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Individual Tax Compliance Decision

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ABSTRACT

Over the past decades, research on individual tax compliance has moved its focus from the influence of deterrence to the influence of social influence mechanism such as conformity and compliance. Fundamentally, this research revolves around the idea that the behaviour and attitudes of an individual or a group may be affected by the behaviour of others or an individual's reference group. In line with this view, this paper discusses the influence of social mechanisms on individual taxpayers' decision making. It argues that acknowledging the influence of social network can assist in explaining tax compliance among individual taxpayers in Malaysia. This argument runs counter the standard theoretical framework of tax compliance (involving deterrence factors such as fines, penalties, and audit probabilities, and that, in turn, this nature leads them to be non-compliant by manipulating their tax returns.

Keywords: Compliance, conformity, social influence, social network, tax compliance

INTRODUCTION

In recent years, there have been efforts to better understand factors that influence taxpayer behaviour. Better understanding of taxpayers' motives, attitude and choices would significantly improve voluntary compliance as well as the efficiency of the tax administration (Walsh, 2012 & OECD, 2010). Generally, the aim beneath these efforts, tax compliance, is defined as the willingness to pay taxed by filing all required tax returns in accordance with the tax code (Kasipillai & Jabbar, 2006; James & Alley, 2002). The major areas of non-compliance in Malaysia include tax avoidance and tax evasion such as: failing to register with the tax authority by any potential taxpayers, failure to submit a tax return based on due date, incorrect declaration or assessment

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of tax liability in the submitted tax return, and non-payment or partial payment of tax liability after the due date (Inland Revenue Board of Malaysia, 2015).

Thus, in 2013, Inland Revenue Board of Malaysia (IRBM) introduced strict punishment for non-compliance, including harsh penalties for underreporting, late submission, late payment, and criminal prosecution against non-filers of tax returns, meaning the IRBM can now detain tax evaders. This shift from treating non-compliance as a civil to a criminal offence demonstrates the seriousness with which it is now greeted, and attempts to address an issue: tax evasion or underreporting which reduces the state's revenues.

THE LOOPHOLES

The taxation assessment system from which these issues arise was introduced in 1984, in West Malaysia, then later in Sabah, in 1957, and Sarawak, in 1961. This system shifted from traditional assessment to modern assessment; the former is known as the Official-Assessment System (OAS) and the latter the Self-Assessment System (SAS). Under OAS, taxpayers were not required to have knowledge on how to compute their own payable tax: taxpayers received their annual tax returns from IRBM and were required to declare all the necessary information pertaining to their income and expenses for that particular year of assessment. In short, the onus was on the tax assessors in comprehending, interpreting and appropriately applying the relevant tax law.

However, the rate of returns filed by taxpayers was unsatisfactory (Shanmugam 2003; Mottiakavandar, Ramayah, Haron, & Jili, 2003; IRBM, 2002) resulting in delays in revenue collections as well as loss of revenue. With these problems further aggravated by the inability of tax assessors (IRBM) to finalise assessments within the stipulated timeframe (Shanmugam, 2003), the introduction of Self-Assessment System (SAS) by the IRBM between 2001 and 2004 - for companies and individuals was designed to reduce the problematic administrative burden of the state.

Operating within the SAS system, taxpayers are required to disclose their taxable income honestly, reporting appropriately and paying taxes in a timely manner. However, with there is a tendency among taxpayers to be dishonest, because they can underreport their tax liability (Mohd Rizal, 2010; Walpole, 2009) and indeed some taxpayers began manipulating their tax returns and underreporting their incomes (Hansford & Hasseldine, 2003; James, 1996). These forms of non-compliance then were made accessible by a significant shift in taxpayer responsibility, with emphasis now on voluntary compliance. Even though SAS was introduced by the government to collect tax for the nation at minimum cost, to improve compliance, and to institute effective enforcement (Loo, 2006; IRBM, 2001; Kasipillai, 2000), clearly it also carried some negative impact in each of these areas.

GRANTED OPPORTUNITIES

The number of non-compliant taxpayers increased by almost 10 times within two years of the implementation of SAS from 25,160 to 239,666 in 2003 and 2005 respectively. About 1.3 million potential taxpayers did not file their tax returns which caused the Malaysian government to lose approximately RM307.7 million in tax revenue due to non-compliance (Krishnamoorthy, 2006). In 2011, there were approximately 5 million individuals in Malaysia who are eligible to pay taxes, but only 1.7 million were active taxpayers (IRB chief executive officer, 2011). The rest were inactive taxpayers and contributors to tax arrears, through avoidance and evasion, and most of them are undetectable.

Some of the taxpayers claim to find the tax system too complicated perhaps due to the fact that there are various layers of tax, such as income tax and property tax. Subsequently, revenue loss due to tax evasion in 2015 was RM567,837,454.66 compared with RM391,022,171.19 in 2014. The number of evasion cases for both years increased from 667 to 1029, and for personal income tax evasion, it was about 791 cases for 2013, 2014 and 2015 (Mohd Azizul, Mohd Yasin, Musa, & Mohd Hamzan, 2016).

LESSONS LEARNT

Countries all around the world have been working extensively to improve their taxation system. Based on 2015 International Tax Competitiveness Index Rankings (Table 1), Estonia had the most effective tax system in the world: with private personal income tax in Estonia is 20%, the lowest among OECD countries.

New Zealand emerged second with a score of 91.8%. Based on the global trend, New Zealand improved its marginal individual income tax rate from 38% to 33% and for corporate tax from 30% to 28%. These reforms helped transform uncompetitive taxes to an efficiency of taxes.

Table 1
2015 international tax competitiveness index rankings

Country	Overall Score	Overall Rank	Individual Taxes Rank	International Tax Rules Rank
Estonia	100.0	1	2	17
New Zealand	91.8	2	1	16
Switzerland	84.9	3	4	9
Sweden	83.2	4	21	5
Netherlands	82.0	5	6	1

Source: Tax Foundation, 2015

Based on these established best practices in taxation, Malaysia has begun to improve taxation system by incorporating an awareness of factors that influence individual taxpayers' decision to pay taxes into its system. Evidently, socia influence and deterrence factors should be taken into consideration in order to tackle the current tax loopholes. The tax rates implemented in Malaysia is relatively higher as a developing country and should take into account the taxpayer's real income as well as economic growth of the country. The personal income tax (Figure 1) in 2015 and 2016 were 25% and 28% respectively (IRBM, 2015).

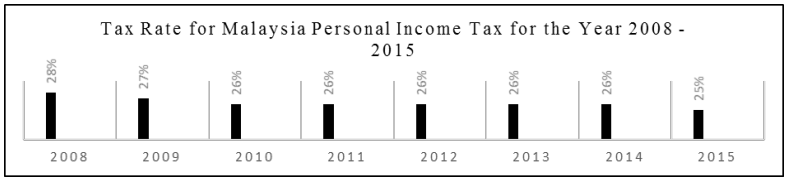

Figure 1. Tax rate for Malaysia personal income tax for the year 2008 – 2015

TAX COMPLIANCE AND SOCIAL INFLUENCE

In 1970s and 1980s, studies on psychological driven tax compliance model not only focused on deterrence factors, but also on social norms as a tax compliance determinant. Among these are: normative expectations (Smith & Kinsey, 1987), identification with a group (Vogel, 1974), social norms and social controls (Weigel, Hessing, & Elffers, 1987). In the 1990s, interest in tax compliance behaviours (via behavioural economists) peaked thus, many experimental studies were conducted on the effects of social norms (Torgler, 2007). More recent studies have changed their focus and included more research on taxpayers' morale, social norms, social interaction, ethical values, fairness perceptions, and attitude.

A number of key behavioural and sociological questions were developed to study the effect of social influence on tax behaviour, fairness, and trust, and social norms and social influences in tax communication (Onu & Oats, 2014). The previous microeconomic approaches examined the consequences of audit probability, fines, tax rate, income level, inflation rate and developed highly sophisticated mathematical models, but they failed to incorporate many facets of taxpayers' actual behaviour. Moreover, Theory of Planned Behaviour, Rational Choice Theory, Crowding Theory, and Theory of Reasons Action have been used to study the taxpayer's intention that and behaviour . Artificial neural network analysis, ordinary least squares (OLS), Panel regression, and agent-based model

are among the methodologies used to study tax behaviour.

SOCIAL INFLUENCE

Within each of these models, social influence is being measured. Social influence is a change in an individual's thought, feelings, attitudes, or behaviours resulting from communication or interaction of one individual with others, or also influenced by the majority when a large portion of an individual's referent social group holds a particular attitude (Rashotte, 2007). An individual's decisions or choices have always been influenced by those who they perceive themselves to be similar to, or see as desirable, or see as or having a knowledge in a particular field. Social influence therefore plays a significant role in predicting decision making of the taxpayer, either to comply or not comply with the tax payment (Andreoni, Erard, & Feinstein, 1998; Erard & Feinstein, 1994; Gordon 1989; Myles & Nylor, 1996).

Social Influence Theory

The core proposition of social influence theory is where the behaviour and attitudes of an individual or group will be affected by the behaviour and social norms of others or an individual's reference group (Ali, Fjeldstad, & Sjursen, 2014). A research on herd behaviour in an economic situation (Banerjee, 1992) indicates that social influences may affect the compliance of individual taxpayers, in particular by affecting the perceived probability of detection. In Western countries, those who report compliance believe that their peers and friends comply, whereas those who report cheating believe that others are also doing the same thing, cheating (Andreoni et al., 1998). Based on this theory, there are two major components that may affect compliance behaviour, namely, conformity and compliance.

Conformity. Taxpayers' compliance decisions are basically not simply influenced by economic deterrence such risk detection and severity of punishment, but also their personal norms. These norms alone are do not help to improve tax compliance. When an individual declares his or her opinions and behaviour within heterogeneous society, they will trade-off between being true to their own opinion and conforming to a social norm (Michaeli & Spiro, 2015). Conformity occurs when an individual conforms when he or she desires to change the behaviour according to socially acceptable standards as a result of group pressure (Myers, 2008; Cialdini & Goldstein, 2004). Generally, the fusion of identity will take place when an individual becomes fused in a particular group, and their behaviour and social identities become functionally equivalent (Swann, Seyle, Gomez, Morales, & Huici, 2009).

Conformity is assumed to be an endogenous social influence mechanism since the behaviour of others may be correlated through unobserved factors and simultaneity (Maness, Cirillo, & Dugundji, 2015). This variable is influenced by two aspects known as normative and

informational influences. Normative influence is understood as conformity based on a person's desire, to be positively accepted in a particular group through fulfilling expectations of others. This conformity requires the social approval and acceptance from the group members, and when a person does not conform to their group, subsequently they are less recognised and will be punished by the group. Normative influence basically results in public compliance where a person publicly agrees with the opinions of a group even though they privately disagree with them because they are scared of being rejected by the group.

Informational influence is defined as an influence to accept information that they obtained from another person (can be obtained by observing) as evidence about reality (Myers, 2008; Deutsch, & Gerard, 1955). When a decision is unknown and ambiguous, an individual tends to depend on others for the answer. Individual taxpayers may be influenced by informational conformity when they have been informed of some preferable features of a certain type of behaviour. At the very least, taxpayers who had been informed have differing choice perspectives compared with those who are not well informed. But, more specifically, as discussed in social networks, people are connected to each other and share their own experiences that might convince others to be a part of them and thus the social norm of honest payment will be exponentially increasing the likelihood of honest payment.

Compliance. In contrast with conformity, compliance is categorised as contextual or exogenous social influence (Manski, 1993). Compliance refers to a particular kind of response or agreement to a particular kind of communication or a request (Cialdini & Goldstein, 2004). This request can be either explicit (such as the command form by tax authorities in paying taxes) or implicit, for example, through advertisement or seminars held by IRBM. But in all cases, the target recognises that the involved parties (taxpayers) are being urged to respond in the desired way. To encourage compliance among taxpayers, three kinds of social influence tactics can be employed: (1) accuracy; (2) affiliation; and (3) have to be really understood.

Accuracy is important to individuals since it helps them to achieve their desired goals in the most effective and rewarding manner. The individuals' goals respond correctly to a dynamic social situation that demands an accurate perception of reality. Therefore, they need to be able to correctly interpret and react to incoming information that is perceived as significant, in this instance, compliance-seeking attempts. In term of social norms, individuals often look to gain an accurate understanding and effectively respond to social situations, especially when it comes to uncertainty. Kahan (1997) revealed that social norms have been found to influence a range of behaviours in tax evasion. Simply put, social norms are the rules that state expectations about what is right and correct behaviours in a different setting (Pratkanis, 2007).

Individuals will be given a reward if they accordingly behave as required by the authority through the opinions, advice and orders from higher authority.

Alongside accuracy, affiliations refers to the fact that humans are fundamentally motivated to create and conserve meaningful social relationship such as engaging in behaviours that others approve of. In maintaining a positive self-concept, people have a strong need in enhancing their self-concept through behaving consistently with their actions, statement, commitment, or belief (Cialdini & Trost, 1998).

SOCIAL NETWORK

Each of the above social influence tactics must be filtered through social networks, and thus an understanding of what these are and how they operate is also important to encouraging compliance. People are dependent on each other and they are linked together through their relations. These relations can be friendship or partnership (Ibrahim & Chen, 2015) or collegial (working in the same organisation, or same occupational group), familial relations or social media (Maness et al., 2015), but all of these linkages can be understood as social networks that influence one's personal goal and decision. The social network plays a significant role in determining choices of individual taxpayers. The first role is, it transmits social norms from one person to another and second, the audit policy of the revenue service is not disclosed to the public (Hashimzade, Myles, Page, & Rablen, 2014). The effect of this reality is that when two non-evaders meet, the social norm of honest payment will be increased for both parties, but when the non-evaders met evaders, the same social norm is reduced for the non-evader and increased for evader. Generally, individuals will share their own experience and receive information about the experiences of others.

Social media can be explained as the umbrella for the web-based software and services that allow users to exchange, discuss, communicate and participate in any form of social interaction via online (Ryan & Jones, 2012). In terms of tax compliance decision, social media facilitate the communication between taxpayers (either evaders or non-evaders), such as through a website or online service. The emergence of Facebook, WhatsApp, Instagram, Twitter and blogs therefore stimulated the decision making process of an individual by enabling users to communicate with each other by posting information and comments. Interestingly, the information and comments about any issues can be publicly or privately displayed and respects the privacy of the users.

With such dramatic power to generate social influence, clearly it is important to understand social networks in looking to understand individuals' tax compliance decisions. At least one effect of these networks is the creation social safety by linking an individual based on propinquity and homophily. Propinquity is where individuals prefer to be friends if they are geographically close (Feld & Carter, 1998), while homophily is the condition

where individuals tend to communicate and associate with others that they feel comfortable with and are like themselves (McPherson, Smith-Lovin, & Cook, 2001). In order to understand the social influence of social networks in a choice decision by taxpayers, it is important to address why connections are made. Kadushin (2012) revealed that there are three main motivational grounds for social networks which are: (1) social safety; (2) brokerage; and (3) status.

The brokerage allows individuals to explore a new environment by transferring of knowledge, influence, and social capital between heterogeneous societies as well as provide individuals with power and status (Manes & Cirillo, 2016). Besides, status requires a power, the reputation of an individual and comparison thereof. The sources of power can be from organisational structures and the allocation of resources such as social connections and encourage social interaction among individuals.

CONCLUSION

To understand taxpayer compliance is challenging. The biggest problem is to search for one predominant theory of taxpayer compliance that allows predictions to be made, for producing voluntary compliance in a dynamic environment. The economic factors have shown their inconsistent effect on individual tax behaviour in paying taxes and thus they are not sufficient to explain tax compliance. Moreover, the tax compliance rate is surprisingly higher than what the standard economic model would expect. The classical utility model of tax compliance produces weak predication of macro compliance levels.

Individual taxpayers do not consider penalties and perceived audit probability for evading, but this should go beyond deterrence and focus on social influences as well. Realistically, the social influence theory offers more guidance for tax administrators to improve voluntary compliance by establishing different strategies for different types of taxpayers. Social networks clearly play a significant part in influencing individuals' behavior since they are dependent on each other and are linked through their relations, and this enables individual to transmit social norm from one person to another. These linkages influence one's personal goal and decision, and thus open up an avenue for tax authorities to generate compliance.

The effectiveness of social influence mechanism has been questioned since tax compliance behaviour is known to be private and unobservable. Studies have shown the salient effect of social influence across countries, regions, occupational groups and economic sectors, through information received via mass media, indirect inference or through personal communication with other taxpayers, but in the context of the theories discussed, tax compliance behaviour had different objectives and various methods were used to get an accurate result. Thus, whilst to some extent, experimental studies are well suited to detect the precise mechanisms behind noncompliance, but the question remains

whether individuals behave similarly or rather differently in the laboratory and in the field. What is clear is that attitudes and behavior change after one taxpayers form a relationship with another taxpayers, and this knowledge must drive policy.

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