



DETERMINATION OF TAX COMPLIANCE INTENTION AMONG TAX OFFICERS

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ABSTRACT

This study attempts to investigate the determinants of factors among Malaysian salaried group on their tax compliance in Self-Assessment System. A theoretical framework was developed based on the Theory of Planned Behavior. The objectives of the study are to determine the level and relationship of attitude, subjective norms, perceived behavior control (tax knowledge and enforcement of penalty) towards tax compliance intention in Self-Assessment System among tax officers. Questionnaires survey via online were used for data collection. Reliability analysis, factor analysis, descriptive analysis and multiple regression analysis were conducted using the data collected from 159 respondents chosen by convenience sampling techniques. The result of multiple regression analysis shows that the independent variables tested can explain 72.4% variances towards the intention of tax compliance in Self-Assessment System. Hence, the model used in this study were supported being suitable and it was able to predict the dependent variable; intention to tax compliance. From the research findings, it was found that independent variables that influence the intention towards tax compliance were attitude, subjective norm and tax knowledge.

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Keywords: Attitude, enforcement of penalty, intention, subjective norms, tax knowledge.

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1. INTRODUCTION

All Taxes are mandatorily levied to increase revenue for government expenditures. Through tax, the country can promote growth and improve economic development. Malaysia had introduced the Official Assessment System (OAS) where taxpayers submit return form to Inland Revenue Board of Malaysia (IRBM) and would issue notices of assessment to taxpayers. Beginning the assessment year 2001, the Self-Assessment System (SAS) replaced the OAS where individual tax is computed by taxpayers himself. It is challenging to convince all taxpayers willingly oblige to their tax responsibilities (James & Alley, 2004).

At glance, the performance of tax collection for additional tax assessment in Malaysia is very encouraging as in the table above. Total proceeds for 2017, 2018 and 2019 showed

a volatile trend every year. Total tax collection for each year from 2017 to 2019 amounted to RM6,661,931,176.50 (year 2017), RM 5,734,458,666.50 (year 2018) and RM7,590,443,803.00 (year 2019) respectively. (Source: Tax Operation Department, 2020). The volatile yet increasing trend of compliance suggested that IRBM officers' serious efforts (e.g., more audit work) have been effective in detecting non-compliance. Individuals lack compliance when maintaining financial records and expense receipts, especially after the introduction of the SAS (Choong et al., 2009; Choong, 2008 and Sigal et al., 1999).

This study's main objective is to examine the influencing factors of tax compliance intention in self-assessment among salaried individuals using the Theory of Planned Behavior (TPB). In reference to the TPB, three influencing factors were examined: attitudes, subjective norms, and perceived behavioral control (henceforth PBC). TPB theory used to deduce tax compliance behavior and have concentrated on salaried taxpayers (Bobek et al., 2007; Saad, 2009). The TPB also used as the core theory in a study by Saad (2009) to examine how fairness influences tax compliance decisions. The knowledge and complexity of taxes showed insignificant impacts on PBC. Ramayah et al.'s (2009) revealed that the TPB components are statistically significant predictors of usage intention. Their study thus validates the TPB's usability in predicting online tax filing behavior.

In the case of tax audits, some tax returns submitted to IRBM by the salaried individuals do not meet the exact criteria in audit guidelines, and therefore in any settlement, penalties do arise. The penalties for failing to prepare correct tax returns are volatile but in an upward trend for each tax year. For 2017 tax year, penalties for failing to prepare correct tax return can be as much as RM1,206,733,244.13 per year. However, for the 2018 tax year, the penalties declined as much as RM542,841,796.16. Then, the penalties for year assessment 2019 increased to RM728,601,180.11 per year. (Source: Tax Operation Department, 2020). Even though tax collection under salaried group has increased, earlier studies indicate that tax compliance intention remains poor in Malaysia (Bardai, 1992; Razman, 2000). These empirical evidence from previous studies highlight the prevalent gap between IRBM's estimated and actual tax collection in Malaysia, especially for salaried group taxpayers.

The study provides useful insights to the IRBM and the government to find a simplified income tax system for salaried taxpayers who can effectively satisfy their tax responsibilities. It is important that IRBM acknowledges and understands taxpayers' compliance behavior along with the necessity of tax education services that focus on specific taxpayer cohorts. Tax compliance issues have garnered considerable attention from scholars since the mid-90s. Most of the research has concentrated on individual taxpayers (Kasipillai & Jabbar, 2006; Madi et al., 2010; Palil, 2011). However, little is said about measuring the factors influencing tax compliance intention in SAS among salaried individuals and findings have also demonstrated that tax compliance levels in the Sabah and Sarawak are somewhat unsatisfactory (Madi et al., 2010).

2. LITERATURE REVIEW

The TPB was the foundation theory in this study. The four elements of TPB, i.e. intention, attitude, subjective norms, and PBC (tax knowledge and the enforcement of the penalty) and relationship with intention to comply are explained here. The main aim of introducing the SAS is to accelerate the assessment procedure, aid the collection of taxes, reduce compliance costs and improve the tax compliance amongst taxpayers (Singh &

Bhupalan, 2001). Tax compliance occurs when “all required tax returns are at the proper time and reporting tax liability accurately in accordance with tax laws. Tax non-compliance, meanwhile, is the deliberate or accidental failure to fulfill tax obligations by concealing the amount of one’s actual taxable income (Kinsey, 1985). Kasipillai and Jabbar (2006) suggested that non-compliance occurs when yearly tax returns are not filed on time, when income is understated or deductions are overstated, and when taxes are not paid by the stipulated deadlines. Belkaoui (2004) found that Singapore was the most tax compliant country, followed by New Zealand. Australia, the United Kingdom (UK), and Hong Kong ranked third, fourth, and fifth, respectively. Malaysia achieved eighth placed after the USA, whereas Italy had the lowest compliance score. Saad (2009) findings showed that perceptions of fairness of tax were significantly higher among Malaysians than New Zealanders, though the latter were found more compliant. Palil (2011), tax knowledge directly impacts tax compliance, no matter the level of tax knowledge. According to Hanefah (1998) the attitudes of taxpayers towards formal assessment and SASs are critical aspects for policymakers.

An intention or motivation heavily influences behavior related to any work or activity. The compliance behavior of salaried individuals can be explained by their intention to behave obediently. Based on TPB, a salaried individual’s compliance behavior with tax laws when he or she files returns in SAS is influenced by his or her intention to behave dutifully. Such an intention is affected by three key beliefs, i.e. behavioral, normative, and control (Ajzen, 1991). Behavioral belief shapes one’s attitude towards a behavior. Normative belief is associated with individuals’ normative expectations of the people surrounding them. Control belief refers to the resources available to achieve a behavior. Bobek and Hatfield’s (2008) findings were in line with the TPB’s model of tax compliance behavior. The researchers concluded that the TPB is an appropriate basis to explore the factors that impact tax compliance behavior.

An individual’s behavioral intention determines his or her behavior. Intention signifies one’s motivation to put forth the effort required to conduct the behavior (Ajzen, 2002). Intentions, as such, is an evaluation of individual’s attempts and level of efforts to perform a behavior (Ajzen, 1991). As a consequence, this study expects that the stronger salaried individuals’ intention to engage in complying tax laws and regulations when they file tax returns using the SAS, the more likely they are to successfully perform tax compliance behavior and realize its behavioral outcomes.

Attitude can be defined as the extent of favorable or unfavorable perceptions a person has about performing a behavior (Ajzen, 1991). The attitude towards the intention to perform a behavior is an essential element in TPB. Attitude positively affects behavior, which in turn is determined by intention (Armitage and Christian, 2003). Kirchler (2007) agreed that the attitude towards tax compliance is a complex concept which underlines the societal element of taxes that affect compliance behavior. Roberts et al. (1994) dictated that as tax knowledge increases, attitudes towards tax compliance improve. Saad (2011) discovered that Malaysian and New Zealander taxpayers perceived attitude to be an essential reason for tax law compliance.

Subjective norm concerns an individual’s perceptions of the social pressures he or she bears from parents, spouse, friends, or a group of people (Ajzen, 1991). Subjective norm (referent group) to be defined as an individual who has a nearness with the person such as immediate family members, a close friend and more (Abdul Hamid, 2014). Ajzen (1991) defines subjective norms as universal social pressure from close individuals like family members and friends who affect one’s ethical decision making. Jackson and

Milliron (1986) explained that subjective norms embodied by peer pressure are considered an essential determinant of tax compliance. Hanno and Violette (1996) explained the importance of subjective norms in tax compliance behavior. Saad (2011) stressed that subjective norms are vital to taxpayers' compliance behavior in the circumstances of overstated business incomes and understated alternative incomes in Malaysia and New Zealand. In this study, subjective norms is one of the independent variables used to determine the tax compliance intention in SAS.

PBC was defined by Ajzen (1991) as a type of control belief regarding a person's perception of the likelihood of implementing a desired behavior. There are two important elements, i.e., the extent of control one has over a behavior and one's belief in his or her capability to execute the behavior (Francis et al.2004). Using TPB model, Saad et al. (2010) also indicated that behavioral control influenced behavioral intention in zakah environment. Koufaris (2002) and Sutinen and Kuperan (1999) explained that knowledge is a requirement that precedes compliance behavior. Researchers such as Lars Fallan (1999), Hunger and Volk (1990) and Palil and Mustapha (2011) claimed that knowledge of the tax system affects tax compliance behavior. According to Saad (2014) taxpayers with insufficient technical know-how view the tax system as complicated. In Malaysia, Loo (2006) and Loo et al. (2009) described tax knowledge as the factor that has the strongest impact on taxpayers' compliance under the SAS. Kasipillai and Abdul Jabbar (2003) and Kirchler et al. (2006) asserted that greater tax knowledge leads to increased compliance rates. A penalty is defined as a punishment, or the usual punishment, for doing something that is against the law.

Friedland, Maital, and Rutenberg (1978) explained that variables like tax rates, punishment rates, and audit probability affect compliance levels. Scholars have reported that individuals are more responsive to a penalty's scale than to the possibility of detection if such possibility is low (Jackson & Jones, 1985).

3. METHODOLOGY

There were four hypotheses developed based on the TPB model. Hanno and Violette (1996) identified through an experimental design, found that the intention to tax compliance was stronger when the participants had positive attitude.

H1: *Attitude is positively related to tax compliance intention among tax officers.*

Bobek et al. (2007) found that subjective norms have significant effect in explaining tax compliance intentions.

H2: *Subjective norm is positively related to tax compliance intention among tax officers*

Palil (2011) explored how Malaysian taxpayers' knowledge levels impact their tax compliance in SAS and found that tax knowledge does indeed directly and significantly influence tax compliance despite varying levels of tax knowledge.

H3: *Tax knowledge is positively related to tax compliance intention among tax officers*

Loo's (2006) the most significant predictor of tax compliance was the penalty rate.

H4: *Enforcement of penalty is positively related to tax compliance among IRBM's staff in Bangi Branch.*

This research's questionnaire items were adopted from Saad (2011) and Mohd Ali et al. (2014). An interval measurement scale was utilized on the constructs that were rated on a five-point Likert scale labelled from 1 (strongly disagree) to 5 (strongly agree). Independent variables, attitudes, subjective norms and tax knowledge with 4 items adopted from Saad (2011) and for enforcement and dependent variable intention to comply of 4 items each were adopted Mohd Ali et al. (2014). A cross-sectional research

design was used for this study. point in time. The population of this research involved salaried taxpayers in Malaysia. Respondents randomly selected one IRBM branch in Selangor. The total population is 264 employees in IRBM Individuals salaried are legally mandated to pay taxes as their income passes the predetermined threshold and those employees can execute accurate filing of tax returns as per tax laws within the stipulated deadlines. To ensure sufficient representation of the staff sample, a sample size of 159 was selected. A self-administered questionnaire was developed and sent to respondents as an online survey upon weighing the pros and cons of the online method.

This study's questionnaire comprised two main sections. Section A is divided into 5 parts, i.e., Intention, Attitude, Subjective Norms, PBC (Tax knowledge) and PBC (Enforcement of penalty). Section B consisted of demographic questions such as gender, race, age, marital status, highest education level, current position, monthly income, job experience, number of times doing tax filing and number of times attending tax seminar. Cronbach's Alpha was used to measure reliability in this study, whereby a value closer to 1 is preferred. Zikmund (2003) explained that the goal of factor analysis is to condense information into fewer factors. Descriptive statistics include the mean, standard deviation, range, skewness, and kurtosis of the data. This study performed multiple regression analysis is explained by the coefficient R^2 .

4. RESULT AND FINDINGS

Of 264, 159 questionnaires were answered, yielding a response rate of 60%. Result of demographic: Gender: out of 159 respondents, 54.1% are female and the remaining respondents 45.9% are male. Race: The highest respondents are Malay respondents with a total of 151 representing 95% out of the total number. The remaining respondents in term of race are others with a total of 5 representing 3.1%, only 2 are Indian respondents representing 1.3% and 1 Chinese respondent representing 0.6%. Age: most of the respondents' age ranged of 36 – 45 years representing 100 respondents (62.9%) followed by 38 respondents (23.9%) in the range of 26 – 35 years, , 18 respondents (11.3%) in the range of 46 – 55 years and 3 respondents (1.9%) in the range of 56 years. Marital status: the respondents' profile in term of marital status shows 22 respondents (13.8%) are single, 136 respondents (85.5%) are married and 1 respondent (0.6%) is in others category. Highest level of education of respondents had Bachelor Degree with a total of 101 respondents (63.5%). Followed by respondents who had Master Degree with a total of 29 respondents (18.2%). The remaining are respondents with others category with a total of 29 respondents (18.2%). Current position holds at IRBM respondents most of the respondents are from Technical Staff position with a total of 141 respondents (88.7%). Meanwhile 18 respondents (11.3%) are from Non-Technical Staff positions. Monthly income of respondents shows that 30 respondents (18.9%) earned RM3500- RM5000 per month, 14 respondents (8.8%) earned RM5001 - RM6500 per month, 18 respondents (11.3%) earned RM6501 - RM8000 per month, 20 respondents (12.6%) earned RM8001 - RM9500 per month and 77 respondents (48.4%) earned RM9501 and above per month. Job experience of respondents shows that a total of 35 respondents (22.0%) have less than 10 years' job experience, 106 respondents (66.7%) have from 10 – 19 years' job experience and 18 respondents (11.3%) have more than 20 years' job experience. In terms of having filed an income tax return category, the result shows that majority of the respondents filed more than 5 times with a total of 136 respondents (85.5%). Followed by 12 respondents (7.5%) from never filed category, 8 respondents (5.0%) filed 2 – 5 times category and 3 respondents (1.9%) filed only once. The respondent's profile in term

of attended any seminar that has been organized by IRBM category shows that a total of 146 respondents (91.8%) answered 'yes, I have', while the remaining with a total of 13 respondents (8.2%) answered 'never attended any seminar'.

The Cronbach's alpha values of reliability for all the five variables (intention, attitude, subjective norm, tax knowledge and enforcement of penalty) ranged between 0.793 and 0.92 which is within the minimum acceptable value of 0.70 as advised by (Sekaran, 2003). The attitude has the highest cronbach's alpha of 0.883 and tax knowledge has the lowest cronbach's alpha of 0.793. Factor analysis is usable for a study that has many scales or related variables. The analysis is useful in reducing the variable to be more manageable factors or dimension (Pallant, 2010). The value of Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity achieved after the execution of the identification data matrix. The value of KMO value range is between 0.680 and 0.832. According to Hair et al. (2006) the recommended value of KMO should exceed 0.50. The minimum values of KMO for tax knowledge, attitude, enforcement of penalty, subjective norms and intention are 0.680, 0.752, 0.780, 0.787 and 0.832 respectively. In addition, the values for the variances ranged between 67.49% and 81.03%. Hence, the value of KMO in this study is acceptable because the value is above 0.50.

A descriptive analysis was performed on all constructs by analyzing their means and standard deviations (SD). Intention shows an average score mean for 4 items which is used to measure the dependent variable: intention. The result shows that all 4 items achieve high scores. The intention score (mean = 4.06, SD = 1.042) shows that tax staff have a high intention to tax compliance. Attitude shows the average mean scores for the 4 items used to measure attitude. The result shows that all 4 items achieve high scores. The attitude score (mean = 4.00, SD = 0.993) shows that tax staff have a positive attitude to tax compliance. Subjective norm shows the average mean values for 4 items used to measure subjective norm. The result shows that 3 items reach high scores whereby 1 item achieves a medium score. The subjective norm's result indicates that there are social coercions from individuals surrounding tax staff such as family and friends, who influence their tax compliance decision making. The subjective norm score (mean = 3.76, SD = 0.926) shows that the tax staff get support from their family and friends in tax compliance decision making. Tax knowledge shows the average mean scores for the 4 items used to measure internal PBC tax knowledge. The result shows that all 4 items achieve high scores. The tax knowledge score (mean = 4.22, SD = 0.805) shows that the tax staff have a good tax knowledge in tax compliance decision making. Enforcement of penalty shows the average mean scores for 4 items used to measure external enforcement of penalty. The result shows that all 4 items reach high scores. The enforcement of penalty score (mean = 4.45, SD = 0.595) shows that the enforcement of penalty has a positive relationship related to tax compliance among tax staff.

The normality analysis and Pearson correlation are some of the parametric tests done to get the answer for hypotheses. As per Hair et al. (2006), the normality test is a benchmark for statistical approaches to explain the shape of the data distribution. All the variables have normal distributions with mean test results between ± 2 standard deviations. George and Mallery (2006) recommended that value up to ± 2 for Skewness and Kurtosis is the acceptable value. Also, Coakes and Steed (2003) explained that the value of Skewness and Kurtosis is still acceptable within ± 3 . Therefore, this study's data was appropriate for further analyses.

Correlation Analysis: results reveal that attitude ($r = 0.790$, $p < 0.01$), subjective norms ($r = 0.762$, $p < 0.01$), tax knowledge ($r = 0.684$, $p < 0.01$) and enforcement of

penalty ($r = 0.498$, $p < 0.01$) are positively correlated and significant at the 0.01 level with the intention towards tax compliance in self-assessment among tax staff.

Multiple regression analysis is to test to access the impact of the multiple independent variables towards dependent variable is named multiple regression analysis. Cavana, Delahaye and Sekaran (2000) described that the purpose of multiple regression is to explain in a set of dependent variables and how much of variance in the independent variables is needed. The result shows that attitude, subjective norms, tax knowledge and enforcement of penalty are significant and positively related to the intention towards tax compliance in self-assessment among IRBM's staff, $R^2 = 0.724$, $F(4, 154) = 101.211$, $p < 0.00$. All the independent variables in this research sufficiently explain the dependent variable at 72.4% variance level (R square) and are significant ($P < 0.00$). This indicates that the intention towards tax compliance in self-assessment among tax offices can be explained by 72.4% of the variables, attitude, subjective norm, tax knowledge and enforcement of penalty. Further analysis shows that attitude, $\beta = 0.392$, $t(154) = 5.547$, $p < 0.00$; subjective norm, $\beta = 0.275$, $t(154) = 3.904$, $p < 0.00$; and tax knowledge, $\beta = 0.247$, $t(154) = 4.382$, $p < 0.00$ are positively correlated and they have significant relationships with the intention towards tax compliance in self-assessment among tax officers. Therefore, H1, H2 dan H3 are accepted. However, with regard to the enforcement of penalty, $\beta = 0.072$, $t(154) = 1.442$, $p > 0.05$ on PBC, insignificant relationship with the intention towards tax compliance in self-assessment among tax officers staff reported. Therefore, H4 is rejected. Attitude, subjective norm and tax knowledge are positively related to the intention towards tax compliance in self-assessment among tax officers staff but enforcement of penalty is not positively related to the intention to comply.

5. DISCUSSION AND CONCLUSION

Attitude, subjective norms, tax knowledge have significant relationship with tax compliance intention among tax staff. However, the enforcement of penalty has insignificant relationship towards tax compliance intention among tax staff. This finding corroborates the work of previous international (Witte & Woodbury, 1985) and Malaysian (Loo et al., 2009) scholars who found that tax audit possibility is not impactful for salaried individuals. Instead, the enforcement of penalty was found to only be useful if taxpayers of any employment status had tax evasion intentions (Mohd Ali et al., 2014). The findings from the questionnaire shows that the taxpayers of the salaried group who claimed to have a good tax knowledge had referenced their awareness of their duty to declare their alternative income without understating it. The result is in line with the work of Kamaluddin and Madi (2005) and Palil (2011), but is in contrast with that of Loo and Ho (2005). The finding shows that the subjective norms is statically significant with the intention towards tax compliance. This finding has similarities with previous research finding made by Ajzen (1991) who asserts that referent groups are important source of reference for individuals in carrying out behavior. The finding suggests that tax compliance decision is directly contingent on taxpayers' referent group influence. The result is consistent with Bobek (1997), Elffers et al. (1997) and Hanno and Violette (1996). The final relationship between attitude and the intention towards tax compliance among tax offices was tested in this study using H1 which posits that individual attitudes positively relate with intention towards tax compliance. This outcome suggests that feelings of guilt and shame may influence taxpayers' reporting behavior. Therefore, those individuals who decide not to pay taxes or underreport income should feel guilty if they

receive governmental benefits that are fairer than their tax contributions. In this context, this study's finding is consistent with that of Coricelli et al. (2013) studies as they found that tax evaders would feel guilty and shamed when to fail in tax law compliance. Also, the result is consistent with Cullis and Lewis (1997), Hanno and Violette (1996) and Kasipillai and Jabbar (2003).

Hence, the findings of this study extend tax compliance dimensions and update the existing literature with important empirical evidence by using TPB theory. This value indicates that the independent variables give 72% variance towards dependent variable, intention towards tax compliance in SAS. Therefore, the research model that has been developed is found to be suitable and acceptable.

However, enforcement of penalty is insignificant towards tax compliance intention under SAS. Thus, IRBM should pay more attention to the significant factors to improve tax compliance. IRBM can promote better attitudes towards compliance and develop positive subjective norms among taxpayers. However, this action can be challenging and demands perseverance on IRBM's behalf. It is also impossible for everyone to hold positive feelings and beliefs towards tax compliance, as such beliefs are usually related to individuals' personality, personal values and their surrounding environments.

This study is not without limitations. First, the study sample was confined to IRBM's staff, who are generally educated, experienced, and have knowledge of the SAS. This raises the concern of bias in the results. Furthermore, the researcher only concentrates on factors from TPB model may not fully explain tax compliance behavior. Other theoretical models of behavior and motivation could also underpin tax compliance.

Future studies should include a more diverse sample of respondents from various age groups, education levels, and experiences to improve generalizability and validity of this study's model. Moderating and mediating constructs and alternative theoretical models should be added to the research framework in future research to better understand the mechanisms behind tax compliance behavior.

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