

Acceptance towards Goods and Services Tax (GST) among local business communities

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ABSTRACT

The Goods and Services Tax (GST) has been introduced in Malaysia to replace the Sales and Services Tax (SST) to improve the efficiency of indirect tax collection. However, its implementation has not been fully understood by business people. This research aims to examine the key factors that have contributed to the level of acceptance towards GST among business communities in a local city, Johor Bharu. In this study, three variables were selected namely awareness, understanding and attitude. Using questionnaire as a research instrument, 100 sets of questionnaires were distributed. Multiple regression analysis was used to test the relationship among awareness, understanding and attitude with the level of acceptance among business communities towards GST. The results revealed that the mean score for all independent variables is moderate. Awareness and attitude were found to have significant impact on the level of acceptance among business community towards GST, while understanding is not significant. The business community in Johor Bahru shows a moderate or positive level of acceptance and attitude towards GST.

1. Introduction

Taxation is a significant source of government revenue, which is used to finance major parts of government expenditure in the process of boosting the economic development of a country (Jaidi et al., 2013). The tax collected is also used to reduce the income inequality between the higher and lower income groups in the country.

Generally, there are two categories of tax, namely direct and indirect taxes. Direct taxes, such as income tax and corporate tax are imposed on the income of individuals or organisations and are paid directly to the government. In other words, direct tax will be borne by the individuals or entities that are eligible to pay the tax and shall not be passed to other parties (Fadzillah & Husin, 2016). On the other hand, indirect taxes such as Goods and Services Tax (GST), which currently has replaced the previous Sales and Services Tax (SST), is a type of tax that could be diverted to other parties especially the consumers.

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GST, which is considered to be a more efficient taxation system in terms of cost, is a multi-stage consumption tax imposed on all domestic taxable supplies of goods and services except for the essential and fundamental ones. Apart from that, GST is also imposed on the importation of goods and services. Besides, the scope of charge on goods and services has been broadened to avoid the country from relying on a single sector to generate more income.

Under GST, consumers are charged only 6% rate as opposed to the previous SST where consumers were charged a total of 16% tax rate. Obviously, GST would contribute to the decrease of prices of goods and services. However, the reality shows that it is quite contrary (Fadzillah & Husin, 2016; Ahmad et al, 2017). They claimed that despite the continuous assurance given by the government that there will be very little increase in price and that fear of price hike may be justified as after six months into GST implementation, there are various complaints reported in newspapers and social media on significant price hike in goods and services. Complaints come from various parties including from the students, who also expressed their disagreement of the implementation of GST (Ishak & Othman, 2015).

According to Palanisamy (2017), two years after the implementation of GST, despite the people's growing acceptance of the system, a lot of problems remain. Consumers continue to complain on social media about higher cost of products. They are still confused about the tax particularly the list of GST exempted items as it continues to grow and change despite efforts taken by some businesses to help their customers to better identify GST taxable products.

As GST is said to provide a more comprehensive, efficient, effective and business friendly taxation system, business communities will benefit, as the cost of doing business would be lower since GST is not expected to bring additional cost. This applies to GST exempted or non-registered goods and services. However, the real situation is quite contrary as businesses need to absorb the cost of GST, that otherwise would be borne by the customers. In other words, businesses are facing problems and consequences such as cash flow problems, increasing cost of training for workers and slow development of businesses in generating income. Thus, businesses are equally challenged as some are struggling with the transition from SST to GST (Naidu, 2015).

Consequently, to avoid the GST from becoming a consistent burden especially to the business communities, necessary measures must be taken to increase their awareness and understanding of the new tax system. Hopefully, through various efforts of communicating the significance of GST, the business communities would develop a more responsive attitude. This can be translated in the increase level of their acceptance of GST. In line with this intention, this study has set to investigate the level of acceptance among business communities toward GST with the focus of those around Johor Bahru.

Based on the mentioned problems, with regards to the business communities, this study aims to explore the correlation between awareness, understanding, attitude and the level of acceptance towards GST among business communities in Johor Bahru. Using Ordinary Least Squares Method, this paper seeks to answer three research questions: (1) Is there any relationship between awareness and level of acceptance toward GST among business community? (2) Is there any relationship between understanding and level of acceptance toward GST among business community? (3) Is there any relationship between attitude and level of acceptance toward GST among business community?

Findings from the study would indicate to what degree of extent the business communities' awareness, understanding and attitude influence their level of acceptance regarding the tax reform. The collected data of 100 respondents of business communities in Johor Bharu were analysed using Statistical Package for Social Science (SPSS) version 22.0.

2. Goods and Services Tax (GST) in Malaysia

In Malaysia, GST was first mentioned in the 2005 Budget and it was planned to be implemented in 2007. However, the government had decided to delay its implementation as more time was needed to conduct studies and obtain public feedback. Finally, in October 2013, after much debate, the Prime Minister, Datuk Seri Najib Tun Razak announced during the 2014 budget speech that the GST would be implemented on 1st April 2015. GST was introduced as a mean of diversifying national revenue and replacing the SST (Ling et al., 2016).

The introduction of GST is part of the government's tax reform with the intention of upgrading the capability, effectiveness and transparency of the tax administration and management. Thus, the inherent weaknesses under the previous tax system (SST) such as cascading tax, double and pyramiding taxes, tax evasion and leakages through transfer pricing would be overcome (Ling et al., 2016). The GST Act provides for the imposition and collection of goods and services tax and on the implementation date, it replaced the Sales Tax Act 1972 and Service Tax Act 1975 (Sanusi et al., 2015).

GST is a consumption tax imposed on the sale of goods and services. GST, which has been implemented by several countries, is also known as Value Added Tax (VAT). GST is a multistage taxation system and is charged at each stage on value added of production and distribution in the supply chain. In other words, GST in Malaysia are imposed on goods and services sold at all stages including the manufacturing, wholesale, retail, as well as at the importation. Unlike imports, exports are not subjected to tax (Ling et al., 2016). SST, on the other hand, is a single stage tax that was only imposed on consumers either at input or output stage (Fadzillah & Husin, 2016). As GST is a consumption tax (Ling et al., 2016), all Malaysians regardless of their income levels will be equivalently taxed based on their level of spending on good and services. Under GST, consumers are charged only 6% rate as opposed to the previous SST where consumers were charged a total of 16% tax rate.

The introduction of GST in Malaysia has invited many arguments from various parties including academics, professionals and taxpayers especially with regards to how GST affects prices of goods, as prices could either decrease or increase. The proponents of GST argue that GST is better than the SST because it would provide a constant flow of income and a more effective and transparent system of tax administration and management (Shasuddin et al., 2014; Saira et al., 2010). Hence, GST will help the government reduce its fiscal deficit, improve economic stability and increase the government's ability to provide better infrastructure and services to the public (Saira et al., 2010; McGowan and Billings, 1997). In other words, the government tried to convince the public, both consumers and business communities, that the new tax system would not burden them, instead would help them improve their standard of living. Nevertheless, many Malaysians were not convinced about the advantages of GST (Saira et al., 2010)

Businesses that have annual taxable turnover that exceed RM500,000, are liable to be registered in the GST system. Every trader in the supply chain needs to pay GST to the business that provide them with good and services (Fadzillah & Husin, 2016). A person, who has already registered under the GST is required to charge tax on his supply of goods or services provided for his customers. Moreover, he can reclaim any GST incurred on his purchases, which are also inputs to his business as credit. On vice versa, if his customer is also doing business of taxable supply of goods or services, he is also allowed to claim a credit on GST that he has paid before on the inputs of his business. Therefore, no double taxation will be recorded and only the value-added products or services are taxed at each stage. In short, even though GST is charged at every level of supply chain, the tax element is not a part of the business's production cost because GST paid on the input of the business is claimable.

3. Literature review

Although numerous studies had previously been conducted on the implementation of GST, there is a lack of post-GST studies on the level of acceptance towards GST in Malaysia. Perhaps this is due to recentness of the implementation of GST in Malaysia. However, it is important to note that good feelings towards GST has become an important factor that influences public perceptions on GST. It could also contribute to better quality of life in the future (Rashid et al., 2015). The findings of this study revealed that acceptance was the only significant predictor of feelings towards GST while knowledge was found to have insignificant effect on feelings towards GST.

In another post-GST study by Asafu-Adjaye and Mahadevan, (2002) estimated the impact of GST on prices and welfare and found that GST did little to assist in the redistribution of consumption towards the low-income group in Australia. While Liu and Freudenberg (2014) who studied the impact of the GST on mortgage pricing of Australian credit unions revealed that the introduction of GST in July 2000 led to the substantial rise in mortgage costs charged by credit unions in the post-GST periods. As a result, the mortgage burdens on Australian borrowers have risen substantially and housing affordability has declined sharply in the past decade.

In Malaysia, studies examining consumers' attitude, perceptions, and acceptance towards GST were conducted prior to the implementation of GST. Palil and Ibrahim (2011) who administered a structured survey of the middle-income group residing in Klang Valley found that two-thirds of the respondents were not satisfied with the information provided by the government regarding the GST and were not ready to support the implementation. In other words, their results showed only 12% of middle income earners in Malaysia agreed with the implementation of GST as they believed it could reduce their living costs. Palil and Ibrahim (2011) also stated that with the implementation of GST, Malaysia would have many operational problems and acceptance issues from various parties such as consumers and businesses. Shamsuddin et al. (2014) found a similar low level of awareness and acceptance of respondents on the implementation of GST, which could be overcome by providing sufficient information on it. Both studies pointed out that the government should improve its communication channel so that more information is accessible and greater understanding about the GST can be achieved.

In another study, Fadzillah and Husin (2016) found that the level of acceptance towards GST implementation in Malaysia among academic staff of UiTM Pahang falls under moderate category. According to them, there are three categories of level of acceptance namely high (summated scores between 44 and 55), moderate (summated scores between 23 and 43) and low (summated scores between 11 and 22). Their study revealed that the respondents felt they were forced to accept GST as many respondents cited unclear purposes of GST's implementation. This, together with the fear of price hike, has been found to be the two main reasons for non-acceptance of GST.

Several studies have investigated the effect of awareness on the acceptance level towards GST. Awareness can be defined as the ability to perceive, feel or be conscious of events, sensory pattern or object (Bidin & Marimuthu, 2016). Lack of awareness among taxpayers in Malaysia, based on research conducted by Jaidi et al. (2013), is one of the factors that require attention so as to ensure the tax self-assessment system to operate smoothly. Ling et al., (2016) claimed that readiness to comply with GST requirement is one of the factors that is positively related to people's acceptance of GST. Marimuthu et al. (2012) argued that awareness should be the priority in the implementation of GST. Furthermore, their results indicated that tax agents in Malaysia have good perception towards implementation of GST.

Generally, previous researchers believed and agreed that taxpayers with higher tax knowledge would have better and positive view about tax system that is implemented in the country. For example, the studies by Palil and Ibrahim (2011) and Shamsuddin et al. (2014) demonstrated that many of the respondents had a moderate understanding towards the tax system. In other words, those with little tax

knowledge will simply assume that GST will cause changes in prices of goods and services. Consequently, this will lead them to a negative and unfavourable attitude toward GST implementation (Shamsuddin et al., 2016). Bidin and Marimuthu (2016), however claimed that many campaigns and seminars were implemented in Malaysia and New Zealand before and after the implementation of GST to give a better understanding to the business community. Marimuthu et al. (2012) also claimed that the understanding of GST could determine the tax compliance behaviour as in the case of tax agents in Malaysia who showed a high level of understanding regarding GST with the mean score above 3.70. Obviously, the role of tax agents in streamlining the GST process is significant enough as they would be able to enhance communications between taxpayer and tax authority.

Another aspect that has been selected to influence the level of acceptance towards GST is attitude. Attitude can be defined as a person's feeling or opinion about something that leads him to behave in a certain way either bad or good. Positive attitudes toward GST came from a situation where people feel that they are aware and understand the implementation and system of GST (Bidin et al., 2016). Therefore, the favourable attitude towards GST will increase the consumers' willingness to pay GST. Bidin and Marimuthu (2016) who investigated the attitude determinants in GST where they used manufacturing companies as their respondents, claimed that a positive or high level of attitude towards the implementation of GST is a good indicator for the government. Additionally, they also found that the managers of manufacturing companies showed positive attitude towards GST.

Generally, this study is to determine how awareness, understanding and attitudes positively or negatively, influence the level of acceptance towards GST among business communities in Johor Bharu. Apart from that, this study is intended to strengthen as well as to expand the literature on the level of acceptance towards GST. Hopefully at the end of the paper, a more concise picture of the level of acceptance among business communities especially in Johor Bharu could be highlighted.

4. Methodology

For this study, the acceptance (ACCEPT) level towards GST was regressed against the independent variables: awareness (AWARE), understanding (UNDERST) and attitude (ATT) while the dependent variable is the level of acceptance towards GST. The economic model for the study is described as follows: $ACCEPT = f(AWARE, UNDERST, ATT)$.

In examining the relationship between acceptance towards GST and the stated independent variables, a questionnaire is administered and forwarded to the business community around Johor Bahru, the capital city of the Johor state in Malaysia. A set of 130 questionnaires was distributed to random sellers at Larkin Central and businesses around Johor Bahru from 9th June 2017 until 16th June 2017. Unfortunately, the researcher only succeeded to gather 100 questionnaires from the respondents. The survey return rate was only 76.92%.

In the questionnaire, respondents were asked on their demographic characteristics and their response to statements related to the four variables examined in the study. The questions posed in the questionnaire were adapted from Marimuthu et al., (2012), Marimuthu and Bidin, (2016) as well as Fadzillah and Husin (2016). Four-point Likert scale responses were employed (1 = strongly disagree; 2 = disagree; 3 = agree; 4 = strongly agree) to examine how strongly the respondents agree or disagree with the items posed.

Prior to conducting a multiple regression analysis, the data were assessed for validity and reliability and analysed for correlation among the variables.

5. Findings and discussion

5.1 Demographic profile

From the 100 respondents, the highest percentage of respondents (26%) came from the food and beverage industry, followed by transportation industry (15%) as well as apparel and accessory (14%). The number of businesses registered their businesses for GST was 48% and the remaining 52% of the respondents did not register or was yet to register their businesses under GST. Table 1 illustrates that most respondents (49%) received less than RM5,000 of monthly turnover. Only 17 percent of the respondents had monthly turnover of more than RM40,000. Majority of the businesses surveyed were relatively new as they had been in operation for either less than a year (31%) or between 1 to 2 years in business (29%). This explains why most of the respondents had less than RM5,000 of monthly turnover (sales) as they were new in the business world and could not yet obtain high monthly turnover.

Table 1. Demographic profile of respondents (N = 100)

	Demographic Item(s)	Frequency	Percentage
Industry	1. Food and beverages	26	26
	2. Beauty and Cosmetics	9	9
	3. Retail	7	7
	4. Telecommunication	8	8
	5. Transportation	15	15
	6. Entertainments and recreation	9	9
	7. Apparel & Accessory	14	14
	8. Others	12	12
Registered	1. Yes	48	48
	2. No	52	52
Monthly turnover	1. Less than RM 5,000	49	49
	2. RM 5,001 to RM 10,000	11	11
	3. RM 10,001 to RM 20,000	12	12
	4. RM 20,001 to RM 30,000	3	3
	5. RM 30,001 to RM 40,000	8	8
	6. More than RM 40,001	17	17
Operation	1. Less than one year	31	31
	2. 1-2 years	29	29
	3. 2-4 years	6	6
	4. 4-6 years	12	12
	5. More than 6 years	22	22

5.2 Reliability and descriptive analysis of variables

The four constructs representing the variables were tested for stability and consistency using reliability test (Table 2). Result of study showed the value of Cronbach Alpha of all the four constructs recorded above 0.6 indicating good reliability (Sekaran & Bougie, 2013).

Table 2. Reliability test

Constructs	No of items	Cronbach's alpha
Awareness	8	0.632
Understanding	9	0.808
Attitude	6	0.654
Level of acceptance	11	0.78

Firstly, the awareness variable is measured using 8 items and it has a mean score of 2.83, which shows a moderate positive awareness among business community towards GST (Table 3). All the awareness statements received positive mean score of 2.40 and above. Overall, the business community studied were aware of the existence of GST in Malaysia.

Table 3. Descriptive statistics for Awareness

Items	Mean	S.D.
I am aware that GST would affect my clients' business technically	2.98	0.65
I am aware that in GST there are standard rate, zero rate and exemption, which apply to supplies.	3.04	0.72
I am aware that tax agent's services are needed by business clients when GST is implemented	2.74	0.92
I am aware that the proposed GST rate is 4%.	2.4	0.78
I am aware that the government needs public opinion on GST	2.77	1.02
I am aware that businesses need to offer training for their employees regarding GST.	3	0.95
I am aware that there is no time frame given when GST would be implemented in Malaysia.	3.04	0.85
I am aware that GST was supposed to be implemented in the middle of 2011	2.7	0.94
Mean score for all 8 items	2.83	

Next, the mean score for all the 8 items measuring the understanding construct is 2.73, which shows moderate understanding of GST among the business community (Table 4). The business community understood well that GST is a consumption tax, transaction based taxation and stage by stage taxation, that the collection and payment is on self-assessment basis and that it is an input tax credit.

Table 5 shows the respondents' attitude towards GST system. Overall, business community responded positively to all statements on the attitude variable (ATT) with a positive mean score of 2.52 and above. The statement on educating the business community on GST received the highest positive attitude (mean = 3.13), followed by the statement that the company would acquire more information if encounter problem in GST (mean = 3.08). The lowest mean score of 2.52 was for the statement 'they would remind their company to comply with GST requirements'. Overall, the results show that the business community in Johor Bahru possessed positive attitude and were willing to pay GST if there is a good system in getting back the input tax credit from tax authority (mean = 2.79), agreed for SST to be replaced by GST (mean = 2.58) and the statement about 'happiness to pay GST' (mean = 2.54).

Table 4. Descriptive statistics for Understanding

Understanding	Mean	S.D.
GST replace the current sales and service tax	2.7	1.07
GST is a consumption tax	2.81	0.84
GST is a transaction based taxation	2.79	0.86
The collection and payment in GST is on self-assessment basis	2.71	0.91
The government needs public opinion on GST	3.33	0.90
GST is a stage by stage taxation	2.69	1.01
There is no time frame when GST would be implemented in Malaysia	2.49	1.00
GST was supposed to be implemented mid- year in 2011	2.35	1.03
Mean score for all 8 items	2.73	

Table 5. Descriptive statistics for Attitude

Attitude	Mean	S.D.
My company is in favor that Government must educate the business community on GST	3.13	0.71
My company would acquire more information if encountered problem in GST	3.08	0.76
My company would pay GST if there is good system in getting back the input tax credit from tax authority	2.79	0.87
I would remind my company to comply with GST requirement	2.52	0.88
My company favor in replacing the SST with GST	2.58	0.83
My company happy to pay GST	2.54	0.98
Mean score for all 8 items	2.08	

Mean score for all the 11 items measuring the level of acceptance construct (ACCEPT) is 2.82, which shows moderate level of acceptance of GST among the business community. Most of the means of respondents' scores are close to 2.50 (Table 6). The results show that majority of respondents disagree with those statements. They disagree that GST should be implemented in Malaysia and GST is fairer than SST. They also disagree that SST should be replaced by GST since they disagree GST will generate and increase revenue for the country. Furthermore, they do not agree that GST system proposed is easy to understand and they do not believe GST implementation will contribute in developing Malaysia's economy. Apart from that, the respondent does not prefer increasing income tax rate in assisting the government to increase its revenue as compared to GST. However, the respondents agree GST will only benefit government more than the taxpayers and they agree GST implementation encourages people to cheat.

Table 6. Descriptive statistics for Level of Acceptance

Acceptance	Mean	S. D
GST will result in higher price for goods and services	3.16	0.98
GST is a fair tax rate structured compared to SST	2.26	0.75
GST will generate and increase revenue for the country	2.78	0.75
GST protects the interests of low income earners.	2.07	0.91
Increasing income tax rate is preferred compared to implementation of GST	2.65	0.95

The 6% GST rate is too high	3.24	0.87
GST will burden the people upon its implementation	3.14	0.94
GST system proposed is easy to implement and understand	2.24	0.79
Upon GST implementation, the cost of doing business increases	3.17	0.88
GST implementation encourages people to cheat	3.06	0.97
GST will benefit government more than the taxpayers	3.3	0.90
Mean score for all 8 items	2.82	

On top of the mean score analysis, multiple regression was performed on the variables. Table 7 shows the results of regression analysis between three independent variables regressed against level of acceptance toward GST.

Table 7. Regression summary (Acceptance as the dependent variable)

Item	Coefficient	i.e.	Summary
AWARE	0.558***	0.078	
UNDERST	0.007	0.058	
ATT	0.389***	0.073	
Constant	0.146	0.266	
Adjusted R Square			0.528
F value (sig = 0.000)			37.951
Mean VIF			1.129
D-W			2.398

***Significant at 1% level

Table 7 shows R^2 value of 0.543, implying a good fit of the model considering the data was cross sectional in nature. All three independent variables (AWARE, UNDERST and ATT) explain 54.3% of the variance in the dependent variable, ACCEPT. The F-value, which was significantly larger than 1, supports the finding that the model has good fit. Variance Inflation Factor (VIF) depicts a mean value of 1.129, showing that there is no multicollinearity symptom. A maximum VIF of greater than 10 signals harmful multicollinearity, (Marquardt, 1970), which means high correlation between two or more independent variables. Meanwhile, the Durbin-Watson (D-W) value of 2.398 shows no first-order linear auto-correlation problem in the data. Awareness and attitude towards GST were found to be significant variables determining the acceptance towards this form of tax. They are positively related to the level of acceptance towards GST. The understanding variable was however found to be insignificant.

6. Conclusion and recommendation

In general, the acceptance level of GST was found to be moderate based on the mean score. The mean scores for all independent variables: awareness, understanding and attitude were also moderate. However, based on regression analysis, only awareness and attitude were found to be significant while understanding was not. This study has provided evidences that awareness and attitude has significantly influenced the level of acceptance towards GST among business communities in Johor Bahru. The study also found that the business community in Johor Bahru has shown a moderate or positive level of acceptance towards GST. Based on the findings, more effort on educating, increasing awareness, clarifying and improving understanding of GST among the people are needed to be emphasised by the government.

It is essential that adequate education is given to people for effective implementation of GST. As such, regulations, guidelines and ruling are needed to help the public to understand GST implementation. Besides, aggressive and widespread education on GST information, integration of GST education into our curriculum in public and private institutions of higher learning, public enlightenment through media and organised workshops for selected group as suggested by Bidin and Marimuthu (2016) would be crucial in promoting general understanding of the public on GST. For GST to be successful, it must be accepted by taxpayers. Apart from that, government should simplify the GST system to make sure business community can implement and understand the system easily and quickly. It is only when the taxpayers are satisfied with the efforts and measures taken to ensure they are not being victimised by this new tax system, only then the acceptance level towards GST will improve and hopefully all consumers and business community will be willing to contribute to the country's economy via GST.

In conclusion, there is a strong need for more research on GST to be conducted in the future so as to contribute to the limited literature on this area of study. Other than that, future research is also encouraged to test other variables that could estimate the level of acceptance towards GST. It is also advised that the same study to be conducted with diverse groups of business community in other areas so that comparison can be made with those who are living in different states or those with different demographic groups. This may help future researchers to measure clearly the level of acceptance towards GST. Besides, the number of respondents should also need to be increased so as to enable statistically sound results to be generated.

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