

INDIVIDUAL TAXPAYERS' PERCEPTION TOWARDS SELF-ASSESSMENT SYSTEM: A CASE OF SABAH

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ABSTRACT

Undoubtedly, economic analyses are important to understand a tax system. However, in a democratic system, the taxpayer's perception, evaluation and compliance with tax laws are of equal importance. This study attempts to explore the taxpayers' acceptability towards a self-assessment system and also to investigate taxpayers' perception on the present tax system. A survey was undertaken in Kota Kinabalu, Sabah, involving 195 individual salaried-taxpayers. Results of the study revealed that Malaysian taxpayers are satisfied with the present tax system. They see it as a simple and easy system. However, the study also revealed that the taxpayers welcome the change from the present system to the self-assessment system. They perceive that they are ready for it. Despite the taxpayers readiness toward a self-assessment system, most of the taxpayers did not know their responsibility under the new system. Moreover, they are unable to compute their own tax. However, most of them are interested in learning more about the Malaysian Income Tax System if they have the opportunity to do so. The taxpayers surveyed had a poor understanding of the tax laws. Thus, recommendations have been made to MIRB to increase the taxpayers knowledge and understanding of their obligation and rights as a taxpayer. The use of effective ways of communication and promotion of the self-assessment system have also been suggested.

Keywords: self-assessment system, official assessment system, LHDN, knowledge of tax, perception

INTRODUCTION

Tax is a compulsory financial obligation of a nation's income-earning population towards its government. One of the taxation objective in Malaysia is to collect funds for financing the government's expenditure. In addition, tax is seen as a tool to boost the economic

development of a nation. In other words, funds collected from taxation are being used by the Malaysian government for the development of the nation to provide facilities for its population (Singh, 1995).

In general, tax can be categorised into direct tax and indirect tax. In Malaysia, the administration of direct tax is under the responsibility of the Chief Director of the Inland Revenue Board. Tax is the main contributor to the nation's income, whereby in 2000, tax accounted for RM12,318 million (79.5%) of the government's income; 45 per cent of this comes from income taxes. Tax contribution is the main contributor to the nation's income which is used to support the economic development of the nation (Kasipillai and Shanamugam 1997). Various strategies have been outlined to improve the efficiency of tax administration in Malaysia. This includes the corporatisation of Inland Revenue Department on 1 March 1996 and Tax Awareness Week which is an annual event organised by the board.

Hitherto, the assessment system practised in Malaysia requires a taxpayer to complete a form. The assessment of taxes is then computed by the Inland Revenue which has become burdensome for the assessment department.

In 1999, a total of 2,629,933 income tax forms were distributed and 1,828,126 were returned for assessment of taxes. Prior to that in 1997, 58.9 per cent of the Inland Revenue workforce was deployed to the assessment department, but was still insufficient to meet the demands of the department. Only 1,671,907, of the returned forms was successfully assessed by the Inland Revenue (Inland Revenue Annual Report, 1999).

The nation's economic development has contributed to the increasing number of taxpayers who consisted of individuals, partnerships and companies. Consequently, the Inland Revenue Board is unable to recruit the workforce needed to perform the existing tasks (Mohd Shukor, 1994). Thus, the lack of workforce has led to the ever-mounting and pending jobs as well as created inefficient services (Abdul Rahim, 1998).

To rectify the inadequacies, a new system is needed. In his 1999 budget speech, the First Financial Minister of Malaysia, Datuk Seri Dr Mahathir Mohammad introduced the self-assessment system to replace the formal existing assessment system (Wong 1999).

Although still in its infancy, the efficiency of the system was proven successful in countries such as Sri Lanka (1972), Pakistan (1979), Indonesia (1984), Australia (1986 – 1987), New Zealand (1988) and the United Kingdom (1996 – 1997). In these countries, the system is cost effective and reduce the workload burden of the Inland Revenue, thus permitting the personnel to concentrate more on auditing tasks. The criteria of self-assessment such as an easy tax legislation and high penalty costs, pave the way towards meeting higher taxes. In short, the implementation of the self-assessment system has contributed towards a high yielding improvement (Cheung *et al.*, 1995; Sanford and Wallschutzky, 1994; Pollock, 1991).

SELF-ASSESSMENT SYSTEM

Countries such as Sri Lanka (1972), Pakistan (1979), Indonesia (1984), Australia (1986 – 1987), New Zealand (1988) and the United Kingdom (1996 – 1997) are nations that had practised the self-assessment system of taxation. Wong (1999), stated that self-assessment was introduced in these countries for several reasons as follows:

- (a) To encourage taxpayers to abide by the taxation voluntarily
- (b) To ensure efficient usage of tax administrators cost and resources
- (c) To ensure consistent performance in all assessment branches
- (d) To improve and increase tax collection

In Malaysia, the self-assessment system is introduced to achieve three main targets which are to reduce tax collection costs, to hasten tax collection and reduce uncollectable taxes, and to increase the rate of taxpayers performing their tax obligations (Abdul Rahim, 1998).

Self-assessment refers to an assessment procedure based on the assumption that all information reported by the taxpayer is correct and need not be checked by the Inland Revenue officers. A self-assessment system, on the other hand, refers to a system whereby the taxpayer has to be more responsible in ensuring that the correct information is provided in the Income Tax form and the Inland Revenue accepts it in full trust that the content is correct and true (Kasipillai *et al.*, 1999). The form is unquestionably accepted by the Inland Revenue unless when there is doubt as to the authenticity of the information given.

The concept behind this system is simple. In a formal assessment system, the Inland Revenue assess and calculate the tax based on the income tax form submitted by a taxpayer. Theoretically, in the self-assessment system, the taxpayer must do the calculation of their own taxes. This system impacts significantly on the taxpayer's to comply with the taxation law. Thus, it is not easy as it appears. On the part of the Inland Revenue, however, the implementation changes their roles and enforcement of taxation laws. In addition, the responsibilities and tasks of an accountant and tax agent will have a significant impact (Kasipillai *et al.*, 1999; Mustafa, 1998; Cowdroy, 1998).

To understand self-assessment, we need to see the underlying factors of the system. Basically, the closure to a self-assessment system consists of two important pre-conditions where the assessment form received by the Chief Director is subjected to intensive post-assessment activities. These activities include, inter alia, post-assessment checks and auditing activity (Wong, 1999; Abdul Rahim, 1998).

The two pre-conditions are referred to as the primary and secondary functions by Barr *et al.* (1997). According to Barr *et al.*, primary function is a taxpayer's responsibility. It is the logical base for income tax operations such as calculation of total income, tax exemption income, taxable income and taxes to be paid.

The secondary function executed by the Inland Revenue officers is more inclined towards verifying and checking the income tax returns. This is also known as tax auditing. However, this function is not the main operation within the Inland Revenue, but it is essential to support the primary function. The secondary function is solely performed by the Inland Revenue.

In Malaysia, the new system was tabled during the 1999 national budget presentation. It is to be implemented on a step-by-step basis as follows; 2001 for companies, 2003 for partnerships, sole proprietors and corporations, and 2004 for individual income taxpayers. Introduction of the self-assessment system is seen as a new era for the Malaysian taxation system. Unsurprisingly, difficulties exist in its implementation, for instance, from the aspect of acceptance, perception, views and negative attitudes among taxpayers who are reluctant to change to a new system.

According to Abu Sofian (1997), introduction of the self-assessment system to replace the formal assessment system requires a transition for the Inland Revenue and taxpayers. Under this system, concentration of tasks is focused on checking income tax forms and tax calculations to auditing and investigation task. On the part of the taxpayers, they have to accept the responsibility to calculate their own income taxes; a job which they will never do in the formal system.

Certainly, the transition of these responsibilities, especially by taxpayers would receive different kinds of reaction. Negative reactions towards the self-assessment system is, however, inevitable.

Since the perceptions of taxpayers is vital within the development of a particular policy and hence, to ensure the smooth implementation of the policy (Mustafa 1999), it is thus important to obtain a positive reaction from the taxpayers. Perhaps the problem that needs to be resolved is: can the taxpayers accept the change? What is the reaction of the taxpayers towards the self-assessment system?

PERCEPTION AND TAX COMPLIANCE

According to the tax legislation, a non-compliance tax is defined as “the failure either intentionally or non-intentionally of the taxpayers to meet their tax obligations” (Kinsey, 1985). Non-compliance happens because of taxpayers’ carelessness, such as forgetting to pay their tax, human error in calculating their taxes and even more critical is the lack of knowledge and information about taxes. On the other hand, tax fraud or tax avoidance is a type of non-compliance done intentionally by the taxpayers (Kasipillai and Shamugam, 1997).

Myth or reality, encouraging voluntary tax compliance among taxpayers is a challenging task, but it is certainly the main agenda for many tax administrators throughout the

world. Acknowledging this fact, numerous studies had been done to study the factors that could lead to non-compliance and avoidance of tax. Past studies have identified a few factors leading to this issue (McKerchar, 1995; Kamaruzzaman, 1995; Alm *et al.*, 1992; Klepper and Nagin, 1989; Smith and Kinsey, 1987; White and Woodbury, 1985; Vogel, 1974; Allingham and Sandmo, 1972). One of the factors identified by these studies is perception.

Spice and Becker (1980) in their study discovered the relationship between tax avoidance and the perception of taxpayers towards the tax system. The result indicated that both perception and taxpayers attitude as having a significant relationship with the decision to avoid tax. The same result was also derived by Steven (1989). According to him, taxpayers' confidence on the practised taxation system depended very much on their perception. Negative perception towards the practised system cause taxpayers to lose confidence. This eventually leads to non-compliance and avoidance of tax obligations.

The self-assessment system is dependent on taxpayers voluntarily meeting their tax obligations. In this case, a positive perception is essential. When developing strategies and tax planning, tax administrators cannot neglect the perceptions and reactions of the taxpayers. This is because their perceptions of a particular taxation strategy will affect their tax behaviour to meet the designed strategy. The same statement was also outlined by Mustafa (1999). According to him, taxpayers' perceptions towards the existing assessment system (formal assessment system) and self-assessment system are important elements for policy makers. A newly-introduced system can only work smoothly when the taxpayers have a positive perception towards the system.

Roche (1984) also suggested that tax administrators should undertake extra effort to encourage taxpayers to meet their tax obligations and at the same time overcome the differences between taxpayers and tax administrator views – in a situation where taxpayers are trying to avoid paying tax whilst taxes administrators are trying to collect taxes from them.

Untill now, economic experts have conducted various studies pertaining to the economic aspects of taxation. This covers the level of taxation acceptable to the public, effects of taxation on price stability, economic development and job opportunities, and the distribution of tax burden on different classes of taxpayers. Taking a slightly different perspective, this study tends to research taxpayers' attitudes towards taxation.

The success of a self-assessment system is influenced by taxpayers' attitudes and their confidence on the system itself (Wong, 1999; Jeyapalan, 1998; Abu Sofian, 1997). Hence, the confidence of taxpayers on a particular system relates significantly to the taxpayers' attitudes towards it. Thus, the main objective of this study is to learn about the perceptions of taxpayers towards the self-assessment system in Malaysia.

RESEARCH METHODOLOGY

A survey technique was used on individuals in the public and private sectors in Kota Kinabalu, Sabah. Kota Kinabalu was selected because no study has been conducted in the city on its self-assessment system. A total of 300 questionnaires were distributed to employees of six selected organisations. The three organisations from the public sectors were the Sabah Urban Development Corporation (SUDC), Universiti Malaysia Sabah (UMS) and the Prime Minister's Department while the private sectors were represented by Telekom Malaysia (TM), Petronas and Malaysian Banking Berhad (MBB). These organisations were selected because they represent a variety of ethnic groups with a wide distribution of income, age and educational background. To obtain the sample, the simple random sampling technique was employed. This method was used because of the difficulty in obtaining the list of taxpayers from the Inland Revenue. Data collected was analysed using SPSS. For the purpose of the study, descriptive statistics such as mean, mode and median were employed, whereas chi square, t-test and ANOVA were used for inferential statistics.

RESULT

Information obtained from 195 questionnaires were analysed. Please refer to Table 1 for respondents' background.

RESPONDENTS' PERCEPTIONS TOWARDS EXISTING ASSESSMENT SYSTEM

It is important to know the perceptions of the taxpayers towards the current formal assessment system as it had been implemented in Malaysia for a long time. If the taxpayers are satisfied with the current system, then they will be reluctant to accept the new system and vice versa.

From the result obtained, only 53.3 per cent of the respondents are aware of the existing assessment system. This situation is disappointing as the self-assessment system has been in existence as early as 1947. Respondents' ethnicity and educational background were seen as the factors influencing the taxpayers' awareness level. Those with high awareness of the existence of the system consist of mainly Chinese respondents with educational background in economics, accounting, business and management. These findings support previous studies, where the taxpayers' perceptions and attitudes are largely influenced by their norms and values of life as well as their individual educational background (Fallan, 1999, 1995; Eriksen and Fallan, 1996; McKerchar, 1995; Kamaruzzaman, 1995; Price, 1992; Smith and Kinsey, 1987; Dornstein, 1987; Witte and Woodbury, 1985; Lantonoi,

1984; Vogel, 1974). It is not impossible for the Chinese to have a high level of awareness about the taxation system in comparison with the Bumiputera as the former's involvement in the business world is dominant.

Table 1 Respondents' background

| Criteria | n | Percentage |
|-----------------------------|----------|-------------------|
| Gender | | |
| ➤ Female | 93 | 47.7 |
| ➤ Male | 102 | 52.3 |
| Ethnicity | | |
| ➤ Bumiputera | 162 | 83.1 |
| ➤ Chinese | 33 | 16.9 |
| Age | | |
| ➤ 20 or below | 1 | 0.5 |
| ➤ 21 – 30 | 103 | 52.8 |
| ➤ 31 – 40 | 63 | 32.3 |
| ➤ 41 – 50 | 28 | 14.4 |
| Education Level | | |
| ➤ SPM or below | 41 | 21.0 |
| ➤ STPM/Diploma | 61 | 31.3 |
| ➤ Bachelor's degree | 59 | 30.3 |
| ➤ Master's degree and above | 27 | 13.8 |
| ➤ Others | 7 | 3.6 |
| Education Field | | |
| ➤ Accounting | 23 | 11.8 |
| ➤ Economy | 4 | 2.1 |
| ➤ Business/Management | 58 | 29.7 |
| ➤ Technical | 17 | 8.7 |
| ➤ Others | 93 | 47.7 |
| Current Employment | | |
| ➤ Public Sector | 75 | 38.5 |
| ➤ Private Sector | 120 | 61.5 |
| Type of Occupation | | |
| ➤ Managerial/ executive | 49 | 25.1 |
| ➤ Academician | 40 | 20.5 |
| ➤ Engineering/technical | 24 | 12.3 |
| ➤ Administrative/clerical | 49 | 25.1 |
| ➤ Others | 33 | 16.9 |
| Monthly Income | | |
| ➤ Less than RM1,000 | 26 | 13.3 |
| ➤ RM1,001 – RM2,000 | 82 | 42.1 |
| ➤ RM2,001 – RM3,000 | 55 | 28.2 |
| ➤ RM3,001 – RM4,000 | 24 | 12.3 |
| ➤ RM4,001 – RM5,000 | 4 | 2.1 |
| ➤ RM5,000 and above | 4 | 2.1 |

Table 2 Mean on respondents' perception towards the formal assessment system

| Statement | Scale | | | | |
|--|-------------------|---|--------|----------------|--------|
| | Strongly Disagree | | | Strongly Agree | |
| | 1 | 2 | 3 | 4 | 5 |
| 1 In general, I am satisfied with the existing Malaysian tax system. | | | | • 3.30 | |
| 2 The present Official Assessment System should not be replaced by Self-Assessment System. | | | | • 3.01 | |
| 3 Tax liability must be determined only by LHDN. | | | • 3.06 | | |
| 4 The present Official Assessment System is not complicated. | | | | | • 3.50 |

Results of chi-square indicate that taxpayers' perceptions have a significant relationship with educational factors such as higher educational level and background, type of employment, and the respondents' monthly income. Relatively, the respondents are satisfied with the current system and agreed that it is not a difficult and burdensome system. In this system, the Inland Revenue determines the taxable amount. In supporting this statement, the respondents claimed that this responsibility should be entrusted with the Inland Revenue Board.

This result maybe related to the fact that most of the respondents lack the necessary knowledge in calculating their own taxes. Despite indicating a positive reaction to the formal assessment system, the respondents have no objection to the introduction and implementation of the self-assessment system.

RESPONDENTS' PERCEPTION TOWARDS SELF-ASSESSMENT SYSTEM

As shown in Table 3, the favourable acceptance of the self-assessment system is surprising due to the relatively low percentage (63.6%) who are aware of such system. Furthermore, only a small percentage (36.9%) of these respondents actually knew about its impending implementation. This system demands taxpayers to calculate their own taxes which most of the respondents are not capable of doing.

Most of the respondents perceived the self-assessment system as fair compared to the formal assessment system despite realising that the Inland Revenue in beneficiary under this system. In a way, the shift in responsibility shows the government's confidence and trust in its people. Many respondents agree with this statement and believed that it is not a deceitful act by the government.

Table 3 Respondents' awareness towards self-assessment system

| Statement | Frequency | |
|--|-----------|-------|
| | Yes | No |
| 1. Have you heard of the Self-Assessment System? | 63.6% | 36.4% |
| 2. Do you know your responsibility as a taxpayer under the Self-Assessment System? | 54.4% | 45.6% |
| 3. Do you know when the Self-Assessment System will be implemented in Malaysia? | 36.9% | 63.1% |
| 4. Are you ready for the Self-Assessment System? | 65.6% | 34.4% |
| 5. Are Malaysians ready for the Self-Assessment System? | 47.7% | 52.3% |

Table 4 Mean on the respondents' reaction towards the self-assessment system

| Statement | Scale | | | | |
|--|-------------------|---|--------|--------|----------------|
| | Strongly Disagree | | | | Strongly Agree |
| | 1 | 2 | 3 | 4 | 5 |
| 1. The government should let the taxpayers compute their own income taxes. | | | | • 3.20 | |
| 1. Self-Assessment System should not be introduced in Malaysia. | | | • 2.89 | | |
| 3. Self-Assessment System will be complicated. | | | | • 3.20 | |
| 4. Self-Assessment System will be more fair compared to existing Official Assessment System. | | | | • 3.51 | |
| 5. Self-Assessment System will benefit LHDN more than the taxpayers. | | | | • 3.59 | |
| 6. The Self-Assessment System shows that the government trusts the people. | | | | • 3.69 | |
| 7. The cost of compliance would be higher under the Self-Assessment System. | | | | • 3.46 | |
| 8. The Self-Assessment System encourages people to cheat. | | | | • 3.04 | |

Based on the tests conducted in investigating the relationship between taxpayers' perception and self-assessment system, it indicates the existence of a significant relationship between respondents' perception and educational level, educational background and the type of employment.

RESEARCH IMPLICATION

This study explores the attitudes, perceptions and taxpayers' reaction towards the tax assessment system in Malaysia by focusing on the implementation of the self-assessment system. The result of this study can assist policy makers and tax administrators to understand the behaviour of taxpayers when the system is implemented.

There are several factors that need attention should the self-assessment system is to operate smoothly. From the respondent's viewpoints, the most important factor that will ensure the success of this system are a computerised-system, public confidence and understanding the laws on taxation. These factors must be supported by law enforcement and auditing. This statement, however, is in contrast with the self-assessment criteria whereby law enforcement and auditing are pre-conditions to its success (Barr *et al.*, 1977). Realising that public awareness is a main success factor in the implementation of this system, it should them be emphasised.

The result also revealed the lack of awareness among taxpayers in Malaysia of the formal and self-assessment system. This is because within the self-assessment, the taxpayers will be managing their own tax matters and hence, a high level of awareness about the system is necessary.

Since the self-assessment system will be imposed on individual taxpayers in 2004, the Inland Revenue should undertake serious actions to educate the taxpayers. Tax education programmes should be emphasised to enhance taxpayers' level of awareness. Formal tax education programmes should not only be limited to tertiary education, rather its introduction must be started as early as at the secondary level. Alternatively, non-formal tax education programmes can be helpful.

Hitherto, the Inland Revenue has published several guidebooks that is obtainable from its service counters. Additionally, the Inland Revenue, through the National Taxation Academy, had organised a series of seminars for the general public and special courses requested by employers, unions, firms and groups. On top of that, taxpayers' Week is conducted yearly in various shopping malls throughout the country. These efforts are aimed at increasing the taxpayers' awareness and continually improvised to ensure the self-assessment system is a success.

Before developing a tax education programme, the implementation channel through which it is conveyed must first be studied. Selection of the proper channel will ensure

information reaches the masses effectively. The study showed that most taxpayers became aware of the self-assessment system from the electronic media such as television and radio, or through printed media such as newspapers and magazines, followed by the Inland Revenue itself, friends, brochures or pamphlets produced by the Inland Revenue, tax agents as well as other sources including the internet and employers.

Different types of taxpayers need different medium to convey information. Tax agents are suitable for companies, partnerships and sole proprietors, but not for individual income taxpayers. Employers are the best channel to convey information to individual taxpayers. Thus, it is more effective for the Inland Revenue to use employers to channel the information to individual income taxpayers.

Most respondents think that a guidebook is proper and effective in promoting the self-assessment system followed by the media, seminars or special courses, handouts or posters, personal closures by Inland Revenue personnel and memo from the Inland Revenue. Tax agents are the least-preferred channel for proper information distribution.

Perhaps, the Inland Revenue should place more emphasis on the tax laws and tax structure systems in Malaysia. The study indicates that only few taxpayers needed assistance in filling their income tax form, but this is because in their opinion, the form is quite difficult to understand. A more user-friendly system is needed to ensure the success of the self-assessment system. A law and taxation system which is difficult, complicated and vague will lead to the tendency of not being obeyed by taxpayers (Wong, 1999; Mustafa, 1998; Butler, 1998; Croedroy, 1998; Abu Sofian, 1997; Elkin, 1995; Mckerchar, 1995).

It is highly unlikely that all Malaysians read and understand the contents of the Income Tax Act, unless he or she is a tax administrator or working closely with taxation affairs such as a tax agent. This is where the tax administrator plays vital roles in designing income tax forms that are easy to understand. Tax laws and income tax form is easy to understand if technical terms are avoided. Technical taxation terms should be translated to a non-technical or layman's term. The general public should be constantly aware of the latest information related to tax rates and exemptions as it is ever-changing. In addition, the Inland Revenue could help the public become more aware by conveying the information using the various distribution media.

Computerisation has also been identified as a success factor in the self-assessment system. Such success can be seen in developed countries such as the US and Australia. Computers and the internet are an effective yet quickest way of distributing information to the public. This media is capable of conveying information on taxation, changes in tax legislation and other information quickly and widely. However, this medium is only effective in countries where the rate of computer literacy and usage is high. In response to this phenomena, the government is increasing computer literacy among Malaysians. The "One House, One Computer" campaign and "Oda Saja" campaign by the Employees Provident Fund (EPF) and the Malaysian Postal Service respectively, are the examples

of efforts being implemented to improve the situation. Besides the government, the involvement of other parties is also needed to increase the rate of computer literacy in Malaysia. Another reliable effort include developing websites that provide taxation information directly to the public.

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