

## FACTORS INFLUENCING USER SATISFACTION ON THE E-FILING TAX RETURN IN MALAYSIA: A CONCEPTUAL FRAMEWORK

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### ABSTRACT

The Inland Revenue Board (IRB) started the e-government programme, which includes Electronic Tax Filing (ETF), at the beginning of 2006 to solve issues with the manual filing method. The government of Malaysia strives to ensure a transparent and accurate execution of the law, which encourages intentional compliance and electronic filing to increase competitiveness, save time and cut costs. Still, putting in place an information system is only deemed successful if users continue to utilise it after initial adoption. In earlier Malaysian studies on user satisfaction, using an e-filing system was found to have a strong association with a person's perception of risk. Nevertheless, evidence pertinent to the relationship between the untraceable claim and the receipt and user satisfaction is marginal and inclusive. Therefore, this study proposes a conceptual framework to understand the effect of untraceable claim and receipt, service quality and responsiveness on e-filing user satisfaction. The main motivation of this study is to increase user satisfaction with the e-filing system. From the synthesis of the literature review, the study identified untraceable claims and receipts, service quality and responsiveness that influence user satisfaction with e-filing. The study contributes to our understanding of the factors that influence user satisfaction with the system. This work is based on a conceptual framework that has not yet been empirically tested. Generally, this study provides a fresh fact for the practitioner concerning e-filing user satisfaction.

*Keywords: e-Filing; tax; user satisfaction; untraceable claim and receipts; responsiveness.*

### ABSTRAK

Lembaga Hasil Dalam Negeri (LHDN) memulakan program e-kerajaan, termasuk Pemfailan Cukai Elektronik (ETF), pada awal tahun 2006 untuk menyelesaikan isu dengan kaedah pemfailan manual. Kerajaan Malaysia berusaha untuk memastikan pelaksanaan undang-undang yang telus dan tepat, yang menggalakkan pematuhan yang disengajakan dan pemfailan elektronik untuk meningkatkan daya saing, menjimatkan masa dan mengurangkan kos. Namun, meletakkan sistem maklumat hanya dianggap berjaya jika pengguna terus menggunakannya selepas penggunaan awal. Dalam kajian terdahulu Malaysia mengenai kepuasan pengguna, penggunaan sistem e-filing didapati mempunyai perkaitan yang kuat dengan persepsi seseorang terhadap risiko. Namun begitu, bukti yang berkaitan dengan hubungan antara tuntutan yang tidak dapat dikesan dengan resit dan kepuasan pengguna adalah kecil dan inklusif. Oleh itu, kajian ini mencadangkan rangka kerja konseptual untuk memahami kesan tuntutan tidak dapat dikesan dan penerimaan serta kualiti perkhidmatan dan responsif terhadap kepuasan pengguna e-filing. Motivasi utama kajian ini adalah untuk meningkatkan kepuasan pengguna terhadap sistem e-filing. Daripada

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sintesis kajian literatur, kajian mengenai pasti tuntutan dan penerimaan yang tidak dapat dikesan, kualiti perkhidmatan serta responsif yang mempengaruhi kepuasan pengguna terhadap e-filing. Kajian ini menyumbang kepada pemahaman kita tentang faktor-faktor yang mempengaruhi kepuasan pengguna terhadap sistem. Kerja ini adalah berdasarkan rangka kerja konsep yang masih belum diuji secara empirik. Secara amnya, kajian ini memberikan fakta baru kepada pengamal mengenai kepuasan pengguna e-filing.

*Kata kunci: E-filing, cukai; kepuasan pengguna; tuntutan dan resit yang tidak dapat dikesan, responsif.*

## **1. Introduction**

Almost all activities, including shopping, communicating, and banking, are now conducted online due to technological advancements. The rapid growth of internet usage and the rise of e-commerce have put more pressure on people to use electronic government (e-government), which should be regarded as a crucial goal for governments, particularly in developing nations with limited resources and infrastructure (Ramirez-Madrid et al., 2022). Initially, e-government was understood to be able to serve the nation with all the government services and activities through the internet. Mclean & Titah (2021) believes that consensus exists on the concept of e-government, that is, to use the opportunities brought by Information and Communications Technology (ICT) to provide various government services to the public and to improve the structure and operation of the government. This is in line with Lin et al., (2011) who noted that the e-government is one of the government commitment to strengthening communications with the public and organizations by providing better quality services, methods, and systems of higher quality. From a broader viewpoint, it is the employment of multimedia technology and the internet to ensure the correctness, efficiency, and efficacy of information and transactions conducted between government officials and all individuals and organisations. Similar to many other emerging nations, the Malaysian government has invested in e-government (Lean et al., 2009). In accordance with the 1996 beginning of the Multimedia Super Corridor (MSC), MSC is aims to turn Malaysia into a knowledge-based society (Al Thunibat et al., 2011). In January 2006, the government mandated that all public services provide online bill payment (The Economist Intelligence Unit & Economist Intelligence Unit, 2006). My E.G. Services Berhad, which was created in 2000, is the supplier of the online government service. The government has granted a concession to a private company to provide online government transaction services. The government developed the MyEG application to facilitate citizens' interactions with the government. In accordance with national objectives, the adoption of e-government also strives to increase the efficiency, effectiveness, and sustainability of public services (Kamarudin et al., 2018). In addition, numerous government departments have introduced online services to the public, with e-filing of income taxes being one of the most popular online services (Ambali, 2009). On the other hand, e-government has become increasingly crucial with the goals of better and more efficient governance, as well as the considerable benefits of anytime access to records, ease of preparation, fewer calculation errors, speedier refunds, and easier submission (Income Tax E-Filing vs Manual Filing - Comparison, 2022)

By comparing a country's e-government readiness index to that of other nations, it is possible to establish the status of e-government in emerging nations (Ayanso et al., 2011). The position of Malaysia's e-government development index has risen from 48<sup>th</sup> place in 2018 to 47<sup>th</sup> place in 2020. In this evaluation, Malaysia was also identified as one of the 57 nations with very high e-government development, and its ranking in the South East Asia Category rose from 9<sup>th</sup> place to 2<sup>nd</sup> place in 2020 (Department of Economic and Social Affairs., 2020). These rankings demonstrate the efforts and technological advancements made by the Malaysian government to ensure that residents have access to e-government services. The extent to which citizens are satisfied or unsatisfied to use these services is an important question that must be answered, as countries may rank highly in e-government rankings that emphasize technological advancements, but if the intended recipients are dissatisfied with the system, it is still judged to have failed (Gauld et al., 2010).

Since e-filing tax returns are one of the e-government services, thus it is important to also figure out the factors influencing user satisfaction in using the e-filing system. In using the system, taxpayers and company directors in Malaysia are expected to maintain proper documents record for seven years (Income Tax Act 1967, 2006; Malaysia Companies Act, 2016). Under section 119A, Income Tax Act 1967, failure to maintain the record for more than seven years is punishable by a fine of between RM300 and RM10,000 or imprisonment for up to one year, or both (IRBM, 2018) and the seven-year period begins to be calculated at the end of the tax return fund year. Record found that 79,786 eligible tax payers which include individuals, companies and organisations failed to pay their income taxes in 2018 and the number increases to 30% in 2020 (Hazwan Faisal Mohamad, 2018).

Past studies analysed user satisfaction with e-filing systems have identified a number of characteristics that influence the adoption of e-filing systems, including demographic factors, perceived ease of use, perceived usefulness, perceived security, and trust (Ismail et al., 2021; Md. Aminul Islam et al., 2015; Tahar et al., 2020). However, not much research has been conducted on the implications of untraceable claims and receipts or the loss of tax records that taxpayers are supposed to maintain for seven years for audit purposes. So, the question that needs to be asked is "Why do taxpayers not have the option to upload their receipts and claims into the system?" This is something that should be dealt with carefully so that taxpayers don't give up on filing their taxes online. As a result, this paper will look at how untraceable claims and receipts affect the satisfaction of e-filing tax return users in Malaysia.

The government in Malaysia has fully adopted and developed the applications and practices of information communication technologies (ICTs) to provide better online services to enhance the government's credibility. Shafirah Latifah (2021) found that service quality strongly influences behavioral intentions. In addition, the evidence of perceived service quality in its role as a mediator was significant. This is further supported through research done by Ali et al. (2017), that service quality dimension is appropriate tool to measure the quality of e-taxation service quality. Service quality should be focused to improve and maintain customer satisfaction as well as it should have positive impacts on customer reuse intentions (Ali et al., 2017).

Further, the responsiveness of the service providers also significantly affects user satisfaction. The difficulties experienced in complying with the submission process will create complexity that can influence satisfaction with the system (Isa, 2014). Responsiveness is a service provider's ability to act quickly and solve a customer's problem in a positive way within a certain amount of time (Johnson & Karlay, 2018; Parasuraman et al., 1985). Improvements in information technology like emails, websites, and customer service interfaces make service delivery companies more responsive (Blery et al., 2009; Johnson & Karlay, 2018). Johnson & Karlay (2018) also argue that service providers responsiveness degree is strongly associated with satisfaction.

Having a thorough understanding of the factors influencing taxpayers' satisfaction can help increase user satisfaction of the e-filing system. Hence, this research is aimed at explaining the relationship of untraceable claims and receipts and responsiveness in explaining the satisfaction of the E-Filing user towards system.

## **2. Literature review**

### **2.1 E-filing system in Malaysia**

When IRB started the e-Filing system in Malaysia in 2006, the system has attracted a great deal of attention, and the number of taxpayers adopting the system has increased over the past four years (Annual Report IRBM, 2018). Figure 1 shows that data statistics were taken only up to 2018 from the annual report due to the approval are still waiting for annual report to be release by the parliament for 2020 to

2021(IRBM, 2019). Sifile et al., (2018) discovered that e-filing is more convenient for the clients because it ensures the correctness and prompt reconciliation of the data that is recorded. This was further supported by Azmi & Kamarulzaman (2010) that e-filing makes it cheaper to fill out and send in tax returns in a paperless environment. The e-filing system is also able to speed up the process of paying tax and getting tax refunds. Through the e-filing system, taxpayers also get their refund much faster. Online systems also minimize the additional workload. After getting confirmation from the e-filing system, taxpayers can get a record of their submission in softcopy format for future use. Unlike paper forms, softcopies are less likely to get lost.

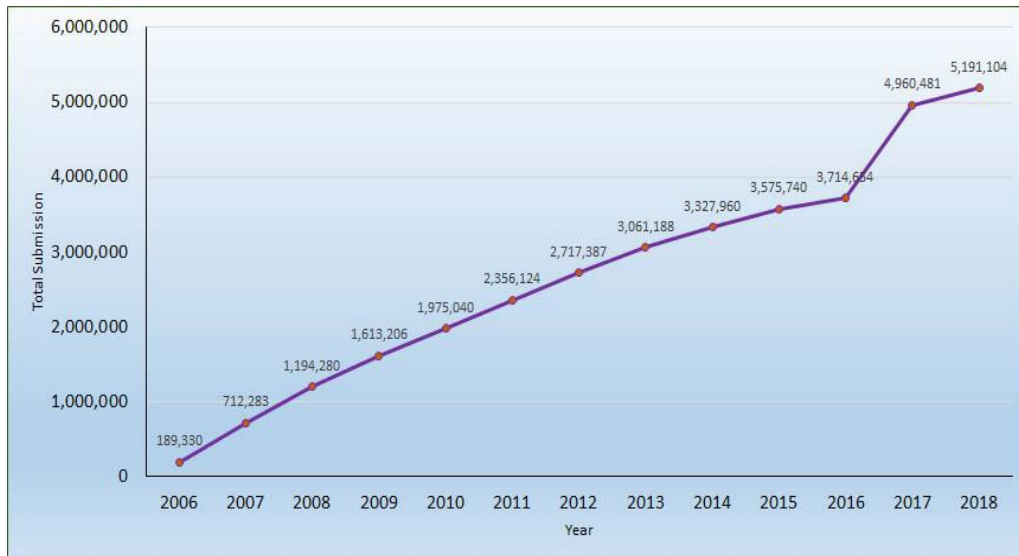


Figure 1: E-filing submission statistics (adapted from IRBM annual report)

## 2.2 Untraceable claim and receipt

According to NBC (2012) every taxpayer is allowed to claim tax reliefs to set-off against their employment or business income when calculating their personal tax. However, most people mistakenly assume they can enter any amount they see appropriate in the tax relief field when filing their tax returns. If the Inland Revenue Board (IRB) conducts an audit and demands documents and the taxpayers are unable to deliver the requested records, their claims for tax relief and deductions may be refused (IRBM, 2015). Thus, they will be based on their best judgement to put in any amount when filing their tax return (Motomura, 1986). According to Section 82 of the (Income Tax Act 1967, 2006), individual and corporate taxpayers in Malaysia are required to maintain adequate records and provide receipts for tax audit purposes. According to IRBM, (2015), a tax audit is the IRBM's inspection of a tax return to confirm the accuracy of reported income and deductions. With this untraceable claim and lost receipts, it will be impossible for taxpayers to prove these receipts to IRB authorities in the event of a subsequent tax audit. Failure to present these receipts will result in a minimum 45 percent penalty depending on the tax payers' understated tax liability (Income Tax Act 1967, 2006).

## 2.3 Service quality

Service quality has been conceived as the magnitude or degree and direction of the gap between consumers' perceptions of service and their expectations (Parasuraman et al., 1985). In evaluation, they stated that, on a very basic level, that if expectations exceed performance, the perceived quality will be less than desirable, resulting in customer discontent. This is further supported by Suciptawati et al., (2019) that customer satisfaction and service quality are seen as a critical part of a company's growth because it is

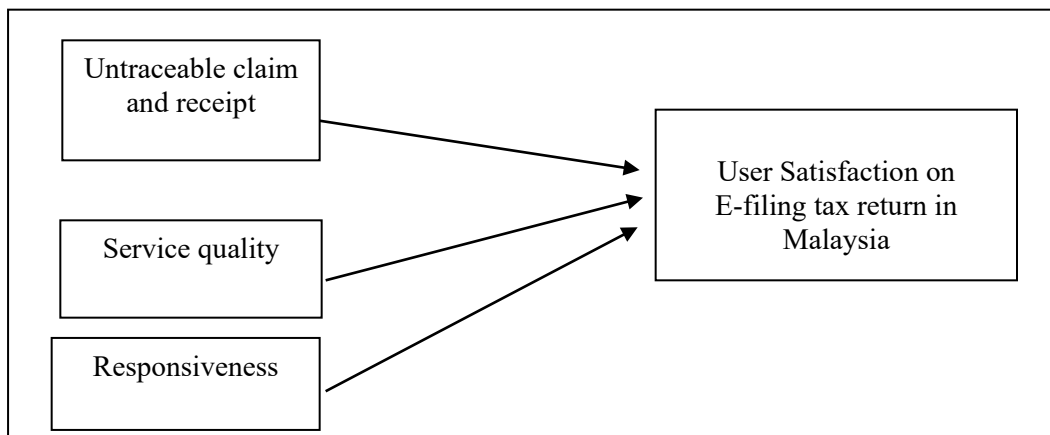
greatly dependent on how well the company retains customers through services. Angelova & Zekiri (2011) in addition explained service quality as a measurement and comparison of how well the level of service supplied fulfils customer expectations. Good perception on the service received will leave a good impression and thus provide satisfactory feeling (Goh et al., 2012). In this conceptual paper, the theory of Parasuraman (Parasuraman et al., 1985), will be used to define the taxpayer’s satisfaction on the service quality especially when using the e-filing system.

**2.4 Responsiveness**

Responsiveness focuses on how service providers respond to their clients. Responsiveness is the provider’s willingness to assist user and its capacity to provide prompt service, and therefore, it involves the timeliness of services (Parasuraman et al., 1985) In service perspective, user satisfaction is directly affected by the responsiveness(Lau et al., 2013; Ravichandran, 2010; Saghier & Nathan, 2013) . On the other hand, Banerjee & Sah (2012) discovered that lack of response by service provider was a significant cause of customers’ dissatisfaction, as provider failed to deliver fast service and staffs are busy and unwilling to assist the clients. For instance, from the banking industry perspective, studies from Paul et al. (2016) and Saghier & Nathan (2013) identified responsiveness was found to be the factors that are positively associated with the satisfaction. Hence, the above statements can be argued that responsiveness from the service provider will strongly influence user satisfaction.

**3. Research Methodology**

To see how well these ideas work, data will be collected from taxpayers using a set of questionnaires that will be sent to taxpayers who are easy to get in touch with. For this study, the people who have filed their taxes online at least once using the e-filing system are the unit of analysis. Individuals who get a salary are chosen because they were the first people to use the e-filing system in 2006. A sample of 1,000 tax-paying people from five major cities in Malaysia, such as Sabah, Selangor, Kuala Lumpur, Perak, and Johor, will be used for the study. The Partial Least Square (PLS) method will be used to look at the data that has been collected. The data will be analysed in two steps. First, the measurement models will be checked for validity and one-dimensionality. Then, the research hypotheses will be tested by using structural model effects and interaction modelling. Figure 2 depicts the measuring model for the factors that influence *User Satisfaction on E-filing tax return in Malaysia*.



**Figure 2: Measurement model of factors influencing user satisfaction on e-filing tax return in Malaysia**

#### 4. Discussion

The e-filing system in Malaysia, which was established by the IRB in 2006, is garnering considerable attention, and there has been an annual increase in the number of taxpayers adopting the system. However, according to Halawi et al., (2018), the success of an information system depends heavily on its continuing use, as opposed to its initial use. Meanwhile, Ambali (2009) revealed that even though electronic tax filing is becoming more and more popular among taxpayers. However, most users are still unsure about how the system works, how secure it is, and how private their sensitive information is, which may make them give up on the idea.

Many existing studies on the personal adoption of Information Technology (IT) have investigated the intention to use or adopt IT, but the post-adoption environment has received less attention. It is essential to improve the service quality of the e-filing system, especially considering that taxpayers cannot submit or upload their receipts online or in the system when filing their tax returns. This is extremely important when deciding whether to continue using the electronic filing system (Santhanamery & Ramayah, 2012). It has been noticed that following first use of e-government services, many users' resorts to traditional methods of collecting information and services, particularly when dealing with government organizations that offer online public services (Recker, 2014). Further, the responsiveness level of service providers can reduce the difficulties experienced by the taxpayers. The complex process can create dissatisfaction with the system. Improvement of information technology helps providers increase customer satisfaction.

#### 5. Conclusion

In conclusion, this study will focus on the effects of a responsiveness and untraceable claim and receipt on user satisfaction with the e-filing system. By defining their degree of satisfaction with the service quality supplied by the system, both taxpayers and IRBM will be made aware of the importance of the record keeping system. In addition, the practical implication to taxpayers is that it enables them to take recordkeeping seriously, the system itself should have the opportunity to upload any claimed receipt, making it easier for taxpayers to maintain their records. Taxpayers will have no qualms reporting their income tax information through the system offered by the federal and state governments of Malaysia; however, it would be beneficial if the system also helped taxpayers keep their records secure, either manually or electronically (Sarah Sharkey, 2021). Further, prompt response from the providers via brochure, email, website, customer service promotional campaign and other related media also significantly affect taxpayers' satisfaction which can reduce the complexity of the system to the users. Second, practical implication will focus on the tax policy maker mainly to achieve a successful e-filing system in the country. This study in future can help the government in understanding the taxpayer perspective and can guide them in policies related to tax payment.

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