INDIVIDUAL TAXPAYER INTENTIONS TOWARDS SPENDING ON HEALTH AND EDUCATION TAX RELIEF

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UNIVERSITI UTARA MALAYSIA

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INDIVIDUAL TAXPAYER INTENTIONS TOWARDS SPENDING ON HEALTH AND EDUCATION TAX RELIEF

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ABSTRACT

In Malaysia, the government introduces different tax policies through the budget presented to the public annually. These policies aim to achieve various targets with the common objective of stimulating the economy and generating higher national income. These policies should influence the spending behavior of taxpayers including their intention to spend on health and education tax relief. Therefore, this study seeks to investigate the intentions of individual taxpayers and the resulting effects on their spending related to health and education tax relief. Data from the Inland Revenue Board and the Department of Statistics show an increase in tax relief offerings, but household expenditure statistics indicate a decline in health and education spending. Researcher discusses the Theory of Planned Behavior (TPB) and the Knowledge-Attitude-Practice (KAP) model as frameworks for understanding behavior and intention. Factors influencing spending intentions, such as attitudes, subjective norms, perceived behavioral control, and tax knowledge, are explored. Questionnaires method is used in with a sample size of 160 respondents within the Klang Valley region. The data analysis process using SPSS software. Reliability analysis indicates high reliability of survey questions. Normality analysis shows data suitability. Factor analysis reveals suitable variables for analysis. Descriptive analysis shows a high level of intention and attitude towards spending on tax relief. The analysis supports the hypotheses and identifies significant positive relationships between attitude, subjective norms, perceived behavioral control, tax knowledge, and intention to spend on health and education tax relief. The results indicate that individuals with more favorable attitudes, who perceive social pressure or influence, have a sense of control, and possess tax knowledge are more likely to have a higher intention to spend on health and education relief. It emphasizes the importance of these factors in shaping intentions and behaviors. The study concludes that attitude, subjective norm, perceived behavioral control, and tax knowledge positively influence intention to spend on health and education tax relief. This research suggests effective communication and awareness campaigns where it emphasizes the significance of these factors in promoting compliance and reducing non-compliance among individual taxpayers.

Keywords: Attitude, Subjective norm, Perceived behavioral control, Knowledge, Tax relief

ABSTRAK

Di Malaysia, kerajaan memperkenalkan dasar cukai yang berbeza melalui belanjawan yang dibentangkan kepada rakyat setiap tahun. Dasar-dasar ini bertujuan untuk mencapai pelbagai sasaran dengan objektif untuk merangsang ekonomi dan menjana pendapatan negara yang tinggi. Dasar ini seharusnya mempengaruhi tingkah laku perbelanjaan pembayar cukai termasuk niat mereka untuk berbelanja terhadap pelepasan cukai berkaitan kesihatan dan pendidikan. Oleh itu, kajian ini bertujuan untuk menyiasat faktor-faktor yang menyumbang kepada pembayar cukai individu berkenaan tingkah laku perbelanjaan terhadap pelepasan cukai kesihatan dan pendidikan. Data daripada Lembaga Hasil Dalam Negeri Malaysia dan Jabatan Perangkaan Negara menunjukkan peningkatan dalam penawaran pelepasan cukai, tetapi statistik perbelanjaan isi rumah menunjukkan penurunan dalam perbelanjaan kesihatan dan pendidikan. Penyelidik membincangkan Theory of Planned Behavior dan model Knowledge-Attitude-Practice sebagai rangka kerja untuk memahami tingkah laku dan niat. Faktor-faktor yang mempengaruhi niat berbelanja, seperti sikap, norma subjektif, kawalan gelagat ditanggap, dan pengetahuan cukai, diterokai. Kaedah soal selidik digunakan dengan saiz sampel 160 responden dari wilayah Lembah Klang. Proses analisis data menggunakan perisian SPSS. Analisisa Reliability menunjukkan kebolehpercayaan soalan tinjauan yang tinggi. Analisis Normality menunjukkan kesesuaian data. Analisisa Faktor mendedahkan pembolehubah yang sesuai untuk analisis. Analisisa Descriptive menunjukkan tahap niat dan sikap yang tinggi terhadap perbelanjaan untuk pelepasan cukai. Dapatan kajian menyokong hipotesis dengan mengenal pasti hubungan positif yang signifikan antara sikap, norma subjektif, kawalan gelagat ditanggap, pengetahuan cukai, dan niat untuk berbelanja untuk pelepasan cukai kesihatan dan pendidikan. Keputusan menunjukkan bahawa individu yang mempunyai sikap yang lebih baik, yang merasakan tekanan atau pengaruh sosial, mempunyai rasa kawalan, dan memiliki pengetahuan cukai lebih berkemungkinan mempunyai niat yang lebih tinggi untuk berbelanja untuk pelepasan kesihatan dan pendidikan. Kajian itu menyimpulkan bahawa sikap, norma subjektif, kawalan gelagat ditanggap, dan pengetahuan cukai mempengaruhi secara positif niat untuk berbelanja untuk pelepasan cukai kesihatan dan pendidikan. Kajian ini mencadangkan kempen komunikasi dan kesedaran yang berkesan yang mana ia menekankan kepentingan faktor-faktor ini dalam menggalakkan pematuhan dan mengurangkan ketidakpatuhan dalam kalangan pembayar cukai individu.

Kata kunci: *Sikap, Norma subjektif, Kawalan gelagat ditanggap, Pengetahuan, Pelepasan cukai*

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LIST OF ABBREVIATION

UUM	:	Universiti Utara Malaysia
TPB	:	Theory of Planned Behavior
KAP	:	Knowledge-Attitude-Practice
TIMSS	:	Trends in International Mathematics and Science Study
PISA	:	Programmed for International Student Assessment
CAGR	:	Compounded Annual Growth Rate
TRA	:	Theory of Reasoned Action
PBC	:	Perceived Behavioral Control
LHDNM	:	Lembaga Hasil Dalam Negeri Malaysia
SI	:	Spending Intention
A	:	Attitude
SN	:	Subjective Norm
TK	:	Tax Knowledge
SPSS	:	Statistical Package for the Social Sciences
BToS	:	Bartlett's Test of Sphericity
KMO	:	Kaiser-Meyer-Olkin
H	:	Hypothesis
IRBM	:	Inland Revenue Board of Malaysia

CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Researchers have conducted studies and research on individual intentions, shedding new light on specific aspects and fields related to their intended purposes. Although there are many studies that link individual intentions and spending behavior, the researcher cannot find that link to tax relief. In Malaysia, annually the government introduces various tax policies in the annual budget tabled in the Dewan Rakyat. These policies are intended to various targets with a common goal is to spur the economy and leads to generating higher income to the nation. One of the elements in the policies is where the government introduces new tax relief or tax incentives and even to some occasion lower down the tax rates that been imposed. For the individual taxpayers, these policies should affect their individual spending intention behavior for example, when the tax relief of medical insurance is increased, one should consider spending more on the medical insurance premium for better coverage. In the long run, the people will have better insurance scheme and indirectly the insurance sector in Malaysia will gain more economics of scale. However, their impact on individual taxpayers spending intention has never been studied in detail. The project paper aims to study factors contribute to the intention of individual taxpayers and their impact on spending regarding health and education tax relief-related expenses.

1.2 Problem Statement

1.2.1 Issues with Malaysia's healthcare system and education system

Healthcare System

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APPENDICES

Appendix A

QUESTIONNAIRE
SOAL SELIDIK

INDIVIDUAL TAXPAYER INTENTIONS TOWARDS SPENDING ON HEALTH AND EDUCATION TAX RELIEF

Dear participant,
This questionnaire is designed to study about the Individual Taxpayer Intentions Towards Spending on Health and Education Tax Relief. 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 mengkaji Niat Pembayar Cukai Individu Terhadap Perbelanjaan untuk Pelepasan Cukai Kesihatan dan Pendidikan. 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 benar,

Syed Mahathir bin Syed Mustaphanin
Master of Science (International Accounting)
Universiti Utara Malaysia
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Appendix B

SECTION A: DEMOGRAPHIC INFORMATION
BAHAGIAN A: MAKLUMAT DEMOGRAFI

Please tick (√) in the box provided.
Sila tandakan (√) di dalam kotak yang disediakan.

1) Gender / *Jantina*

	Male / *Lelaki*
	Female / *Perempuan*

2) Age / *Umur*

	21 to 25
	26 to 30
	31 to 35
	36 to 40
	40 to 45
	46 to 50
	51 to 55
	>55

3) Race / *Bangsa*

	Melayu
	Cina
	India
	Lain-lain

4) Highest Academic Qualification / *Tahap Pendidikan Tertinggi*

	SPM
	Diploma / STPM / A-Level
	Bachelor Degree / *Sarjana Muda*
	Master / *Sarjana*
	PhD / *Doktor Falsafah*
	Others / *Lain-lain*

5) Monthly Household Income / *Pendapatan Bulanan Isi Rumah*

	Below RM 3,000 / *Bawah RM 3,000*
	RM 3,001 – RM 5,000
	RM 5,001 – RM 11,000
	Above RM 11,000 / *Melebihi RM 11,000*

6) Tax Relief Ever Claimed / *Pelepasan Cukai Yang Pernah Dituntut*
(Your answer can be more than one) / *(Jawapan anda boleh lebih dari satu)*

(a) Family Members / *Ahli Keluarga*		
	i.	Spouse Relief / *Pelepasan Pasangan*
	ii.	Children Relief / *Pelepasan Anak*
	iii.	Parents Relief / *Pelepasan Ibu Bapa*
(b) Health / *Kesihatan*		
	i.	Medical treatment, special needs / *Rawatan perubatan, keperluan khas*
	ii.	Medical expenses for serious diseases / *Perbelanjaan perubatan untuk penyakit serius*
	iii.	Complete medical examination / *Pemeriksaan penuh perubatan*
	iv.	Insurance premium for medical benefit / *Premium insurans untuk faedah perubatan*
(c) Education / *Pendidikan*		
	i.	Education fees / *Yuran pendidikan*
	ii.	Net saving in SSPN's scheme / *Simpanan bersih dalam skim SSPN*
	iii.	Unmarried child of 18 years old and above / *Anak belum berkahwin berumur 18 tahun ke atas*
	iv.	Insurance premium for education benefit / *Premium insurans untuk faedah pendidikan*
(d) Lifestyle / *Gaya Hidup*		
	i.	Purchase and subscription of books / journals / magazines / newspapers / other similar publications /

		Pembelian dan langganan buku / jurnal / majalah / surat khabar / penerbitan lain yang serupa
	ii.	Purchase of personal computer, smartphone or tablet / *Pembelian komputer peribadi, telefon pintar atau tablet*
	iii.	Purchase of sports equipment for sports and payment of gym membership / *Pembelian peralatan sukan untuk sukan dan pembayaran keahlian gim*
	iv.	Payment of monthly bill for internet subscription / *Pembayaran bil bulanan untuk langganan internet*
(e) Savings / *Simpanan*		
	i.	Life insurance and EPF deduction / *Insurans hayat dan KWSP*
	ii.	Deferred Annuity and Private Retirement Scheme (PRS) / *Anuiti Tertunda dan Skim Persaraan Swasta (SPS)*
	iii.	Contribution to the Social Security Organization (SOCSO) / *Sumbangan kepada Pertubuhan Keselamatan Sosial (PERKESO)*
(f) Others / *Lain-lain*		
	i.	Payment for accommodation at premises registered with the Commissioner of Tourism and entrance fee to a tourist attraction / *Bayaran penginapan di premis yang berdaftar dengan Pesuruhjaya Pelancongan dan bayaran masuk ke tempat tarikan pelancong*
	ii.	Finance purchase of residential property / *Membiayai pembelian harta kediaman*
	iii.	Purchasing an electric vehicle / *Membeli kenderaan elektrik*
	iv.	Other reliefs that is not in this list / *Pelepasan-pelepasan lain yang tiada dalam senarai ini*

SECTION B: INTENTIONS TOWARDS SPENDING ON HEALTH RELIEF OR/AND EDUCATION RELIEF
BAHAGIAN B: NIAT KE ARAH PERBELANJAAN UNTUK PELEPASAN KESIHATAN ATAU/DAN PELEPASAN PENDIDIKAN

Based on the scale given below, please tick (√) in the box provided that you think appropriate for each item.
Berdasarkan skala yang diberi, sila tandakan (√) di dalam kotak yang disediakan menurut pandangan anda terhadap item di bawah.

1	2	3	4	5
Strongly disagree	Disagree	Not sure	Agree	Strongly agree
Sangat tidak setuju	*Tidak setuju*	*Tidak pasti*	*Setuju*	*Sangat setuju*

SPENDING INTENTION						
	Questions	**1**	**2**	**3**	**4**	**5**
1.	I am willing to spend on health relief or/and education relief if they are available for claim. *Saya bersedia untuk membelanjakan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan jika ia tersedia untuk tuntutan.*					
2.	I plan to spend on health relief or/and education relief if they are available for claim. *Saya bercadang untuk membelanjakan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan jika ia tersedia untuk tuntutan.*					
3.	I need to spend on health relief or/and education relief if they are available for claim. *Saya perlu membelanjakan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan jika ia tersedia untuk tuntutan.*					

ATTITUDE						
Questions		**1**	**2**	**3**	**4**	**5**
4.	Spending on health relief or/and education relief is good idea. *Perbelanjaan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan adalah idea yang baik.*					
5.	Spending on health relief or/and education relief is a wise choice. *Perbelanjaan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan adalah pilihan yang bijak.*					
6.	Spending on health relief or/and education relief creates a sense of security. *Perbelanjaan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan dapat mewujudkan rasa terjamin.*					

SUBJECTIVE NORM						
Questions		**1**	**2**	**3**	**4**	**5**
7.	I would spend on health relief or/and education relief because people important to me do it. *Saya akan berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan kerana orang yang penting bagi saya melakukannya.*					
8.	I would spend on health relief or/and education relief because of the various coverage in the mass media. *Saya akan berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan kerana pelbagai liputan di media massa.*					

9.	I would spend on health relief or/and education relief because government encourage it. *Saya akan berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan kerana pihak kerajaan menggalakkannya.*					

PERCEIVED BEHAVIORAL CONTROL						
Questions		**1**	**2**	**3**	**4**	**5**
10.	I am confident that I can spend on health relief or/and education relief rather than spending on other non-related expenses. *Saya yakin bahawa saya boleh berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan daripada membelanjakan terhadap pekara lain yang tidak berkaitan.*					
11.	I see myself as capable in spending on health relief or/and education relief in the future. *Saya melihat diri saya mampu berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan pada masa hadapan.*					
12.	I have resources, time and willingness to spend on health relief or/and education relief. *Saya mempunyai sumber, masa dan kesanggupan untuk berbelanja terhadap pelepasan kesihatan atau/dan pelepasan pendidikan.*					

TAX KNOWLEDGE						
Questions		**1**	**2**	**3**	**4**	**5**
13.	I am familiar with health relief or/and education relief information. *Saya biasa dengan maklumat pelepasan kesihatan atau/dan pelepasan pendidikan.*					

14.	I have much experience in spending on health relief or/and education relief. *Saya mempunyai banyak pengalaman dalam perbelanjaan terhadap pelepasan kesihatan atau/dan pelepasan pendidikan.*					
15.	I have much knowledge about health relief or/and education relief *Saya mempunyai banyak pengetahuan tentang pelepasan kesihatan atau/dan pelepasan pendidikan.*					

16. State your suggestions for improving health relief or/and education relief offerings by the government.

Nyatakan cadangan anda untuk menambah baik tawaran pelepasan kesihatan atau/dan pelepasan pendidikan oleh kerajaan.?

THANK YOU VERY MUCH FOR YOUR VALUABLE TIME AND SUPPORT.
TERIMA KASIH ATAS MASA DAN SOKONGAN ANDA.

Appendix C

FREQUENCIES

Frequency Table

gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	87	54.4	54.4	54.4
	Female	73	45.6	45.6	100.0
	Total	160	100.0	100.0	

age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 to 25 years	2	1.3	1.3	1.3
	26 to 30 years	9	5.6	5.6	6.9
	31 to 35 years	21	13.1	13.1	20.0
	36 to 40 years	25	15.6	15.6	35.6
	41 to 45 years	78	48.8	48.8	84.4
	46 to 50 years	18	11.3	11.3	95.6
	51 to 55 years	4	2.5	2.5	98.1
	> 55 years	3	1.9	1.9	100.0
	Total	160	100.0	100.0	

race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	129	80.6	80.6	80.6
	Chinese	24	15.0	15.0	95.6
	Indian	5	3.1	3.1	98.8
	Others	2	1.3	1.3	100.0
	Total	160	100.0	100.0	

academic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma / STPM / A-Level	33	20.6	20.6	20.6
	Bachelor Degree	101	63.1	63.1	83.8
	Master	22	13.8	13.8	97.5
	PhD	4	2.5	2.5	100.0
	Total	160	100.0	100.0	

income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM 3,000	6	3.8	3.8	3.8
	RM 3,001 – RM 5,000	23	14.4	14.4	18.1
	RM 5,001 – RM 11,000	62	38.8	38.8	56.9
	Above RM 11,000	69	43.1	43.1	100.0
	Total	160	100.0	100.0	

Spouse relief

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	102	63.7	63.7	63.7
	Yes	58	36.3	36.3	100.0
	Total	160	100.0	100.0	

Children relief

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	51	31.9	31.9	31.9
	Yes	109	68.1	68.1	100.0
	Total	160	100.0	100.0	

Parent relief

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	109	68.1	68.1	68.1
	Yes	51	31.9	31.9	100.0
	Total	160	100.0	100.0	

Medical treatment, special needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	125	78.1	78.1	78.1
	Yes	35	21.9	21.9	100.0
	Total	160	100.0	100.0	

Medical expenses for serious diseases

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	153	95.6	95.6	95.6
	Yes	7	4.4	4.4	100.0
	Total	160	100.0	100.0	

Complete medical examination

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	102	63.7	63.7	63.7
	Yes	58	36.3	36.3	100.0
	Total	160	100.0	100.0	

Insurance premium for medical benefit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	52	32.5	32.5	32.5
	Yes	108	67.5	67.5	100.0
	Total	160	100.0	100.0	

Education fees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	120	75.0	75.0	75.0
	Yes	40	25.0	25.0	100.0
	Total	160	100.0	100.0	

Net saving in SSPN's scheme

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	100	62.5	62.5	62.5
	Yes	60	37.5	37.5	100.0
	Total	160	100.0	100.0	

Unmarried child of 18 years old and above

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	95	59.4	59.4	59.4
	Yes	65	40.6	40.6	100.0
	Total	160	100.0	100.0	

Insurance premium for education benefit

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	99	61.9	61.9	61.9
	Yes	61	38.1	38.1	100.0
	Total	160	100.0	100.0	

Purchase and subscription of books / journals / magazines / newspapers / other similar publications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	37	23.1	23.1	23.1
	Yes	123	76.9	76.9	100.0
	Total	160	100.0	100.0	

Purchase of personal computer, smartphone or tablet

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	24	15.0	15.0	15.0
	Yes	136	85.0	85.0	100.0
	Total	160	100.0	100.0	

Purchase of sports equipment for sports and payment of gym membership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	67	41.9	41.9	41.9
	Yes	93	58.1	58.1	100.0
	Total	160	100.0	100.0	

Payment of monthly bill for internet subscriptio

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	45	28.1	28.1	28.1
	Yes	115	71.9	71.9	100.0
	Total	160	100.0	100.0	

Life insurance and EPF deduction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	28	17.5	17.5	17.5
	Yes	132	82.5	82.5	100.0
	Total	160	100.0	100.0	

Deferred Annuity and Private Retirement Scheme (PRS)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	146	91.3	91.3	91.3
	Yes	14	8.8	8.8	100.0
	Total	160	100.0	100.0	

Contribution to the Social Security Organization (SOCSO)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	53	33.1	33.1	33.1
	Yes	107	66.9	66.9	100.0
	Total	160	100.0	100.0	

Payment for accommodation at premises registered with the Commissioner of Tourism and entrance fee to a tourist attraction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	92	57.5	57.5	57.5
	Yes	68	42.5	42.5	100.0
	Total	160	100.0	100.0	

Finance purchase of residential property

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	132	82.5	82.5	82.5
	Yes	28	17.5	17.5	100.0
	Total	160	100.0	100.0	

Purchasing an electric vehicle

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	157	98.1	98.1	98.1
	Yes	3	1.9	1.9	100.0
	Total	160	100.0	100.0	

Other reliefs that is not in this list

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	102	63.7	63.7	63.7
	Yes	58	36.3	36.3	100.0
	Total	160	100.0	100.0	

Appendix D

Correlations

Correlations

		Intention towards spending on health and education tax relief	Attitude	Subjectice norms	Perceived behavioral control	Tax knowledge
Intention towards spending on health and education tax relief	Pearson Correlation	1	.738**	.515**	.698**	.530**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	160	160	160	160	160
Attitude	Pearson Correlation	.738**	1	.429**	.718**	.444**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	160	160	160	160	160
Subjectice norms	Pearson Correlation	.515**	.429**	1	.614**	.416**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	160	160	160	160	160
Perceived behavioral control	Pearson Correlation	.698**	.718**	.614**	1	.587**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	160	160	160	160	160
Tax knowledge	Pearson Correlation	.530**	.444**	.416**	.587**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	160	160	160	160	160

**. Correlation is significant at the 0.01 level (2-tailed).

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Tax knowledge, Subjectice norms, Attitude, Perceived behavioral control[b]	.	Enter

a. Dependent Variable: Intention towards spending on health and education tax relief
b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.795[a]	.632	.623	.46881	1.853

a. Predictors: (Constant), Tax knowledge, Subjectice norms, Attitude, Perceived behavioral control
b. Dependent Variable: Intention towards spending on health and education tax relief

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.545	4	14.636	66.595	.000[b]
	Residual	34.066	155	.220		
	Total	92.611	159			

a. Dependent Variable: Intention towards spending on health and education tax relief
b. Predictors: (Constant), Tax knowledge, Subjectice norms, Attitude, Perceived behavioral control

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.081	.274		-.295	.768		
	Attitude	.588	.085	.485	6.924	.000	.484	2.066
	Subjectice norms	.115	.053	.134	2.164	.032	.618	1.618
	Perceived behavioral control	.193	.094	.176	2.064	.041	.325	3.080
	Tax knowledge	.123	.048	.155	2.570	.011	.650	1.539

a. Dependent Variable: Intention towards spending on health and education tax relief

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	Attitude	Subjectice norms	Perceived behavioral control	Tax knowledge
1	1	4.923	1.000	.00	.00	.00	.00	.00
	2	.033	12.252	.07	.01	.07	.00	.86
	3	.027	13.410	.15	.03	.74	.00	.00
	4	.012	20.579	.66	.16	.09	.23	.09
	5	.005	30.171	.12	.79	.10	.77	.04

a. Dependent Variable: Intention towards spending on health and education tax relief

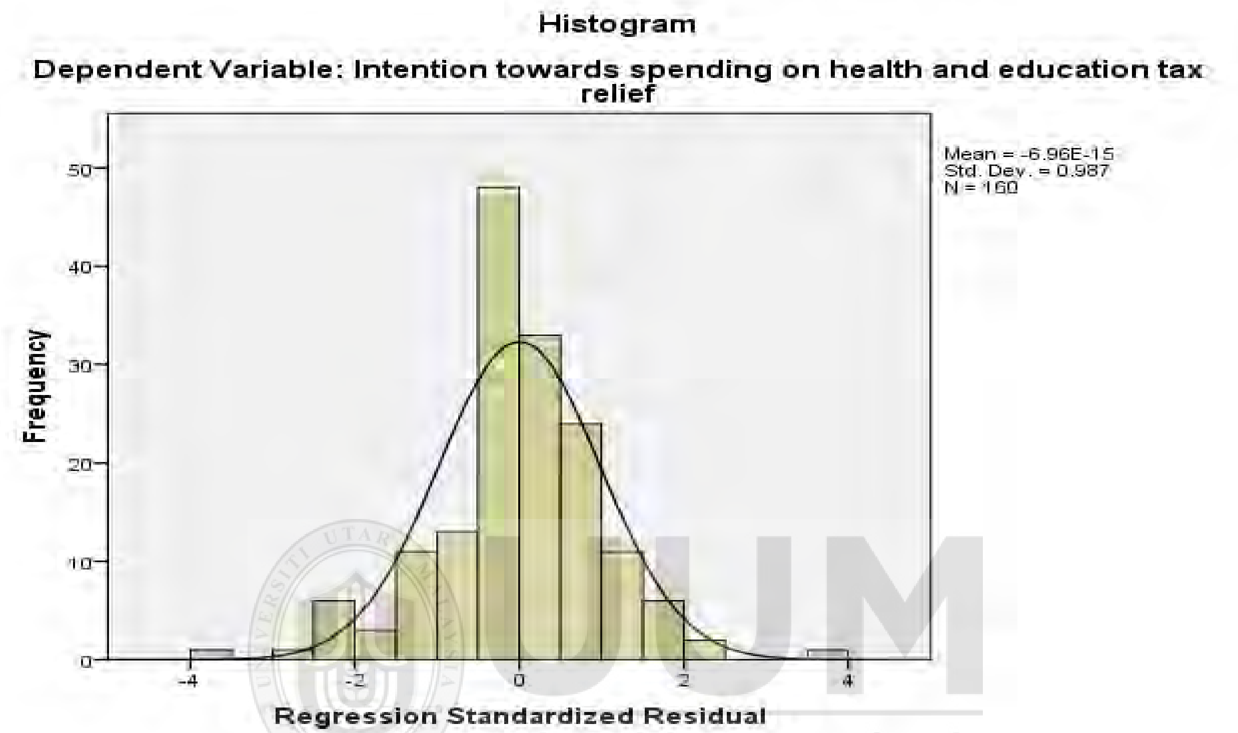
Residuals Statistics[a]

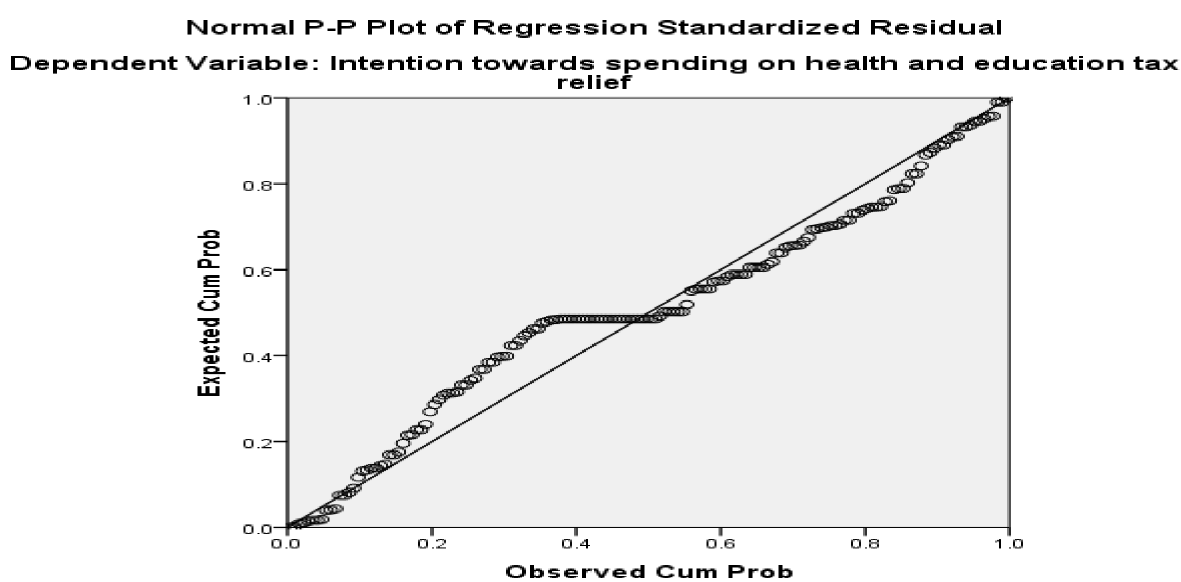
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.4916	5.0171	4.2917	.60680	160
Residual	-1.65278	1.64655	.00000	.46287	160
Std. Predicted Value	-2.967	1.195	.000	1.000	160
Std. Residual	-3.525	3.512	.000	.987	160

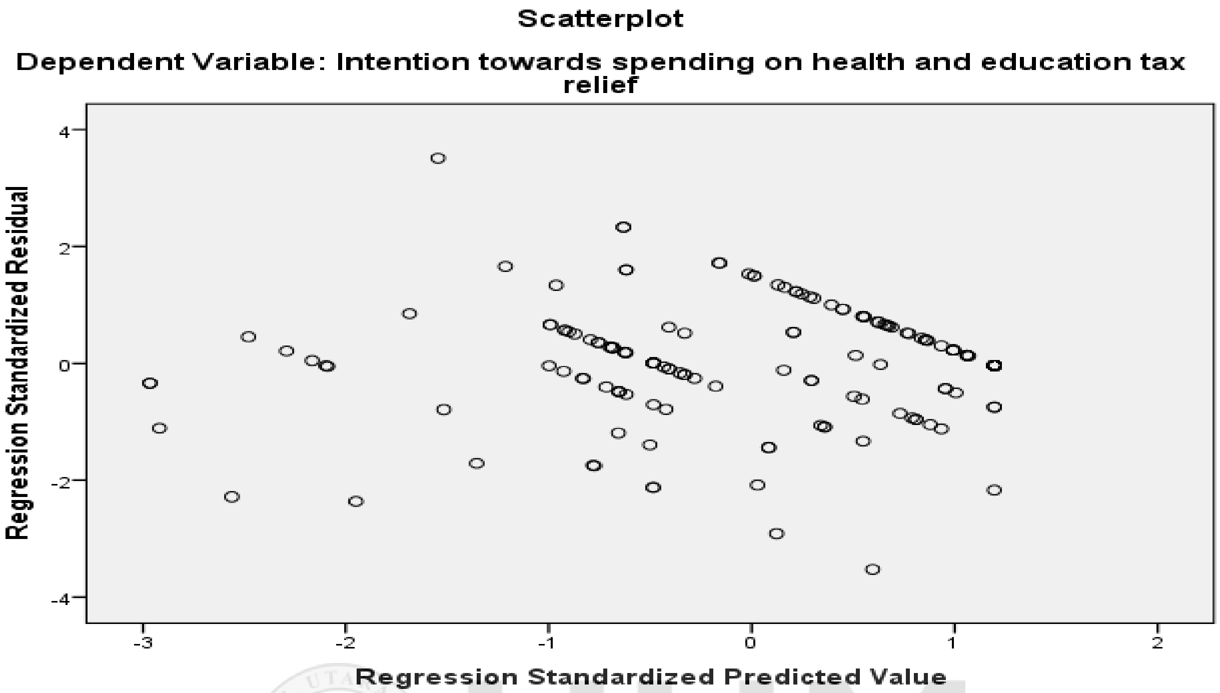
a. Dependent Variable: Intention towards spending on health and education tax relief

Appendix F

Charts






Scatterplot
Dependent Variable: Intention towards spending on health and education tax relief
Regression Standardized Residual
Regression Standardized Predicted Value
4
2
0
-2
-4
-3
-2
-1
0
1
2