

A VALIDATION OF TECHNOLOGY ACCEPTANCE MODEL IN MEASURING ACCEPTANCE OF E-FILING TAXPAYERS

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Abstract

This study attempts to validate technology acceptance model (TAM) factors for measuring e-filing taxpayers' acceptance particularly in Malaysia. Data are collected from 100 taxpayers in three higher learning institutions in Labuan FT. Factor analysis is employed in this study to measure and validate TAM factors (attitude, behavior intention, information quality, information system quality, perceived credibility, perceived ease of use, and perceived usefulness) which contribute to e-filing acceptance by Malaysian taxpayers. The finding of this study verifies that tam instrument is still valid in measuring the acceptance of e-filing among taxpayers. We found that most of the factor loading for each item above 0.7, which support the TAM model previously adapted by Chang et al., (2005). The implication of this study suggests that Inland Revenue Board can confidently apply the instrument in measuring e-filing acceptance among taxpayers.

Keywords: E-taxing, validation of technology, instrument acceptance,

Introduction

In year 2005, the Inland Revenue Board (IRB) shifted to a new paradigm towards e-Filing based on the to Self Assessment System (SAS) and focused more on the audit field. The IRB also decided to aim for a paperless concept. Generally, the e-Filing process is more convenient, fast, accurate and secure in terms of payment. There are four steps in e-Filing. First, a taxpayer needs to enroll and verify a digital signature and MyKad into the reader. Then, he/she is required to enter the gross earnings, relief and deductions before the system compute automatically. Last but not least, the IRB will receive the tax form electronically and the e-Filing system is security. As stressed by the IRB CEO, the e-Filing system is secure and it is difficult to get into anyone's personal tax file because they need to enter the PIN (personal identification number) and a password (The Star Online, April 27th, 2007).

According to the IRB, about 675,000 taxpayers filed Self-Assessment System (SAS) for the year 2006 through the e-Filing system compared to year 2005 which recorded only 189,048 taxpayers (Berita Harian, June 26th, 2007). Thus, the number of taxpayers used this e-Filing

system as a method of filing tax return increased by 247%. Furthermore, in terms of tax value that was collected by IRB, it showed a tremendous increase of RM56.854 billion in the year 2005. It jumped to RM6 /38 billion in 2006 and to RM74.703 billion in year 2007. The increase is encouraging from year to year and it shows that the IRB is doing job well by employing the e-Filing effectively.

In general, the main challenge in e-government including the e-filing system in Malaysia is the technological challenges, which include issues like standards, data integration, legacy maintenance and privacy as well as security (Mohsin & Raha, 2007). Nonetheless, most of the taxpayers and tax practitioners as well as tax agents in Malaysia provide a positive feedback towards the usage of e-Filing. This has been proved by most local surveys conducted by many researches. Lai *et al.*, (2004) examines the level of technology readiness of Malaysian tax practitioners and their usage intentions toward an e-Filing system. They found that 31.3% of the respondents were somewhat techno-ready and 9.4% were highly techno-ready. At large, the tax practitioners were optimistic in the new technology and had strong usage intentions; nonetheless, they were wary of the security of the Internet technology readiness and the usage intentions towards the e-filing system.

Lai *et al.*, (2005) again examined the usage intentions, attitudes, perceptions and compliance considerations of Malaysia tax practitioners towards the e-filing system. A mail survey administered on 600 tax practitioners throughout Malaysia. The results reported that the respondents had strong usage intentions; nonetheless, they were wary of the security of the e-filing system. The quest for 'speedy tax refunds' ranked as the most important incentive for the electronic administrative capabilities of the tax authority appeared to discourage take-up of the e-filing system.

Finally, Aryati *et al.*, (2005) conducts a study to explore the awareness and usage of e-Filing among tax agents in the northern region of Malaysia (Kedah, Perlis & Penang). They also evaluated the respondents' opinion on the benefits and barriers of using e-Filing. The result showed that the overall mean score for the respondents' opinion on the benefits of e-Filing was 43.8 compared to the barriers of e-Filing which had an overall mean score of 35.0. The majority of the respondents realized the advantages of e-filing might outweigh the disadvantages. This suggest that e-Filing has a great potential of being accepted and used among the tax agents in the future.

Motivation of the Study

It seems clear that the study in the area of TAM among e-Filing taxpayers particularly Labuan F.T is considered limited. Thus, this aims to contribute to the knowledge in the information technology field. Due to the problem on using e-Filing, taxpayers were uncomfortable with e-filing as some of them were unfamiliar with electronic transactions and some said they were not computer savvy (The Star, May 4th, 2006). In addition, most of the taxpayers' were very concerned should be IRB directly changed the whole manual tax return process to e-filing because of their inability to use the Internet and they had poor computer skills.

Besides, the slow response to e-Filing was mainly because of the people's habit of completing their assessment at the last minute. On the other hand, some of them were difficult to accept a new technology because they were very concerned about security (The Star, December 31st, 2003). In turn, this resulted in low usage of electronic system. Therefore, it is very imperative to study the behavior intention of taxpayers based on their demographics factors in utilizing this e-filing system because this system will be used regularly every year.

Objective of the Study

In this study, the main indication of taxpayers' intention in using e-Filing will be explored. In addition, this study will assist the Lembaga Hasil Dalam Negeri (IRB) to improve the e-Filing performance according to TAM determinants. This is in line with the Government's Information Technology Policy. This indication in TAM determinants will be evaluated in order to develop and validate the instrument. Besides, the IRB chief executive officer and director-general have stated that the process of upgrading e-Filing system services for taxpayers will be improve the level of taxpayers' compliance. Consequently, the intention of taxpayers will be improved positively and in turn it will increase their compliance toward the IRB. Therefore, this paper has an ultimate objective which is to validate Technology Acceptance Model (TAM) factors in measuring the acceptance of e-filing taxpayers in Malaysia.

The remainder of this paper is organized as follows. A review of related literature on Technology Acceptance Model and research instruments used data analysis method involved are described. Finally, the empirical results and discussion of the study are drawn.

Literature Review

Technology Acceptance Model

The TAM was introduced by Davis (1986) and the goal was to provide an explanation of the determinants of computer acceptance which were general, capable of explaining user behavior across a broad range of end-use computing technologies and user population. In addition, the key purpose of TAM is to provide for tracing the impact of external factors on internal beliefs, attitudes and intentions.

The Tam adopts the theory of reasoned act (TRA) model to explore IT acceptance. TAM and TRA, both of which have strong behavioral elements, assume that when someone forms an intention to act, he or she will be free to act without limitation (Davis. *et al.*, (1989) also stated that TAM indicates both perceived usefulness (PU) and perceived ease of use (PEOU) as key independent variables that determine or influence potential users' attitudes towards IT intention of use.

This study also used DeLone and McLean's model of information system success (2003) which consists of information system quality (ISQ) and information quality (IQ). Another new dimension is perceived credibility of a computer system developed by Wang (2003) and Chang *et al.*, (2005).

Wang (2003); Chang *et al.*, (2005); Hung. *et al.*, (2006); and Fu *et al.*, (2006) applied TAM in their study on tax filing methods especially in Taiwan. However, most of the researchers

construct hypothesized affect the use of Internet tax filing directly through their affect on perceived usefulness (PU), perceived ease of use (PEOU), information system quality (ISQ), information quality (IQ), and perceived credibility (PC) toward attitudes of using (ATT) and behavior intention (BI).

However, there has been little study on TAM and DeLone and McLean's model particularly in the e-Filing system. Nevertheless, Lai et al. (2004) examined the level of technology readiness of Malaysian tax practitioners and their usage intention towards the e-Filing system. They found a significant positive relationship between the level of technology readiness and the usage intention towards the e-Filing system. Besides, Hanudin *et al.*, (2006) applied TAM particularly on the intention to use the SMS as a mode for banking transactions. According to this study, perceived expressiveness to use SMS banking among male respondents.

McLeod, and Pippin's, (2008) study developed a model and survey instrument that investigated the determinants of individual use of tax preparation software. They applied the Unified Theory of Acceptance and Use of Technology (UTAUT) model to the novel setting of individual tax from preparation. Beside that, they also expanded the UTAUT model by introducing three new concepts relate the Unified Theory of Acceptance and Use of Technology (UTAUT) model to the novel setting of individual tax from preparation. Beside that, they also expanded the UTAUT model by introducing three new concepts related to computers and taxes.

McLeod and Pippin (2008) also suggest that the most important determinant of individual intention to use technology is the perception of how technology will help perform a required task. The expectation is the perception of how technology will help perform a required task. The expectation of learning and ability to use the technology successfully is also important. Besides that, the other theoretical factors are the individual's social environment and various demographic variables, especially age and gender.

According to Venkatesh *et al.*, (2003), social influence is positively correlated with intention to use and moderated by gender, age, experience and the voluntariness of the technology use. The social influence measures how an individual's peers and supervisors feel about them using technology.

In addition, Wang (2003) studied individuals' intention to e-file in Taiwan using early technology acceptance constructs that have shown that perceived usefulness influences taxpayer intention to use electronic filing more than perceived ease of use. Besides that, perceived credibility, a combination of individual trust in security and trust in privacy play a role in predicting intention to use e-filing for the Taiwanese taxpayers.

McLeod and Pippin (2008) conducted an exploratory factor analysis to refine the model by performing Varimax rotation. Thus at least three questions per construct and five-model converged Varimax rotation. Thus at least three questions per construct and five-model converged. From the result, they proposed software performance expectancy, user effort expectancy, knowledge, belief in security and risk and tax authority trust.

Chu and Wu (2005), explored the key factors of electronic tax filing system (EFS) from the behavioral perspectives of the end users based on the Theory of Planned Behavior (TPB) which included attitude, subjective norm, perceived behavioural control, perceived usefulness, perceived ease of use, primary normative belief, secondary normative belief, self-efficacy, and facilitating conditions. This model was tested by structural equation modelling (SEM) using LISREL8 with a maximum likelihood estimation. They found that the first confirmatory factor analysis indicated an acceptable fit for the model and the questionnaire items (“I will not get benefits from using this electronic system” and “I can insignificant. However, the internal consistency and variance extracted of all constructs were all greater than 0.6 according to second confirmatory factor analysis. On the whole, they found that perceived behavioural intention.

In their research Gallant, *et al.*, (2007), their research had investigated factors that differentiate e-filers from non-e-files based on four independent variables which consisted of perceived ease of use, perceived usefulness, trust and cost. They employed stepwise discriminant analysis for determining if significant differences existed between the profiles of two groups defined by a categorical dependent variable. Thus, they found that only perceived usefulness and cost were significantly older, better educated, reported higher income and made more online purchases compared to people who did not e-file and there was no significant difference in hours per week of Internet use between the two groups. Besides that, the open-ended responses provided support for the followed by ease of use, not being allowed to e-file, owing money on their return, needing an extension and the last was they were using an accountant to prepare an e-file.

Conclusively, even though the results are mixed, most of the previous studies show that this instrument is valid and reliable to measure the behaviour intention in using e-filing.

Research Methodology

The population of study covered e-Filing taxpayers from three higher learning institutions in Labuan F.T. Before data collection was carried out, phone calls were made to each institution in order to ensure the total number of academic and administration staff. The respondents consisted of experienced and non-experienced individual taxpayers from Universiti Malaysia Sabah (UMS), Institut Latihan Perindustrian (ILP) and Pusat Matrikulasi Labuan (PML). We distributed 80 questionnaires to every institution and the questionnaires, which represents about 42.0% response rate.

Instrumentation

The questionnaire comprised of two sections namely the TAM determinants and demographic sections. The instrument of this study is based on Chang *et al.*, (2005). It presents a new instrument with some modifications to seven variables, using a seven-point Likert scale. The variables consist of behavior intention, attitude, perceived usefulness, and perceived ease of use (Davis, 1989); information system quality and information quality (DeLone & McLean, 1992) and perceived credibility (Wang, 2003). The demographic section consists of gender, education level, job, time of computer using, experience of handling e-Filing and experience of learning e-Filing.

Data Analysis and Discussions

Table 1: Profile Data

	Items	Frequency	Percentage
Gender	Female	50	50%
	Male	50	50%
Education	Certificate	14	14%
	Diploma	5	5%
	Degree	67	67%
	STPM	6	6%
	Lower than STPM	8	8%
Job	Professional (Academic)	63	63%
	Professional (Non-academic)	13	13%
	Support Staff	24	24%
Time of using computer per week	< 14 hours	34	34%
	1-28 hours	31	31%
	>28 hours	35	35%
E-Filing handling experience	Yes	33	33%
	No	67	67%
E-Filing learning experience	Yes	36	36%
	No	64	64%

Based on Table 1, gender was fairly accounted for (50%:50%). Most of the respondents were degree holders (67%); followed by certificate holders (14%), holders of qualifications lower than STPM (8%), STPM (6%) and diploma holders (5%). Besides, 63% of the respondents were academician and 13% were non-academician. It is followed by the supporting staff (24%). In addition, about 35% of respondents did not have any experience in handling and learning the e-Filing system. About 33% of them had the experience in handling e-Filing system and 36% learned the e-filing system through IRB courses and seminars.

Factor Analysis

Seven factors (i.e. attitude, behavior intention, information quality, information system quality, percentage endibility, perceived ease of use perceived use illeness) contribute to e-filing acceptance by Malaysian taxpayers. Data were analyzed using factor analysis via Statistical Package for Social Sciences (SPSS) version 12 computer program. Next, the principal component analysis was used as the extraction technique and varimax as a method of rotation. Factor analysis was conducted in order to reduce items into sizeable factors.

Attitude

The first factor that contributes to e-filing acceptance by Malaysian taxpayers is attitude which is indicated in the three statements. Total variance for the factor is 2.803 with a percentage of variance of 93.432, Kaiser-Meyer-Olkin's measure of sampling adequacy is 0.781. Factor

loading ranges between 0.963 and 0.970. The items were grouped by their higher (primary) factor loading. Table 2 illustrates that overall; the respondents optimistically accepted the e-filing tax return on the Internet was a pleasant experience, with its loading of 0.970. This shows that they liked the idea of e-filing.

Table 2: Component Matrix Of Attitude Factor

Statements	Loading
Filing tax return on the Internet will be a pleasant experience	.970
I like the idea of E-filing	.967
Filing tax return on the Internet is a good idea	.963

Behaviour Intention

Three statements related to behaviour intention factor had a loading range between from 0.940 to 0.970 (refer Table 3). With regard to this factor, taxpayers intend to use the e-filing system in the preparation of tax return before the tax return season deadline ends in March every year. They also positively intend to file their tax return on e-filing in the next tax return season. Factor loading for these statements is 0.970. To the extent possible, they would try to file their using e-filing in the next tax return season (factor loading + 0.949). The factor's total variance explained is 2.765 and the variance explained is 92.175. The Kaiser-Myer-Olkin measure of sampling adequacy is 0.754 handling e-Filing system and 36% learned the e-filing system through IRB courses and seminars.

Table 3: Componet Matrix of Behavior Intention Factor

Statements	Loadings
I intent to use E-filing system in my preparation of tax return in the tax return season	.970
I intent to file my tax on E-filing in the next tax return season	.970
To the extent possible, I would try file my tax on E-filing in the next tax return season	.940

Information Quality

Table 4 displays four statements pertaining to information quality factor of the e-filing system. Factor loadings above the cut off point of 0.50 ranges from 0.945 to 0.975. The Kaiser-Meyer-Olkin measure of sampling adequacy for the factor is 0.834 and the total variance explained is 3.699 with a percentage of variance explained of 92.482. E-filing acceptance by Malaysian taxpayers is due to the e-filing system that provides adequate (loading = 0.969), relevant (loading = 0.957), and reliable (loading = 0.945) information when preparing and filing tax return. In other words, information key in the e-filing system is securely controlled.

Table 4: Component Matrix Of Information Quality Factor

Statements	Loadings
The E-filing system provides the information when I prepare and file my tax return	.975
The E-filing system provides the adequate information when I prepare and file my tax return	.969
The E-filing system provides the relevant information as I need	.957
The E-filing system provides the reliable information when I prepare and file my tax return	.945

Information System Quality

The taxpayers make their minds up to use the e-filing system in tax filing by reason of the information system quality factor. The factor embraces four statements and factor loading which ranges between 0.907 and 0.947. The items are grouped based on their (primary) factor loading. The Kaiser-Meyer-Olkin measure of sampling adequacy for the factor is 0.771. The percentage of variance explained is 86.442 and the total variance explained is 3.458. As shown in Table 5, the respondents discovered that when they prepared the file tax return, they could navigate the system is reliable (loading = 0.939), and quick (loading = 0.925). The respondents claimed that the e-filing system provides useful functions that they need when preparing and filing tax returns (loading – 0.907).

Table 5: Component Matrix of Information System Quality Factor

Statements	Loadings
When I prepare and file my tax return, I can navigate the system to finish my tax filing easily	.947
When I prepare and file my tax return, the operation of E-filing system is reliable	.939
When I prepare and file my tax return, the response of E-filing system is quick	.925
The E-filing system provides the useful functions as I need when I prepare and file my tax return	.907

Perceived Credibility

The next factor requires the taxpayers to provide response on perceived credibility factor, it consists of two statements. The loadings of these items are depicted in Table 6. The Kaiser-Meyer-Olkin measure of sampling adequacy for the factor is 0.500. The total variance explained = 1.666 and the of variance explained = 83.232. Taxpayers are confident in paying taxes online as they have discovered that e-filing system is secure. They are confident that by using the e-filing system, the information would not be divulged to other interested party. A factor loading for both statements is 0.913.

Table 6: Component Matrix of Perceive Credibility Factor

Statements	Loadings
I find the E-filing system secure in preparing and filing tax return	.913
Using the E-filing system would not divulge	.913

Perceived Ease of Use

Pertaining to perceived ease of use factor, through e-filing, through e-filing, the taxpayers interaction with the e-filing software is clear and understandable (factor loading = 0.952) as they find it easy to use (factor loading = 0.946). Besides, E-filing software allows them to get the appropriate information they want (factor loading = 0.945). Above all, learning to use the e-filing software is easy for the taxpayers (factor loading = 0.942). The items are grouped based on their factor loading which range from the highest to the lowest. The Kaiser-Meyer-Olkin measure of sampling adequacy for the factor is 0.857. The total variance explained = 3.583 and the variance explained = 89.563.

Table 7: Component Matrix of Perceived Ease of Use Factor

Statements	Loadings
My interaction with the E-filing software is clear and understandable	.952
In general, I find the E-filing software easy to use	.946
I can use the E-filing software in a manner that allows me to get the appropriate information I want	.945
Learning to use E-filing software is easy for me	.942

Perceived Usefulness

The final factor that is associated with e-filing acceptance by Malaysian taxpayers is perceived usefulness which contains four statements. The total variance explained for the factor is 3.368 and the percentage of variance explained is 84.202. The Kaiser-Meyer-Olkin measure of sampling adequacy is 0.836. Table 8 indicates that one great benefit that taxpayers enjoy about e-filing is that it enable them to accomplish tax filing at a lower communication cost compared to the traditional method. The factor loading for this statements is 0.949.

Furthermore, e-filing enables taxpayers to accomplish their tax filing more quickly at anytime, anywhere with a single click via the Internet (loading = 0.922). Interestingly, E-filing enables taxpayers to minimize the number of error that can occur when completing the online form. In case a problem occurs, e-filing enables taxpayers to get a refund from the tax agency more quickly (factor loadings = 0.905 and 0.89 respectively)

Table 8: Component Matrix Of Perceived Usefulness Factor

Statements	Loadings
Using the E-filing enables me to accomplish my tax filing in lower	.949

Statements	Loadings
communication cost	
Using the E-filing enables me to accomplish y tax filing more quickly	.922
Using the E-filing enables me to reduce the error in my tax filing process	.905
Using the E-filing enables me to get refund from tax agency more quickly	.893

Conclusion

This study attempts to validate the Technology Acceptance Model (TAM) factors in measuring e-filing taxpayers' acceptance particularly in Malaysia. Data are collected from 100 taxpayers in three higher learning institutions in Labuan F.T. Factor analysis is employed in this study to measure and validate TAM factors namely attitude, behaviour intention, information quality, information system quality, perceived credibility, perceived ease of use, and perceived usefulness) which contribute to e-filing acceptance by Malaysian taxpayers.

In general, factor analysis has shown that attitude is one of the valid TAM factors with factor loading that ranges between 0.963 and 0.970. The respondents optimistically accept e-filing method of filing tax return via the Internet. In addition, behaviour intention is a valid factor with factor loading which ranges from 0.940 to 0.970. This result indicates that the taxpayers intend to use the e-filing system in the preparation of tax return before the deadline. Pertaining to information quality, all factor loading ranges from 0.945 to 0.975. In other words, e-filing acceptance by Malaysian taxpayers is due to the e-filing system because of the information system quality. The factor loading ranges between 0.907 and 0.947. Most of the taxpayers stated that they use the e-filing system contentedly because it provided a good information system.

Furthermore, in terms of perceived credibility, the taxpayers have discovered that the e-filing system is secure. Pertaining to perceived ease of use, the taxpayers find e-filing easy to use (factor loading = 0.952 and 0.946). Finally, taxpayers are aware of the perceived usefulness of the e-filing system. The factor loading ranges from 0.893 to 0.949. They perceive that e-filing lowers their communication cost. And reduces error and they are able to get their refund quickly.

Overall, the findings of this study verify and validate the TAM instrument was an instrument for measuring the acceptance of e-filing among taxpayers. We found that most of the factor loading for each item is above 0.7. This study supports the TAM model previously adapted by Chang *et al.*, (2005). The implication of this study suggests that the IRB can confidently apply the instrument in measuring e-filing acceptance among taxpayers.

To increase the generalization of this finding, future research might employ a larger sample size so that it can be generalized to the whole country. Furthermore, besides acquiring the data from the questionnaire, the interview with selected taxpayers can be conducted to cater to other issues related to the effectiveness and efficiency of e-filing.

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