CHAPTER 8

SUMMARY AND CONCLUSIONS

8.1 Introduction

This Chapter contains a summary of the thesis, its conclusions, some limitations of this study, its contributions and recommendations for future research.

Section 8.2 summarises the content of the thesis from Chapter 1 to Chapter 7. The conclusions in Section 8.3 are presented in line with the central objective of this study, that is to measure the extent of tax evasion and to examine the extent of other non-compliance in Malaysia. In Section 3.4, limitations of the current study are discussed.

Section 8.5 highlights the contributions of this study. Finally, recommendations for future research concerning issues addressed in this study are discussed in Section 8.6.

8.2 Summary of Thesis

The focus of this study is to estimate the extent of tax evasion in Malaysia. Since tax evasion per se is difficult to estimate, a measure of the hidden economy is used as a proxy for the total amount of income tax evaded. Other related aims of the study are
to indicate where and how evasion occurs, and to assess the extent to which taxpayers may not fully comply because of ignorance.

The introductory chapter (Chapter 1) outlined the objectives and justification of the study. The research framework was diagrammatically shown in Figure 1.1. A distinction made between deliberate and unintended non-compliance was diagrammatically shown in Figure 1.2. This distinction is important because indications of the Malaysian populace’s understanding of the tax system would provide some insight into their likelihood of involuntary non-compliance. Chapter 1 also traced two major classes of determinants that affect tax evasion.

Chapter 2 highlighted the scope of the hidden economy and reviewed the literature concerning the measurement of the hidden economy and tax evasion. The scope of the hidden economy was depicted in Figure 2.1. The review highlighted important developments and contributions made by researchers on measurement techniques, particularly in developed countries (Figure 2.2). However, very little empirical work, with the exception of India, has been carried out on the measurement of evasion in developing countries.

Several approaches to measure tax evasion were identified. Generally they can be divided into two broad categories: direct and indirect approaches. Direct approaches (fiscal or gap, sampling, direct survey, and amnesty) mainly look at tax evasion while indirect approaches (monetary, expenditure-income discrepancy, physical input, soft modelling and labour market) look at the hidden economy, with tax evasion reflecting
hidden economic activity. Nevertheless, the estimates of tax evasion and hidden economy are closely related. Although all the approaches used to estimate the size of hidden economy or tax evasion have measurement problems, monetary approaches appeared to be most reliable. This chapter also traced the principal monetary variants used to estimate the size of the hidden economy (Table 2.1).

An overview of Malaysian taxation with particular emphasis on personal income tax was provided in Chapter 3. This chapter traced the historical development followed by a discussion of the current functioning of the tax system. A summary of the administrative powers to investigate and collect information on tax evaders was highlighted. This chapter also provided background material for the development of a taxpayer knowledge index discussed in the following chapter (Chapter 4).

Chapter 4 outlines the methodology and presented the findings of a survey that evaluated the extent of ignorance among taxpayers in Malaysia. This objective was achieved via an appraisal, using statistical analysis, of taxpayers’ responses to questions that related to the understanding and knowledge of basic income tax laws. The responses to the queries are used in constructing a Taxpayer Understanding and Knowledge Index (TUKI) based on Price’s (1992) model. The findings of the survey suggested that there is some ignorance of basic income tax laws and this may lead to unintentional non-compliance.

Although this study focussed on tax evasion, the Taxpayer Understanding and Knowledge Index is important as unintentional non-compliance can occur due to
ignorance. Consequently, a comprehension of taxpayer understanding and knowledge of income tax laws provided some insight into the likely causes of involuntary non-compliance. The study also attempted to identify the factors influencing the TUKI. It was found that about 50 per cent of the variation in the TUKI could be explained by eight explanatory variables, namely: age, education, employment sector, ethnic background, gender, gross income, occupation and perception of fairness.

In Chapter 5, a survey questionnaire (Appendix 5.1) was employed to examine the opinions of a small group of highly knowledgeable professionals on certain qualitative aspects of the hidden economy in Malaysia. The objective was to examine where deliberate non-compliance (tax evasion) takes place; the principal approaches for generating hidden income; how taxable income is concealed; and common approaches used to launder money. This finding further added to a repository of knowledge in regard to tax evasion. This knowledge assisted in interpreting the findings (Chapter 7) of the econometric analysis.

After proceeding from an evaluation and identification of factors influencing tax non-compliance caused by ignorance in Malaysia, a more formal approach to quantify the extent of tax evasion is pursued in Chapters 6 and 7.

Chapter 6 summarized models of economic activity that are capable of providing estimates of the size of the hidden economy in Malaysia by using variants of the monetary approach. Several variants of the monetary approach discussed in Gutmann (1977), Tanzi (1983a), Hepburn (1992), Kanbur (1994) and Spiro (1994) were
examined. These variants were divided into two broad categories: non-econometric studies and econometric studies. The major studies in each category were critically evaluated. In the final analysis, this study focussed on three variants of the monetary approach that involved econometric analysis. These models primarily differ from each other with respect to the definition of dependent variable and are based on the standard theory of money demand. The inclusion of a dummy variable was appropriate to reflect structural changes in the Malaysian financial market which lead to a shift in the relative demand for currency. A partial adjustment model was used in this study to capture the dynamic nature of the model which, in turn, was useful in studying the short-run and long-run effects of changes in the explanatory variables.

Chapter 7 presented estimates of the size of the hidden economy that were derived using the ‘best’ empirical model. Compilation of data sources and the criteria for selecting between models were discussed. Since the tax variable was the key explanatory variable, two subsections were devoted to first, explain the role of the tax rate and secondly, to elaborate how the average tax rate was derived.

Another section dealt with models used in the study, along with detailed explanation of prior expectation on signs and magnitudes of parameters in these models. Model selection criteria and summary statistics are discussed in this section. A lagged dependent variable was also included in the model, consistent with the ‘partial adjustment’ assumption, on the agents’ response to a change in the explanatory variables used in the equation. The introduction of this lagged variable suggests an adjustment process for agents to fit their currency ratio to its desired level. Finally,
the estimated equation for the preferred model was used to estimate the tax induced currency holdings and the size of the hidden income.

Chapter 8 concentrates on the summary, conclusions, limitations of the study and consequent recommendations.

A summary of the thesis is presented in Table 8.1.

### 8.3 Conclusions

The main conclusions drawn from this study are highlighted below.

*Chapter 2:* Numerous approaches are available to measure tax evasion. All of them have measurement problems, but in the case of Malaysia, monetary approaches emerged to be most reliable.

*Chapter 3:* There are several types of taxes, but income tax is an important source of income for the government of Malaysia. The main facts indicative of the problems of tax evasion in Malaysia reveal that non-compliance is a significant problem in Malaysia.
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Description</th>
<th>Major Findings/Undertakings</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>Outlining objectives and justification of study</td>
<td>This is the first time an in-depth empirical analysis of non-compliance has been undertaken for Malaysia.</td>
</tr>
<tr>
<td>Two</td>
<td>Measuring tax evasion: review of theoretical and empirical literature</td>
<td>Measurement of the hidden economy is a proxy for the total amount of tax evaded. Although several approaches to measure tax evasion were identified, generally they can be divided into two broad categories: direct and indirect approaches. Direct approaches mainly look at tax evasion and indirect approaches look at the hidden economy. All approaches have measurement problems but monetary approaches appeared to be most reliable.</td>
</tr>
<tr>
<td>Three</td>
<td>Overview of Malaysian taxation with particular emphasis on personal income tax</td>
<td>(i) Introduction of income tax in early 1900’s was opposed by general public; (ii) Tax revenue is the main source of income for the government; and (iii) Indicative data on tax evasion show that non-compliance is a problem in Malaysia.</td>
</tr>
<tr>
<td>Four</td>
<td>Questionnaire survey to investigate selected factors behind unintentional non-compliance</td>
<td>A lack of understanding of income tax laws is a major reason for unintentional non-compliance and it is concentrated among particular groups of taxpayers. Implications for targeted strategies are quite apparent.</td>
</tr>
<tr>
<td>Five</td>
<td>Questionnaire survey to derive some qualitative insights into the workings of the hidden economy</td>
<td>Findings of survey that examined deliberate non-compliance (tax evasion) identified sectors or activities where hidden economy is most conspicuous. Also revealed that holding foreign assets is the most significant form of retaining hidden wealth.</td>
</tr>
<tr>
<td>Six</td>
<td>Models used to measure hidden economy and tax evasion are reviewed.</td>
<td>Three empirical models suitable for analysis were developed.</td>
</tr>
<tr>
<td>Seven</td>
<td>Findings of the analysis based on monetary approaches</td>
<td>Annual estimates of the hidden economy and tax evasion in Malaysia for the period 1970 to 1994 were computed.</td>
</tr>
<tr>
<td>Eight</td>
<td>Drawing conclusions, considering limitations and making recommendations for future research.</td>
<td>Opportunities for future research exist which would extend the findings of this study</td>
</tr>
</tbody>
</table>
Chapter 4: The index for taxpayer knowledge (TUKI) constructed out of the responses revealed that there are areas of the law where taxpayer knowledge of income tax laws can be significantly improved. Furthermore, 98 per cent of the participants indicated that they would use additional tax compliance information if it was made available.

It can be noted that there does not exist a formal procedure for educating both potential and existing taxpayers. These taxpayers should have adequate knowledge about the Malaysia tax system and their primary responsibilities to submit and promptly settle their tax dues.

Chapter 5: The findings of the survey on the ‘Insights of the Hidden Economy’ indicated that there is a prima facie case for suspecting an underestimation of total GDP in Malaysia. Based on the qualitative appraisal of the hidden economy in Malaysia, it is suggested that such an underestimation may be most conspicuous in the construction sector, professional sector, cuts and kickbacks on contracts, multinational companies, smuggling, and under-invoicing. Other important findings of the survey include the following:

(i) The most widely prevalent approach for generating hidden income is to understate gross receipts when declaring their income to IRD.

(ii) A major proportion of the respondents (80 per cent) are of the view that holding foreign assets is the most significant form of retaining hidden wealth.

(iii) Arrangement for fictitious loans is the most important technique used to launder money.
Chapter 6: Models of economic activity that are capable of providing estimates of the size of the hidden economy were examined. This study found it appropriate to use three variants of the monetary approach to measure the magnitude of tax evasion in Malaysia.

Chapter 7: This study has provided some crucial quantitative measures of tax evasion which have yielded plausible estimates of the hidden economy, ranging from a high of 8.7 per cent of GNP in 1980 to a low of 3.7 per cent in 1993. By using a measure of the average tax rate, the tax evaded for each of the years from 1971 to 1994 was also computed, yielding sizeable tax losses; between a low of RM192 million (in 1971) and a peak of RM1,350 million (in 1984). This implies that between 1971 and 1994, RM17,681 million of income tax due has been evaded.

A final remark is that tax evasion is a widespread phenomenon in Malaysia where its existence affects not only the revenue-raising capabilities of the government but, through its link with corruption, the hidden economy and many other aspects of economic life. A better understanding of its consequences and how best to influence it is an important tool in designing a coherent tax policy. This study has made progress towards that greater understanding, by trying to analyse some of its important facets in greater depth.

8.4 Limitations of this Study

This section identifies limitations of the study. Some of the issues raised here were outside the scope of this study and others could not be adequately addressed due to
constraints of funds and time. Discussion in this section is aimed at not only alerting the reader to the caveats to be kept in mind, but more importantly, the ideas are useful in developing an agenda for future research in the area of tax non-compliance and evasion.

(a) Due to lack of funds and time constraints, the findings of the TUKI survey and survey on the ‘Insights of the Hidden Economy’ in Malaysia show the perceptions of the respondents at a certain point in time, which was 1995, when the data was collected. It is only to be expected that knowledge may change over time. It would be useful to monitor this level of knowledge and relate it to changes in tax laws and education campaigns initiated by IRC. Another significant point is that future surveys could try to probe further into the link between knowledge and income tax non-compliance. For example, researchers could ask respondents if they had their Returns disputed by IRD, and relate these responses to the taxpayer’s TUKI score.

(b) The sample sizes of 120 for the TUKI survey and 60 for the survey on the ‘Insights of the Hidden Economy’ are relatively small. Furthermore, there is a source of bias that may have affected the research finding on the TUKI survey. The research covered only one town (Klang) in Malaysia when seeking the perceptions of taxpayers’ understanding and knowledge of the basic income tax laws. Although this town is typical of any urban centre in Malaysia, the results may only be generalisable to a similar population. Moreover, taxpayers of the rural sector were not included in the TUKI survey and their knowledge of basic income tax laws is not expected to be any better than those compared to the urban sector.
With regards to the survey on the ‘Insights of the Hidden Economy’, the population whose opinions have been sought were tax managers and senior personnel employed by the ‘Big Six’ accounting firms in Malaysia. Therefore, there is no easy way to ascertain whether the views on which the findings are based are representative of the views of the entire population of tax personnel in practice in Malaysia, or indeed, whether their perceptions are correct.

Another issue relates to the development of the survey instrument. The questionnaire developed for the survey on ‘Insights of the Hidden Economy’ used a forced choice (ranking) response format. A major issue in selecting such a response format is that it can create false opinions either by giving an insufficient range of alternatives from which to choose or prompting respondents with ‘acceptable answers’. This study can be extended by using an open-ended question format to derive general views on the hidden economy. Although such an approach is difficult to code, the answers to the questions can be grouped into categories at a later stage.

(c) The conceptual limitation that applies to the quantitative approach concerns the lack of a well defined theoretical framework for the estimation on the size of the hidden economy as well as the extent of tax evasion. This study relied upon the definition of the hidden economy used by Tanzi (1983a). The meaning and scope of the hidden economy was elaborated in Chapter 2 (section 2.2). It was explained in this section that the definition of the hidden economy has at least two limitations. First, the inclusion of illegal activities can make international comparisons of data problematic. For instance, what is illegal in one country can be tolerated in another.
Secondly, the findings for the Malaysian economy very much depend on the implicit assumptions made in Tanzi’s method and therefore overlook all other factors affecting hidden activity other than variations in income tax rates. However, there are reasons for believing that estimates of tax evasion are biased downwards. In the theoretical literature of tax evasion, it is generally acknowledged that in addition to the monetary gains in terms of unpaid taxes, sever.al other factors such as price control, opportunity to evade taxes, level of development, and perceived fairness of the tax system influence the extent of tax evasion [Allingham and Sandmo (1972) and Crane and Nourzad (1985)]. These other factors are not measurable but their exclusion would leave out key influences that affect tax evasion. Apart from the fact that income tax rates influence tax evasion, price controls introduced by regulatory authorities and the possible existence of corrupt officials in the bureaucratic machinery too affect the growth of the hidden economy. In this respect Carter (1984, p.217), wrote:

“No one would deny the importance of taxation in encouraging underground economic activity; focusing on that factor alone is unlikely to produce either complete diagnosis or appropriate prescription”.

Therefore, the estimates of the tax-induced currency holdings derived in Chapter 7 (section 7.5.3) probably lead to an under-estimate of the size of the hidden economy and hence tax evasion.

Finally, estimates of the size of the hidden economy in terms of GNP percentages say nothing about the composition of its output. For a greater understanding of the structure of hidden economic activities, it is essential to know in which sectors the hidden economy flourishes and in which it is insignificant. This issue, however, has
been partially addressed by the findings of the survey on ‘Insights of the Hidden Economy’ that suspected underestimation to be most conspicuous in specific sectors (see Chapter 5, section 5.3.1 for details). Empirical analysis of sectoral contribution to the hidden economy require future attention.

8.5 Contribution

This study makes a contribution to knowledge about Malaysian income taxation generally, and in the measurement of tax evasion and non-compliance in particular. Significant contributions are made in the following three areas:

- it ascertains that lack of knowledge in income tax laws could be a significant factor in causing unintentional non-compliance.
- it provides insights into the workings of the hidden economy in Malaysia.
- it provides measures of the size of tax evasion in Malaysia.

First, an important contribution of this thesis was to show varying levels of knowledge of income tax laws among taxpayers and suggests that IRD foster greater compliance by targeting specific population groups. This is the first time such a survey was carried out in Malaysia to ascertain whether or not a lack of understanding of income tax laws is a major reason for unintentional non-compliance (Chapter 4)\(^1\),\(^2\).

Secondly, this study also highlights the findings of another survey that provided some qualitative insights into the workings of the hidden economy in Malaysia (Chapter 5). Given the unusual nature of the study involving hidden income, this survey attained two objectives:
• as no such studies have been publicly undertaken for the Malaysian economy, this survey is the first of its kind to get insights into the Malaysian hidden economy.

• the methodology, assumptions and data are clearly spelt out so that other researchers who follow this study can confirm and perhaps improve on the findings with the benefit of more reliable data and refined methodologies.

The procedure used in this survey must be seen as an exercise in gathering information which gives some clue as to how to begin a systematic study of the hidden economy in Malaysia.

Thirdly, a major contribution of this study is the development of an empirical model of the relationships between currency ratio and selected explanatory variables. The findings of this study also have significant implications for government policy decisions.

An important policy implication concerns the view of researchers such as Friedland, Maital and Rutenberg (1978) that a rise in tax rates would result in an increase in tax evasion. The findings of this study suggest that the argument has much validity, as it found that lower average tax rates do lead to a decrease in tax evasion in Malaysia (See Table 7.6, Chapter 7). The outcome of this study may add weight to proposals to reduce dependence on income tax and accelerate the implementation of the proposed Sales and Service Tax (SST), which is a form of Value Added Tax, in Malaysia. The next section identifies several areas for future research opportunities.
8.6 Recommendation for Future Research

There are a large number of possible areas of future research that arise out of the analysis reported in this thesis. A selection of some of the main areas of future work are discussed below.

(i) A general direction for extending future compliance research that evaluates the extent of tax non-compliance caused by ignorance merits attention. More research is required to replicate and extend the issues reviewed in this study. For example, the findings of the survey on taxpayer knowledge index could be examined for flaws such as construct validity. Perhaps an additional survey could examine demographic factors that are associated with tax paying attitudes and also look into individual disputes with IRD.

(ii) With regard to the survey on the workings of the hidden economy, the list of prominent sectors/activities generating hidden income (See Questionnaire in Appendix 5.1) should include additional sectors such as illegal logging, illegal gambling and drug trafficking activities. Since the study of the hidden economy was perceived as the starting point of much research, the topic was widely defined to cover the entire economy. Future research could usefully focus on individual sectors of the economy. Separate in-depth study can be undertaken on the manufacturing, retail, and construction sectors, and on the professions.

The research on both (i) and (ii) could also be repeated in Malaysia in the future to see if perceptions change over time.
(iii) The area relating to measurement of the hidden economy and tax evasion offers vast research opportunities. Despite the inherent complexity of attempting to estimate a phenomenon whose raison d’etre is to defy detection, the task undertaken in this study is intended to advance future research on what is increasingly recognised as an important area of investigation. According to Feige (1986), non-compliance with tax laws has important implications for macro-economic analysis, fiscal policy and the reliability of macroeconomic information systems.

For a better understanding of the hidden economy and tax evasion, a carefully developed conceptual approach to the issues at both the micro and macro level is required. At the micro level, much research is needed to develop models for various types of hidden activity (for example, unofficial suppliers, hidden production by small enterprises, and economic activities of illegal migrants). At the macro level, it would be interesting to study the impact of additional variables that would incorporate the effects of price control and government regulation on the ratio of currency to money supply (C/M2).

Carefully conducted empirical studies can eventually furnish tax administrators, tax policy makers and economists with a better understanding of the various types of hidden activity. This increased understanding will allow them to improve the size of the estimates of various types of hidden activities that evade income tax, as well as getting more accurate measures of economic activity. Furthermore, research on new data collection techniques and estimates of bias in collected data would be helpful.
In Malaysia, recoveries of additional tax from investigation cases are reported in IRD Annual Reports. More information of a confidential nature exists as a result of field and desk audit and investigation exercises carried out by tax authorities. The release of such information from tax evasion recovery programmes would stimulate scholarly research and interest.
Endnotes

1. The move towards self-assessment in Malaysia requires an important behavioural shift on the part of both the IRD and the taxpayers. For the IRD, it involves a shift in focus away from the examination of returns and the computation of tax payable to checking, screening and investigating work. For the taxpayer, disclosing and assessing their own liabilities, rather than waiting for enquiries and assessments from the IRD, signals an important shift in responsibilities. Such a shift requires the IRD to devote considerably more resources to taxpayer information and advisory programmes (Baldry and Kasipillai, 1996).

2. The existing system of assessments in Malaysia is the Official Assessment System (OAS), whereby the taxpayers annually receive tax returns from the IRD and return them after filling all particulars and information. Even though the IRD assesses the tax returns submitted by the taxpayers, it is the responsibility of the taxpayers to ensure that all sources of income are included. The onus of proof lies with each taxpayer.

However, when self assessment is introduced in Malaysia, the tax system would be based on the concept of voluntary compliance. The basis of taxation would involve a substantial shift of responsibility onto the taxpayer in terms of their compliance obligations under the ITA. In essence, nothing can be left to the discretion of the IRD. Such a system would only be effectively implemented when the majority of taxpayers are willing to take accountability for determining what the tax law requires in order to meet their compliance responsibilities.
3. ‘Indeed one of the motives behind the reduction in the top rates of income tax in the UK, USA, Australia etc has been a realisation that such rates are hardly ever paid. They have been either avoided or evaded’ (Pyle, 1991, p.192).
APPENDICES

Appendix 1.1

Malaysia: Consumer Price Index (CPI)

<table>
<thead>
<tr>
<th>Year</th>
<th>CPI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>100.0</td>
</tr>
<tr>
<td>1981</td>
<td>109.7</td>
</tr>
<tr>
<td>1982</td>
<td>116.1</td>
</tr>
<tr>
<td>1983</td>
<td>120.4</td>
</tr>
<tr>
<td>1984</td>
<td>125.1</td>
</tr>
<tr>
<td>1985</td>
<td>125.5</td>
</tr>
<tr>
<td>1986</td>
<td>126.4</td>
</tr>
<tr>
<td>1987</td>
<td>126.8</td>
</tr>
<tr>
<td>1988</td>
<td>130.0</td>
</tr>
<tr>
<td>1989</td>
<td>133.7</td>
</tr>
<tr>
<td>1990</td>
<td>137.8</td>
</tr>
<tr>
<td>1991</td>
<td>143.9</td>
</tr>
<tr>
<td>1992</td>
<td>150.6</td>
</tr>
<tr>
<td>1993</td>
<td>156.9</td>
</tr>
<tr>
<td>1994</td>
<td>161.2</td>
</tr>
</tbody>
</table>
Appendix 4.1

Taxpayer Compliance Survey

The Inland Revenue Department (hereafter “IRD”) Malaysia is currently working on a new strategy to assist taxpayers comply with income tax laws. One important aspect related to the strategy’s success is the taxpayer’s understanding and knowledge of their basic tax responsibility in filing and settling their income taxes within the stipulated period. The purpose of this survey is to assess your understanding of basic income tax laws. The results of the survey will be used to determine whether or not taxpayers need additional education to improve their compliance with the tax laws. Anonymity is assured.
The information requested below is to help identify any special education needs for different groups of individuals.

Please tick (✓) where appropriate.

Demographic Information

(1) What type of return form did you last submit to the Revenue Department?

( ) Form B (Resident with business income)

( ) Form BE (Resident without business income)

( ) Form M (Non-residents)

( ) Others- Please specify ..............................................................

State year of assessment of return last submitted ..................................

(2) What was the annual gross income for the filing status reported in question (1)?

( ) Up to RM12,000

( ) RM12,001-RM24,000

( ) RM24,001-RM36,000

( ) RM36,001-RM48,000

( ) RM48,001-RM60,000

( ) RM60,001-RM80,000

( ) Over RM80,000

(3) What is your age group?

( ) Under 25 ( ) 41-45

( ) 25-30 ( ) 46-50

( ) 31-35 ( ) 51-55

( ) 36-40 ( ) Over 55
(4) What is your gender?
(  ) Male
(  ) Female

(5) What is your highest level of education successfully completed?
(  ) Secondary school
(  ) Some college
(  ) University degree
(  ) Masters degree or higher
(  ) Professional qualification
(  ) Others (please specify) .................................................................

(6) What is your ethnic background?
(  ) Malay
(  ) Chinese
(  ) Indian
(  ) Others-Please specify .................................................................

(7) Indicate sector of employment.
(  ) Public sector
(  ) Private sector

(8) Specify your occupation.
(  ) Professional
(  ) Managerial
(  ) Supervisory
(  ) Technical
(  ) Clerical
Other (specify).................................................................
9) Who prepares your tax return?

( ) You or your spouse

( ) A friend or relative

( ) Licensed accountant

( ) Unlicensed accountant

( ) Others - Please specify ..............................................................

10) What problems have you had with IRD?

( ) Delay in response to queries raised

( ) Tax computed was excessive

( ) Expenses claimed against royalties or rental income were partially disallowed

( ) Interviews with IRD officials were not satisfactory

( ) No problems

( ) Others (Please specify)

.......................................................... .................................

11) Where did you gain knowledge of the tax laws? (Tick all that apply)

( ) Instructions accompanying tax forms

( ) Friends

( ) Family members

( ) IRD officials advice and instructions

( ) Formal education (colleges, universities, etc)

( ) Books on taxation

( ) Others (Please specify)

.......................................................... .................................
(12) **How do you rate your knowledge of Malaysian income tax laws?**

( ) Extremely good

( ) Good

( ) Satisfactory

( ) Poor

( ) Extremely poor

(13) **If more information was available to you, i.e., informal lectures, literature, etc., on compliance with tax laws, would you use it?**

( ) Yes

( ) No (Please specify why)

...........................................................................................................

(14) **How do you rate the equity (fairness) of Malaysian income tax laws?**

( ) Extremely fair

( ) Fair

( ) Satisfactory

( ) Not fair

( ) Extremely unfair

(15) **If you have a tax question, how do you obtain the answer?**

( ) Speak to friends or relatives

( ) Visit the IRD branch office

( ) Phone the IRD branch office

( ) Consult your accountant

( ) Not sure what to do

( ) Others (please specify)

...........................................................................................................

...........................................................................................................

291
Taxpayer Knowledge Information

Please tick one only

(1) The following are considered as income for tax purposes:

<table>
<thead>
<tr>
<th></th>
<th>True</th>
<th>False</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gifts from friends</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Alimony</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Dividend income from public shares</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Interest income from commercial bank</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>

(2) Proceeds from a scholarship are never taxable:

( ) True

( ) False

( ) Don’t know

(3) A facelift expense is a deductible medical expense:

( ) True

( ) False

( ) Don’t know

(4) The following qualifies as a charitable contribution and hence is a deductible expense:

<table>
<thead>
<tr>
<th></th>
<th>True</th>
<th>False</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM50 spent on a school exhibition</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>RM100 given to a fund for building a place of worship</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>RM100 given to Red Crescent Society</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>RM100 given to your aged parents</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>
(5) **The following is an allowable deduction for business purposes:**

<table>
<thead>
<tr>
<th></th>
<th>True</th>
<th>False</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit card interest</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>(Card used for entertaining business clients)</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Medical expenses for employees</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Work clothing that can only be used for the job</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Loan interest on purchase of house</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>

(6) **Employees Provident Fund contributions are deductible as a relief:**

( ) True

( ) False

( ) Don’t know

(7) **Taxpayers (excluding share dealers) who sell their shares at a loss may deduct the loss:**

( ) True

( ) False

( ) Don’t know

(8) **The time period in which the I: D may investigate your tax affairs, in cases of wilful evasion, is generally:**

( ) Unlimited period.

( ) Three year period

( ) Six year period

( ) Twelve year period

( ) Don’t know
(9) If you do not file a required return or file a fraudulent return, you may be subject to:

<table>
<thead>
<tr>
<th></th>
<th>True</th>
<th>False</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Penalties</td>
<td>(    )</td>
<td>( )</td>
<td>(          )</td>
</tr>
<tr>
<td>Interest</td>
<td>(    )</td>
<td>( )</td>
<td>(          )</td>
</tr>
<tr>
<td>Imprisonment</td>
<td>(    )</td>
<td>( )</td>
<td>(          )</td>
</tr>
</tbody>
</table>

(10) You may get an automatic extension for filing your tax return if you cannot file your return on time:

(    ) True
(    ) False
(    ) Don’t know

(11) Income tax fines paid are allowed as deductions against your taxable income:

(    ) True
(    ) False
(    ) Don’t know

(12) A taxpayer may claim a rebate of RM90 from IRD, if he/she does not have taxable income:

(    ) True
(    ) False
(    ) Don’t Know

(13) If you find changes in your income reported after you mail your return to IRD, you should:

(    ) File a new tax return:
(    ) Write and inform the IRD immediately
(    ) Do nothing
(    ) Wait for the following year
(    ) Don’t know
(14) All individuals who earn income, regardless of the amount, must register as new taxpayers:

( ) True
( ) False
( ) Don’t know

(15) How much of my additional income (which I received from casual work) should I declare to IRD, given that I might get caught and punished?

( ) All
( ) Most of it.
( ) Some of it.
( ) None.
( ) Not sure

(16) Based on the objective of this survey, i.e. to determine the understanding of basic income tax law, could you provide further comments, if any, on your understanding of the issues involved or generally about income tax law?

........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
........................................................................................................................
...................................................................
Appendix 4.2

Kaji Selidik Penatuan Pembayaran Cukai

Maklumat yang dikehendaki di bawah adalah untuk mengenalpasti keperluan pendidikan khas kepada individu dalam kumpulan.

Sial tanda (✓) di tempat yang sesuai

Maklumat Demografi

(1) Apakah jenis borang cukai yang anda kirim kepada JHDN pada masa lalu?

( ) Borang B (Pemastautin dengan pendapatan perniagaan)

( ) Borang BE (Pemastautin tanpa pendapatan perniagaan)

( ) Borang M (Bukan Pemastautin)

( ) Lain-lain-Sila nyatakan .................................................................

Nyatakan tahun taksiran bagi borang cukai yang terakhir dihantar dihantar ke JHDN.

.............................................................................................................

(2) Berapakah pendapatan kasar tahunan yang dilaporkan dalam soalan (1)?

( ) Sehingga RM12,000

( ) RM12,001 - RM24,000

( ) RM24,001 - RM36,000

( ) RM36,001 - RM48,000

( ) RM48,001 - RM60,000

( ) RM60,001 - RM80,000

( ) Lebih dari RM8000

(3) Apakah kumpulan umur anda? 

( ) Bawah 25  ( ) 41 - 45

( ) 25-30  ( ) 46 - 50

( ) 31-35  ( ) 51-55

( ) 36-40  ( ) Lebih dari 55 tahun
(4) Apakah jantina anda?

( ) Lelaki
( ) Perempuan

(5) Apakah tahap pendidikan tertinggi anda?

( ) Sekolah menengah
( ) Maktab
( ) Universiti- Sarjana Muda
( ) Universiti- Sarjana atau lebih tinggi
( ) Kelayakan profesional
Lain-lain (sila nyatakan) ........................................... .....................

(6) Apakah bangsa anda?

( ) Melayu
( ) Cina
( ) India
( ) Lain-lain- Sila nyatakan................................................

(7) Nyatakan sektor pekerjaan anda

( ) Sektor awam
( ) Sektor swasta

(8) Nyatakan pekerjaan anda

( ) Profesional
( ) Pengurusan
( ) Penyelidikan
( ) Teknikal
( ) Perkeranian
( ) Lain-lain- Sila nyatakan ................................................
(9) Siapa menyediakan penyata cukai anda?

( ) Anda sendiri atau isteri /suami anda?

( ) Rakan atau saudara-mara

( ) Akauntan bertauliah

( ) Akauntan tidak berlesen

( ) Lain-lain- Sila nyatakan .................................................................

(10) Apakah masalah-masalah yang anda hadapi dengan JHDN?

( ) Kelewatan menjawab pertanyaan

( ) Kiraan cukai yang berlebihan

( ) Perbelanjaan yang dituntut atas royalti atau pendapatan sewaan sebahagiannya tidak dibenarkan

( ) Temuduga dengan pegawai-pegawai JHDN tidak memuaskan

( ) Tiada masalah

( ) Lain-lain (Sila nyatakan)

........................................................................................................

(11) Dari sumber manakah anda memperoleh pengetahuan mengenai undang-undang pencukaian? (Tanda semua yang berkaitan).

( ) Arahan dalam borang cukai

( ) Kawan

( ) Ahli keluarga

( ) Nasihat dan arahan daripada pegawai JHDN

( ) Pendidikan formal (kolej, universiti dll.)

( ) Buku-buku pencukaian

( ) Lain-lain (Sila nyatakan)

........................................................................................................

299
(12) Bagaimana anda menilai pengetahuan anda mengenai undang-undang percukaian Malaysia?
( ) Terlalu bagus
( ) Bagus
( ) Memuaskan
( ) Tidak bagus
( ) Terlalu tidak bagus

(13) Jika maklumat tambahan boleh diperolehi, sama ada melalui ceramah, penerbitan atau lain-lain sumber mengenai pematuhan undang-undang percukaian, adakah anda memengunakannya?
( ) Ya
( ) Tidak (Nyatakan mengapa)

(14) Bagaimana anda menilai keacilan undang percukaian di Malaysia?
( ) Terlalu adil
( ) Adil
( ) Memuaskan
( ) Tidak adil
( ) Terlalu tidak adil

(15) Jika anda menghadapi persoalan percukaian, bagaimana anda mendapat jawapannya?
( ) Bicara dengan rakan atau saudara tama
( ) Melawat cawangan JHDN
( ) Menelefon Cawangan JHDN
( ) Berundingan dengan akauntan anda
( ) Tidak tahu apa yang harus dilakukan
( ) Lain-lain (Sila nyatakan)

........................................................................................................................................
........................................................................................................................................
Maklumat mengenai pengetahuan pembayaran cukai

Sila tancap ( ✓ ) sekali sahaja

(1) Yang berikut dianggap sebagai pendapatan untuk tujuan pencukaian:

<table>
<thead>
<tr>
<th></th>
<th>Benar</th>
<th>Salah</th>
<th>Tidak Tahu</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hadiah dari kawan</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>Alimoni</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>Pendapatan dividen dari syer awam</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>Pendapatan faedah dari bank perdagangan</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
</tbody>
</table>

(2) Perolehan daripada biasiswa ti dak pernah dikenakan cukai

( ) Benar
( ) Salah
( ) Tidak tahu

(3) Perbelanjaan mengubah wajah muka adalah perbelanjaan perubatan yang boleh diberi pelepasan cukai:

( ) Benar
( ) Salah
( ) Tidak tahu

(4) Yang berikut boleh dikira sebagai sumbagan kebajikan dan oleh itu ia adalah perbelanjaan yang diberi potongan cukai

<table>
<thead>
<tr>
<th></th>
<th>Benar</th>
<th>Salah</th>
<th>Tidak tahu</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM50 dibelanja untuk pameran sekolah</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>RM100 diberi kepada tabung bagi tujuan pembinaan bangunan sembaya</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>RM100 diberi kepada Persatuan Bula 1 Sabil Merah</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>RM100 diberi kepada ibubapa yang tua</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
</tbody>
</table>
(5) Yang berikut didiksa sebagai potongan bagi tujuan perniagaan:

<table>
<thead>
<tr>
<th></th>
<th>Benar</th>
<th>Salah</th>
<th>Tidak tahu</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faedah kad kredit</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>(Kad digunakan untuk meraikan pelanggan)</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Perbelanjaan perubatan pekerja</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Pakaian kerja yang hanya boleh digurakan semasa pekerjaan sahaja</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
<tr>
<td>Faedah pinjaman atas pembelian rumiah</td>
<td>( )</td>
<td>( )</td>
<td>( )</td>
</tr>
</tbody>
</table>

(6) Sumbangan Kumpulan Wang Simpanan Pekerja adalah suatu bentuk pelepasan cukai

( ) Benar
( ) Salah
( ) Tidak tahu

(7) Pembayaran cukai (selain dari pelanggan syer) yang menjual syer dengan kerugian boleh mendapati potongan bagi jumlah kerugiannya:

( ) Benar
( ) Salah
( ) Tidak tahu

(8) Pada umumnya, tempoh masa di mana JHDN boleh menyelidik hal ehwal percuakaian dalam kes-kes yang melarikan cukai secara sengaja ialah:

( ) Tempohnya tidak terhad
( ) Selama tiga tahun
( ) Selama enam tahun
( ) Selama dua belas tahun
( ) Tidak tahu
(9) Jika anda tidak mengantar borang cukai atau memberi maklumat yang palsu dalamnya, anda boleh dikenakan:

<table>
<thead>
<tr>
<th></th>
<th>Benar</th>
<th>Salah</th>
<th>Tidak tahu</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denda</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>Faedah</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
<tr>
<td>Penjara</td>
<td>(</td>
<td>(</td>
<td>(</td>
</tr>
</tbody>
</table>

(10) Anda boleh diberi tempoh masa tambahan secara otomatik jika anda gagal mengantar borang cukai pada masa yang ditetapkan:

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benar</td>
<td>(</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salah</td>
<td></td>
<td>(</td>
<td></td>
</tr>
<tr>
<td>Tidak tahu</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(11) Denda cukai pendapatan yang dibayar boleh diberi potongan dari pendapatan yang dikenakan cukai:

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benar</td>
<td>(</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salah</td>
<td></td>
<td>(</td>
<td></td>
</tr>
<tr>
<td>Tidak tahu</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(12) Seorang pembayar cukai boleh menuntut rebat sebanyak RM90 dari JHDN, jika ia tidak mempunyai pendapatan yang dikenakan cukai:

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Benar</td>
<td>(</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salah</td>
<td></td>
<td>(</td>
<td></td>
</tr>
<tr>
<td>Tidak tahu</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(13) Jika anda mendapati ada perubahan dalam pendapatan anda selepas menghantar borang cukai, anda hendaklah:

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mengantar borang cukai yang baru</td>
<td>(</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Memberitahu JHDN secara bertahap dengan serta merta</td>
<td></td>
<td>(</td>
<td></td>
</tr>
<tr>
<td>Tidak buat apa-apa</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Menunggu tahu yang berikutnya</td>
<td>(</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tidak tahu</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(14) Semua individu yang memperoleh pendapatan tanpa mengira jumlah pendapatannya, mestilah mengantarkan borang cukai:

( ) Benar
( ) Salah
( ) Tidak tahu

(15) Berapa jumlah pendapatan tambahan yang diterima daripada kerja-kerja sambilan perlu saya memberitahu kepada JHDN, memandangkan saya mungkin tertangkap dan didenda oleh JHDN:

( ) Semua
( ) Kebanyakan darinya
( ) Sedikit darinya
( ) Tiada langsung
( ) Tidak pasti

(16) Berdasarkan objektif kaji selidik ini, iaitu untuk menentukan kefahaman undang-undang asas mengenai c ikai pendapatan, sila memberi komen anda, jika ada, berasaskan kefahaman anda mengenai isu yang terbabat ataupun secara umum mengenai undang- undang cukai pendapatan.

Jika anda mendapat senaskah salinan berkenaan dengan hasil kajian ini, sila lengapkan butiran berikut:
Responden kaji selidik ----------------- ..................................................
Alamat ----------------- .................................................................