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# Featuring Tax Education in Non-accounting Curriculum: Survey Evidence

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## **Abstract**

### **Purpose –**

This paper aimed (i) to solicit undergraduates' opinions on tax education, and (ii) to identify undergraduates' preferences on taxation topics.

**Design/methodology/approach –** The paper used a survey to collect data. Survey questionnaires were personally administered on 575 undergraduates from accounting and non-accounting faculties in one of the public universities in Malaysia.

**Findings –** The findings revealed that more than 90% of the respondents perceived that tax education is important and relevant, and should be introduced at the undergraduate levels. The survey also found that 'Personal Taxation' and 'Tax Planning for Individuals' were the two most preferred tax topics that undergraduates wished to learn.

**Originality/value –** The paper support the call to introduce tax education into non-accounting curriculum in disseminating tax knowledge for better tax compliance among future taxpayers.

**Keywords –** Tax education, Non-accounting curriculum, Undergraduates, Malaysia

**Paper type –** Research paper

## **INTRODUCTION**

Under the self-assessment system, it is important for taxpayers to have adequate knowledge on taxation in order to comply with the tax requirements (Barjoyai, 1992; Veerinderjit and Bhupalan, 2002). In SAS, taxpayers are responsible to compute their tax liability and submit their tax returns according to the governing tax law and policy statements issued by the tax authorities. In essence, the introduction of SAS effectively shifts onus and responsibility to the taxpayer to understand, interpret and apply taxation law applicable to his or her situation (Rizal, 2005). It is the duty of the taxpayer to compute the amount of tax they owe, based upon the information they have provided on their taxable income and allowable expenditure. The knowledge on taxability and deductibility of expenses, claims on relief and rebates will help taxpayers to compute tax payable accurately and thus, facilitate tax compliance.

Many past research findings showed that tax knowledge possession had significant impact on favorable attitudes towards taxation. In 1974, Song and Yarbrough examined a sample from people of North Carolina City, to examine their knowledge on the objectives of a tax reform in the country. They found that those with higher fiscal knowledge had more positive tax ethics scores than those with lower fiscal knowledge (Song and Yarbrough, 1978). Eriksen and Fallan (1996) had also found that respondents undertaking tax law had improved their perception

of fairness, tax ethics and attitudes to others' tax evasion. Meanwhile, Kasipillai, Norhani and Noor Afza (2003) confirmed the existence of a relationship between tax education and favorable attitude towards tax compliance. Using a quasi-experimental approach, their findings showed that there was some degree of improvement in tax compliance after they were exposed to tax education. In Malaysia settings, Loo (2006) studied on groups of salary and wage earners and self employed individuals; found that those with better knowledge on the income tax law would improve their reporting compliance.

Despite its importance, the majority of Malaysian public did not seem to have sufficient tax knowledge. In 1992, Barjoyai found that at least between 30 to 50% of the Malaysian taxpayers are tax illiterate. More than ten years after the study of Barjoyai (1992), the problem of insufficient tax knowledge among Malaysian taxpayers is still pervasive today, as evidence by Loo and Ho (2005), Marliza (2005) and Norazah (2006). Loo and Ho (2005), for example, found that most of the salaried individuals in the State of Malacca possessed inadequate knowledge on personal taxation although majority of them had tertiary education. In 2006, Norazah found only 13% of her respondents, the academicians from non accounting faculties, possessed high level of tax knowledge despite having high academic qualification.

Although possession of tax knowledge is utmost important for taxpayers under the self-assessment system (Kasipillai, 1992), however, there are limited opportunity for formal tax education in Malaysia. To date, there was no formal exposure on taxation for the school children in Malaysia. Whilst in tertiary levels, taxation subjects were only introduced for students in accounting and some business disciplines. Thus far, there had been limited findings available in the literature regarding the need to introduce formal tax education at undergraduate levels in all disciplines. Therefore, this study aims to address some of the knowledge gap.

This paper reveals the opinions on tax education among the undergraduates (future taxpayers). Soliciting undergraduates' views on taxation is believed to be timely, appropriate and highly relevant in the era of SAS, where adequate tax knowledge are crucial for taxpayers to comply with the tax requirements imposed on them. This study highlights the need of formal tax education to impart tax knowledge and to create awareness on future tax compliance obligations among undergraduates. The method of the study will be discussed next.

## **METHOD**

### *The samples*

To meet the research objectives, undergraduates were chosen as the study subject because they would start earning income after graduating, thus would be the future taxpayers. The target samples were the undergraduates from the accounting faculty (Faculty of Accountancy) as well as from non-accounting faculties (Faculty of Business Management and Faculty of Law). In comparison, undergraduates from accounting faculty had formal taxation course while undergraduates from non-accounting faculties did not have the opportunity to learn taxation in the course of study.

In selecting samples from non-accounting faculties, justification was made predominantly based on the nature of disciplines, particularly related to sample's future job descriptions. Specifically, the basis of selection was based on disciplines that produce individuals who would

be required to have more knowledge on taxation in their future professions. In view that, students from Faculty of Law was likely to produce legal practitioners, where advising clients on legal aspect of taxation would be part of their duties. According to Turner, Smith and Gurd (1998), in the era of SAS, more professional tax consultation was expected from individual taxpayers and companies to meet the legal requirement. Meanwhile, Faculty of Business Management was producing figures in business community where broader application on taxation would be expected. For example, the skills on business tax planning; exemptions or business relief of both locally or internationally, would help individuals in business to make better decisions on investments, expansions or new business ventures. Moreover, in a global setting, knowledge on international taxation is particularly crucial for individuals working in the business and commercial sectors.

Based on the above reasoning, undergraduates from Faculty of Law and Faculty of Business Management were finally chosen as the sample representing undergraduates from non-accounting faculties.

### *Questionnaire*

A questionnaire was used to collect data. All of the questions were purposefully designed to address the research objectives. Where appropriate, references were made to the relevant literatures as well as to the Income Tax Act 1967.

Section A of the questionnaire was designed to gather the background information of the respondents, which include particulars on gender, age and parents' employment background. In Section B, the questions were designed to assess basic knowledge of personal taxation. The questions were related to taxability of income, personal relief and deduction related to personal taxation. In the following section, questions were designed to elicit respondents' opinions on the importance of tax education. The last section was introduced to assess respondents' opinion on the introduction of tax education at undergraduate level in all faculties. An open-ended question was designed to prompt respondents to express their views or suggestions spontaneously.

The questionnaire was administered over a period of two weeks, starting from 6<sup>th</sup> of August 2007 to 17<sup>th</sup> of August 2007. Most of the questionnaire was personally administered by the researcher, normally at the beginning of the lectures with the permission of the lecturers in charge. In total, 603 responses were collected. Of these, 28 were partially completed and were discarded. Hence, 575 questionnaires were usable for data analysis.

Normality test was performed on questions measured using interval scale. According to Pallant (2001), normality of the data could be assessed using the values of skewness and kurtosis. From the analysis, there was no indication of normality violation as the result showed that the skewness value was less than  $\pm 3$  and kurtosis was less than 10. Therefore, it is concluded that the data were normally distributed. After the preliminary analysis, further analysis such as descriptive analysis, cross tabulation and t-test were performed.

## DATA ANALYSIS

### *The Respondents' Profiles*

About 44% of the respondents were from accounting faculty while the remainders (56%) were from non-accounting faculties (31.8% from Faculty of Business Management and 24.5% from Faculty of Law). Majority of the respondents were females. About 83% of the respondents from accounting faculty aged 21 years old or less, in comparison, most of the respondents (68.8%) from non-accounting faculties aged above 21 years old.

In respect of fathers' occupation, about 32% of the respondents from accounting faculty and more than 34% of respondents from non-accounting faculties indicated that their fathers were working in the government sector. Majority of the respondents from accounting faculty indicated that their fathers were taxpayers (57.4%), 10.3% of them reported that their fathers were not taxpayer, whilst 32.3% were not sure. On the other hand, 66% of respondents from non-accounting faculties indicated that their fathers were taxpayers, 21.9% were not taxpayers, whilst 12% of them were not sure of their fathers' taxpaying status.

With regards to mothers' occupation, more than 50% of the respondents from both types of faculties reported that their mothers were not working while approximately 30% of them were working in the government sector. About 30% of the respondents from accounting faculty affirmed that their mothers were taxpayers, 61.4% of them indicated that their mother were not taxpayers while 8.0% were not sure.

Surprisingly, the survey found that only 2% of respondents from accounting faculty and 5% of respondents from non-accounting faculties had participated in the tax essay writing competition and public speaking contests held by the Inland Revenue Board (IRB) while in schools. The low rate of participation by the respondents could imply that tax awareness program for school children organized by the IRB were either not widespread or not that effective.

### *Opinions on Tax Education*

The finding indicates that respondents from both accounting and non-accounting faculties thought that tax education is important at undergraduate levels. Comparatively, the mean scores of the respondents from accounting faculty were slightly higher than of the respondents from non-accounting faculties (see Table 1). The t-test shows there were significant differences in the respondents' opinions with regards to the importance of tax education at 1% significant level between respondents from accounting and non-accounting faculties. The differences were expected due to the absence of formal tax education in the non-accounting faculties.

The survey also found that majority of the respondents (98%) from accounting faculty thought that tax education was relevant to all disciplines, with 55% of them had the opinion that tax education should be made compulsory to all disciplines (see Figure 1). Remarkably, it is encouraging to note that more than 90% of respondents from non-accounting faculties also thought that tax education is relevant, with 63% indicated that tax subject should be offered as an elective course in all faculties. About 28% of them proposed that tax education to be made compulsory to all disciplines.

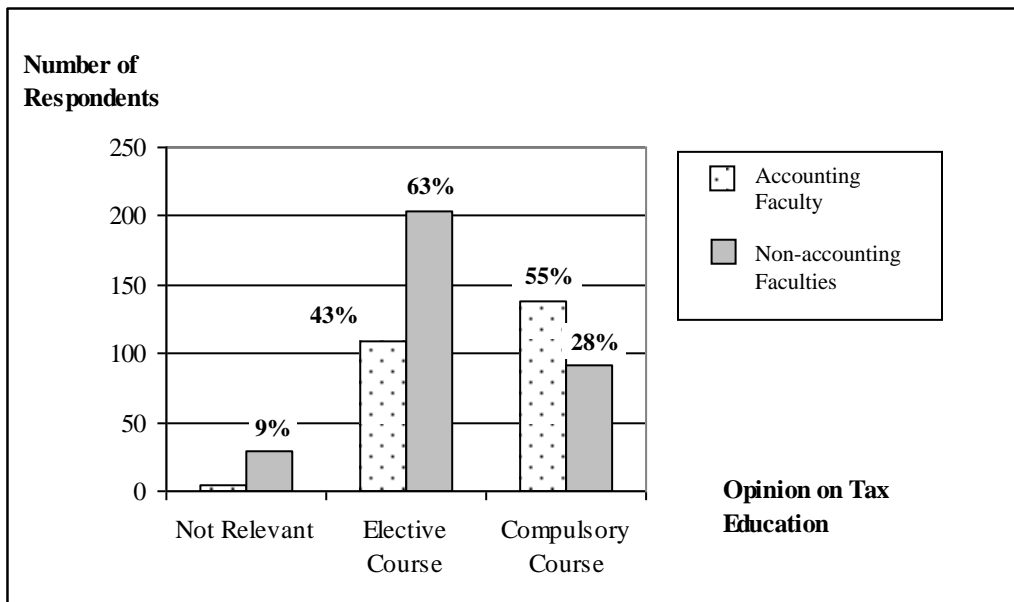
**Table 1**  
**Opinion on the Importance of Tax Education**

Statements	Accounting Faculty		Non-accounting Faculties		t-test	p-value
	Mean	SD	Mean	SD		
Learning about tax is appropriate at the undergraduate level.	5.8	1.151	5.23	1.267	5.65*	0.000
Learning tax would help me to compute my tax liability correctly when I start working.	5.89	1.085	5.21	1.215	7.02*	0.000
Tax subject is not important and shall not be introduced at undergraduate level. #	5.95	1.403	4.91	1.507	8.41*	0.000

\* Significant at  $p < 0.001$

# reversed-score

**Figure 1**  
**Opinion on Introducing Tax Education in All Faculties**



*Preferences on Tax Topics*

To further probe the issue on tax education, the respondents were asked to indicate their preferences on several tax topics. The response was measured using 5-point likert-scale with “5” (Strongly Recommended) and “1” (Strongly Not Recommended). The results are presented in Table 2.

**Table 2**  
**Undergraduates' Preference on Tax Topics**

Tax Topics	Accounting Faculty					Non Accounting Faculty				
	Mean	SD	t-test	p-value	Rank	Mean	SD	t-test	p-value	Rank
Personal Taxation	4.53	0.734	97.83*	0.000	1	3.85	0.986	70.17*	0.000	1
Tax Planning - Individual	4.28	0.846	65.34*	0.000	2	3.83	0.873	74.89*	0.000	2
Basic Tax Principles And Policies	4.02	0.957	44.13*	0.000	3	3.75	0.975	53.13*	0.000	4
Malaysian Taxation System	4.01	0.905	80.20*	0.000	4	3.79	0.83	78.88*	0.000	3
Company Taxation	3.84	0.93	69.84*	0.000	5	3.59	0.863	78.03*	0.000	6
Tax Planning - Company	3.83	0.869	70.19*	0.000	6	3.68	0.849	82.16*	0.000	5
Goods and Services Tax (GST)	3.75	0.983	55.14*	0.000	7	3.55	0.931	60.62*	0.000	7
Contemporary Issues In Taxation	3.47	0.997	60.34*	0.000	8	3.49	0.965	68.66*	0.000	8
Tax Audit And Investigation	3.42	0.982	66.55*	0.000	9	3.39	1.006	69.15*	0.000	9
History Of Malaysia Taxation	2.94	1.057	55.13*	0.000	10	3.07	1.041	65.03*	0.000	10

\* Significant at  $p < 0.001$

Overall, the results show that two most preferred topics by respondents from accounting faculty were on “Personal Taxation” (mean score of 4.35) and “Tax Planning for Individual” (mean score of 4.28). Interestingly, these two topics were also the two most preferred topics by respondents from non-accounting faculties. The finding was consistent with Anis (2007) which indicated that the respondents wanted to learn more on personal taxation and tax planning. The finding also reflected that majority of the respondents thought that these two topics were most relevant to them as they will become taxpayers in near future.

## DISCUSSION

### *The importance of tax education*

This study reveals that the role of tax education in disseminating tax knowledge has been regarded as important and relevant. Notably, more than 90% of respondents from both faculties believed that formal tax education should be introduced at undergraduate level in all disciplines. Tax education was also perceived to be useful in helping respondents to compute their tax liability accurately when they start working and paying tax. About 55% of respondents from accounting faculty believed that tax education should be made compulsory to all undergraduates while majority (63%) of respondents from non-accounting faculties thought that tax education should only be introduced as an elective course.

These findings were consistent with survey done by Barjoyai (1992), who found that more than 70% of his respondents (ranging from high ranking officers and professionals to students and farmers) perceived that tax education was appropriate at higher education level. In his survey, Barjoyai (1992) found that most of the respondents felt that tax education should begin in form six (higher secondary school) and should be continued until colleges/polytechnics and universities. In his opinion, students at this age have a broader perspective on education, thus more prepared to start learning about taxation (Bajoyai, 1992). Realizing the important of tax knowledge for taxpayers under SAS, Kasipillai (1992) had also called for the introduction of tax education to students in non-accounting faculties. Similarly, Amrizah and Nero (2005) proposed the introduction of tax subject for the upper secondary school level with the objective of highlighting the aim of taxation, contribution of tax revenues to the country, introducing taxpayers' responsibility and the administration of SAS. The authors acknowledged that by acquiring basic tax knowledge through formal education would be effective in inculcating the sense of tax responsibility among the Malaysian.

Various reasons were offered by scholars to support the idea for the introduction of formal tax education. According to Shukor (1994), the existence of tax education program played a crucial role in developing the awareness and the sense of responsibility among taxpayers. Eriksen and Fallan (1996) asserted that imparting tax knowledge through formal tax education in schools is an excellent strategy to improve tax ethics and perception on the fairness of the tax system. During the early years of SAS, educational approach was believed to be more appropriate than revenue enforcement approach (Veerinderjit and Bhupalan, 2002). Through tax education, more focus could be given to shape the behavior of taxpayers, improve their acceptance of SAS, thus lead to a better compliance rate (Veerinderjit and Bhupalan, 2002). In a similar vein, Sarker (2003) had also highlighted tax education as one of the critical success factor of SAS as it would assist taxpayers to keep proper record keeping and accurately furnishing their tax returns as well as allowing tax authorities to conduct tax audit more effectively.

Moreover, tax education has proven to be an effective mean to facilitate the achievement of higher tax compliance rate under self-assessment system. Taking the Japanese National Tax Administration (NTA) as an example, Sarker (2003) stated that the comprehensive tax education strategy carried out by the NTA had successfully secured tax compliance rate of 90% of the Japanese population. Notably, the Japanese tax authority had introduced tax education program to the school children, who were regarded as future taxpayers. Various means such as the use of



textbooks, class, seminars and essay competitions were conducted with the school children. In Japan, tax education program is a well coordinated approach involving various agencies with the expectation at providing the basic understanding on the significance and role of taxation among the children and also their duty as the future taxpayers.

### *Tax education framework*

From the perspective of accounting students, all taxation topics outlined were important to be taught at the undergraduate level, except the topic on “History of Malaysia Taxation”. Comparatively, similar pattern of preferences was also observed from respondents of non-accounting faculties. Overall, “Personal Taxation” and “Tax Planning for Individual” are the two most preferred topics by respondents. This is probably due to the perceived usefulness and benefits of learning these two topics to the respondents in the future when they become taxpayers.

In developing appropriate tax education framework, several important attributes had been discussed by various scholars. Kidder and McEwen (1989), for example, stressed that the main objective of the tax education program should be to educate the taxpayers about their duties and obligations to comply with tax law. Pragmatically, the impact of other factors, such as geography, institutions, politics, societal, economic and development stage should also be put into consideration before the right component of the educational program is developed. The tax educational program must also be relevant and specifically designed towards the targeted group of taxpayers who have low rate of compliance such as self employed and new taxpayers (ABA, 1989). Meanwhile, Shukor (1994) discussed the importance of acknowledging factors that could influence tax compliance in developing effective tax education program. Among factors identified were low level of moral development and lack of perceived fairness of the taxation system (Shukor, 1994).

Earlier, Ho (1992) had emphasized that the content of tax education program should incorporate the relevant aspects of legal studies, accounting, economics and other related disciplines. In proposing the framework for skills development in taxation, Ho (1992) had suggested that a basic taxation course should incorporate areas such as understanding of the tax law, tax ethics, the philosophy of taxation, the economic aspects of taxation, researching tax problem and the preparation of tax returns. Meanwhile, Barjoyai (1992) had suggested three levels of tax curriculum. In the first level, the syllabus could focus on introducing the basic philosophy of taxation as the basic foundation to develop their understanding on taxation matters. This level was suggested for students in higher secondary school stage. In the second level, rules and regulation related to income tax liability determination could be the next focus in the tax curriculum. Lastly, brief introduction on some element of tax policy and tax administration could be introduced at the university level make these future taxpayers “well verse in taxation and able to plan their tax affairs appropriately” (Barjoyai, 1992, p. 28).

In contrast, several tax practitioners in the US had emphasized the importance of timing, content and delivery methods to ensure knowledge and skills on taxation were effectively delivered to students (Jane, 1999). After reviewing the report prepared by the American Institute of Certified Public Accountants (AICPA) on the impact of AICPA’s tax curriculum taught in

several higher learning institutions in the US, the practitioners had recommended all students to take taxation course during their junior year in universities. In view of the content, the practitioners believed that the focus should be given to technical skills and compliance issues for both individuals and business entities. They also suggested the incorporation of electronic tax research database into tax courses to ensure better tax learning environment.

## CONCLUSION

This paper provides some evidence on the current state of tax knowledge among undergraduates in accounting and non-accounting faculties in Malaysia. The opinion expressed by respondents regarding the importance of tax knowledge had substantiated the call to advocate formal tax education for all, especially at tertiary levels. Moreover, the inputs on preferred tax topics could also assist the relevant authorities in designing practical and relevant tax courses particularly to those with no accounting background.

The Inland Revenue Board (IRB) should reconsider the effectiveness of its educational strategy particularly to the young people in Malaysia. The extremely low participation in the tax awareness contest, as indicated by respondents in this study, suggests that the current tax education approach on school children may not be effective or sufficient. Strengthening the cooperation with the Ministry of Education, for example, could help to ensure more participation in the tax awareness program organized for the school children in both rural and urban areas.

Furthermore, the IRB should establish greater collaboration with Ministry of Higher Education to introduce tax education in all higher learning institutions. Without a proper tax education system, it is difficult to ensure all Malaysians could be effective in carrying out their duty as taxpayers in the self-assessment system. In the era of self-assessment system, tax education is increasingly perceived as importance and relevant by many segments of the society (for example, Barjoyai, 1992; Kasipillai, 1992; Amrizah and Nero, 2005). As shown by this study, more than 90% of the respondents thought that tax education is relevant and should be introduced at undergraduate level in all faculties.

Similarly, the education authorities should pay sufficient attention in the content and delivery of the tax course. Apart from the need to continually update the syllabus with the latest technical rules and regulations on taxation, the content should be simple to understand and yet comprehensive. In view of the delivery method, Tan and Veal (2005) had emphasized on the use of case studies, group learning, problem solving, written assignments and oral presentation as effective means for developing students' various generic skills in taxation. In this respect, tax lecturers should take the challenge to educate students in the non-accounting faculties.

The scope of this study was limited to the assessment of respondents' opinions on tax education and the preference on the tax topics. Therefore, care should be taken in the interpretation and generalization of results. Future studies may be conducted with undergraduates from other public and private universities to enable more meaningful and realistic comparison of findings. Comparison studies of accounting students undertaking taxation course from other higher learning institutions on their responses towards future tax obligations may also add value to the existing literature.

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