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### 1. Proceeding

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# **TAX KNOWLEDGE AND TAX COMPLIANCE AMONG TAXPAYERS IN MALAYSIA**

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## **ABSTRACT**

The tax system in Malaysia has been revamped in order to improve its efficiency. One of the major changes was the implementation of Self Assessment System (SAS) in the basis year (BY) 2000. The most prominent feature of SAS is that taxpayers now are required to compute their own tax liabilities. As a result, the Inland Revenue Board (IRB) is now able to perform tax audits vigorously. Nero et al (2010) and Mohd and Ahmad (2011) suggested a similar conclusion that tax knowledge is vital for tax compliance. However, Lo and Ho (2005) and Madi et al (2010) reported that individual taxpayers in Malaysia had considerably low tax knowledge. Therefore, this qualitative study is performed to explore tax knowledge and tax compliance among the self-employed in Malaysia. Data regarding samples' tax knowledge and tax compliance in relation to individual income will be collected via interviews. The significant of the study is to provide extended knowledge and to increase tax compliance among self-employed taxpayers.

## **KEYWORDS**

Tax compliance, tax knowledge, Taxpayers, Self-Assessment System, interview

## **1.0 INTRODUCTION**

The Inland Revenue Board (IRB) had adopted Self-Assessment System (SAS) in the year of assessment (YA) 2001 for corporate taxpayers and YA2004 for other taxpayers, including individual taxpayers. The objectives of the implementation of SAS are to increase voluntary compliance among taxpayers and to reduce the burden of the IRB in relation to finalising assessment in particular. This has lead to the prominent difference of SAS which taxpayers are required to compute their own tax liability. Since the IRB uses the deterrent approach, any intentional or intentional miscompliance may have the probability of being penalised or fined. Loo et al (2010a) suggested that this approach may be effective to control any intentional miscompliance but it may be inappropriate to handle the later. The objectives of this research is to explore the tax knowledge and tax compliance among taxpayers in Malaysia. By

exploring the tax knowledge and tax compliance among taxpayers, it is hope that the tax payers will be able to to gain more understanding regarding this issue.

The structure of this research is as follows: the next section will discuss the relevant literature on tax knowledge and tax compliance. The following section will discuss the research method for data collection and analysis. The final section will provide a discussion of the findings of tax knowledge and tax compliance among taxpayers in Malaysia as well as provide a conclusion.

## **2.0 LITERATURE REVIEW**

### **2.1 Tax knowledge in Malaysia**

Several studies had been conducted on tax knowledge in Malaysia environment (Loo and Hoo 2005, Mat Bahari and Lai 2009 and Nero et al 2010). Loo and Ho (2005) discovered that majority of the samples collected through survey had inadequate tax knowledge pertaining to personal taxation. This is due to the taxpayers might be lack of competency to file their tax returns appropriately under the SAS (Loo and Ho 2005). In another research, Choong and Lai (na) performed a research on business owners who participated in a seminar in Petaling Jaya and Johor Bharu in by 2007. One of the objectives of the study was to assess the taxpayers' knowledge on tax awareness on tax obligation and evasion transactions. Choong and Lai (na) discovered that the tax payers were still unclear on some of their tax obligations such as business transactions must be recorded within 60 days from the date the transaction took place. Additionally, the tax payers were also unaware about the public rulings issued to clarify tax issues. The tax payers also had a weak understanding between business and private and domestic expenses and also between business and non-business income.

Further study conducted by Mat Bahari and Lai (2009) on tax knowledge among a group of salaried taxpayers who were undertaking non-accounting program by 2006. Data were collected via surveys on the knowledge of reliefs, rebates, exemptions and entitlements. The findings showed that although most of the respondents completed their returns by themselves, nearly half of the tax payers were not aware on the latest information pertaining reliefs, rebates, exemptions and entitlements. This phenomenon is known as functional tax illiteracy which can be defined as a person with outdated tax knowledge that causes him/her to be unable to determine his/her tax liability independently (Barjoyai, 1992; cited in Loo and Ho, 2005).

Nero et al (2010) measured general tax knowledge in Sabah and Sarawak upon the implementation of SAS in the basis year 2004. Nero et al (2010) found that there was a low general understanding of tax knowledge among the tax payers from the public and private sector. In a similar vein, Palil (2010) collected data on taxpayers' tax knowledge and tax compliance throughout Malaysia via surveys using telephone directory as his database. Palil (2010) found out that the level of tax knowledge varied throughout Malaysia, however, he

concluded that the most knowledgeable tax payers were the Malay males resided in Kelantan, who had earned high level of income and had attended tax courses previously.

**2.2 Tax compliance in Malaysia**

The IRB Annual Report (2002) stated that the success of SAS depends on the taxpayers’ voluntary compliance in relation to tax laws and regulations. This foundation was supported by Loo and Ho (2005) which stated in their study, “for these individuals, appropriate compliance can only be effectively realised if they are aware of and are competent to comprehend the relevant tax laws, IRB’s guidelines, rulings and administrative procedures” (pg.46). Additionally, the same researchers stated “to realise appropriate compliance, taxpayers need to be informed ...” (pg.53). Therefore, numerous events had been carried out for the public with the prime objective to increase taxpayers’ voluntary compliance with the minimum compliance cost. In particular, these programmes are to educate taxpayers on understanding tax laws and regulations, keeping documents and activity records, preparing activity accounts, completing tax returns, computing their own tax liabilities and increasing their rights and responsibilities as taxpayers. The IRB also aims that all these can be performed without requiring the assistance of tax agents, which may increase the taxpayers’ compliance cost by means of incurring tax agent fees.

There is no doubt that the IRB has paid attention to this matter. Numerous events have been conducted in order to enhance the taxpayers’ knowledge and awareness (IRB Annual Report, 2002). As a result, the taxpayers’ tax compliance had been successfully increased too. Annual reports of IRB showed that there is an increasing trend in tax collection between the YA 1999-2010. The increasing trend may suggest that the objective of enhancing tax compliance is achieved. However, the annual reports did not specify the amount of collection according to types of individuals taxpayers, either salaried or taxpayers. Therefore, it is unclear to decide which group of individual taxpayers contributed to the increasing level of tax compliance.

**Table 1: Records of individual tax collection (RM billion ) for the years of assessment 1999-2010**

<u>Year of assessment</u>	<u>Collection of individual tax (RM)</u>
1999	6.45 billion
2000	7.04 billion
2001	8.40 billion
2002	7.11 billion
2003	7.57 billion
2004	9.47 billion
2005	10.22 billion
2006	
2007	11.59 billion

2008	14.35 billion
2009	15.57 billion
2010	17.8 billion

Sources: IRB(M) Annual Reports YA2000-2010

Palil (2010) discussed a wide array of factors that might lead to tax compliance. They are grouped into economic, institutional, social, individual and others. Economic factors may affect tax compliance through tax rates, tax audits and current economic situation. Institutional factors are role of tax authority, referent group and simplicity of tax system. Social factors are perceptions on equity and fairness, ruling party and changes of current government policies. Individual factors such as level of tax knowledge and awareness towards offences and penalties. Others refer to demographic variables such as age and gender. However, the thesis did not discussed the outcome specifically/according to types of individual taxpayers (salaried or taxpayers).

### **2.3 The impact of tax knowledge on tax compliance**

Kasipillai et al (2003) conducted research on a group of universities students from faculty of accounting as proxies of taxpayers. Data were collected by means of questionnaires and similar questionnaires were distributed to students at the beginning and end of semester. The purpose was to measure the samples' tax knowledge and tax compliance behaviour before and after the completion of a tax paper during the semester. Kasipillai et al (2003) found that there is an increased in tax compliance behaviour after the course was completed. This study showed that there is positive influence of tax knowledge on tax compliance behaviour. In addition, Loo and Ho (2005)- stated that "appropriate compliance can only be effectively realised if they are aware of and are competent to comprehend the relevant tax laws, IRB's guidelines, rulings and administrative procedures" (pg. 46).

Hofmann et al (2008) suggested tax knowledge as an influencing factor on tax compliance. They suggested that tax compliance is affected by many variables which can be grouped into two; external and internal. External factors are penalties and fines while internal factors are tax knowledge, norms, perceived fairness and motivations to comply. They strongly suggested that tax authorities to carry out programs and campaigns in increasing tax knowledge among taxpayers. As a result, taxpayers will understand the purposes of imposing taxes and their usage and finally, the taxpayers will automatically comply.

Mat Bahari and Lai (2009) conducted a study on tax knowledge of working adults who pursuing off-campus non-accounting programs. Data were collected via surveys on the latest current information such as rebates and reliefs. Findings showed that only 23.7% of the respondents had high level of taxation. They suggested that due to the lack of tax knowledge caused the respondents to pay more tax than they should be. Similarly, Nero et al (2010)

measured general tax knowledge in Sabah and Sarawak upon the implementation of SAS in the basis year 2004. A number of participants from private and public sectors answered their questionnaires. The findings showed that in general, there was a low general understanding of tax knowledge. They suggested that due to this, the computation of tax liability might be inaccurate and the taxpayers might pay more than they should be.

Palil (2010) discussed in his PhD thesis the determinants of tax knowledge and tax compliance in Malaysia during the newly-implemented SAS era. He explored taxpayers' level of tax knowledge and its impact on tax compliance under the SAS regime. This study is purely quantitative which data were collected by means of questionnaires. He found that there is a significant impact of tax knowledge on tax compliance although the level of tax knowledge varies among the samples. Other than tax knowledge, the findings also suggested that tax compliance is also influenced by the probability of being audited, perceptions on government spending, penalties, personal financial constraints and the influence of referent groups.

### **3.0 METHODOLOGY**

This research will use qualitative method as the research approach. The purpose of using the qualitative research approach is because it is appropriate for this research to explore a phenomenon that has not been studied before. There is a lacking in research focusing tax knowledge and tax compliance using qualitative research (Loo et al 2010). According to Loo et al (2010) there are more issues needed to be explored in depth on tax knowledge and tax compliance in Malaysia. Therefore, studying tax knowledge and tax compliance using a qualitative research will add rich details and nuances that illustrate or document existing knowledge of the phenomenon being explored, specifically in tax knowledge, tax compliance among taxpayers in Malaysia. The data were collected via face-to-face interviews. List of potential interviewees was prepared and they were contacted and invited to participate in the interview. Out of six potential interviewees, four of them agreed. The interviews were carried out at the interviewees' convenience. A brief explanation was given to them regarding the purpose of the interviews and to assure them the confidentiality of the feedback. The interviewers also sought permissions to copy down the feedback before the interview sessions commenced. After the interviews, the researcher transcribed the interviews. For the purpose of this research, a thematic code based on the raw data was used. Thematic analysis was used for coding and analysis because the sample is considered small (Boyatzis 1998). The findings from the interviews will be discussed further in the following section.

### **4.0 FINDINGS**

This section will discuss the themes identify on tax knowledge and tax compliance from taxpayers through the interviews. The taxpayers involved in this research are highly educated and earn more than one source of income in YA 2011. The only similarities are none of them

have been tax audited and they furnish their tax returns though e-filing. The themes emerged from an analysis of the interviews on tax knowledge and tax compliance are discussed below.

#### **4.1 TAX KNOWLEDGE**

Below are the themes emerged on tax knowledge among taxpayers in Malaysia from the interviews.

##### **4.1.1 Lack of knowledge and Misconceptions**

Generally, the interviewees perceived themselves as having adequate tax knowledge. However, there is a lack of understanding on the concept of tax knowledge and tax compliance. As stated by TP2

*“I also do not declare honorarium because (it is) not regularly received. So if the payment is not a regular basis, then it is not an income. This is the opposite of allowances...”*

According to the ITA 1967, honorarium falls under S4(f) - other types of income. Therefore, although it is not received regularly, it is still income in nature and thus, need to be declared in tax returns. Additionally, tax knowledge is narrowly defined as only as the computation of tax liability. As stated by TP3, *“knowledge to compute tax liability”*. In fact, tax knowledge is more than computing tax liability such as mentioned by TP1, TP2 and TP4 which tax knowledge covers also rebates and reliefs, method of payment, responsibilities of taxpayers, etc. Finally, TP3 also had a misconception regarding rental income. He does not know that tax is only imposed on the net of gross rental income and allowable expenses ie at statutory level. This has led to non-compliance which TP3 stated *“however I don’t declare my rental income to avoid being taxed...”*

##### **4.1.2 Lack of awareness on tax current matters**

Lack of awareness on tax current matters is another issue faced by the tax payers. TP2 found that filling his tax returns is a hassle task as quoted *“... we need to provide historical information such as previous income and EC form...”*. This is only partially true because in e-filing, some of the data such as tax file number, bank account number and postal address are already available in the system. TP2 and TP3 also suggested the IRB need to carry out programs to educate the public. In fact, the IRB has been doing this vigorously since YA2002 ie after the implementation of SAS (self assessment system). Many seminars, workshops and tax audits have been carried out for the purpose of educating the public regarding tax matters.

#### **4.2 TAX COMPLIANCE**

Below are the themes emerged on tax compliance among taxpayers in Malaysia from the interviews.

#### **4.2.1 Lack of awareness on rules and regulations**

Lack of awareness on rules and regulations becomes one of the issues why tax payers did not comply with rules and regulations. For instance the tax payer who is not aware or evade tax may face fines and penalties. As stated by TP3,

*'However I don't declare my rental income to avoid being taxed... What, I might be penalized or fined for this?'*

Although this miscompliance is due to lack of knowledge as discussed, however TP3 clearly showed that he evaded tax intentionally. Therefore, the non-compliance is due to lack of knowledge as well as lack of awareness on rules and regulations.

#### **4.2.2 How can tax knowledge relate to tax compliance?**

All of the interviewees (TP1,TP2,TP3 AND TP4) agreed that tax knowledge is vital for voluntary tax compliance. TP2 and TP4 perceived that tax knowledge may make taxpayers willingly to cooperate via enhanced awareness on taxpayers' responsibilities. However, TP3, feels that tax knowledge need to be supported by more enforcements on rules and regulations.

### **5.0 CONCLUSION**

This study aims to explore the Malaysian taxpayers' level of tax knowledge and tax compliance. It can be concluded that although the interviewees perceived themselves as knowledgeable, there are still several misconceptions regarding tax matters. In return, this has led to tax non-compliance. Therefore, a few suggestions can be drawn out from the findings. First, there is a need to improvise the current e-filing system to cater for taxpayers with limited tax knowledge. There is no doubt that the current e-filing system has an automated system that may detect errors before submission, however more explanations on the eligibility on reliefs and rebates should be made available. Thus, it is suggested that more remarks or explanation is made available in the tax returns. In addition, wives' reliefs should be made automatically not available to male taxpayers if their wives opt for separate assessment and they do not pay any allimony.

Secondly, tax knowledge should be exposed to the all final year students as they are future taxpayers themselves. Early exposure to tax matters may increase their tax knowledge and tax compliance.

The limitation of this research is that the feedback were only sought from four interviewees and their income was related to YA 2011 only. More findings can be possibly sought by interviewing more participants.

Finally to conclude this research, tax knowledge is playing an important role to ensure tax payers comply with all the rules and regulations in paying tax. Hence, this research provides the knowledge to the tax payers on the importance to inculcate tax payers about the knowledge of tax and how tax knowledge will give impact on the tax compliance.

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