

# A Study on Tax Payer Perception on Tax E-Filing in Less Developed Areas in Malaysia

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**Abstract--** (Tax e-Filing is an e-Government service which has been implement by many countries as of today. In year 2005, Inland Revenue Board (IRB) of Malaysia has a shift in pattern by implementing e-Filing which comes under Self-Assessment System (SAS) and will focus more on audit field. E-Filing process is an easier system, accurate, fast and secure in terms of payments. The researcher for this present study aims to investigate individual taxpayer's perception on tax E-Filling in less developed areas in Malaysia. In Malaysia, incentives and special tax cuts from Government are available for companies that sets up operations in less-developed areas. The researcher has used this incentive as a method to determine less developed areas and focus this research in Segamat, Johor and Hilir Perak. The researcher has adopted quantitative method by conducting interview among 7 individuals in Segamat and 7 individuals in Hilir Perak. The results from these study indicates that perceived ease of use and tax general knowledge on e-Filling system impacts taxpayer's acceptance on e-Filling in less developed areas in Malaysia and taxpayers in less developed areas generally do not have issue with the perceived credibility of the system. The implication of this study suggests that Inland Revenue Board (IRB) should increase and strengthen their awareness programs in less developed areas in Malaysia to educate taxpayers so that it will simultaneously improve the attitude of taxpayers to use this electronic system.

**Key words--**E-Filling, Less Developed Areas, Perceived Ease of Use, Perceived Credibility

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## I. INTRODUCTION

Tax e-Filling system is one of the e-Government services provided by Malaysian Government where taxpayers can file their taxes online. This system is not only adopted in Malaysia, it has been implemented in many countries around the globe. In Australia, implementation of e-filing has been introduced in 1991 and the country has targeted 95% of taxpayers to adapt the system (Australian Taxation Office, 2010). In Singapore, our neighboring country, e-filing was introduced around the same time. Malaysia also stayed in par with this technology development and introduced the e-Filling system in a gradual process. In Malaysia, e-Filling is a significant system introduced as one of our excellent Government initiatives, bringing convenience to the taxpayers in filing, computing and paying their tax return. The Inland Revenue Board Malaysia (IRB) has spent substantial amount of assets and cash to develop and

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advance the tax e-filing system for the use of tax authority and also the taxpayers in Malaysia (Azmi & Kamarulzaman, 2010). E-Filing system is an electronic application for the filling and payment of taxes by taxpayers in Malaysia. In 2004, Self-Assessment System (SAS) was introduced in Malaysia where taxpayers are responsible for management of their tax affairs. The responsibility now has been transferred from IRBM to taxpayers where taxpayers are now fully responsible to calculate, pay and manage their taxes. The E-filing application suits well into the SAS implementation and also it meets the objective of IRB Malaysia to encourage voluntary compliance. (Tallaha, 2016).

Despite numerous advantages of e-Filing system, such as easy information, speedy filling, minimal error in processing, fast and reduction of uncertainty (Ibrahim & Pope, 2011), tax payer's in less developed areas still have some uncertainty on this system. It is desirable to achieve high acceptance rate on the system in less developed areas in Malaysia. Amongst the challenges on the acceptance of e-filing referred to the technical aspects of e-filing where there should be a stable internet connection.

It has been reported by IRBM Tax Operation Department that in 2017, there are a total of 9, 097, 425 individual taxpayers (non-business source) and 3,574, 219 individual taxpayers with business source registered in Malaysia. At the same time, in the 6<sup>th</sup> Malaysia Statistics Conference held in Bank Negara Malaysia, Dr Marliza Mohamed presented that total taxpayer used e-Filing in 2017 is 5,360, 084. This figure is including corporation and it is evident that there are some taxpayers who are not convinced to use e-Filing. This figure can also justify that some taxpayers may not be aware on the existence of e-Filing application. This statistics indicates a relatively low level of acceptance on e-Filing and this issue has to be addressed effectively to secure the huge investment IRBM made to this information system. The researcher here would like to investigate whether this low level of acceptance is mostly affected by taxpayers in Less Developed Areas in Malaysia.

## II. MATERIALS

The objective of this study is to investigate whether perception on perceived ease of use, information quality and perceived credibility has significant effect on taxpayer's in less developed areas in increasing the acceptance rate of tax e-filing system. This study is important since a taxpayer's perception influence the acceptance rate of tax e-filing. Perception is the capability of a person to understand and comprehend a particular technology (Ibrahim & Lamidi, 2017). The researcher in this study has derived three perception from previous researchers, *Perceived ease of Use, General Tax Knowledge and Perceived Credibility* to measure how this perception impact the acceptance of e-filing system in less developed areas in Malaysia.

Malaysia is a beautiful country with great natural resources and a proven record of consistent performance of its economy. While some states have continuously topped the list of recipients for investments, other states have yet to achieve their full potential. (MIDA, 2017) Since there are no specific definitions or areas categorized as 'less developed', indicators assessed on the region are drilled down to the district levels. This includes availability of physical infrastructure and industrial estates, existing industrial activities as well as major economic contribution in the region/ district. The growth of less developed region was relatively slower compared to that of more developed region indicating that regional imbalances continued to remain.

In Malaysia, special tax cuts and incentives from Government are available for companies that sets up operations in less-developed areas in Malaysia. During the year 2005, Incentive for Promoted Areas was introduced where this incentive focused on selected region in Malaysia such as Kelantan, Terengganu, Pahang, Mersing (Johor), Sabah, Sarawak and Perlis. This incentive expired in 2010. Growth has been evident in this areas, yet due to linkages and infrastructure, investments were concentrated. While in 2015, a similar incentive known as the Less Developed Areas (LDAs) were introduced. This is part of the Government's effort to spur regional development and inclusiveness in the country through substantial employment creation and rural development. To date, a total of seven (7) projects have been approved with the LDAs incentive. These are to be located in regions such as Gua Musang and Jeli, (Kelantan), Ulu Pauh (Perlis), Tebedu (Sarawak), Hilir Perak (Perak), and Kota Tinggi and Segamat (Johor). For this present study, the researcher has used this incentive as a method to determine less developed areas in Malaysia and focus this research in Hilir Perak and Segamat Johor.

### **Perceived Ease of Use**

Information technology is the base for tax e-filing and the willingness of users to accept this technology is important to the success of e-filing. Despite the technology advancement and the initiative undertaken to present e-filing experience more user friendly, many individuals in less developed areas in Malaysia have still not opted to use e-filing to submit returns. This could be the hesitation faced by taxpayers in Less Developed Areas in Malaysia to accept e-Filing technology. Technology acceptance refers to an individual's psychological state with regard to his or her voluntary, intended use of a specific technology (Fu, Farn & Chao, 2006). Based on the internet users survey 2017 by Malaysian Communications and Multimedia Commissions, only 46% of internet users in Malaysia uses internet for Government related services. More than three-fifth of Internet users in Malaysia live in urban area (67%), while the remaining 33% reside in rural area. There was also a notable difference in terms of Internet adoption between rural and urban residents in Malaysia. Based on the statistics by Malaysian Communication and Multimedia Commissions, 76% of residents of urban areas has Internet access and only 57% of those residents in rural area has internet access. (Malaysian Communications and Multimedia Commissions, 2017).

In 2011, IRBM has estimated 80% E-filing usage rate among all taxpayers by the year 2011. (NST 2007). Yet, the E-filing usage rate reached approximately 34% for individual taxpayers and 33% for all taxpayers in 2011 (IRBM 2011), which is much lower than expected and this clearly indicated a tendency for rejection or non-acceptance of the system among taxpayers in Malaysia (Yusri 2008; Azmi & Bee 2010). Countries like Taiwan and Australia do have the same issues faced by them.

E-Filling system does offer many benefits to taxpayers but it still depends on the willingness of taxpayers to use and accept the electronic services. Perceived usefulness is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" and in contrast, perceived ease of use is "the degree to which a person believes that using a particular system would be free of effort." (Davis, 1989).

Taxpayer who believes e-filing would be an ease for them would choose to submit their taxes through e-filing yet, in less developed areas in Malaysia, using e-Filling system may not be perceived as ease due to the degree of accessibility to the e-filing (internet) and also knowledge on e-filing. E-Filling does not only reduce the time of

taxpayers in regards of not walking in to the IRBM office, there are many other features available in the e-Filing system which assist the taxpayers in computing their taxes. (IRBM, 2010). Despite numerous studies indicate that the intention to use e-Filing is associated with the perception of ease of use, such as in the case of Taiwan (Wang, 2002) and Malaysia (Azmi and Bee, 2010), there are also evident contradicting to this studies. This could be because the taxpayers are not comfortable with the e-Filing system and the taxpayers are unable to appreciate the aspects of the system.

Looking back at the history, in 2007, IRBM's proposal to discontinue printing tax return forms beginning was resisted by many taxpayers who argue that the action will jeopardize taxpayers who are still computer illiterate, particularly those who are living in rural/remote areas and without access to computers and/or internet service (Mohamad-Fikri 2006).

A study by Wang in 2002 points out that perceived ease of use is a strong predictor of people's intention to file their taxes using e-Filing services. In Davis (1989), it has been measured that perceived ease of use had a smaller but significant impact which subsided over time yet, as this study focus on less developed areas, the researcher intended to identify whether taxpayer accept e-Filing as a perceived ease of use system. Perceived ease of use is also defined as "the level at which someone believes he or she can use information technology with ease and without any problem." (Venkatesh & Davis 2000).

For the purpose of this study, the researcher has integrated Technology Accepted Model which is an adaption of Theory of Reasoned Action (TRA) proposed by Ajzen in 1980. TAM which was developed and originated by Fred Davis in 1986 suggests that perceived ease of use determine an individual's intention to use a new technology or system. (M.K Moorthy et al, 2014). The researcher has incorporated this theory into the present study to measure how taxpayers in less developed areas in Malaysia perceived e-Filing as ease to use system.

### **Perceived Credibility**

Perceived credibility of e-Filing system is extend of taxpayers' confidence and trust in the e-Filing system. Credibility is an important element considered by taxpayer before using e-Filing system since taxpayers disclose their personal information in the system. If the taxpayer's doesn't trust the system, taxpayers ought to believe the information will be misused. A credible website needs to protect personal information from unauthorized and harmful access. (Chang, 2005). The website should have a defense mechanism and website also needs to make sure it is impossible to have any accidental loss or alteration of information without consent.

People's acceptance of e-filing is highly related to their behavior on the one hand, ease and usefulness of e-filing system as well as security, surveillance, credibility and quality support on the other (M.K Moorthy et al, 2014). Despite providing greater convenience for taxpayers, some taxpayer yet prefer to file their taxes manually. One of the issue to be considered is perception of confidence by taxpayers. Some users would only use the e-Filing system if the Inland Revenue Board (IRB) assures that the e-filing system is safe and secured its usability and reliability are fully tested and well documented. (Lai et al, 2004). The degree of the excellence of the system is also measured by perceived credibility of the system.

This is supported by the theory of planned behavior (TPB) which was proposed by Ajzen in 1985 which indicates that an individual's actions are determined by their intentions and perceptions of control, while their intentions are influenced by attitudes towards behavior, subjective norms, and perceptions of behavioral control (Hung et al, 2006). Therefore, the researcher has integrated this theory into the present research and suggest that a taxpayer is more willing to file electronically if he or she has a positive attitude towards using e-Filing. This positive attitude is represented by perceived credibility in the system.

### **Tax General Knowledge**

The application of e-Filing system indirectly emphasis the aspects of knowledge of taxpayers where taxpayers are required to understand tax terms used by the tax authority and also have basic tax literacy. Tax literacy is the ability to fill in the tax form and calculate their tax liabilities independently (Bardai, 1992; Razman and Ariffin, (2000). This also means taxpayers understanding on relief, rebates and allowable expenses for personal taxes. The success of e-Filing system relies on attitudes and also willingness of taxpayers to upgrade their knowledge on tax. (Sabri, 1993; Robert et al., 1994 and Kasipillai, 1996).

Previous studies by Bardai (1992); Kasipillai and Baldry (1995) and Razman and Ariffin (2000) showed that the composition of our tax-paying society who could have been classified as literate was still unsatisfactory. This study discusses how does tax literacy impacts an individual taxpayer's decision to use e-filing system. The researcher here would like to justify does taxpayers in less developed areas in Malaysia have required tax literacy and does this helps the taxpayers to accept the e-Filing system.

### **III. METHOD**

The researcher has adopted qualitative study for this present research where seven (7) taxpayers from Segamat and seven (7) taxpayers from Hilir Perak were interviewed and semi structured interview questions were used. The taxpayers varies from different profession such as executive, teachers and also managers. Qualitative method were used as they can reveal information and provide insight regarding the constraints faced by taxpayers in less developed areas in Malaysia to use e-Filing. Face to face interviews were conducted during June 2019 to August 2019 in Segamat and Hilir Perak. The researcher seek convenience sample of participants for this interview and all the responded for this interview are individual taxpayers. The objective of this study is clearly explained before the interview conducted. Each interview lasted around 15 to 20 minutes and notes were taken during the interview session. In order to maintain confidentiality of interview participants, no video recording has been done. Data collected from respondents are analyzed manually using content analysis.

Semi structured questions are designed for the interview sessions which comprises below components: (The questions are modifies based on the components according to the individual taxpayers)

- How the use of e-Filing system will be easier compared to the manual system
- I find it easier to submit my tax return using e-Filing
- Using e-Filing system safes my time
- I have trust in e-Filing system

- I am sure my information is safeguarded while using this system
- Impossible for hackers to hack the system since the system is secure
- I have enough knowledge to use this system
- The system surface is complicated if we don't have tax knowledge
- I receive sufficient information regarding the system
- IRB has shared sufficient materials regarding the system.
- Constraints in using e-Filling
  - o Resources – no access to the resources
  - o Internet Availability
  - o Awareness on the use of e-Filling
  - o Trust on the information
  - o No tutorials on the application given
  - o Trust on the necessary safeguards to protect confidential information

#### IV. FINDINGS & DISCUSSIONS

##### A. Figures and Tables

	Current Position	Perceived Ease of Use	Perceived Credibility	General Tax Knowledge	Constraints in using E-Filling
K1	Executive	Safe time yet not familiar to the system	Trustable system	Tertiary knowledge not sufficient and out of date	Lack of exposure to the system
K2	Manager	Internet is slow so it defeats the purpose	I believe the system is safe	Current tax knowledge not sufficient	Lack of internet availability
K3	Manager	Not user friendly	No doubt on the trustworthiness of the system	Tax knowledge is theoretical while e-filling is technical	The system is quite complicated , too many columns on the website
K4	Teacher	It does not safe time since I need to learn the technicality behind the system	Should be a safe system as it is developed by Government authority	Minimal tax knowledge despite availability on knowledge in the internet as the information are too wide	Lack of awareness on the system

K5	Executive	E-Filling safes time and it is easier to file tax	A good initiative and trustworthy system	The system is clear with details	More training needed to use the system effectively
K6	Teacher	E-filling seems to be easier to use but I don't have exposure to the system	I don't think information will be leaked if we use the system	Lack of tax knowledge on how to use the system	Practical knowledge needed on how to use the system. Maybe a video and reading material should be given
K7	Teacher	Not easy to use since the whole application looks complicated. The manual form was better	Not sure since we can't trust all the system	The only knowledge received was in university. Workplace campaign should be held to increase our tax knowledge to use the –e-filling system	More talks to offices on how to use e-Filling
K8	Executive	The e-filling system sounds easy and safes time yet there a lack of resources and knowledge on this system	Yes, I don't think the information will be misused	There is lack of tax knowledge. More talks on tax should be held	More awareness programs, training and workshops
K9	Manager	It sounds difficult because I am unfamiliar with the system	Yes I can trust the system	I am a diploma graduate and I was not exposed to e-filling. I only learn this through my HR.	There should be a video tutorial online or some awareness online to show how to use the e-filling system and how does that benefit us
K10	Executive	I know we have to submit tax every year and so far no problem using the	Can trust the system. I cannot claim refund if I don't trust the system	I just fill in the blanks. I have very less tax knowledge.	Sometimes it takes more time and most of the time I forget

		system			
K11	Lecturer	The system is easier to use yet the website is quite complicated. Safes time compare to manual filling	No issues on the credibility of the system yet privacy consent is still there	Tax education has been given in Universities yet more practical exposure needed in term of using e-Filling	Personal awareness campaign by IRB officers in each state on how to use e-filling system needed
K12	Teacher	An easy system if we are exposed to it	Impossible to misuse the information as the system governed by Government	We received very less tax information which leads to lack of tax knowledge	Internet Availability
K13	Executive	Safes times and also money since we don't have to travel yet I feel the system is not user friendly	It is a safe system yet there are chances for hackers to misuse the information	More tax knowledge on reliefs are needed, despite the information is stated, it can be unclear	More guide on how to use the system needed
K14	Manager	I have very minimal idea on E-Filling. I don't understand how it is easier when I don't have the knowledge to use it.	Lack of confidence in the system	I am a senior citizen, I feel manual system is better since I can communicate to the IRB officers on what are the items to be filled in manually.	Lack of internet usage which leads to lack of information sharing

In order to increase tax awareness, many initiatives has been driven by IRBM. There have been many briefings on tax held for the taxpayers, potential taxpayers and the public. Besides, internal education has also been emphasized. (IRBM, 2017).

Among the current approaches used for tax awareness programs are:



- Education programs in collaboration with professional bodies/Chambers of Commerce
- Coaching classes for entrepreneurs and employers
- Smart collaboration with Government agencies/NGOs/Associations
- Diversifying tax education materials - smart collaboration with the Institutes of Higher Education
- Partnering with Kidzania Kuala Lumpur
- Tax awareness programs with professional bodies - Young Tax of The Year(*Source: IRBM, 2017*)

Yet this programs have less emphasis in less developed areas in Malaysia. It is IRBM's strategy to develop and strengthen information and communication technology system. This can be achieved when the information reach the less developed areas in Malaysia. Despite modernizing the application system such as E-filing system, focus should be given to less developed areas in Malaysia where this modernization does not reach. At this juncture, one obvious scenario that must be understood is that though adoption of e-filing systems may seem to benefit taxpayers in many ways, however, the importance of understanding and influencing citizens' acceptance of the electronic system is critical.

In relation to the findings of this study, overall level of taxpayers' acceptance on e-Filling is still low in less developed areas in Malaysia. Taxpayers' perceived ease of use serves as a basis attitude towards using the e-Filling system. In this study, it is evident that taxpayers do not perceive e-filing as an ease to use system. This could be due to lack of exposures received by taxpayers in less developed areas in Malaysia. In general, if a technological tool is easy to use, it requires a less effort on the part of users thereby increasing the likelihood of its acceptance and usage (Teo, 2001) yet taxpayers in less developed area are not aware on the ease of use of the e-filing system.

Thus IRB should increase its efforts in less developed areas in Malaysia to promote the usefulness and user friendliness of e-Filling system. Based on the answers from respondent, it has been noted that taxpayers do not accept the e-Filling system since they do not understand why the system is easier. To overcome this, the Malaysian Government should invest in more advertising campaign that clearly denotes the usefulness of e-filing. This campaign should be strategically administered during the tax filing months. For example, advertising on billboards that are strategically located to capture a bigger audience in less developed areas in Malaysia. The system's ease of use should also be stressed in the advertisement campaign. Besides advertisement, the Inland Revenue Board (IRB) could also improve the user-friendliness of the system by creating web-based tutorials or videos in you tube that guides the taxpayers on how to use the e-filing system. IRB could also increase its online support such as providing this service for 24 hours during the tax filing months. This is very important as most of the taxpayers will choose to e-file their returns at odd hours. Taxpayers' motivation to file tax return on time and correctly highly depends on their willingness to cooperate (Kirchler, Niemirowski & Wearing 2006) and taxpayer will only be able to cooperate when they perceived the system ease to be used.

At the same time, Malaysian government should take into account the availability of stable internet connection in less developed areas in Malaysia. Norris (2001) has highlighted in his study that citizens under lower socio-economic group might not be able to use e-Filling as they don't have access to the resources. For example, when taxpayers in less developed areas waits longer to log into the e-Filling website, they rather make a telephone call to the

nearest IRB branch or walk in to the branch to file their taxes manually. Most of the responded in this study knew E-Filing yet when asked if they ever used e-Filing, most of the responded showed a negative result and some said they have used it, but not comfortable using it as the system is not an easy system. This indicates most of the taxpayers are not ready for the technology in less developed area in Malaysia. Colby (2001) highlighted that technology readiness is an overall state of mind and not a mere measure of competency. Technology readiness varies perceptually from one individual to another and this study indicates that respondents are not ready to accept e-filling system as a substitute for manual filling system. Taxpayers from less developed areas in Malaysia finds it difficult to navigate the e-Filing system and they have a sense of uncertainty about the functionality of the system. This results in them giving up the idea of using e-filling system. IRB can help the taxpayers to navigate the system by giving hand on training which caters more personal approach.

Most of the responded also indicates their low tax literacy level since most of the tax materials and awareness did not reach them in less developed areas. Being less tax literate implies on their lack of ability understanding e-Filing system and this deters taxpayer's acceptance on e-filling system. Inaccurate tax computation means that some sources of income are unreported. This will attract tax desk audits and can therefore be subjected to additional assessment. Taxpayers in less developed areas takes this matter into concern and prefers manual filling where they can communicate their details with IRB officers. IRB can overcome this concern of taxpayers if they can provide an avenue for the taxpayers for updating their tax knowledge. Literacy did help a person to escape from the prison of ignorance. (Fraze, 1996).

As far as security issue is concerned, it is obvious that respondent rarely worry about the credibility of e-filling system. There is a general belief that electronic tax filing website are not adequately secure yet respondents in less developed areas do not perceive such.

## **V. CONCLUSION**

Despite proving greater advantage and convenience to the taxpayer, the acceptance on the system is still low in less developed areas in Malaysia. The outcome of this study indicates that still huge improvement needed in creating awareness of the usage of e-filling system in less developed areas in Malaysia. Even though credibility of e-filling is considered important in many previous studies, taxpayer's in less developed areas in Malaysia does not seem to be worried on credibility in this present study. Taxpayers' perception in less developed area is influenced by the construct of Technology Acceptance Model which is Perceived Ease of Use and also General Tax Knowledge. The researcher would like to highlight that caution should be taken before generalizing the findings of this present study. The study has not taken into account some other factors that can represent technology acceptance. At the same time, this study is only limited to individual taxpayers and focused to Hilir Perak and Segamat while perspective of taxpayers from other less developed areas are not included. Hence, further study on this topic should be done focusing on other less developed areas in Malaysia. The sample size should also be increased to add in more value to the research.

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