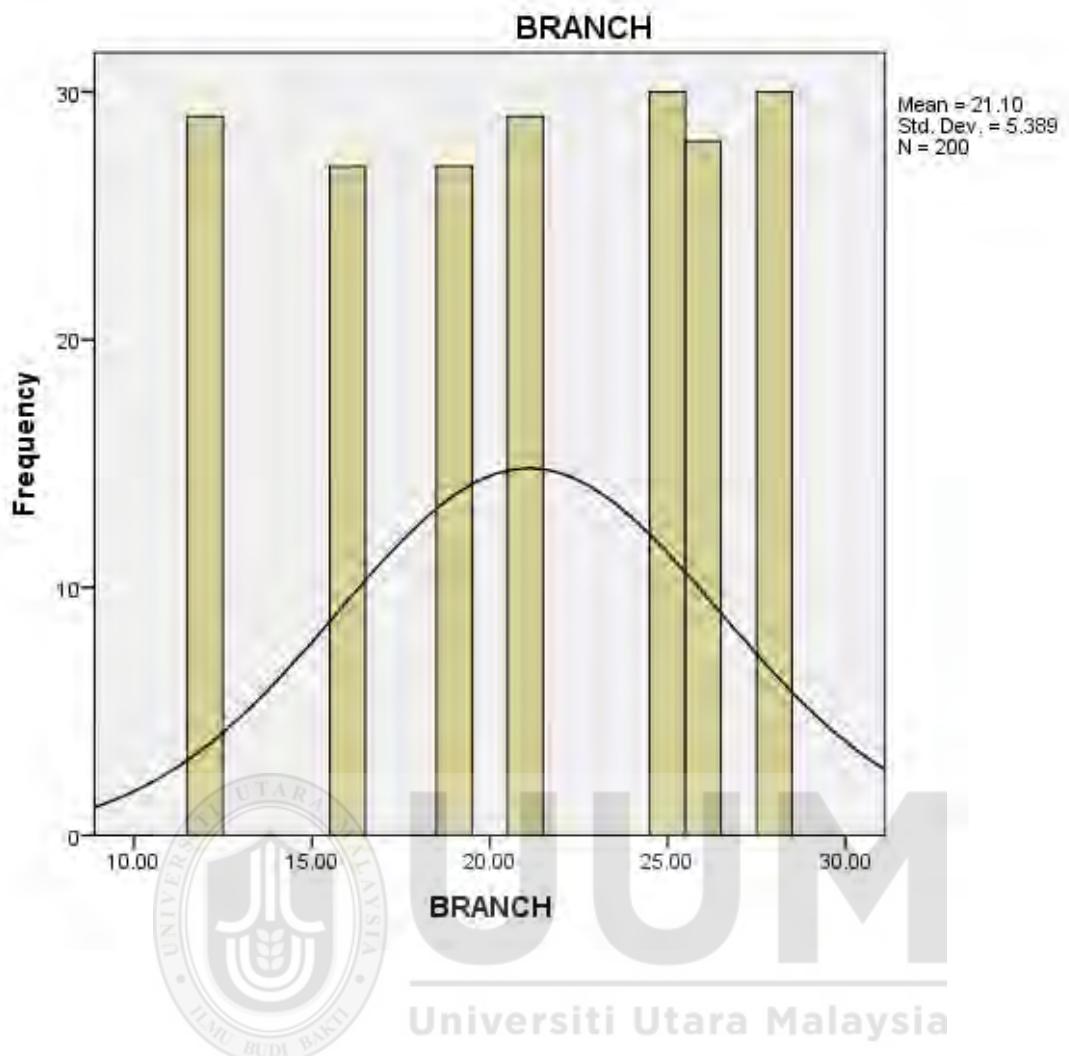


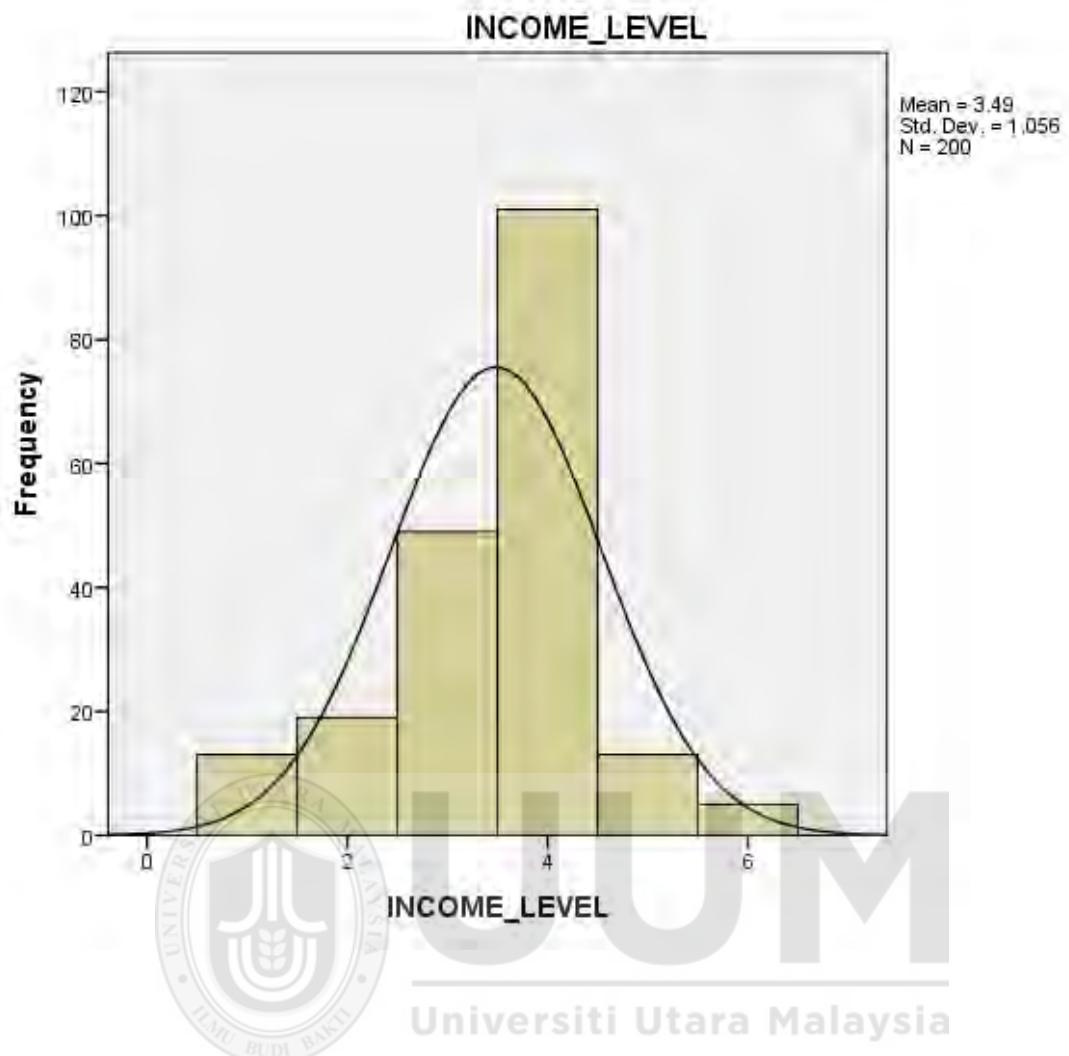


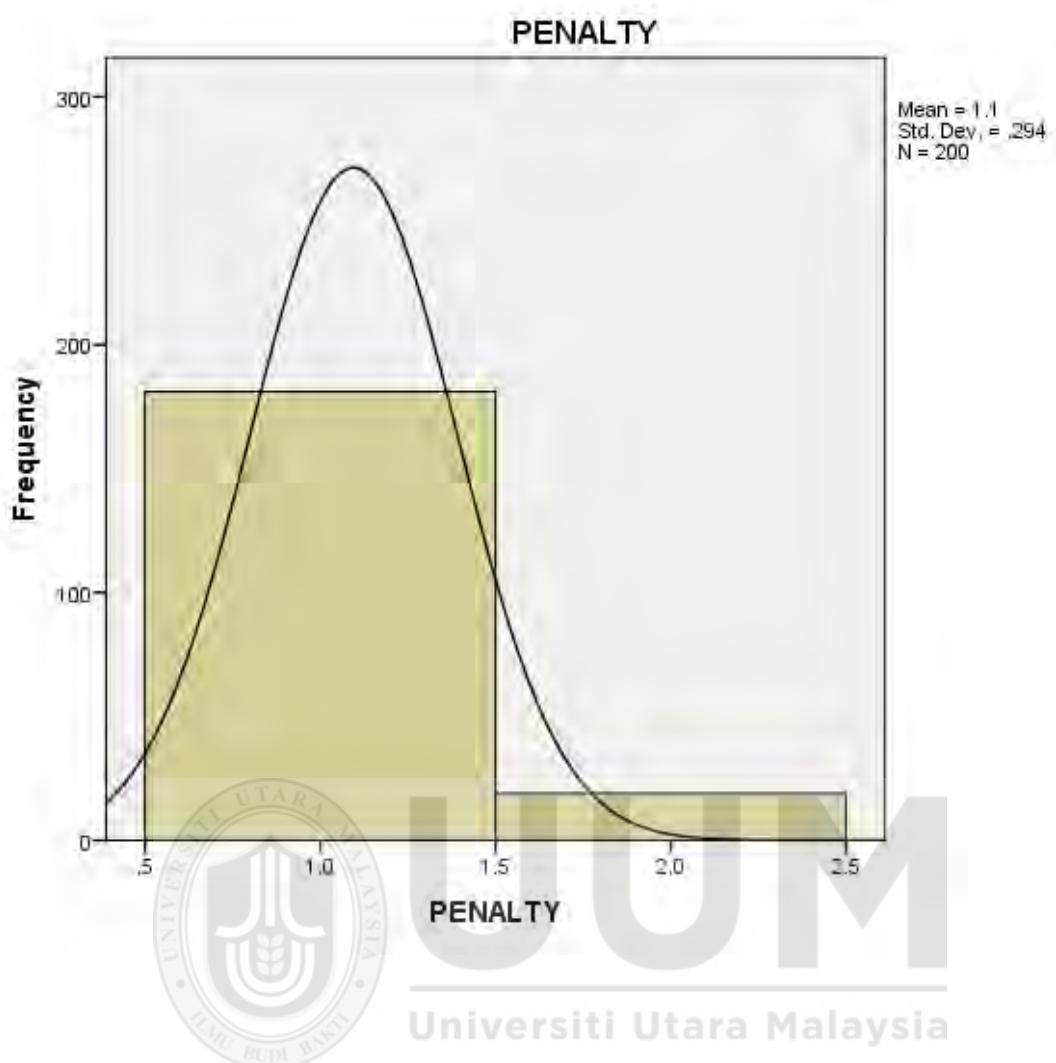
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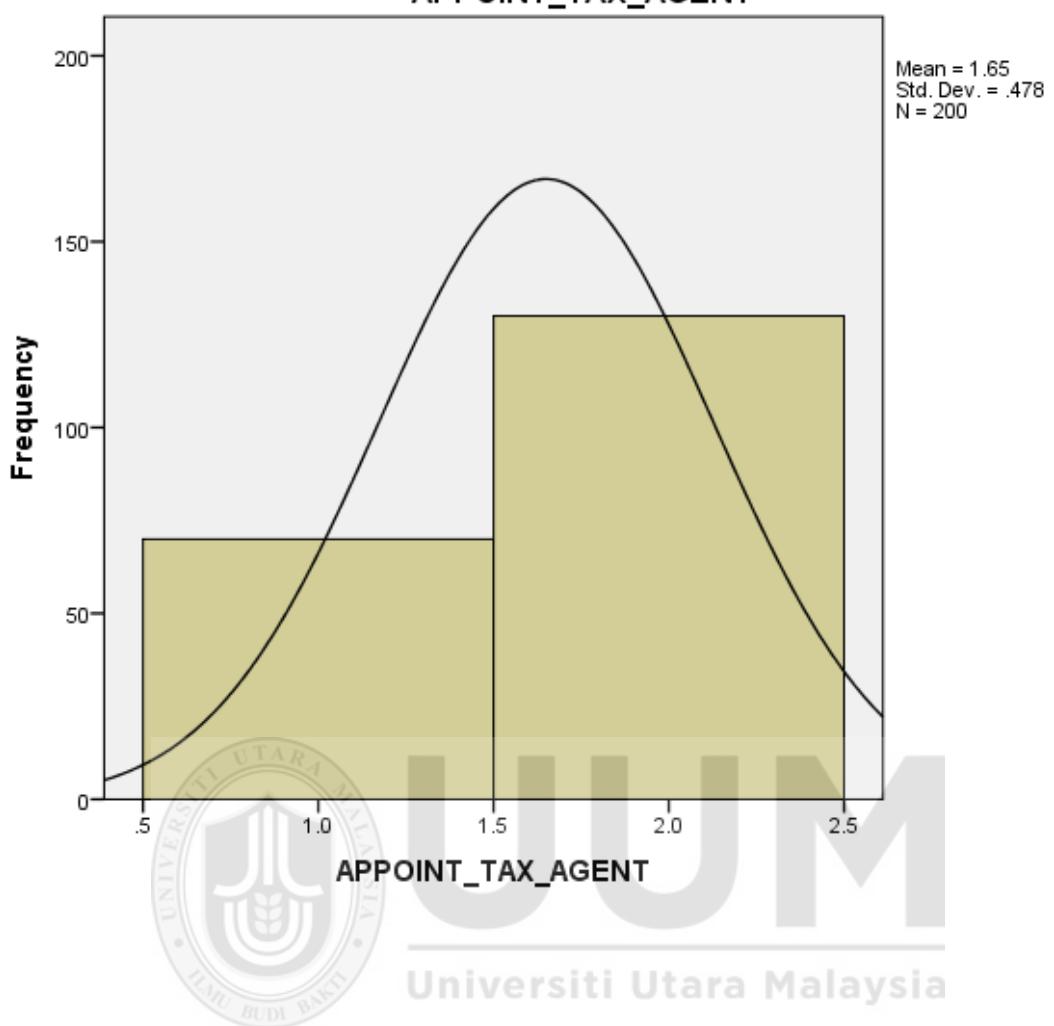
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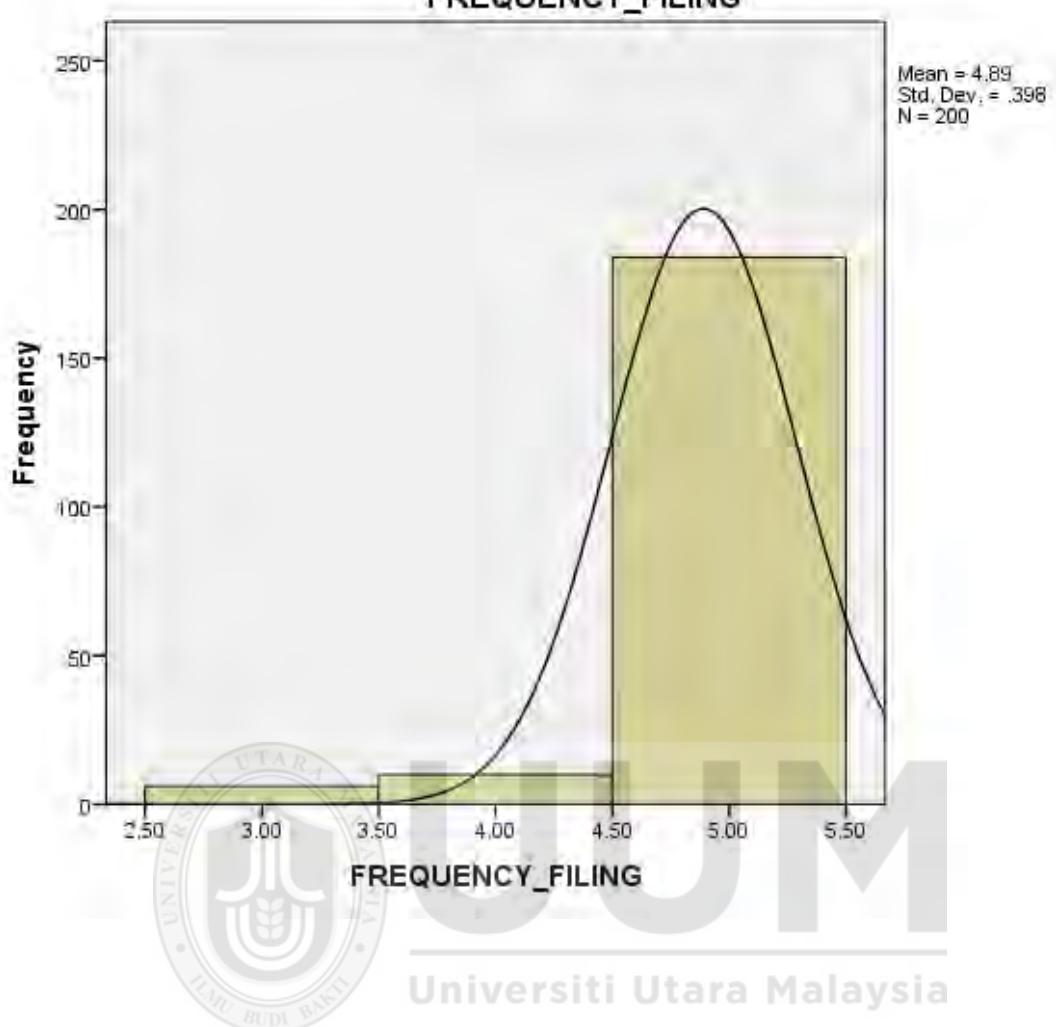


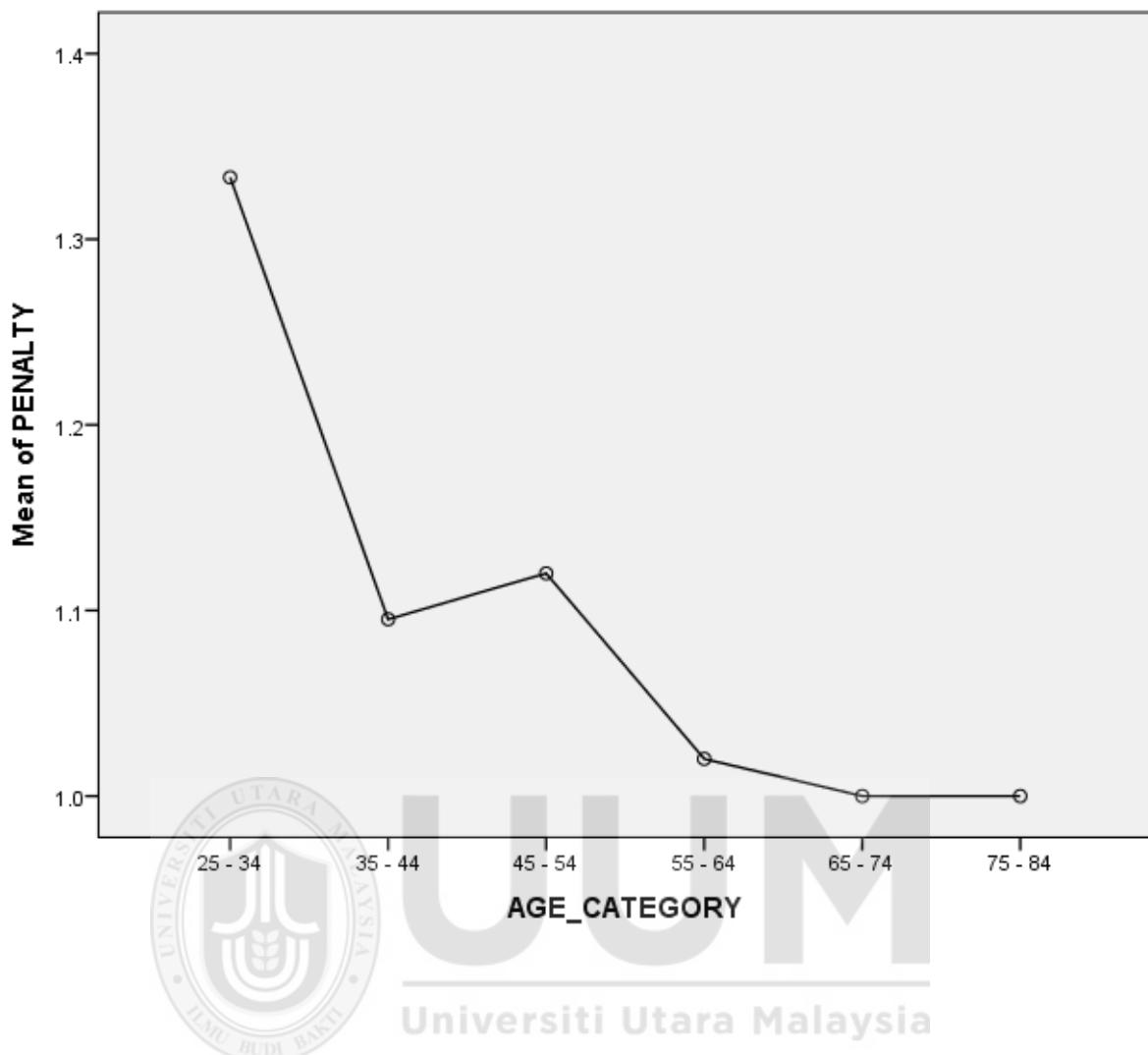


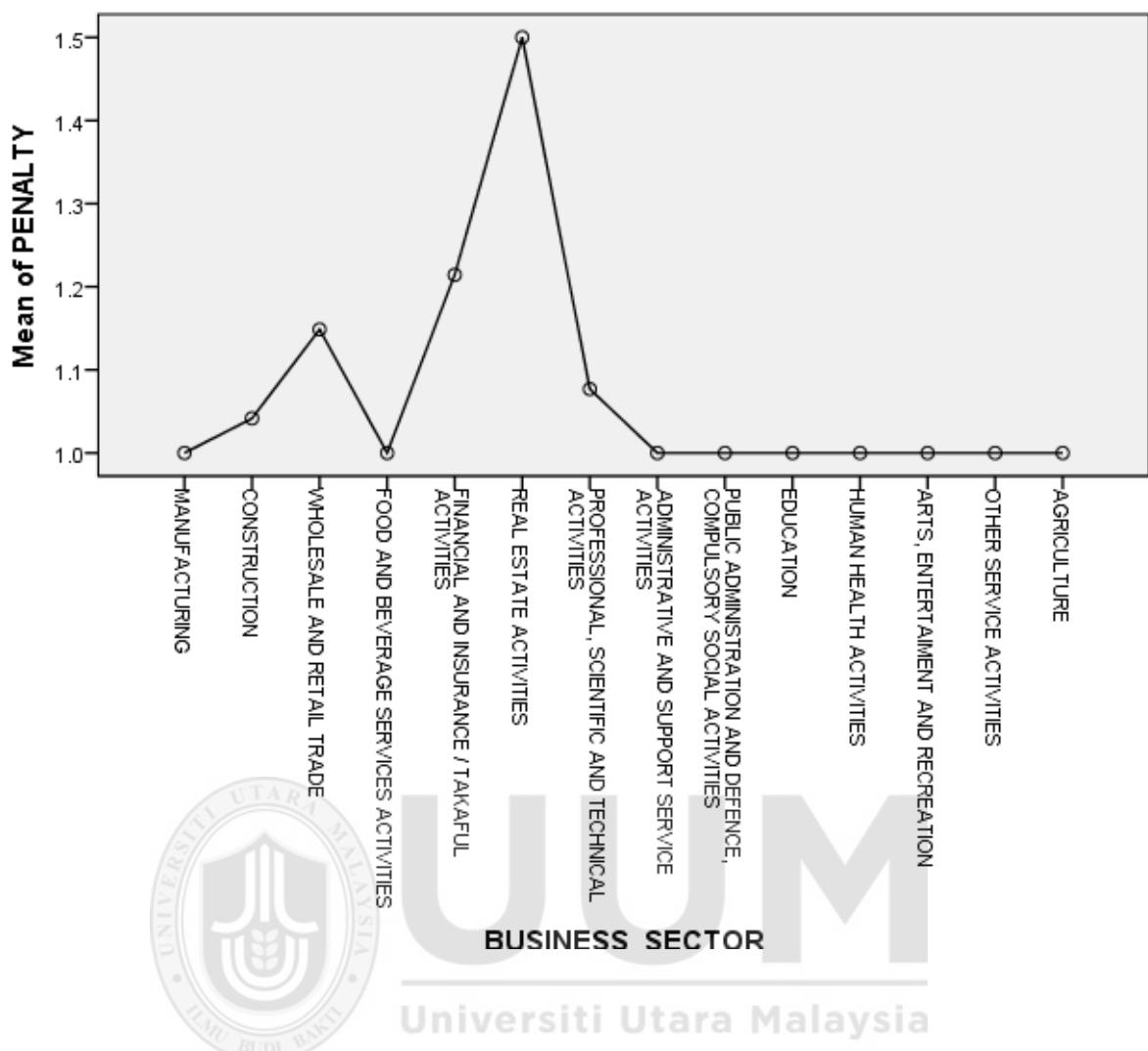
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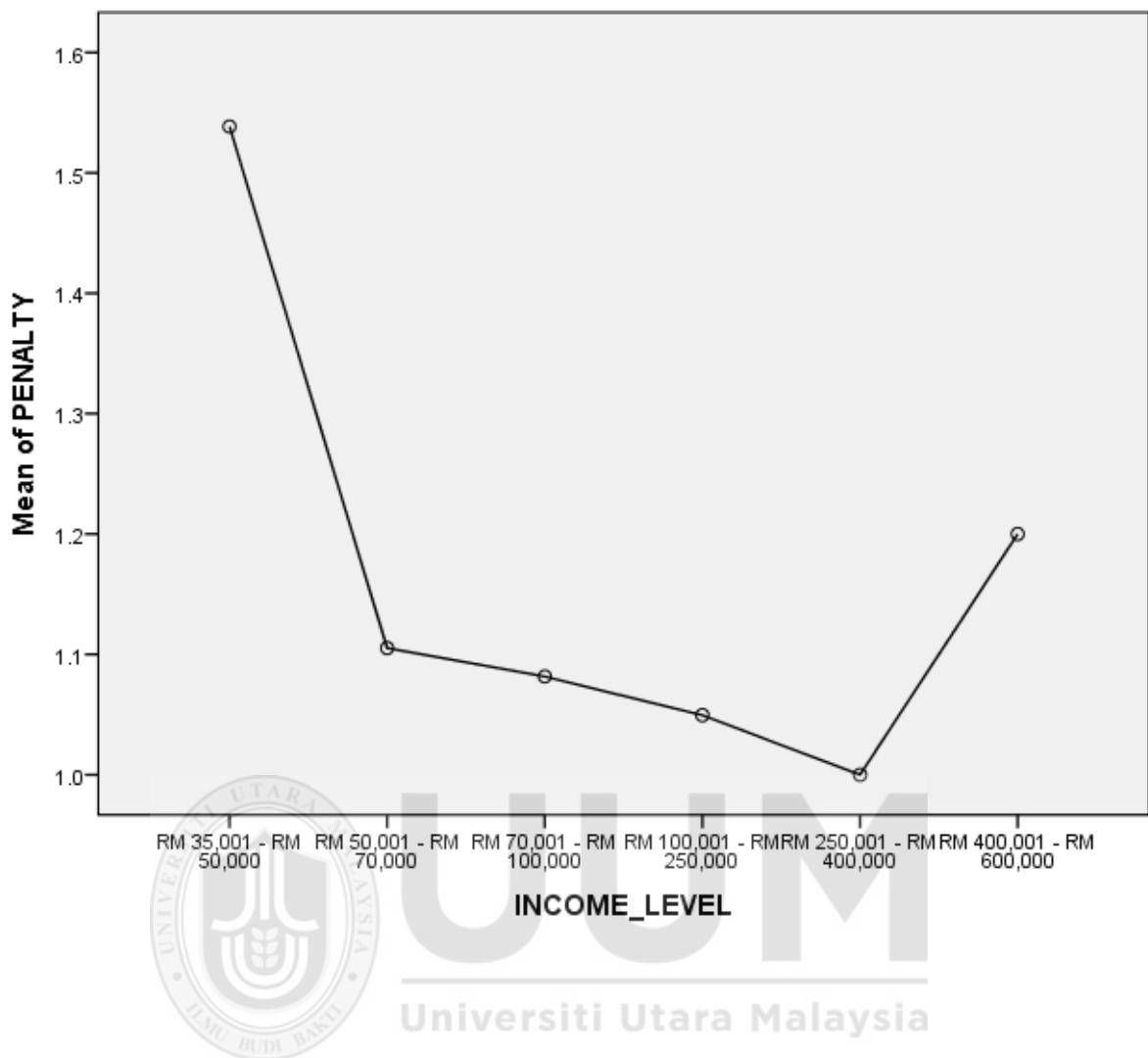


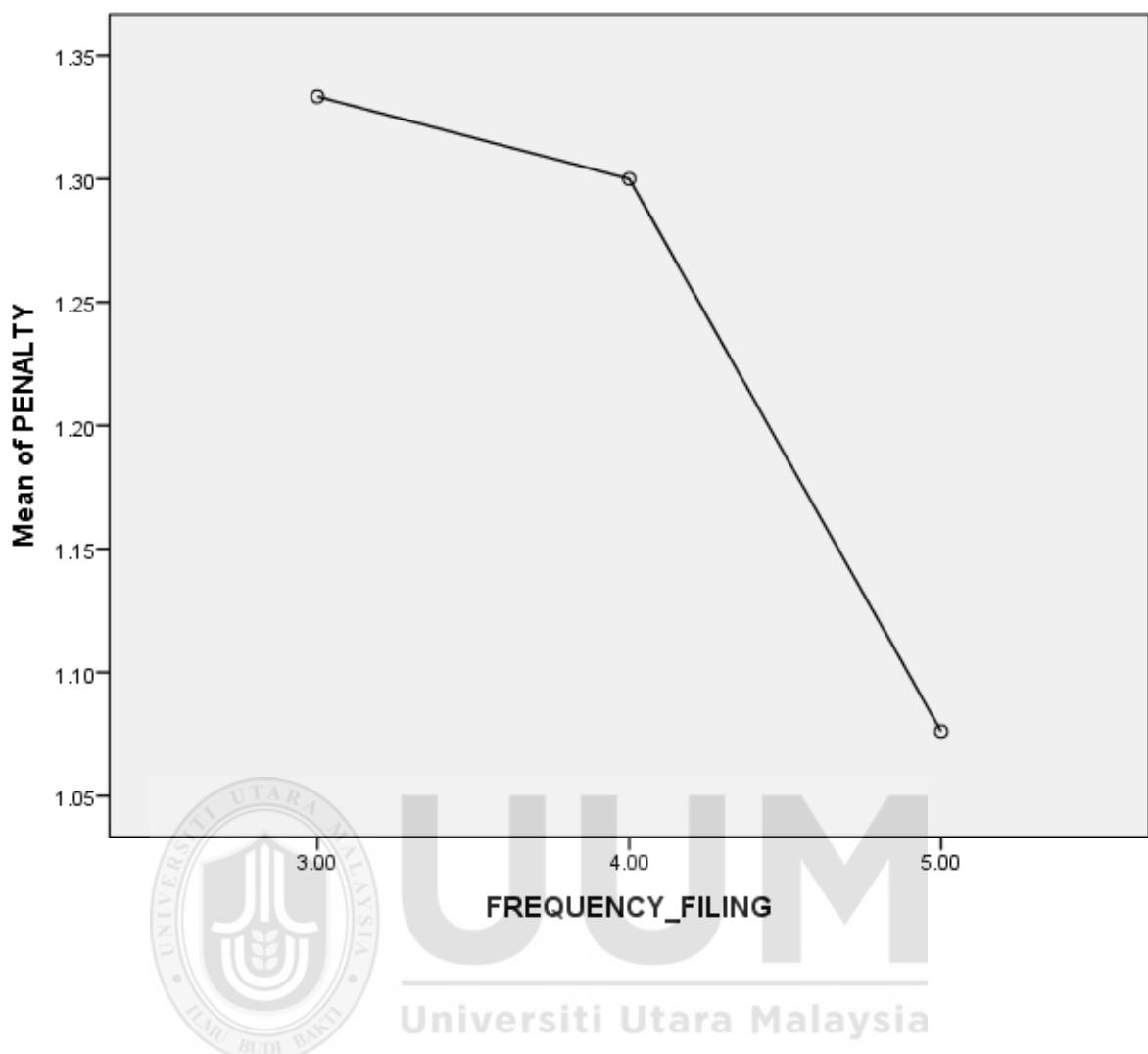
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Multiple Comparisons

Dependent Variable: Penalty

Tukey Hsd

(I) Business_Sector	(J) Business_Sector	Mean	Std.	Sig.	95% Confidence Interval	
		Differ	Erro		Lower	Upper
		ence	r		Bound	Bound
(I-J)						
	Construction	-.042	.090	1.000	-.35	.27
	Wholesale And Retail Trade	-.149	.087	.910	-.44	.15
	Food And Beverage Services	.000	.125	1.000	-.43	.43
	Activities					
	Financial And Insurance / Takaful Activities	-.214	.111	.811	-.59	.16
	Real Estate Activities	-.500	.165	.140	-1.06	.06
	Professional, Scientific And Technical Activities	-.077	.113	1.000	-.46	.31
Manufacturing	Administrative And Support Service Activities	.000	.152	1.000	-.52	.52
	Public Administration And					
	Defence, Compulsory Social Activities	.000	.220	1.000	-.75	.75
	Education	.000	.185	1.000	-.63	.63
	Human Health Activities	.000	.152	1.000	-.52	.52
	Arts, Entertainment And Recreation	.000	.220	1.000	-.75	.75
	Other Service Activities	.000	.185	1.000	-.63	.63
	Agriculture	.000	.152	1.000	-.52	.52
Construction	Manufacturing	.042	.090	1.000	-.27	.35
	Wholesale And Retail Trade	-.107	.054	.768	-.29	.08

	Food And Beverage Services	.042	.105	1.000	-.32	.40
	Activities					
	Financial And Insurance / Takaful	-.173	.088	.787	-.47	.13
	Activities					
	Real Estate Activities	-.458	.151	.132	-.97	.05
	Professional, Scientific And	-.035	.090	1.000	-.34	.27
	Technical Activities					
	Administrative And Support	.042	.136	1.000	-.42	.50
	Service Activities					
	Public Administration And					
	Defence, Compulsory Social	.042	.209	1.000	-.67	.75
	Activities					
	Education	.042	.172	1.000	-.54	.63
	Human Health Activities	.042	.136	1.000	-.42	.50
	Arts, Entertainment And Recreation	.042	.209	1.000	-.67	.75
	Other Service Activities	.042	.172	1.000	-.54	.63
	Agriculture	.042	.136	1.000	-.42	.50
	Manufacturing	.149	.087	.910	-.15	.44
	Construction	.107	.054	.768	-.08	.29
	Food And Beverage Services	.149	.102	.973	-.20	.50
	Activities					
	Financial And Insurance / Takaful	-.066	.084	1.000	-.35	.22
	Activities					
Wholesale And Retail	Real Estate Activities	-.351	.148	.509	-.86	.15
Trade	Professional, Scientific And	.072	.087	1.000	-.22	.37
	Technical Activities					
	Administrative And Support	.149	.134	.998	-.31	.60
	Service Activities					

	Public Administration And					
	Defence, Compulsory Social	.149	.207	1.000	-.56	.85
	Activities					
	Education	.149	.170	1.000	-.43	.73
	Human Health Activities	.149	.134	.998	-.31	.60
	Arts, Entertainment And Recreation	.149	.207	1.000	-.56	.85
	Other Service Activities	.149	.170	1.000	-.43	.73
	Agriculture	.149	.134	.998	-.31	.60
	Manufacturing	.000	.125	1.000	-.43	.43
	Construction	-.042	.105	1.000	-.40	.32
	Wholesale And Retail Trade	-.149	.102	.973	-.50	.20
	Financial And Insurance / Takaful					
	Activities					
	Real Estate Activities	-.500	.174	.198	-1.09	.09
	Professional, Scientific And					
	Technical Activities	-.077	.125	1.000	-.50	.35
Food And Beverage	Administrative And Support					
Services Activities	Service Activities					
	Public Administration And					
	Defence, Compulsory Social	.000	.226	1.000	-.77	.77
	Activities					
	Education	.000	.193	1.000	-.66	.66
	Human Health Activities	.000	.161	1.000	-.55	.55
	Arts, Entertainment And Recreation	.000	.226	1.000	-.77	.77
	Other Service Activities	.000	.193	1.000	-.66	.66
	Agriculture	.000	.161	1.000	-.55	.55
Financial And	Manufacturing					
Insurance / Takaful	Construction					
Activities	Wholesale And Retail Trade					
		.066	.084	1.000	-.22	.35

	Food And Beverage Services	.214	.124	.901	-.21	.63
	Activities					
	Real Estate Activities	-.286	.164	.898	-.84	.27
	Professional, Scientific And					
	Technical Activities	.137	.111	.994	-.24	.52
	Administrative And Support					
	Service Activities	.214	.151	.978	-.30	.73
	Public Administration And					
	Defence, Compulsory Social	.214	.219	.999	-.53	.96
	Activities					
	Education	.214	.184	.996	-.41	.84
	Human Health Activities	.214	.151	.978	-.30	.73
	Arts, Entertainment And Recreation	.214	.219	.999	-.53	.96
	Other Service Activities	.214	.184	.996	-.41	.84
	Agriculture	.214	.151	.978	-.30	.73
	Manufacturing	.500	.165	.140	-.06	1.06
	Construction	.458	.151	.132	-.05	.97
	Wholesale And Retail Trade	.351	.148	.509	-.15	.86
	Food And Beverage Services					
	Activities	.500	.174	.198	-.09	1.09
	Financial And Insurance / Takaful					
	Activities	.286	.164	.898	-.27	.84
Real Estate Activities	Professional, Scientific And					
	Technical Activities	.423	.165	.375	-.14	.99
	Administrative And Support					
	Service Activities	.500	.194	.363	-.16	1.16
	Public Administration And					
	Defence, Compulsory Social	.500	.250	.768	-.35	1.35
	Activities					
	Education	.500	.221	.584	-.25	1.25

	Human Health Activities	.500	.194	.363	-.16	1.16
	Arts, Entertainment And Recreation	.500	.250	.768	-.35	1.35
	Other Service Activities	.500	.221	.584	-.25	1.25
	Agriculture	.500	.194	.363	-.16	1.16
	Manufacturing	.077	.113	1.000	-.31	.46
	Construction	.035	.090	1.000	-.27	.34
	Wholesale And Retail Trade	-.072	.087	1.000	-.37	.22
	Food And Beverage Services Activities	.077	.125	1.000	-.35	.50
	Financial And Insurance / Takaful Activities	-.137	.111	.994	-.52	.24
Professional, Scientific And Technical Activities	Real Estate Activities	-.423	.165	.375	-.99	.14
	Administrative And Support Service Activities	.077	.152	1.000	-.44	.59
	Public Administration And Defence, Compulsory Social Activities	.077	.220	1.000	-.67	.82
	Education	.077	.185	1.000	-.55	.71
	Human Health Activities	.077	.152	1.000	-.44	.59
	Arts, Entertainment And Recreation	.077	.220	1.000	-.67	.82
	Other Service Activities	.077	.185	1.000	-.55	.71
	Agriculture	.077	.152	1.000	-.44	.59
	Manufacturing	.000	.152	1.000	-.52	.52
	Construction	-.042	.136	1.000	-.50	.42
Administrative And Support Service Activities	Wholesale And Retail Trade	-.149	.134	.998	-.60	.31
	Food And Beverage Services Activities	.000	.161	1.000	-.55	.55
	Financial And Insurance / Takaful Activities	-.214	.151	.978	-.73	.30
	Real Estate Activities	-.500	.194	.363	-1.16	.16

	Professional, Scientific And Technical Activities	-.077	.152	1.000	-.59	.44
	Public Administration And Defence, Compulsory Social Activities	.000	.242	1.000	-.82	.82
	Education	.000	.211	1.000	-.72	.72
	Human Health Activities	.000	.183	1.000	-.62	.62
	Arts, Entertainment And Recreation	.000	.242	1.000	-.82	.82
	Other Service Activities	.000	.211	1.000	-.72	.72
	Agriculture	.000	.183	1.000	-.62	.62
	Manufacturing	.000	.220	1.000	-.75	.75
	Construction	-.042	.209	1.000	-.75	.67
	Wholesale And Retail Trade	-.149	.207	1.000	-.85	.56
	Food And Beverage Services Activities	.000	.226	1.000	-.77	.77
	Financial And Insurance / Takaful Activities	-.214	.219	.999	-.96	.53
Public Administration And Defence, Compulsory Social Activities	Real Estate Activities	-.500	.250	.768	-1.35	.35
	Professional, Scientific And Technical Activities	-.077	.220	1.000	-.82	.67
	Administrative And Support Service Activities	.000	.242	1.000	-.82	.82
	Education	.000	.264	1.000	-.90	.90
	Human Health Activities	.000	.242	1.000	-.82	.82
	Arts, Entertainment And Recreation	.000	.289	1.000	-.98	.98
	Other Service Activities	.000	.264	1.000	-.90	.90
	Agriculture	.000	.242	1.000	-.82	.82
	Manufacturing	.000	.185	1.000	-.63	.63
Education	Construction	-.042	.172	1.000	-.63	.54
	Wholesale And Retail Trade	-.149	.170	1.000	-.73	.43

	Food And Beverage Services	.000	.193	1.000	-.66	.66
	Activities					
	Financial And Insurance / Takaful	-.214	.184	.996	-.84	.41
	Activities					
	Real Estate Activities	-.500	.221	.584	-1.25	.25
	Professional, Scientific And	-.077	.185	1.000	-.71	.55
	Technical Activities					
	Administrative And Support	.000	.211	1.000	-.72	.72
	Service Activities					
	Public Administration And					
	Defence, Compulsory Social	.000	.264	1.000	-.90	.90
	Activities					
	Human Health Activities	.000	.211	1.000	-.72	.72
	Arts, Entertainment And Recreation	.000	.264	1.000	-.90	.90
	Other Service Activities	.000	.236	1.000	-.80	.80
	Agriculture	.000	.211	1.000	-.72	.72
	Manufacturing	.000	.152	1.000	-.52	.52
	Construction	-.042	.136	1.000	-.50	.42
	Wholesale And Retail Trade	-.149	.134	.998	-.60	.31
	Food And Beverage Services	.000	.161	1.000	-.55	.55
	Activities					
Human Health	Financial And Insurance / Takaful	-.214	.151	.978	-.73	.30
Activities	Activities					
	Real Estate Activities	-.500	.194	.363	-1.16	.16
	Professional, Scientific And	-.077	.152	1.000	-.59	.44
	Technical Activities					
	Administrative And Support	.000	.183	1.000	-.62	.62
	Service Activities					

	Public Administration And					
	Defence, Compulsory Social	.000	.242	1.000	-.82	.82
	Activities					
	Education	.000	.211	1.000	-.72	.72
	Arts, Entertainment And Recreation	.000	.242	1.000	-.82	.82
	Other Service Activities	.000	.211	1.000	-.72	.72
	Agriculture	.000	.183	1.000	-.62	.62
	Manufacturing	.000	.220	1.000	-.75	.75
	Construction	-.042	.209	1.000	-.75	.67
	Wholesale And Retail Trade	-.149	.207	1.000	-.85	.56
	Food And Beverage Services	.000	.226	1.000	-.77	.77
	Activities					
	Financial And Insurance / Takaful					
	Activities	-.214	.219	.999	-.96	.53
	Real Estate Activities	-.500	.250	.768	-1.35	.35
	Professional, Scientific And					
	Technical Activities	-.077	.220	1.000	-.82	.67
Arts, Entertainment And	Administrative And Support					
Recreation	Service Activities	.000	.242	1.000	-.82	.82
	Public Administration And					
	Defence, Compulsory Social	.000	.289	1.000	-.98	.98
	Activities					
	Education	.000	.264	1.000	-.90	.90
	Human Health Activities	.000	.242	1.000	-.82	.82
	Other Service Activities	.000	.264	1.000	-.90	.90
	Agriculture	.000	.242	1.000	-.82	.82
	Manufacturing	.000	.185	1.000	-.63	.63
Other Service	Construction	-.042	.172	1.000	-.63	.54
Activities	Wholesale And Retail Trade	-.149	.170	1.000	-.73	.43

	Food And Beverage Services	.000	.193	1.000	-.66	.66
	Activities					
	Financial And Insurance / Takaful	-.214	.184	.996	-.84	.41
	Activities					
	Real Estate Activities	-.500	.221	.584	-1.25	.25
	Professional, Scientific And	-.077	.185	1.000	-.71	.55
	Technical Activities					
	Administrative And Support	.000	.211	1.000	-.72	.72
	Service Activities					
	Public Administration And					
	Defence, Compulsory Social	.000	.264	1.000	-.90	.90
	Activities					
	Education	.000	.236	1.000	-.80	.80
	Human Health Activities	.000	.211	1.000	-.72	.72
	Arts, Entertainment And Recreation	.000	.264	1.000	-.90	.90
	Agriculture	.000	.211	1.000	-.72	.72
	Manufacturing	.000	.152	1.000	-.52	.52
	Construction	-.042	.136	1.000	-.50	.42
	Wholesale And Retail Trade	-.149	.134	.998	-.60	.31
	Food And Beverage Services	.000	.161	1.000	-.55	.55
	Activities					
	Financial And Insurance / Takaful	-.214	.151	.978	-.73	.30
	Activities					
	Real Estate Activities	-.500	.194	.363	-1.16	.16
	Professional, Scientific And	-.077	.152	1.000	-.59	.44
	Technical Activities					
	Administrative And Support	.000	.183	1.000	-.62	.62
	Service Activities					
Agriculture						

Public Administration And						
Defence, Compulsory Social	.000	.242	1.000	-.82		.82
Activities						
Education	.000	.211	1.000	-.72		.72
Human Health Activities	.000	.183	1.000	-.62		.62
Arts, Entertainment And Recreation	.000	.242	1.000	-.82		.82
Other Service Activities	.000	.211	1.000	-.72		.72

