

Ethical issues on tax evasion from the students' perception

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Received Date: 5th July 2020
Accepted Date: 27th July 2020

ABSTRACT

Paying taxes is not a favorable choice; even it is a compulsory financial obligation to each taxpayer towards its government. However, the evasion of tax is immoral since it is illegal and unethical. This paper examines university students' perception in Malaysia on the ethics of tax evasion. A survey method consisting of 18 statements was distributed to 120 students from Diploma to Postgraduate students in three higher learning institutions. This study used descriptive analysis to examine the overall mean responses and followed by additional analysis to compare the mean responses according to the respondent's age and level of educations. The results of this study indicated that respondents agreed that tax evasion was unethical. However, tax evasion becomes ethical under some circumstances when the tax system is unfair and the government or political party is involved in corruption. In terms of age, the youngest group (18 – 25 years old) tends to believe that tax evasion was ethical compared to medium age and older age groups. Besides, the diploma students felt that tax evasion was ethical when they had the highest score than students with degree and masters level. The findings show an early indicator of future taxpayers who believe that tax evasion is ethical depending on the government's governance, taxpayer's experience, and the level of tax knowledge. Therefore, this study recommends universities to educate their students on tax evasion areas through the formal syllabus or informal programs in ensuring their students to become good taxpayers.

Keywords: Tax evasion, ethics, perceptions, students. education.

1.0 INTRODUCTION

Tax evasion is referring to deliberate acts of non-compliance resulting in non-payment of tax liability (Kasipillai, Aripin, & Amran, 2003). There are two groups of tax evaders, which are tax protesters and tax resisters. Tax resisters are those who oppose the tax laws and government policies in the illegal condition whereas tax protesters attempt to evade the payment of taxes by manipulating the interpretations of the tax laws (Palil, Malik, & Jaguli, 2016). In other words, any evasion of tax is immoral as it is illegal (Brown, Keim, Kleidon, & Marsh, 1983).

Tax evasion can be viewed as ethical or unethical based on the circumstances that influence the attitudes of the taxpayers. A taxpayer with positive attitudes is expected to be less compliant than a taxpayer with negative attitudes (Alm and El-Ganainy, 2013). According to Chan and Lan Mo (2000) as well as Reckers, Sanders, and Roark (1994), persons who perceive tax evasion as unethical are less likely to evade tax regardless of the situation than persons who do not because it is a moral obligation to follow tax laws. A survey done among Malaysian individual taxpayers found that taxpayer's morale directly reflects their actual attitudes (Yee, Moorthy & Soon, 2017). Therefore, taxpayers that have higher tax morale, tend not to refuse or refrain from tax evasion behavior. Nevertheless, McGee and Tyler (2006) argued that tax evasion is ethical in certain circumstances such as when the government involved in corruption and the tax system is perceived as unfairness. Furthermore, Karlinsky, Burton, and Blanthorne (2004) indicated that perception of tax evasion as a non-serious crime has led to an environment where taxpayers may not be afraid of evading tax. This view also influences the individuals to not having any responsibility in paying taxes as they think that the government does not have the right to take anything from anyone in their state (Bagus, Block, Eabrasu, Howden, & Rostan, 2011).

In the Malaysian context, the issue of tax evasion has still become a major concern of the government (Gilbert, 2020). The Chief Executive Officer of the Inland Revenue Board of Malaysia (IRBM) declared in *The Edge Markets* dated February 18, 2020, that the tax collection in 2019 has increased to RM145.11 billion or 5.89 percent due to the special voluntary disclosure program (SVDP). SVDP is a program that is designed to attract taxpayers who are not complying with the tax laws to voluntarily declare the misreported income and deductions with minimal tax penalties. IRBM also claimed that more initiatives would be conducted to combat tax evasion especially for the local shadow economy that worth 21 percent of Malaysian's gross domestic products. Currently, the IRBM has issued a new Tax Investigation Framework 2020 to replace the previous framework to show its

proactive strategies in eliminating tax evasion. Despite public listed companies, small and medium enterprises are also involved in tax evasion when Ngah, Ismail, and Hamid (2020) found that there was an increase in the number of companies being penalized due to tax evasion issues from 180 companies to 217 companies in 2016 and 2017 respectively. Not only that, a substantial amount of tax evasion has also been reported by IRBM during their tax audit cases in both years amounted to RM92.906 billion from 397 companies.

It seems that the issue of tax evasion is still exists. In academician perspective, it is essential to curb tax evasion issue earlier that is from the students' life before they become the real taxpayers. There would therefore seem to be a definite need for this study to examine the public university student's perception on the ethical issue of tax evasion to provide insights for the government's agency to plan possible strategies in creating good taxpayers.

2.0 LITERATURE REVIEW

2.1 Ethical perspective on tax evasion

Over the centuries, there are three views that have been arisen on the ethics of tax evasion. The first view takes the objective of tax evasion that is always unethical in every circumstance. Thus, there are three relevant opinions for individuals. The first opinion is individuals have the responsibility to pay whatever taxes as required by the government (Cohn, 1988) as there is a strong belief that individuals need to follow the rules, especially for prevailing in democracies. The second opinion is that an individual has a responsibility to other members of the association (McGee, Basic, & Tyler, 2008). This view is more dominant since individuals should be contributing to the payment of services that they got from the government, as they are not taking advantage of those services. While, the third relevant opinion is an individual has the responsibility in paying taxes and obligates individuals to perform charges based on their religions (McGee & Tyler, 2006). This view has currently grasped firmly on a religious basis.

The second view can be classified as an agitator view. The agitator is defined as the individuals who oppose the idea of government and laws. This view influences the individuals to not having any responsibility in paying taxes as they think that the government does not have the right to take anything from anyone in this state (Bagus et. al., 2011). The ethics of tax evasion from the previous researchers do not discuss in depth about agitator views directly, but it addresses the relationship

of the individual and the ethics of tax evasion (McGee, 2006b). Agitator's view stated that all taxation involvement is necessarily being forced to individual in order for them to pay their taxes without their willingness. Individuals refuse to pay taxes as they think that the government does not have rights at their wealth.

The third view holds that there are both the ethical of tax evasion under some circumstances and unethical under other circumstances. According to McGee (2006a), the survey found that tax evasion is ethical when there is the circumstance of government corruption and the system is perceived as unfairness. This result stated that respondents preferred to do tax evasion when the government involved in crimes and other unfairness activities throughout the system. Furthermore, McGee and Shopovski (2018) claimed that the students choose tax evasion as ethical decisions when the government is involved with corruption. This finding stated that respondents had considered tax evasion as an ethical action to be done when the government had manipulated the human rights.

2.2 Tax evasion

Tax evasion is defined as 'the attempt to reduce tax liability by illegal means' while tax avoidance is defined as 'reducing taxation by legal means' (Palil et al., 2016). The difference between tax avoidance and evasion is tax avoidance as a legal measure to use the tax regime or regulations to find a way to pay the lowest tax rates, while tax evasion uses illegal ways to avoid paying taxes to the regulators such as over claim deductible expenses (Pettinger, 2013). This study will focus on tax evasion because it has been labeled as an increasingly global disease, which has had a devastating impact on all sectors of society (McGee, & Shopovski, 2018). This is a matter of great concern, as it will determine the level of tax evasion and have a better understanding of why it will help in the process of finding mechanisms to prevent it or reduce its intensity. Normally, tax evasion schemes involved an individual or company misrepresents their income to the tax authority like unreported earnings, over-claimed deductions, or concealing money for the benefit of self or company in offshore accounts (Sumartaya & Hafidiah, 2014).

Tax evasion has negative impacts towards the countries' economy as well as to the society. Prior researchers such as Purwanto and Indrawan (2020), Kafkalas, Kalaitzidakis and Tzouvelekas (2014), Oberholzer (2008) as well as Crane and Nourzad (1986) have highlighted the impacts of tax evasion to the country. One of the impacts of tax evasion is it will decrease the government's revenue since tax is the main source of government's revenue. Recently, a study done by Purwanto

and Indrawan (2020) claimed that tax evasion practices such as incomplete and incorrect report on tax matter will have negative impacts on the state revenues as taxpayers did not pay the correct amount of tax. A study in Zimbabwe also shows that a country could be potentially losing millions or billions of dollars due to tax evasion (Cobham, 2005). This is because the main perpetrators such as small and medium companies, professionals, traders, and other self-employed individuals may have a tendency to under-report their income or they do not file their tax returns (Cobham, 2005). Due to a reduction in Zimbabwe's government revenue collection, the government has to cut down their expenditure that leads to a low level of economic activities and economic growth. In Malaysia, Ngah et al. (2020) also stated that the levels of tax evasion activities have increased across all industries particularly amongst communication and information industries. It is even worse when the small and medium companies are located in a suburban environment and has no tax agent (Mohamad, Zakari, & Hamid 2016).

Besides, Crane and Nourzad (1986) claimed that inflation has a positive relationship with tax evasion, as the real value of the income of individuals would decline due to inflation. This is because inflation indicates a decrease in the purchasing power of a nation's currency. Therefore, tax evasion would be very flagrant for a country that is in hyperinflation situation (Tanzi, 1977). Apart from the economic perspective, tax evasion also has a negative impact on the moral behavior of the society since complying or not complying to pay tax will depend on the culture and the moral behavior of an individual (Oberholzer, 2008). According to Oberholzer (2008), the taxpayers will be imposed as having immoral behavior towards the government when the tax evasion's issues exist in the countries.

However, previous researchers also highlighted the positive side of tax evasion. For example, Embaye (2007) found that a positive relationship between tax evasion and the gross domestic product (GDP) per capita in South Africa. The researcher argued that in South Africa from the year 2000 to 2002, the real GDP per capita has increased and the caused of this rise was the presence of tax evasion. According to Embaye (2007), individuals who did not pay their taxes will have more incomes to spend in which will boost the growth of the economic. In other words, when tax evasion increases, the GDP per capita will also increase. These findings suggested that the impact of tax evasion on the GDP per capita growth of South Africa is favorable. Nevertheless, Kafkalas et al. (2014) studied among 35 OECD and 110 non-OECD countries for 2011 found a contrary finding when the results showed a negative impact between the real GDP per capita and the tax evasion.

3.0 RESEARCH METHODOLOGY

A survey instrument was used and data collection procedures was discussed thoroughly in this study. This survey adapted a paper by Crowe (1944) which focusing on fifteen arguments favoring tax evasion while three arguments dealing with human rights issues. The questionnaire is divided into two sections (referred to as sections A and B). Section A of the questionnaire is designed to obtain demographic characteristics of the respondents that include age, gender, and level of study.

While, Section B consists of eighteen (18) statements. Using a five-point likert scale, respondents were asked to indicate their agreement or disagreement with each statement (1 as strongly disagree to 5 as strongly agree). The survey was distributed to accounting students at University Teknologi MARA Shah Alam (UiTM), University of Malaya (UM) and University of Kuala Lumpur (UniKL). This study has selected three universities in Klang Valley only. The survey was distributed using convenience-sampling approach by email and Google Form. In more detail, the results of the data collection were elaborated and presented in Table 1. This study distributed the questionnaires among accounting students since they have at least basic knowledge of tax policy in Malaysia.

4.0 RESULTS AND FINDINGS

4.1 Respondents Profile

A total of 71 questionnaires were gathered from the survey. As shown in Table 2, the majorities of the respondents were female that consists of 67.6 percent while only 32.4 percent were male. The largest group, in terms of age, as those aged between 18 to 25 years old (84.5%). In addition, it was shown that the level of education of the respondents with the largest percentage (64.8%) is Bachelor's Degree, followed by (23.9%) with a diploma, and the least (11.3%) was postgraduates.

4.2 Findings and discussions

4.2.1 Overall mean scores

Table 3 presents the list of the 18 statements with the mean scores and standard deviation for each statement. The mean score for all 18 statements is 2.87,

which on a scale of 1 to 5 represents strongly disagree to strongly agree. This result indicates that tax evasion is generally unethical. Also, the table shows that some scores are higher than others with some arguments to support that tax evasion is ethical and stronger than others. The range of the mean score for all statements is 2.39 to 3.79. These ranges suggest that there is a different support or opinion for each statement on the ethics of tax evasion among the respondents.

Based on the table, the highest mean with 3.79 suggests the strongest agreement that tax evasion is never ethical. This finding shows that respondents understand that tax evasion is illegal and unethical to be done. The results show that the perception of respondent fall under the unethical view of tax evasion. It is consistent with the prior studies which claimed that there was a strong belief with individuals who need to follow the rules since it was a moral obligation to pay taxes (Chan & Lan Mo, 2000; Reckers et al.,1994).

The second highest mean amounted to 3.34 indicated that respondents supported tax evasion as ethical if the tax system was unfair. In line with the arguments made by McGee (2006a) that tax evasion was ethical to be performed when the government involved in corruption and the tax system was perceived as unfairness. The third highest mean (3.20) of the 18 statements is when the respondents believed that tax evasion was ethical if a significant portion of money that had been collected winds up in the pockets of corrupt politicians or their families and friends. The second and third highest mean showed that tax evasion is ethical when the perceptions of tax are unfair due to corruption (McGee & Shopovski, 2018). Most of the respondents also agreed that tax evasion was ethical if there was discrimination made by the government due to religion, race, or ethnic background. The result was in line with Shapiro and Slemrod (2003), when they found respondents who were willing to pay higher taxes if they trust the government. It shows that the respondents may not evade tax if the government is serving the people well.

The lowest mean scored was 2.37 where the respondents believed that tax evasion was ethical if the probability of getting caught is low. The result suggested that tax evasion would always be unethical even if the taxpayers have a very low probability of getting caught and the tax authority unable to detect them.

4.2.2 Means score differentiated by age

Table 4 shows the mean score for three groups' age. This is important to examine whether age will change the perceptions of students towards the ethics of tax evasion. This study found that the youngest and eldest group had viewed tax evasion as ethical activities. The youngest group (18 – 25 years old) had an average

mean score of 2.95 while the eldest group (36 – 45 years old) had an average mean score of 2.81. A little bit lower mean represented the medium age group (26 – 35 years old) when the average mean score is 2.7. It shows that the youngest group is more likely to have a perception of tax evasion being ethical while the medium age group tends to avoid tax evasion. Nevertheless, the eldest group has two different opinions where they have opposed and support of the tax evasion depending on the situation. These results support the literature that tax evasion could be view as ethical or unethical based on the circumstances.

For the older people that opposed to tax evasion tend to avoid tax evasion. This result is in line with the arguments made by McGee et al. (2008) where individuals have the responsibility to disclose all the information and support the economic growth as well as helping the poor citizens through paying taxes. Based on McGee and Gupta (2008), older people are more respectful to their government by being ethical in order to show good behavior to younger generations. However, there are groups of older people that support tax evasion as ethical in certain circumstances. These results supported that older people are more likely to have perceptions of ethics on tax evasion (McGee & Shopovski, 2018) since respondents choose to be ethical on tax evasion according to some circumstances. Based on the survey, older people think that tax evasion has become ethical when corruption exists in the government by manipulating money among politicians' families and friends.

4.2.2 Means score differentiated by level of educations

Table 5 shows comparison of ethical perception towards tax evasion according to level of educational qualification. As mentioned earlier, the higher the mean, the more supportive the students are towards tax evasion and vice versa. From Table 5, it can be concluded that most of the degree and master's students have disagreed that tax evasion is ethical in their opinion, with the average mean for 18 questions for degree and master students with 2.87 and 2.47. In contrast, diploma students felt that tax evasion is ethical when they showed the highest score around 3.07. The results in the student status category seemed to indicate that master students were more opposed to tax evasion than undergraduate students. However, the reason for the difference in opinion was unclear. One possible explanation is that master students generally are older and have job experience than undergraduate students. Since older people tend to be more opposed to breaking the rules in general, and are more opposed to tax evasion in particular, it would be reasonable to expect that master students might be more opposed to tax evasion than undergraduate students (Ross & McGee, 2012).

Moreover, these results are aligned with the study done by McGee, Aljaaidi, and Musaibah (2012) when they found that senior students were most likely to agree that tax evasion is unethical at all compared to freshmen. Similar results were found in New Zealand when McGee and Gupta (2008) claimed that graduate students opposed to tax evasion is ethical than the undergraduate students.

5.0 CONCLUSIONS AND RECOMMENDATIONS

This study was conducted to examine the perceptions of the university students in Malaysia on the ethics of tax evasion. The results of this study showed that most of the respondents agreed with tax evasion is unethical. However, tax evasion is ethical under some circumstances when the tax system is unfair and the government or political parties involved in corruption. The age and education have also been the contributions to the perceptions of students towards the ethics of tax evasion when the older group prefers to avoid tax evasion, as it is never ethical. A possible explanation is that the older group attempt to show their respects to the government (McGee & Gupta, 2008). The older group was also probably more concerned with the impacts of tax evasion towards the economy when it will reduce the government revenues and detain the development of the country (Jaidi, Raman, & Kassim, 2013). It will be more critical when it will decrease the purchasing power of a nation's currency, which brings to inflation (Crane & Nourzad, 1986). Not only that, but immoral behavior has also increased for that reason (Oberholzer, 2008).

The younger group shows the highest mean value that indicated the supportive students towards tax evasion. These findings lead to a possible recommendation to avoid the youngsters from being involved in illegal or criminal practices. Firstly, university students should be given an earlier awareness of the tax evasion issues by introducing the related syllabus in their education line. It is vital to make sure university students have enough knowledge of the tax evasion issues as well as its' impact on the country, nation, and taxpayer itself. Secondly, the government and political officers need to show their appropriate ethical behavior to the public and become the role models. On that remark, an ethical culture can be formed which consequently leads to establish trust among the younger group.

From this study, it can be concluded that the perception of university students towards tax evasion can be viewed as ethical or unethical highly depending on the fairness of the tax system and corruption. This view will influence the attitude of the taxpayer, therefore, educating the students earlier in tax evasion areas either through the formal syllabus or based on informal programs by the university is

highly recommended.

One of the limitations of this study is to collect more respondents from various universities to get more feedback. This is due to the difficulties to get responses from the public. Besides, this study could not also control the ability of the respondents to fill out the questionnaire in an honest way or not. Therefore, there are several areas for further development and applications for the undertaken work in this study. Since the respondents of the study were limited, future studies can conduct their collection of data with more respondents from various public and private universities in Malaysia. Therefore, future studies will be able to look upon whether there is a difference in the perception between public and private university students in Malaysia on the ethics of tax evasion. Future studies can improvise the data collection method by using other platforms to have better control over the honesty of respondents on answering the questionnaire given. Other than that, future studies can also include the ethnicity and the level of household income of the respondents that could give a better impression on whether different groups had different views on tax evasion since the current study only looking at gender, age, and level of education.

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