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## **Incorporating Tax Education in Non-Accounting Curriculum: A Malaysian and Indonesian Study**

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### **Abstract**

This study examines whether Malaysian and Indonesian colleges and universities need to formally include tax education in all fields of study at all tertiary level. Three hundred forty-nine academicians from Malaysia and 127 from Indonesia answered the survey. The finding shows that both countries' academicians hold comparable views on the need to include tax education as an elective course in all fields of study. Furthermore, the results show that both respondents have a good grasp of three basic tax facts. Finally, the findings inform policymakers about the necessity of formally incorporating tax education at all tertiary study.

Keywords: Tax education; Tax compliance; Non-accounting curriculum

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### **1.0 Introduction**

Many tax administrations worldwide face similar issues with taxpayer non-compliance, which leads to tax revenue leakage. Due to that, most countries, including Indonesia and Malaysia, adopted Self-Assessment Systems (SAS) to manage their tax system to increase tax collection rates while minimizing tax collection costs and encouraging voluntary compliance. Indonesia was among the earliest developing countries to adopt the SAS in 1984 due to the lack of competent tax officials and the delay in issuing assessment notices to taxpayers (Mustafa, 1998). Whereas, in Malaysia, the SAS was implemented in 2001 for corporate taxpayers and in 2004 for individual salaried taxpayers to reduce the burden of the Inland Revenue Board of Malaysia and to improve voluntary compliance levels. The SAS depends on honesty, cooperation, and voluntary compliance among taxpayers, incredibly individual taxpayers.

However, in Malaysia, Amin et al. (2022) claimed that the objectives of the implementation of the SAS do not always come to reality. For instance, Abu Hassan et al. (2022) reported a high increment of travel restrictions per year, which indirectly suggests that the issue of tax non-compliance is still occurring in Malaysia. A similar phenomenon was observed in Indonesia. The Organization for Economic Cooperation and Development Report (OECD) (2020) reported that Indonesia was placed first in the Asian and Pacific nations for having a low tax ratio, whereas Malaysia was ranked fourth. The OECD report was quite surprising because the data was based on 2018's tax

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revenue data; the low tax ratio has nothing to do with the Covid-19 pandemic. As argued by Putro and Tjen (2020), the influence of SAS on the low tax ratio cannot be separated. Perhaps, some taxpayers who intentionally want to comply with tax rules and regulations might commit unintentional tax non-compliance due to limited tax knowledge.

Past studies (Amin et al., 2022; Hassan et al., 2016; Kasipillai et al., 2003; Kurniawan, 2020; Loo, 2006; Yee et al., 2017) have demonstrated that tax education can influence taxpayer compliance. Nonetheless, tax education is only taught to accounting and business management students in many higher learning institutions, including in Malaysia and Indonesia. Meanwhile, in the Indonesian context, tax subjects are only taught in economics, business, and vocational faculties, which relate to taxpayer obligation. Thus, undergraduates in non-accounting disciplines who are also future taxpayers do not have the chance to receive tax education. Unfortunately, nearly three decades of calls from both Barjoi (1992) and Ho (1992) for incorporating tax education into the academic curriculum in all fields in Malaysia have gone unheeded. Tax education has yet to be formally introduced at the tertiary level in all fields of study in Malaysia, Indonesia, and other parts of the world (Mat Bahari & Lai, 2009). Hence, this study was conducted to address two research objectives: (i) to examine whether Malaysian and Indonesian colleges and universities need to formally incorporate tax education in all fields of study at tertiary level; and (ii) to assess general tax knowledge among both Malaysian and Indonesian academicians.

## 2.0 Theory and Literature review

### 2.1 Social Learning Theory

Albert Bandura has proposed social learning theory that emphasizes the value of observation, modeling, and copying other people's behaviors, attitudes, and emotional responses. Social learning theory has three core components, namely, cognitive, behavioral, and environmental determinants. The interaction of environmental and cognitive influences human behaviour (Kurniawan, 2020) and continuous reciprocal interaction between all three determinants (Bandura, 1971). Based on Kurniawan (2020), the study indicated that the environment manifests as taxation courses in higher education institutions, cognition manifests as knowledge, and behavior manifests as tax compliance. Therefore, tax education can become an environmental factor that can influence the cognition and behaviour of taxpayers in fulfilling their responsibility as a citizen. In this regard, this study employs social learning theory to explain the necessity of incorporating tax education formally in all fields of study at the tertiary level.

### 2.2 Tax Education in Malaysia and Indonesia

An Inland Revenue Board of Malaysia (IRBM) has provided a tax education program to educate taxpayers. The IRBM has developed an extensive tax education program to assist taxpayers in understanding the tax system and how to carry out their obligations as taxpayers. However, they only provide informal tax education using two methods: direct interactions with the taxpayers, such as discussions and forums, and indirect interactions, such as procedure and information dissemination through the media (Lee, 2009). Meanwhile, for formal tax education in Malaysia, tax subjects are only taught to accounting and business management undergraduate students at higher learning institutions (Kasipillai et al., 2003; Mat Bahari & Lai, 2009). Thus, tax subjects have not been introduced to all tertiary-level students. Past studies (Hastuti, 2014; Mahat & Lai, 2011; Mat Bahari & Lai, 2009) agreed that tax education is crucial and pertinent in disseminating tax knowledge and should be taught in university courses. Amin et al. (2022) claimed that tax education is essential to ensure that Malaysian college graduates have enough basic tax knowledge to meet their tax obligations, especially as future salaried people.

In Indonesia, the low tax ratio is becoming the Directorate General Taxation (DGT)'s primary concern. One of the efforts is to build tax awareness among Indonesia's younger generation through the tax education program. Tax education in universities, in general, is part of the curriculum in some of the faculties. In the Economics and Business faculty and vocational faculty, tax courses relate to taxpayer obligation. For law and political science faculties, tax courses are about policy and finances, but other faculties do not have any tax courses.

### 2.3 Past Studies on The Effect of Tax Knowledge on Tax Compliance

Prior studies found that tax knowledge will affect tax compliance among taxpayers. Kasipillai et al. (2003) suggested that tax education can influence tax compliance and should be offered to non-accounting students. Similarly, Mahat and Ling (2011) proved that tax education is a successful method for achieving a higher tax compliance rate under the self-assessment system. Nevertheless, Furnham (2005) suggested that tax knowledge increases with age, whereby young people probably do not understand how their country's tax system functions until they are in their late teenage years. In Hong Kong, Kwok and Yip (2018) found that tax compliance is affected by tax education. Nasution et al. (2020), who explore the determinants of tax compliance in Indonesia, found that tax knowledge does not affect a taxpayer's compliance. Nevertheless, a study by Kurniawan (2020) in Indonesia confirmed that the level of tax compliance increases with tax knowledge. Thus, Kurniawan (2020) suggested that universities must allow all students to study taxation because tax education significantly affects tax compliance. Saifudin et al. (2021) admitted that education level, tax awareness, and motivation to pay taxes all favor taxpayer compliance. Tax education is one of the variables influencing tax compliance in a particular country (Amin et al., 2022). However, many previous studies have investigated the issue from students' perspectives (Mat Bahari & Lai, 2009; Wong & Lo, 2015; Lai et al., 2017; Mohamad, 2013; Putro & Tjen, 2020), as well as taxpayers' perspectives (Hassan et al., 2016; Olowookere & Fasina, 2013). Only a few studies have investigated the issue from academicians' perspectives. Therefore, this study will assess the opinions on the importance of tax education from academicians' perspectives.

### 3.0 Methodology

This study adopted a simple random sampling method. As a unit of analysis, this study focuses on non-accounting academicians at two public universities, Universiti Teknologi MARA (UiTM) and Universitas Airlangga Indonesia (UNAIR). Based on an unpublished report from UiTM Shah Alam's Infostructure Division, the total number of active non-accounting academicians in the entire UiTM system in Malaysia is currently 8,764. Whereas based on the UNAIR official website, there are 1,522 academicians. Based on Krejcie and Morgan (1970), the sample size for UiTM academicians is 367, compared to 306 for UNAIR academicians. Therefore, in September 2021, a tax education survey was randomly emailed to 367 UiTM academicians, as well as 306 UNAIR academicians. The survey aims to collect their opinions on formally incorporate tax education in all fields of study at the tertiary level. The data collection took three weeks with 349 from UiTM and 127 from UNAIR answered the survey.

The survey was designed by using Google Form to collect the data. The survey is divided into three sections. Section A focuses on the demographic respondents. Section B discusses the significance of incorporating tax education into all fields of study. On the other hand, Section C is about how much academicians know about taxes in general. In Section C, general tax knowledge was tested with six questions from Morgan and Castelyn (2018), and one tax compliance scenario adapted from Wong and Lo (2015).

### 4.0 Findings and Discussions

#### 4.1 The Respondents' Profiles

Table 1 displays the respondents' profiles. Most university respondents were female, 72.2% from UiTM and 61.4% from UNAIR. On average, most respondents from UiTM and UNAIR were aged between 31 and 40 years old, with a percentage of 57% and 33.9%, respectively. More than two-thirds of respondents for both UiTM and UNAIR were married, 78.2% and 81.9%, respectively. Concerning education, the majority of respondents from UiTM (69.6%) and UNAIR (71.7%) had a master's degree. About 31.5% of UiTM respondents had working experience of between 6 and 10 years, followed by 32.1% having more than 15 years. Whereas for UNAIR respondents, about 42.5% had more than 15 years of working experience, followed by 23.6% of respondents between 6 and 10 years.

Table 1. The respondents' profiles

Characteristics		UiTM		UNAIR	
		Frequency (n = 349)	Percentage (%)	Frequency (n=127)	Percentage (%)
Gender	Male	97	27.8	49	38.6
	Female	252	72.2	78	61.4
Age	≤ 30 years old	9	2.6	23	18.1
	31 - 40 years old	199	57.0	43	33.9
	41 - 50 years old	97	27.8	24	18.9
	51 - 60 years old	42	12.0	25	19.7
	> 61 years old	2	0.6	12	9.4
Marital Status	Single	65	18.6	23	18.1
	Married	273	78.2	104	81.9
	Others	11	3.2	-	-
Education	Bachelor's degree	4	1.1	7	5.5
	Master's degree	243	69.6	91	71.7
	Doctor of Philosophy	102	29.2	29	22.8
Work Experience	≤ 5 years	37	10.6	26	20.5
	Between 6 - 10 years	90	25.8	30	23.6
	Between 11 - 15 years	110	31.5	17	13.4
	≥ 15 years	112	32.1	54	42.5

#### 4.2 Academicians' Opinion Towards Incorporating Tax Education Formally into All Fields of Study

On a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), the respondents were asked to indicate their opinion regarding incorporating tax education formally into all fields of study. As indicated in Table 2, the findings show that respondents from both UiTM and UNAIR hold comparable views on the need to incorporate tax knowledge into a non-accounting curriculum. Comparatively, the mean scores of the UiTM respondents were slightly higher than those of the UNAIR respondents. UiTM respondents (mean = 3.93) and UNAIR respondents (mean = 3.46) agreed that tax subjects should be introduced as elective courses in their faculty. The plausible explanation is that perhaps they had experienced difficulty or a problem when filing the income tax return form due to a lack of tax knowledge. Therefore, they think that learning tax education should benefit students in the future and should supposedly be introduced at their faculty level. Nevertheless, both respondents share similar thoughts whereby they disagree that tax subjects should be introduced as compulsory subjects in their faculty. As Mat Bahari and Lai (2009) argue, perhaps there is no room to incorporate taxation as a core subject since there are already many subjects. The findings contradict Amin et al. (2022), who discovered that 59.5% of their respondents (students) agree that taxation should be made a compulsory subject. Amin et al. (2022) argued that perhaps these students believe they are better equipped with tax knowledge before entering the working world. Their findings consistent with Social Learning Theory (Bandura,

1971) whereby it is believed that when students learn taxation during their undergraduate level, it will help them to understand their responsibility as a taxpayer which indirectly may lead to higher tax compliance.

Table 2. Academicians' opinion on the need to incorporate tax education at the tertiary level

Statement	UiTM		UNAIR	
	Mean	Standard Deviation	Mean	Standard Deviation
Tax subjects should be introduced to all faculties.	3.95	1.104	3.43	0.922
Tax subjects should be introduced as an elective course in my faculty.	3.93	1.104	3.46	0.862
Tax subjects should be introduced as a compulsory course in my faculty.	3.03	1.298	2.79	0.856

Next, three questions were designed to assess respondents' opinions on the benefits of learning tax education. Table 3 shows that most UiTM and UNAIR respondents share similar views on the benefits of learning tax education. The survey found that most UiTM respondents (mean = 4.48) and UNAIR respondents (4.16) agreed that learning tax education would make them understand what taxes do for the community. We believe that when taxpayers understand the process or benefits of paying income tax, they will voluntarily comply. People tend to comply with tax laws when they perceive fairness in taxation (Amin et al., 2022) and have a better awareness of their tax duties after being exposed to tax education programs (Abu Hassan et al., 2022; Hassan et al., 2016; Kurniawan, 2020; Kwok & Yip, 2018; Palil, 2010; Yee et al., 2017).

Table 3: Benefit of learning tax education

Statement	Strongly Disagree %	Disagree %	Neutral %	Agree %	Strongly Agree %	Mean	Standard Deviation
Learning tax would help me to avoid the tax penalty.							
UiTM	2.0	1.7	9.5	36.7	50.1	4.31	0.866
UNAIR	0.8	2.4	7.1	71.7	18.1	4.04	0.647
Learning tax would help me to have proper record-keeping.							
UiTM	0.0	1.1	10.0	35.2	53.6	4.41	0.716
UNAIR	0.8	1.6	16.5	69.3	11.8	3.90	0.640
Learning tax makes me understand what taxes do for the community.							
UiTM	0.3	2.0	4.6	35.5	57.6	4.48	0.705
UNAIR	0.0	1.6	3.1	73.2	22.0	4.16	0.541

Respondents were asked to indicate the best level to introduce tax education. UiTM and UNAIR respondents agree that tax education should be done best at the university level. The results with previous studies (Amin et al., 2022; Mahat & Lai, 2011; Mat Bahari & Lai, 2009), which said that tax subjects should be taught at the tertiary level. It is believed that by the time students get to university, students are more mature and know more about their country's tax system. However, less than 40% of respondents to both UiTM and UNAIR say there should be tax education at the secondary school level. Furnham (2005) said that people learn more about taxes as they get older, so a 15-year-old probably doesn't fully understand how the tax system works until they are in their late teens.

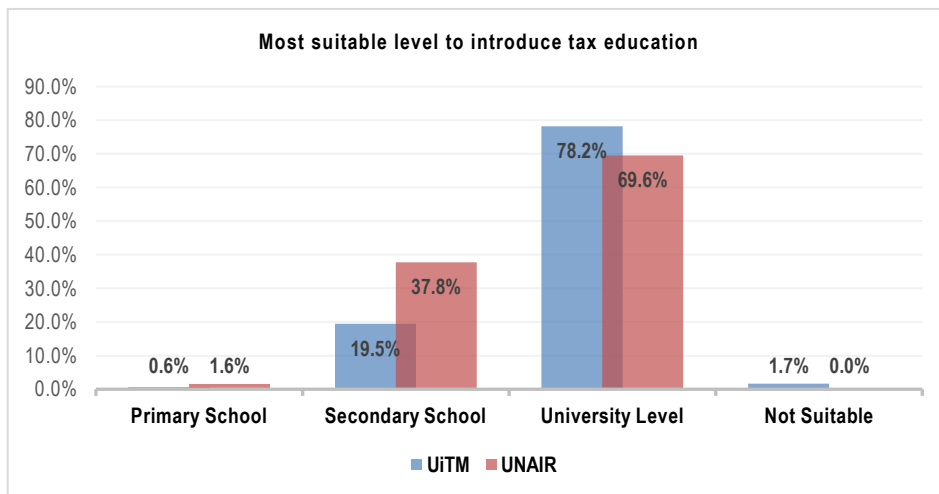


Fig. 1: Most suitable level to introduce tax education

#### 4.3 General tax knowledge among non-accounting academicians

Six items from Morgan and Castelyn (2018) were used to assess UiTM and UNAIR respondents' general knowledge of taxes. The results are shown in Table 4. As expected, responses of 'Good' and 'Very Good' were dominant across all fields for UiTM and UNAIR. The findings contradict Morgan and Castelyn (2018), whereby respondents' responses are mostly 'poor' and 'very poor' for every field. Overall, can

conclude that both UiTM and UNAIR respondents have a good understanding of general tax knowledge, mainly about three taxation concerns: the purpose of taxation, general understanding of taxation responsibilities, and where to obtain assistance with taxation responsibilities. However, around 24% (UiTM) and 6% (UNAIR) of respondents have limited knowledge of completing a tax return form. Although it is a modest percentage, it is alarming since it may contribute to tax non-compliance. According to Lee (2009), taxpayers must have a solid understanding of taxation to avoid mistakes that could result in penalties and stress. Previous research stated that a lack of tax understanding would contribute to tax non-compliance (Amin et al., 2022; Kurniawan, 2020; Mahat & Lai, 2011; Saifudin et al., 2021).

Table 4: General tax knowledge

Statement	Very Poor %	Poor %	Average %	Good %	Very Good %
Purpose of taxation in society					
UiTM	0.9	2.3	14.9	60.5	21.5
UNAIR	2.4	4.7	23.6	59.1	10.2
General understanding of taxation responsibilities					
UiTM	0.9	2.9	14.0	59.9	22.3
UNAIR	0.8	12.6	27.6	52.8	6.3
Where to obtain assistance regarding the taxation responsibilities					
UiTM	1.1	6.9	22.3	51.0	18.6
UNAIR	0.0	16.5	29.9	48.0	5.5
Which organizations are part of the taxation system					
UiTM	1.7	7.7	21.2	46.4	22.9
UNAIR	2.4	18.1	30.7	44.1	4.7
How to complete a tax return form					
UiTM	0.3	5.7	16.9	50.7	26.4
UNAIR	2.4	23.6	30.7	38.6	4.7
How to understand a taxation system					
UiTM	2.3	12.3	28.9	43.3	13.2
UNAIR	3.1	36.2	33.6	22.8	3.9

To further probe the issue of tax knowledge, this study adapted one tax compliance scenario from Wong and Lo (2015). The respondents were asked to answer 'Yes' or 'No' to the tax compliance scenario. Figure 2 depicts the difference in responses from UiTM and UNAIR respondents. Approximately 70.8% of UiTM respondents say 'Yes,' indicating that they will disclose such income to the IRBM. Surprisingly, only 35.4% of UNAIR respondents said 'Yes,' while 64.6% said 'No.' Do those who say 'No' honestly not know about the topic? Or have they decided not to submit their income to the tax authorities? It is perplexing because, since the introduction of the self-assessment system, the system has relied on taxpayer honesty in reporting their income tax. However, tax authorities can only assess taxpayer honesty through tax audits, and the chances of being audited are slim. Without a doubt, the findings highlight a need to enhance voluntary tax compliance, and one approach is tax education (Amin et al., 2022; Hastuti, 2014; Mahat & Lai, 2011; Mat Bahari & Lai, 2009). Perhaps individuals who answered 'No' don't know because they lack tax understanding or never had the opportunity to learn during their tertiary education. As a result, some taxpayers likely tend to repeat mistakes by failing to disclose chargeable income due to a lack of tax knowledge, which results in a penalty being imposed if found during a tax audit.

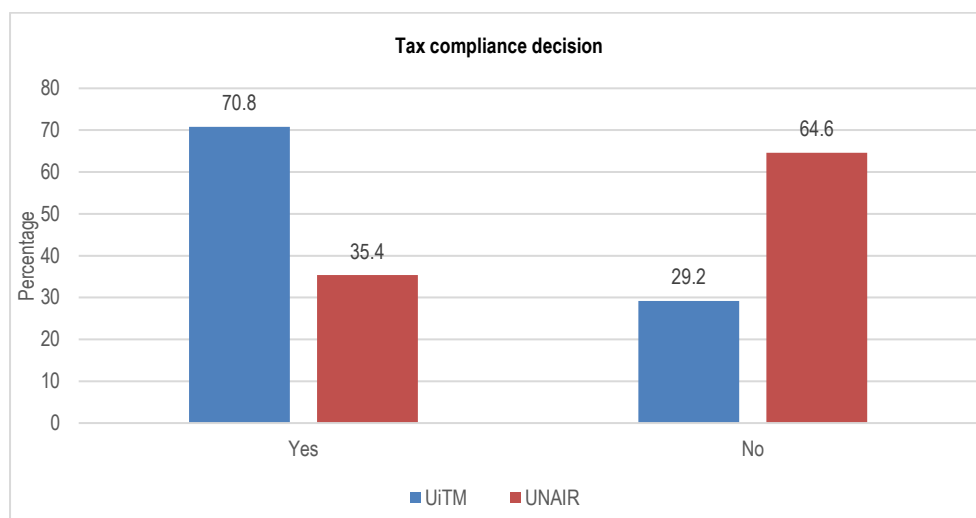


Fig. 2: Tax compliance decision

### 5.0 Conclusion and Recommendations

The purpose of this study is to determine if Malaysian and Indonesian colleges and universities should formally incorporate tax education in all fields of study at the tertiary level. A survey of 349 UiTM academicians and 127 UNAIR academicians suggests that tax education be implemented as an elective subject at the university level. Because students will be future taxpayers from all income sources, educating taxpayers through the educational system will encourage voluntary compliance and have a long-term influence (Lee, 2009). Furthermore,

to achieve tax objectives, tax education should be adequately planned and taught in higher learning institutions (Amin et al., 2022; Mahat & Lai, 2011; Mat Bahari & Lai, 2009). The assessment of general tax knowledge and tax compliance scenario provides insight to both Malaysian and Indonesian tax authorities, as well as the Ministry of Higher Education, on the importance of collaborating to introduce formal tax education into the academic curriculum in all disciplines at the tertiary level. According to Mat Bahari and Lai (2009) and Ali and Ahmad (2014), it has been nearly three decades since both Barjoyai (1992), and Ho (1992) called for formal tax education, yet the plea has gone unheeded. As a result, tax education has yet to be formally adopted at the tertiary level in all disciplines in Malaysia, Indonesia, and other world areas.

This study has several flaws. First, this study focuses on academicians from two public universities, namely, UiTM and UNAIR. Second, the focus of this study was limited to evaluating respondents' perspectives on tax education, general tax knowledge and simple tax compliance scenarios. Lastly, this study do not test the applicability of the social learning theory in the context of both UiTM and UNAIR academicians. Future research should be conducted by using qualitative methods, such as interviewing academicians about their thoughts and experiences with tax education. Besides, future research may test the applicability of social learning theory in the context of UiTM or UNAIR academicians. Perhaps, future research in Malaysia may consider to interview secondary school students' experiences while learning basic taxation during their form five level. Finally, more research should be undertaken among academicians from various public and private universities to make the findings more accurate and generalizable.

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## Paper Contribution to Related Field of Study

The assessment of general tax knowledge and tax compliance scenario provides insight to both Malaysian and Indonesian tax authorities, as well as the Ministry of Higher Education, on the importance of collaborating to introduce formal tax education into the academic curriculum in all disciplines at the tertiary level.

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