

The Computerized Tax Decision Aid in Malaysia

Nor Hafizah Abd Mansor, Intan Salwani Mohamed, Lai Ming Ling and Nor Balkish Zakaria

Faculty of Accountancy, Universiti Teknologi MARA, Malaysia

Corresponding email: norha058@johor.uitm.edu.my

Abstract: This paper discusses issues relating to the application of computerized tax decision aid (CTDA) in Malaysia. CTDA not only supports structured tax problem-solving, but also highly unstructured tax problems. CTDA includes deterministic aid, decision support system (DSS) and expert system (ES). This paper also discusses the application of CTDA in two key areas which are tax practice and tax education. In Malaysian tax practice, CTDA is not pervasively utilised by tax advisory firms and it is intensively deterministic-based (tax compliance purposes). The application of DSS and ES in tax practice is still unidentified even though it is said to give significant impacts to tax advice and planning. In tax education, albeit tax industry perceived, CTDA is significant to be embedded in tax education curriculum and is able to stimulate tax learning processes, but the implementation is still under consideration by most tertiary institutions in Malaysia

Keywords: Computerized tax decision aid (CTDA), tax practice, tax education, Malaysia

INTRODUCTION

Major changes done by the Malaysian government on direct tax administration, have affected the tax industry. Firstly, the implementation of the Self-Assessment System (SAS) replaced the Official-Assessment System (OAS) in the year 2001. It not only reduces the operating costs of the tax authority, the Malaysian Inland Revenue Board (IRB), but it also increases the government revenue. This prominently contributed to greater understanding among taxpayers. SAS in Malaysia is started relatively late compared to other countries such as the United States (US) and Canada in the early 1940's, Japan in 1947, Australia and Indonesia in 1984, (Hanefah, 2007).

Secondly, the IRB has also utilized the platform of information and communication technology (ICT) in accelerating the process of modernizing the tax collection and providing efficient services, Electronic Tax Administration (ETA). This comprises of electronic tax (e-tax) applications such as electronic filling (e-filling), electronic filing (e-filing), electronic payment (e-payment) and electronic assessment (e-Assessment) (IRB, 2004). Latest, the ETA platform will be expanded to real property gains tax (RPGT) purposes in 2016. Technically, ETA's apparatuses are able to reduce the workload of the tax authority. They provide greater convenience in assessing data and minimizing operation costs. It is also time-saving, has better compliance of tax regulations, lower tax compliance costs and also able to handle higher revenue collections.

In the early years of its implementation in Malaysia, much attention has been paid specifically to taxpayers. Many studies have been conducted which emphasized the taxpayers as the unit of analysis from numerous aspects comprising of acceptance, perception, awareness, readiness and compliance costs (Che-Azmi, Kamarulzaman & Abdul-Hamid, 2012; Che-Azmi & Ng, 2010; Abd-Mansor, Jamal & Ismail, 2010; Zakaria, Hussin, Zakaria, Noordin, Mohamed-Sawal, Md-Saad & Osman-Kamil, 2009; Ilias, Mohd-Suki, Yaso'a & Abd-Razak, 2008; and

Ismail & Aidid, 2008). This is because the effectiveness of ETA is heavily reliant on the end-user's attitudes and acceptance towards the technology.

In addition to that, the role of tax practitioners in ensuring that ETA runs smoothly should be addressed. Lai and Choong (2010) suggested tax professionals' acceptance is deemed as a necessary condition for the success of the ETA's application. In order to be competitive and to add-value to tax businesses, tax practitioners must have cognitive skills, incorporate information technology (IT) skills as well as adopt technology. Hanefah (2007) has warned tax practitioners to upgrade their technology to enable a more responsive operating system towards the electronic environment.

In developed countries, the application of CTDA is not a new component. Many studies have been piloted on CTDA including tax software advantages, CTDA in education environments, CTDA on tax knowledge, and CTDA in tax practices. In contrast, the application of CTDA is still considered new in emerging economies including Malaysia. Numerous studies conducted on technology usage in other accounting sub-disciplines such as financial accounting system, computer-assisted-auditing-tools and techniques (CAATs), as well as management accounting software (Rosli, Yeow & Siew, 2012; Mohd-Sam, Hoshino & Md-Tahir, 2012; Mohamed, Mohd-Hanafi & Mohd Hanafi, 2012; Velmurugan & Wan-Nahar, 2011; Ismail, 2009; and Ismail, 2003). To date, little is known about the technical part of CTDA and its application in tax setting. This paper is hence done because of the lack of CTDA literature and the awareness of the need to get a clear insight about CTDA, especially in Malaysia.

It is hoped that the paper will make a contribution by, among other things, providing literature about CTDA in Malaysia particularly in tax practice and tax education. This paper is organized as follows. Next section provides brief information on the CTDA concept, followed by issues of CTDA in Malaysia. Last section presents a concluding remarks.

Survey of Literature

Computerized Tax Decision Aid

The use of computers has sparked a significant wave to the accounting industry, which was once considered as slow-paced and conventional. It took a long time for traditional method (the use of pencil and paper) to turn to the use of computers. According to Davis and Brozovsky (1995), computers have modernized every aspect of practitioners' lives, including preparation and planning of income taxes. This scenario has headed to the CTDA development.

In the ICT environment, the terms "decision aid" or "computerized decision aid" or "automated decision aid" are used interchangeably. According to Mohammad (1999) computerized decision aid can be defined in various ways. However, it shares the same purpose as to direct users for decision-making (Seow, 2011). Computerized decision aid is used for several accounting problems including taxation. CTDA is also known as tax software, tax application software or automated tax decision aid or computerized taxation program developed to assist users in tax decision-making (Heath, 2008; and Forster & Stack, 2007). Additionally, tax preparation software and tax software package are categorized under CTDA. Most importantly, CTDA stands for a formal and comprehensive substance as it does not merely involve tax return preparation. CTDA is classified into three major categories; deterministic aid, decision support system (DSS) and expert system (ES) (Rose & Wolfe, 2000; Abdolmohammadi, 1987; and Messier & Hansen, 1987). The classification of these categories very much depends on the structures of a tax problem; structured to highly unstructured (*Figure 1*).

The basic CTDA application is a deterministic aid which is designed to produce complete solutions to highly structured tax problems. Deterministic CTDA is the least algorithm sophisticated decision aid. Its procedure may result in behaviour of which is uniquely determined by the inputs and initial state (Dictionary of Computing, 1996). It is used regularly for tax return preparation. Through this aid, it allows knowledge acquisition by junior-level accountants. In the Malaysian market, commercial deterministic CTDA is limited and dominated by certain products such as *BiZZTAX* and *Superior TaxComp*. Overall, the spreadsheet application is still a priority and widely used by tax practitioners as it offers freedom in terms of tax reporting, cost-saving and behaviour problems (reluctant to change).

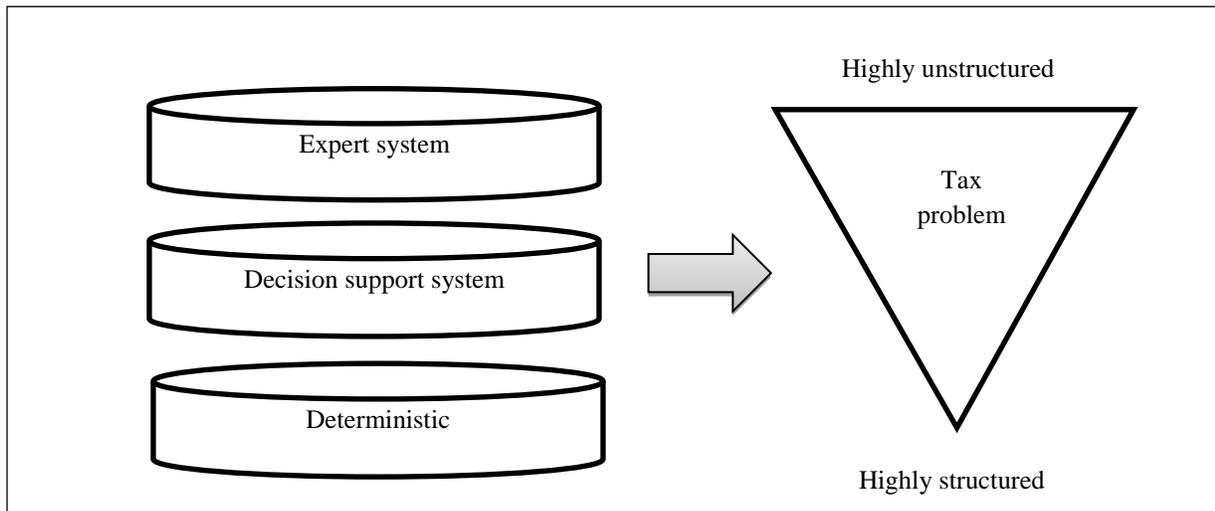


Fig.1.
The CTDA and its relationship with tax problems

The second category is a DSS. Abdolmohammadi (1999) clarified that DSS is used to represent interactive computer-based software that assist decision makers by using certain models such as statistical or mathematical models in analytical review procedures. Its implementation is comparatively sophisticated to deterministic aid where it involves four important dimensions; database, process model, representational aids and choice models. DSS is profoundly used for semi-structured problems. It is an information system that helps users to analyse data and make decisions. According to Webby and O'Connor (1994), all DSS are by their nature designed to improve decision-making effectiveness. For effectiveness issues, DSS concentrates on making good decisions. In tax practice, DSS is suitable for dealing with ad hoc and unique situations, which are not intended to function as a consultant providing judgement and expertise (Craig & Silhan, 1991). In Malaysia, well-known commercial DSS is *Brasstax*.

The third category is an ES which is a computer-based information technology consisting of a knowledge base, inference engine, user interface and other interfaces (McDuffie, 1994). It contains factual data and various rules and is able to generate a set of recommendations. Besides that, the user interface component, allows users to interact with the system. However, before ES can be developed, hundreds of tax tasks must be analysed to determine which are most appropriate for system development (Michaelsen & Swigger, 1994). Comparatively, ES is able to provide advice, whereby DSS constructs data for decision-making. ES is an advanced tool that stresses on a highly unstructured problem, and is able to increase productivity. Although it is very expensive compared to other CTDA, it has the ability to create value for the taxation field. A consultation with an ES could be conducted faster than a review of the current tax law, cases and so forth. As a result, it will reduce tax practitioners' time spent. In addition to that, tax authorities also employed ES for audit potential and penalty abatement purposes.

As CTDA stands for formal term and has broad definitions, it covers all forms of tax software that is exclusively developed to solve tax problems thus helping users in economic decision-making.

Issues of Computerized Tax Decision Aid (CTDA)

In Tax Practice

Tax practice is a technical, knowledge-based profession and it has a close connection between factual knowledge and performance (Samelson & Schloemer, 2002). There are many arguments about tax practice components. To begin with, Hicks and Rubenstein (1996) mentioned that tax practice entails tax compliance, tax advice and planning as well as tax lobbying. However, tax lobbying is said to be an added service and not the primary focus of tax advisory firms. Simplifying the classification, tax practice consists of tax compliance, tax advice and planning and also tax representative (Holub, 1998; Woehlke, 1998). Boll (2013) denoted tax compliance as the act of reporting and paying taxes in accordance with the tax laws. In addition to that, tax advice and planning involves consulting services. This includes personal or business financial planning and also income tax planning. Tax representative is a service provided whereby tax practitioners play the role of the middleman between taxpayers and tax authorities. This normally involves hearings and non-compliance cases.

In developed countries such as the US and United Kingdom (UK), the development and utilization of CTDA are rapidly spiralling in the tax industry. According to Cameron and Herrup (1995), in competitive business environment, it is essential for a tax practice to continually improve the efficiency of its operations by utilizing technology. In maximizing technology advantages, CTDA, especially DSS and ES, have begun to be addressed in tax advice and planning. Besides, there are also brilliant efforts made by parties involved to incorporate both DSS and ES, which is known as expert decision support system (EDSS). In tax practice, EDSS is suitable for complex tax problem and the development of related tax planning strategies. EDSS could provide better information and better decision methods. Moreover, EDSS is believed to create particular insights into compliance and planning by facilitating information acquisition, strategy formulation and strategy evaluation.

The usage of technology in Malaysian tax practice has spurred as a result of the introduction of the government policy, the ETA in 2004. Ironically, prior to 2004, most of the tax advisory firms utilized general business application such as word processing as well as spreadsheet for tax practice purposes. The ETA to some extent gave a momentous impact. The utilization of CTDA is said to increase productivity. Moreover, with mathematical checks and easy print-offs for personal records, it is evident that there are lots of advantages in using CTDA. The most notable pluses are; easy tax preparation, accuracy, time-saving, support for complex tax filings, improve decisions quality, and providing documentation benefits (Ghasemi, Shafeiepour, Aslani & Barvayeh, 2011, Noga & Arnold, 2002; and Waters, 1992). Apart from CTDA, ES is able to reduce the time experts spend training inexperienced firm members.

Moreover, software development or the Software-as-a-Service (SaaS) industry is at a relatively early stage, including CTDA. However, there are a number of CTDA available in the market. *Brasstax*, *TAXcom*, *EZtax*, *IncoAcct* are among CTDA applications available in the open-shelves. In some cases, a few CTDA are exclusively developed by tax advisory firms for in-house purposes. Surprisingly, Lai and Ahamad-Nawawi (2010) revealed that the utilization of CTDA among accounting firms is still not pervasive. This is supported by one of the leading CTDA vendors, Keegan (2014) who claimed that CTDA usage in Malaysia is approximately about fifty to seventy percent. Based on a current market survey, most CTDA applications are deterministic-type and it is helpful to the tax compliance or highly structured tax problem. As tax advisory firms are also providing tax advice and planning other than tax representative, the CTDA utilization is still unidentified. There is a lack of research done on CTDA diffusion at tax practitioners' level comprising of adoption behaviour.

To date, electronic taxation is still not in a matured phase. CTDA might be a new paradigm for the Malaysian tax industry, especially in tax advice and planning, as well as tax representative services. In the software industry, besides enterprise resource planning (ERP) and other e-business products, system vendors are now also looking to other areas such as business intelligence, where faster growth is possible. Although the market remains relatively small, many system vendors are looking at computing business solutions including tax-return processing (Business Monitor International Ltd., 2012).

In Tax Education

The importance of using technology in education is perceived to be a growing concern regardless of either school education or tertiary level. This could be seen through the Malaysia Education Blueprint 2013 – 2025, that is to leverage ICT in order to scale up quality learning across schools in Malaysia (Ministry of Education, 2012). It is believed that ICT has tremendous potential to accelerate the learning of a wide range of knowledge and thinking skills. At tertiary level, the importance of technology skills was emphasized in the Strategic Plan for Higher Education: Laying the Foundation Beyond 2020 (Ministry of Higher Education, 2007).

Focusing on accounting programme at tertiary level, most universities in Malaysia have integrated computerized decision aid with financial accounting course as an instructional learning tool than other accounting courses, including taxation. These include the application of *UBS accounting*, *Mr. Accounting* and *MYOB accounting*. Noor Azizi (2009) postulated the efforts to integrate IT element into other areas of accounting such as management accounting, auditing, and taxation, which remain an issue among local universities. This means tax courses still use hand calculation with traditional text-based materials in their learning atmosphere.

Notwithstanding to that condition, but emphasis on the relevancy of CTDA in ETA's era, there were studies conducted to demonstrate the importance of CTDA's integration in tax education. Computer-based learning aids in accounting courses, are proven to improve students' performances and course management (Baxter & Thibodeau, 2011). In addition to that, Meade (2002) posited that tax education has to keep abreast with the dynamic business environment. In developed countries such as the US, Fogarty and Goldwater (1996) posited that CTDA has been incorporated in tax syllabus in making tax education more realistic. It is believed that by using CTDA or technology applications in tax courses especially in Malaysia, the tax education atmosphere will change from content-driven to

a skills-driven curriculum. Moreover, Mohamed and Lashine (2003) emphasized the skills of using technology as an important element in the market-driven strategy for accounting curriculum. However, in terms of cognitive effort, using hand calculation or manual tax computation is believed to outweigh CTDA ability.

Besides having a solid foundation of knowledge about Malaysian taxation, CTDA skills are important and seen as an added value, particularly to fresh accounting graduates. The tax industry perceives CTDA as an important instrument compared to general business application software such as spreadsheet and word processing software (Lai & Ahamad-Nawawi, 2010). Most importantly, the use of tax simulation and CTDA are believed to increase interactions and participation among students. Although the use of technology is said to have an impact on learning, Shuell and Faber (2001) concluded that it is the students' reactions and use of the technology that determines whether the technology has an effect on their learning.

Concluding Remarks

Since Malaysia is moving towards becoming high-income economy, one of the high value activities is the development of knowledge-intensive services sector. This includes computing, ICT and education (Bank Negara Malaysia, 2009). As such, the utilization of CTDA, especially in the tax setting should be given due attention. The understanding and the utilization of CTDA is still minimal in Malaysia and studies need to be steered at multiple perspectives. Notably, CTDA does not only play the role of deterministic decision-making device for tax compliance, it also acts as an intelligent adviser for tax planning and consultation. This is a new paradigm in the Malaysian tax practice. As such, tax advisory firms' behaviours toward CTDA adoption needs to be highlighted. What contributes to the CTDA adoption among the tax advisory firm as well as tax practitioners must be studied, as it will give valuable insight to tax practitioners, government and system vendors.

Furthermore, the requirement of CTDA needs to be embedded in the Malaysian tax curriculum. With an ICT-focused education and dynamic business environment, tax knowledge is not sufficient. As a tax field associated with technical nature, law-based and complexity, something must be done to the current tax curriculum. But again, the implementation must be supported by appropriate research findings and strategic planning. It is hoped, that all parties involved in the Malaysian tax industry and tax education to move forward and harness the power of ICT in the dynamic business environment for greater efficiency and productivity.

REFERENCES

- Abdolmohammadi, M. J. (1987). Decision support and expert systems in auditing: a review and research direction. *Accounting and Business Research, Spring* 173-185.
- Abdolmohammadi, M. J. (1999). A comprehensive taxonomy of audit task structure, professional rank and decision aids for behavioural research. *Behavioural Research in Accounting, 11*, 51-92.
- Abd-Mansor, N. H., Jamal, M. N., & Ismail, Z. (2010). *The tax compliance costs of individual taxpayers: a comparative study between manual filing and electronic filing*. Paper presented at the International Conference on Arts, Social Sciences & Technology, Penang, Malaysia.
- Aziz, T., Khan, M. B., & Singh, R. (2010). Effects of information technology usage on student learning: an empirical study in the United States. *International Journal of Management, 27*(2), 205-217.
- Bank Negara Malaysia. (2009). Annual Report 2009. Malaysia: Bank Negara Malaysia.
- Baxter, R. J., & Thibodeau, J. C. (2011). Does the use of intelligent learning and assessment software enhance the acquisition of financial accounting knowledge? *Issues in Accounting Education, 26*(4), 647-656. doi: 10.2308/iace-50052
- Boll, K. (2013). Mapping tax compliance assemblages, distributed action and practices: A new way of doing tax research. *Critical Perspectives on Accounting*(2013), 1-11. doi: 10.1016/j.cpa.2013.03.002
- Business Monitor International Ltd. (2012). *Malaysian Technology Information Report Q2*. Retrieved from www.businessmonitor.com
- Cameron, D. A., & Herrup, L. A. (1995). Technology is an invaluable tool in the tax practice. *The Tax Adviser, 26*, 750.
- Che-Azmi, A., & Ng, L. B. (2010). The acceptance of the e-filing system by Malaysian taxpayers: A simplified model. *Electronic Journal of e-Government, 8*(1), 13-22.
- Che-Azmi, A. A., Kamarulzaman, Y., & Abdul-Hamid, N. H. (2012). Perceived risk and the adoption of tax e-filing. *World Applied Sciences Journal, 20*(4), 532-539. doi: 10.5829/idosi.wasj.2012.20.04.2403
- Craig, C. K., & Silhan, P. A. (1991). Developing expert decision support systems for tax applications. *The Tax Adviser 22*, 50-53.
- Davis, J., & Brozovsky, J. A. (1995). Decision support software for tax. *The Tax Adviser 26*, 54-57.
- Dictionary of Computing (4th ed.). (1996). New York Oxford University Press.

- Fogarty, T., & Goldwater, P. (1996). From tax computation to tax planning: The use of Monte Carlo simulations in tax education. *Accounting Education*, 5(2), 169-282.
- Forster, R., & Stack, L. (2008). *An investigating into the time-saving benefits of using a computerised taxation program*. Paper presented at the Southern African Accounting Association Conference, Johannesburg. www.eprints.ru.ac.za/1074/
- Ghasemi, M., Shafeiepour, V., Aslani, M., & Barvayeh, E. (2011). The impact of information technology (IT) on modern accounting systems. *Procedia-Social and Behavirol Sciences*, 28(2011), 112-116. doi: 10.1016/j.sbspro.2011.11.023.
- Hanefah, H. M. (2007). *Tax systems taxpayer: Compliance and specific tax issues*. Malaysia Universiti Utara Malaysia Press.
- Harrington, S., Drougas, A., & Secker, J. D. (2010). Teaching technical material in introductory taxation: generating interest through multiple technology applications. *Journal of Comprehensive Research*, 1-19.
- Heath, R. S. (2008). Tax software versus paper return: the effect of a computerized decision aid on cognitive effort and student learning. *Advances in Accounting Education*, 9, 57-76.
- Hicks, S. A., & Rubenstein, R. L. (1996). The impact of technology on tax practice in the 21st century. *The Tax Adviser*, 27, 436-437.
- Holub, S. F. (1996). Envisioning the future of tax practice. *The Tax Adviser*, 29, 412-415.
- Ilias, A., Mohd-Suki, N., Yasoa', M. R., & Razak, M. Z. A. (2008). A Study of taxpayers' intention in using e-filing system: A case in Labuan F.T s *Computer and Information Science*, 1(2), 110-119.
- Ismail, N. A. (2003). Computer-based accounting systems: the case of manufacturing-based small and medium enterprises in the Northern Region of Peninsular Malaysia. *Jurnal Teknologi*, 39, 19-36.
- Ismail, N. A. (2009). Accounting information system: education and research agenda. *Malaysian Accounting Review*, 8(1), 19-36.
- Ismail, Z., & Aidid, S. S. (2008). *Predicting e-filing users using logistic regression: A case study*. Paper presented at the International Accounting & Business Conference Johor Bahru, Malaysia.
- Keegan, T. (February 4, 2014). *Personal interview*.
- Lai, M. L., & Ahamad-Nawawi, N. H. (2010). Integrating ICT skills and tax software in tax education: a survey of Malaysian tax practitioners' perspectives. *Campus Wide Information Systems*, 27(5), 303-317. doi: 10.1108/10650741011087748
- Lai, M. L., & Choong, K. F. (2010). Motivators, barriers and concerns in adoption of electronic filing system: survey evidence from Malaysian professional accountants. *American Journal of Applied Sciences*, 7(4), 562-567.
- Malaysian Inland Revenue Board. (2004). *Annual Report 2004*. Retrieved from http://www.hasil.gov.my/pdf/pdfam/LT2004_1.pdf
- Malaysian Institute of Accountants. (2014). *2015 Budget commentary and tax information*. Malaysian Institute of Accountants
- McDuffie, R. S. (1994). Tax expert systems and future development. *The CPA Journal*, 64, 73-75.
- Meade, J. A. (2002). Changes in the learning environment of tax education. *The Tax Adviser*, 2, 130-134.
- Messier, W., & Hansen, V. (1987). Expert systems in auditing: the state of the art. *Auditing: a Journal of Practice and Theory*, 7, 94-105.
- Michaelsen, R. H., & Swigger, K. M. (1994). A test usefulness of surveys in identifying potential expert systems applications in tax planning. *Expert Systems with Application*, 7(4), 523-533.
- Ministry of Education. (2012). *Preliminary report: Malaysia Education Blueprint 2013-2025*. Retrieved from <http://www.moe.gov.my/usefiles/file/PPP/Preliminary-Blueprint-Eng.pdf>
- Ministry of Higher Education. (2007). *Strategic plan for higher education: Laying the foundation beyond 2020*. Retrieved from <http://www.moe.gov.my/transformasi>
- Mohamed, E. K. A., & Lashine, S. H. (2003). Accounting knowledge and skills and challenges of a global business environment. *Managerial Finance*, 29(7), 3-16.
- Mohamed, Z., Mohd-Hanafi, H., & Mohd-Hanafi, H. (2012). *The perception of SMEs on the importance of a proper accounting system: Malaysian evidence*. Paper presented at the ASEAN Entrepreneurship Conference 2012.
- Mohd-Sam, M. F., Yasuo, H., & Md-Tahir, N. H. (2012). The adoption of computerized accounting system in small medium enterprise in Melaka. *International Journal of Business and Management*, 7(18), 12-25. doi: 10.5539/ijbm.v7n18p12
- Noga, T., & Arnold, V. (2002). Do tax decision support systems affect the accuracy of tax compliance decisions? *International Journal of Accounting Information Systems*, 3(2002), 122-144.
- Rose, J. M., & Wolfe, C. J. (2000). The effects of system design alternatives on the acquisition of tax knowledge from a computerized tax decision aid. *Accounting, Organizations and Society*, 25(2000), 285-306.
- Rosli, K., Yeow, P. H. P., & Siew, E.-G. (2012). Factors influencing audit technology acceptance by audit firms: a new I-TOE adoption framework. *Journal of Accounting and Auditing: Research & Practice*(2012), 1-11. doi: 10.5171/2012.876814
- Samelson, D., & Schloemer, P. G. (2002). Benefits of specialization in tax practice. *Ohio CPA Journal*, 61, 8-11.
- Seow, P.-S. (2011). The effects of decision aid structural restrictiveness on decision-making outcomes. *International*

- Journal of Accounting Information Systems*, 12(2011), 4-46. doi: 10.1016/j.accinf.2010.03.002.
- Shuell, T. J., & Farber, S. L. (2001). Students' perceptions of technology use in college courses. *Journal of Educational Computing Research*, 24(2), 119-138.
- Velmurugan, M. S., & Wan-Nahar, W. N. A. (2011). *Criteria for selection of right accounting software*. Paper presented at the Third International Conference on Computational Intelligence, Communication Systems and Networks, Bali, Indonesia
- Waters, T. (1992). Tax preparation software: An invaluable tool that should be in every practitioner's future. *The Tax Adviser*, 23.
- Webby, R., & O'connor, M. (1994). The effectiveness of decision support systems: The implications of task complexity and DSS sophistication. *Journal of Information Technology*, 9, 19-28.
- Woehlke, J. A. (1998). The future of tax practice. *The CPA Journal* 68, 14-20.
- Zakaria, Z., Hussin, Z., Zakaria, Z., Noordin, N., Mohamed-Sawal, M. Z. H., Md-Saad, S. F., & Osman-Kamil, S. (2009). E-Filing system practiced by Inland Revenue Board (IRB): perception towards Malaysian taxpayers. *Cross-cultural Communication*, 5(4), 10-20.