

Introducing Tax Education in Non-Accounting Curriculum in Higher Education: Survey Evidence

Anis Barieyah Mat Bahari

*Accounting Research Institute & Faculty of Accountancy
Universiti Teknologi MARA, Pahang Campus, Malaysia*

Email: anizz2001@yahoo.com

Lai Ming Ling

*Accounting Research Institute & Faculty of Accountancy
Universiti Teknologi MARA, Malaysia*

Email: laimingling@salam.uitm.edu.my or laimingling@yahoo.com

This study aims i) to assess the quest for tax education among working adults that pursuing off-campus non-accounting program, ii) to analyze the level of tax knowledge among the working adults, iii) to elicit the relevant tax topics to be taught should tax education be integrated into non-accounting curriculum in higher education. We surveyed 450 working adults pursuing off-campus non-accounting program in one Malaysian public university. 190 usable responses were received. The survey found 64% of the respondents were keen to learn taxation, and only 23.7% of the respondents possessed high level of tax knowledge. The topics that they desired to learn the most are basic tax principles, personal taxation, tax planning for individuals and taxation for small business and company. The findings suggest that as we moved into the era of self-assessment tax system, it is imperative for the accounting academics and the education authorities to seriously consider introducing tax education in non-accounting curriculum in higher education.

Keywords: *Higher education, Malaysia, Non-accounting curriculum, Taxation, Tax education.*

Introduction

Globally, several tax authorities (for example, United States, Canada, Japan, Pakistan, Bangladesh, New Zealand, Australia and the United Kingdom) had progressively implemented self-assessment system (SAS). In Malaysia, the Malaysian tax authorities had launched SAS on corporate and individual taxpayers in year of assessment (YA) 2001 and 2004 respectively. Under the SAS, the onus to assess tax liability rests on the taxpayers. Hence, to be tax-compliant, individual taxpayers need to possess some basic tax knowledge on personal taxation, in relation to the taxability of income, deductibility of expenses, entitlements, reliefs, rebates and exemptions, in order to compute tax liability correctly.

In the international arena, since the implementation of SAS, the United States Government Accountability Office (GAO) reported that in the United States (US), in the tax year 2001, gross tax gap estimates as a result of tax non-compliance of individual income tax was about US\$244 billion (Brostek, 2007). The same phenomenon of loss of tax revenue as a result of tax non-compliance is also observed in some developing countries like Malaysia. Krishnamoorthy (2006a) reported that Malaysian tax defaulters increased by almost 10 times within two years time, from 25,160 in 2003 to 239,666 in 2005. The tax offences included failure to submit returns, declaring false returns and not providing sufficient information; notably, around one-third of Malaysians did not pay their taxes. For example, in year 2005, 1.3 million potential taxpayers did not file their tax returns, and it was estimated that the Malaysian government has lost approximately Ringgit Malaysia (RM) 307.7 million due to tax non-compliance (Krishnamoorthy, 2006b) since the implementation of self-assessment regime¹.

Albert Einstein (1879-1956) once asserted that “the hardest thing in the world to understand is the income tax”. In line with this, tax educators had argued that it is important to teach young people (future taxpayers) about tax before they have to pay income tax, so that they will respect the tax system and understand the requirement of having to pay tax when they start working (Barjoyai, 1992; Kasipillai et al., 2003; Furnham, 2005). However, in many higher learning institutions in the world, as well as in Malaysia; only accounting and some business management students are exposed to taxation at tertiary levels (Kasipillai et al., 2003). For example, in one of the largest Malaysian public universities namely, Universiti Teknologi MARA (UiTM), tax subjects are only taught to undergraduates of Faculty of Accountancy and Faculty of Administrative Science and Policy Studies. As a result, non-accounting undergraduates have little or no exposure to taxation as tax subjects are not formally incorporated into non-accounting curriculum.

Pragmatically, non-accounting students need to be exposed to tax education, as they are future taxpayers. However, at the time of study, little is known about non-accounting undergraduates’ understanding of taxation. Unfortunately, except for the studies of Craner and Lymer (1999), Miller and

Woods (2000), Schwartz and Stout (2000), Hite and Hasseldine (2001), Juchau and Neale (2001), Furnham (2005) as well as Tan and Veal (2005), there is a dearth of literature on 'tax education' even in the developed countries. To the best of our knowledge, with the exception of Kasipillai et al. (2003) who had attempted to examine Malaysian undergraduates and their understanding of taxation, no study has been conducted to examine the quest for tax education from the perspectives of non-accounting undergraduates, and the suitable tax topics to be covered should tax education be formally integrated into non-accounting curriculum. Therefore, this study has emerged to fill up such knowledge gap of understanding taxation.

Research Objectives

This study aims (i) to assess the quest for tax education among Malaysian working adults pursuing off-campus non-accounting undergraduate programs, ii) to assess the level of tax knowledge among the non-accounting undergraduates, iii) to identify the relevant tax topics to be covered if tax education is being integrated into non-accounting curriculum.

Literature Review

About forty three years ago, an eminent accounting professor in the US, Dr. Sommerfeld raised his concern that taxation has become an education's orphan (see Sommerfeld, 1966). He argued that taxation should be taught rather than just practiced and learned; he further suggested that universities can offer unique perspective on tax subject to students. In Malaysia, both Barjoyai (1992) and Ho (1992) had called for incorporation of tax education into the academic curriculum regardless of the students' academic disciplines. Barjoyai (1992) argued that knowledge of taxation is probably more important than knowledge of geography or geometry; as taxation is a universal knowledge needed by each citizen with potential liability of paying tax one day. He asserted that all future taxpayers need to be equipped with sufficient tax knowledge at schools or tertiary levels in order to make them more tax literate. Unfortunately, after 16 years, the calling remains unheeded; tax education has not been formally introduced at tertiary education in all disciplines in Malaysia as well as in other parts of the world.

Knowing the importance of tax education, the Japanese government has used tax education as one of the measures to enhance tax compliance. Notably, the Japanese government has introduced tax education to students at school because they are the future taxpayers (Sarker, 2003). Prior studies found tax education might have influenced peoples' attitudes towards taxation and tax compliance behaviors (for example, Barjoyai, 1992; Eriksen and Fallan 1996;

Kasipillai et al., 2003). Pragmatically, tax education enables people to understand the tax system better. Eriksen and Fallan (1996) found that with reasonable understanding of the tax laws, people are more willing to respect the tax system, thus they are more compliant to pay tax instead of evading it. Through tax education, individuals become learned, could understand tax laws and are able to exploit the tax laws, in planning their tax affairs. They found that tax knowledge improve individual's tax ethics behavior. Kasipillai et al. (2003) conducted a study on Malaysian undergraduates; they found that tax education influenced the attitudes and mind sets of Malaysian students (the future taxpayers) towards tax avoidance and tax evasions. Kasipillai et al. (2003) suggested that it is important for all students (future taxpayers) to have sufficient tax knowledge in order to reduce their tendencies of tax non-compliance.

Amrizah and Nero (2005) surveyed the tax knowledge of working adults, in particular the salaried individuals in East Malaysia; they found that the survey respondents had average knowledge of personal taxation. Meanwhile, Loo and Ho (2005) examined white collar salaried individuals' tax knowledge in Malacca (a state located at the centre region of Malaysia). They found that the surveyed respondents did not possess sufficient tax knowledge pertaining to personal taxation even though they had tertiary education. Loo and Ho (2005) found that the majority of salaried individuals surveyed were unable to identify the correct year for which a given income should be chargeable for tax. On top of this, they were not fully aware of personal tax reliefs, rebates, entitlements and exemptions. One of the implications of Loo and Ho (2005) is that majority of Malaysian salaried individuals might have filed incorrect tax returns in the era of self-assessment regime.

Furnham (2005) examined children (ages ranging from 10 to 15 years)'s knowledge of the principles of taxation; he found that at the age of 10-15 years, adolescents still do not fully comprehend the nature and purpose of taxation. Furnham (2005) then argued that at tertiary level, students should have a broader educational view on tax, hence, they could comprehend tax subject better. Norazah (2006) had attempted to examine tax knowledge of academics from non-accounting faculties in one of the public universities in Malaysia. The findings showed that only 13% of the academics surveyed possessed high level of basic personal tax knowledge. Norazah (2006) found Malaysian academics from the non-accounting faculties were in favor of having tax subject being introduced into non-accounting curriculum. The academics surveyed believed that non-accounting undergraduates (the future taxpayers) should be exposed to tax education at tertiary levels, because tax knowledge is too advanced and specialized to be included in primary and secondary curriculum. In line with study of Furnham (2005), Malaysian academics had the opinion that at tertiary levels, students would have broader educational views on taxation as they are more mature.

Research Methodology

The subjects of the study were non-accounting undergraduates pursuing non-accounting programs in public universities in Malaysia. In view of the fact that most of the students who pursue off-campus programs are working adults returning to universities, and the majority of them are taxpayers or have some taxpaying experience, they could provide useful data to meet the research objectives. At the time of study, notably, UiTM has the largest number of off-campus students in Malaysia. Hence, this study surveyed off-campus students from non-accounting faculties in UiTM. At the time of study, UiTM has 22 faculties. The survey targeted the off-campus students pursuing degree courses in the four largest faculties, namely, Faculty of Architecture, Planning and Survey, Faculty of Law, Faculty of Business Management and Faculty of Civil Engineering.

A questionnaire was designed to collect data. The questionnaire is divided into four sections. Section A gathers background information of the respondents. Section B solicits respondents' experience as a taxpayer and the quest of learning taxation in the course of study. In Section C, ten questions are designed to assess respondents' understanding of self-assessment tax system and their knowledge pertaining to personal taxation, such as relief and rebates. Section D solicits respondents' opinion on the introduction of tax education in non-accounting curriculum and the relevant tax topics that should be taught if tax subject is introduced.

Written approval was sought from the dean of the four faculties before administering the questionnaires personally. The data collection was carried out over a period of three weeks, from 30th August 2006 to 20th September 2006. In total, questionnaires were personally administered to 450 students, out of which 216 responses were obtained. Of these, 26 questionnaires were partially completed and were discarded, and only 190 questionnaires were usable. Thus, the effective response rate was 42.22% (190/450).

Data Analysis

Table 1 presents the respondents' profiles. About 40% of the respondents were from Faculty of Business and Management, 21.6% from Faculty of Law, 20% from Faculty of Civil Engineering, and 18.4% from Faculty of Architecture, Planning and Survey. Nearly 60% of the respondents were females and 40% were males. The majority of the off campus undergraduates were Malays and the rest were indigenous groups such as Kadazan (1.6%), Iban (1.1%), Bajau (1.1%), Bidayuh (0.5%), Melanau (0.5%) and Dusun (0.5%). Most of the respondents were aged between 26 to 35 years. The majority of respondents (64.7%) were single and 34.2% married. In respect of academic background, 64.7% of the respondents had a diploma and 20% had a bachelor degree. 53.2%

of the respondents were employed in the private sectors, 34.2% worked as government servants, 5% were self employed or engaged in partnership, and the remainder worked in government linked companies or semi government sectors. About 75% earned an annual income of less than RM30,000 and 19.4% earned between RM30,001 and RM60,000, merely 2.6% earned more than RM150,000 annually.

The findings as presented in Table 1 shows that 64.2% (122/190) of the respondents are non-taxpayers and the remaining 35.8% (68/190) are taxpayers. Note that under the current Malaysian tax law, individuals who earned not more than RM2,500 per month are not required to file tax returns. Hence, they are non-taxpayers. A cross-tabulation analysis affirms that all non-taxpayers (122 of them) were earning a gross annual income of less than RM30,000.

Table 1: The Respondents' Profiles

Particular	Frequency	Percentage (%)
Faculty:		
Faculty of Business Management	76	40.0
Faculty of Law	41	21.6
Faculty of Civil Engineering	38	20.0
Faculty of Architecture, Planning and Survey	35	18.4
Gender:		
Male	77	40.5
Female	113	59.5
Ethnic Group:		
Malay	180	94.7
Iban	2	1.1
Bidayuh	1	0.5
Melanau	1	0.5
Kadazan	3	1.6
Bajau	2	1.1
Dusun	1	0.5
Age:		
≤ 25 years	79	41.5
26 – 35 years	82	43.2
> 35 years	29	15.3
Marital Status:		
Single	123	64.7
Married	65	34.2
Other	2	1.1
Academic Background:		
SPM (O level equivalent)	9	4.7
STPM (A level equivalent)	15	7.9
Diploma	123	64.7
Bachelor Degree	38	20.0
Others	5	2.7

continued

Table 1 – *continued*

Occupation Background:	Government Servant	65	34.2
	Employed in Private Sector	101	53.2
	Sole proprietor/self employed	11	5.8
	Partnership	5	2.6
	Working in Government Link Companies	3	1.5
	Working in Semi Government Companies	2	1.1
	Others	3	1.6
	Gross Annual Income:	< RM 30,000	143
	RM 30,001 –RM 60,000	37	19.4
	RM 60,001 – RM 90,000	2	1.1
	RM 90,001 – RM120,000	2	1.1
	RM 120,001 – RM 150,000	1	0.5
	> RM 150,000	5	2.6
Taxpayers		68	35.8
Non-taxpayers		122	64.2
Total		190	100

About 77.9% of the surveyed respondents (who are taxpayers) indicated that they completed tax return forms themselves, whilst the remainders (22.1%) sought the help from others. Of those who sought help from others in filing out tax return form, a further analysis found that 40.0% sought help from friends, 27% from relatives, 20% from tax agents and 13% from spouse (see Figure 1).

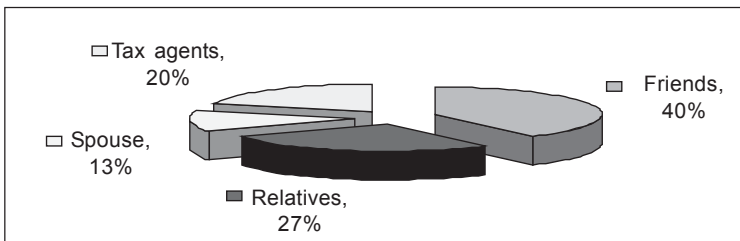


Figure 1: Who Help You to Fill Out Tax Return Form?

Ten questions were designed to gauge the respondents' tax knowledge pertaining to personal relief, rebates, exemptions and entitlements. The results are presented in Table 2. The findings show that almost half of the respondents (47.9%) were not aware that effective from Year of Assessment (YA) 2005, an individual resident taxpayer is entitled to claim a relief of RM6,000 for employee's contribution to employee provident fund and life insurance premium. Merely

35% were aware that starting from YA 2005, the relief for purchase of books, journals and magazines was RM700. Slightly more than 40% of the respondents

Table 2: Percentage of Respondents on Tax Knowledge

Statement	Yes	No	Not Sure
	Frequency (percentage)	Frequency (percentage)	Frequency (percentage)
a. Do you know starting from Year Assessment 2005, relief for employee's contribution to EPF or approved fund is RM6,000?	44 (23.2)	91 (47.9)	55 (28.9)
b. Do you know that starting from Year Assessment 2005 relief for purchase of books, journals and magazines is RM700?	72 (37.9)	77 (40.5)	41 (21.6)
c. Do you know that relief for parents' medical expense is RM5,000?	77 (40.5)	75 (39.5)	38 (20.0)
d. Do you know that for the taxpayer, his spouse and children, the tax relief on complete medical examination expenses is RM500?	86 (45.3)	46 (24.2)	58 (30.5)
e. Do you know with effect from Year Assessment 2006, if the husband has no source of income, the wife will be entitled husband relief of RM3,000?	42 (22.1)	98 (51.6)	50 (26.3)
f. Do you know that starting from YA 2006, child relief of RM4,000 per child will be given to taxpayers if their children study overseas?	47 (24.7)	86 (45.3)	57 (30.0)
g. Do you know with effect from Year Assessment 2006, disabled child who pursues his study at the higher institution will be given child relief amounted to RM9,000?	42 (22.1)	91 (47.9)	57 (30.0)
h. Do you know starting Year Assessment 2001, rebate of RM350 is being given to taxpayer if chargeable income not exceeding RM35,000?	40 (21.1)	94 (49.5)	56 (29.5)
i. Do you know starting Year Assessment 2006, a rebate of RM500 for computer can be claimed once in every five years?	59 (31.1)	83 (43.7)	48 (25.3)
j. Do you know that surplus of zakat/ fitrah* is not refundable?	62 (32.6)	65 (34.2)	63 (33.2)

* Zakat/fitrah is an Islamic tax

indicated that they were not aware of the changes of the relief and 21.6% were not sure.

In turn, Pearson's Chi-Square test was performed to test if there is any difference in awareness of the changes in tax relief for those who prepared tax return themselves and those who sought the help from tax agent. The chi-square result indicates that those who prepared the tax return form themselves were more aware of the changes than those who sought the help of tax agents, at 5% significant level ($\chi^2 = 7.01$, degree of freedom = 2, $p < 0.05$)

About 51.6% of the respondents did not know that with effect from YA 2006, female taxpayers are able to claim husband relief amounted to RM3,000 as long as her husband had no source of income or has no total income to be jointly assessed with her. Prior to YA 2006, the wife was only entitled to claim husband relief of RM3,000 if the husband had elected to jointly assess with the wife. In respect of child relief, with the effect of YA 2006, if taxpayer had any child who was studying overseas, the taxpayer is entitled to child relief amounting to RM4,000 per child. The survey found that more than 45% of the respondents were not aware of the changes. In addition, in order to encourage parents to place their disabled children to the higher level of education, another RM5,000 on top of child relief of RM4,000 will be given to the taxpayers. Only 22.1% of the respondents were aware of this provision and almost half of the respondents were not aware of the additional disabled child relief. The plausible explanations for not being aware of husband relief and child relief could be due to the fact that 64.7% of the respondents were single.

To probe the issue further, Pearson's Chi-Square tests were performed to test if there are any differences in the awareness of husband relief, child relief and disable child relief between those who are married and those who are single. The results show there was significant difference at 10% significant level. Those who were married were more aware than single individuals at the time of study.

In addition, the survey found out that nearly half of the respondents did not know that with effect from YA 2001, every taxpayer is entitled to RM350 rebate if personal chargeable income was less than RM35,000. As for the computer rebate, about 44% of the respondents were not aware of the changes of RM500 cash rebate for buying personal computer once every five years with effect from YA 2005. The results somewhat indicate that the majority of respondents did not possess the latest tax knowledge. Hence, the lack of tax knowledge may cause them to pay extra tax in the era of self-assessment system.

To further examine the tax knowledge of the respondents, knowledge score of Eriksen and Fallan (1996) was adapted and used in this study. Responses with 'Yes' answers are given a score of 3 (well informed), those who answered 'No' are given a score of 1 (misinformed) and those answered 'Not sure' received a score of 2 (un-informed). Table 3 presents a summary of the total score obtained by the respondents. The results show that merely 5.8% (11/190) obtained full

marks and 15.8% (30/190) of the respondents obtained a minimum score of 10 marks. In turn, based on tax knowledge scores, the respondents were categorized into three groups namely, high, medium and low level of tax knowledge. The result shows that only 23.7% of the respondents possessed high level of tax knowledge, 35.8% and 40.5% had medium and low level of basic tax knowledge (see Figure 2).

In considering that the self-assessment system has been implemented since YA 2004 on salaried individuals, these results somewhat indicated that the respondents' did not have adequate up-to-date tax knowledge. The plausible explanations are firstly, majority of the non-accounting undergraduates surveyed had never received any formal tax education, and secondly, for those who had learned about tax, their tax knowledge were not up-to-date due to the annual changes in tax policy. The finding of this study is somewhat consistent with studies conducted by Amrizah and Nero (2005) as well Loo and Ho (2005), whereby the tax literary status of Malaysian salaried individual was below average and majority of Malaysian salaried individuals did not possess up-to-date knowledge about personal taxation and they might have filed incorrect returns. Overall, this study suggests that non-accounting undergraduates need to be formally exposed to tax knowledge to increase the general level of tax literacy.

Table 3: A Summary of Tax Knowledge Scores from the Responses

Score	Frequency	Percentage (%)	Score	Frequency	Percentage (%)
10.00	30	15.8	21.00	10	5.3
11.00	7	3.7	22.00	10	5.3
12.00	13	6.8	23.00	4	2.1
13.00	5	2.6	24.00	9	4.7
14.00	7	3.7	25.00	9	4.7
15.00	6	3.2	26.00	6	3.2
16.00	9	4.7	27.00	6	3.2
17.00	1	0.5	28.00	3	1.6
18.00	13	6.8	29.00	1	0.5
19.00	15	7.9	30.00	11	5.8
20.00	15	7.9			

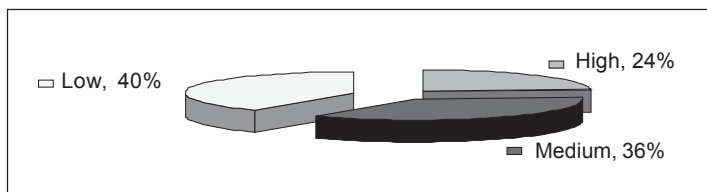


Figure 2: Level of Tax Knowledge

The survey respondents were asked to indicate if they want tax subject to be introduced into non-accounting curriculum, on a 5 point scale, anchored on 1 (strongly disagree) to 5 (strongly agree). Table 4 presents the findings. The findings showed that the respondents were in favor that tax education be introduced, with a mean score of 3.34 on a 5 point scale (significant at $p < 0.001$). Nevertheless, some respondents thought that tax subject should be offered as an elective subject instead of compulsory subject, with a mean score of 3.29 on a 5 point scale (significant at $p < 0.001$). The plausible explanation for this is that some respondents were concerned that there are many subjects that they need to learn, as such, there may be no room to incorporate taxation as a core subject into the curriculum. In addition, it is encouraging to find that the survey found a substantial majority of the respondents thought that tax education/subject should be introduced at the undergraduate level, with a mean score of 3.37 on a 5 point scale (significant at $p < 0.001$).

Table 4: Responses on ‘Introduction of Tax Education into Non-accounting Curriculum’

Statement	Mean #	SD	t-statistic	p-value
a. Tax subject should be introduced at my faculty	3.34*	1.156	4.017	0.000
b. Tax subject should be introduced as an elective course at my faculty	3.29*	1.058	3.841	0.000
c. The tax education/subject should be introduced at the undergraduate level	3.37*	0.943	5.383	0.000

All mean scores were measured based on a 5 point scale, anchored on 1 (strongly disagree) to 5 (strongly agree).

* Significant at $p < 0.001$

Next, when asked what are the most relevant tax topics that they hope to learn should tax subject be offered in the non-accounting curriculum. Table 5 shows the three topics that the respondents would like to learn the most are tax planning for individual, personal taxation and basic concepts of taxation; the mean scores are 3.68, 3.64 and 3.63 respectively (significant at $p < 0.001$). These findings are consistent with Norazah’s (2006) study whereby she solicited the opinions of Malaysian academics on tax topics that should be introduced into non-accounting curriculum.

Overall, this study indicates that surveyed respondents hoped to learn about tax planning and personal taxation. The next three topics most favored by the respondents are taxation for small business, company taxation and tax planning for companies, the mean scores are of 3.52, 3.49 and 3.46 respectively (significant at $p < 0.001$). The probable explanations for these findings are as more than half of surveyed respondents were working in private sectors and

Table 5: Relevant Tax Topics that Should be Introduced in Non-Accounting Curriculum

Tax topic	Mean	SD	t-statistic	p-value	Ranking
1 Tax Planning for individual	3.68*	0.984	9.583	0.000	1
2 Basic concepts of taxation and tax policies	3.64*	0.970	9.129	0.000	2
3 Personal taxation	3.63*	0.982	8.866	0.000	3
4 Taxation for small business	3.52*	0.901	7.890	0.000	4
5 Company taxation	3.49*	0.907	7.439	0.000	5
6 Tax Planning for companies	3.46*	0.895	7.137	0.000	6
7 Real Property Gain Tax (RPGT)	3.45*	0.946	6.522	0.000	7
8 Service tax and Sales Tax	3.44*	0.945	6.373	0.000	8
9 Partnership taxation	3.37*	0.927	5.556	0.000	9

All mean scores were measured based on a 5 point scale, anchored on 1 (strongly disagree) to 5 (strongly agree)

* Significant at $p < 0.001$

some were sole-proprietors (see Table 1 for the respondents' profiles). Thus, by learning these topics, they believed that they would gain some technical and conceptual knowledge about business taxation and tax planning for company. It appears that working adults and sole proprietors wished to learn about the application of taxation in business.

Conclusion

This study has several limitations. Firstly, this study is exploratory in nature and a rather simplistic approach was taken in data analysis. Secondly, the sample was confined to non-accounting undergraduates from four largest faculties in one of the public universities in Malaysia. Lastly, it is a cross-sectional study; hence, the opinions of the respondents might change over the time. Therefore, care must be exercised in interpreting and generalizing the results.

This paper has attempted to find out the extent of quest for introducing tax education into non-accounting curriculum in higher learning institutions. By surveying the views of 190 working adults pursuing off-campus non-accounting degree programs in one of the public universities in Malaysia, the findings suggest that prudent approach is required to educate undergraduates (the future taxpayers) from non-accounting disciplines to learn about taxation, as pragmatically, formal tax education is one of the possible solutions to equip future taxpayer with basic tax knowledge for greater tax compliance. In view of the fact that taxation plays a significant role in a country's growth and economic

development, it is imperative for accounting academics and the relevant policy makers to seriously consider developing a tax education framework for non-accounting curriculum in higher education. The long-term educational benefits of introducing formal tax education in higher education should receive sufficient attention from the Ministry of Higher Education and other relevant authorities as we move into the era of self-assessment tax system.

It needs to be acknowledged that just based on one study, the argument for introducing taxation to non accounting students is not compelling enough. Hence, future study can be done to examine if those who have been exposed to tax education at tertiary levels will be more compliant than those who have not; one could research if there is a significant difference in the compliance behaviors of these two groups. Future study may be conducted to solicit the views of non-accounting undergraduates on a large scale, for example a nation-wide survey across Malaysia or a cross-country survey.

Endnote

- ¹ It is worth noting here that in some cases, these 1.3 million individuals do not fall in the tax net because they do not have any taxable income or their income is below the taxable threshold.

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