



UNDERGRADUATES' SPENDING BEHAVIORS SUBSEQUENT THE IMPLEMENTATION OF GOODS AND SERVICES TAX (GST)

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Abstract

Literature has revealed that abundant of arguments and reactions were received from customer groups towards the implementation of Goods and Services Tax (GST). This study attempts to examine the changes of undergraduates' spending behavior subsequent the implementation of GST. Data were collected from 320 respondents in a private higher educational institution by adopting survey method. Three determinants were employed in this research: attitudes, collective norms and perceived behavior control that is theorized to form behavioural intentions and later leading to actual behaviours. The findings suggest that collective norms and perceived behavior have positive significant relationships with regards of intention to spend. Additionally, this study discerns that students have the inclination to change their consumption behaviours particularly in term of the number of times visiting the shopping mall and average monthly expenditure.

INTRODUCTION

Goods and Services Tax (GST), also known as value-added tax, is a simulative measure that substituting precedent indirect tax system, Sales and Services Tax (SST) has roused the arguments from diverse level of society predominantly low and medium level of income households (Fadzillah & Husin, 2016; Moomal & Zakaria, 2014; Zabri, Ahmad & He, 2016) as well with the evidence from empirical researches showing that high tendency for the public to perceive negatively on the new tax implementation (Oladipupo & Izedonmi, 2013). GST is a consumption tax which consumers would be the party to bear the additional tax charges (Zabri, Ahmad & He, 2016) whilst purchasing local taxable supply and imported goods and services. The inception of GST has become part of Malaysian government's tax reform programme to counteract the challenges laying ahead such as continual budgetary deficit and turbulent global economic scenario. In addition, Margaret and Khorana (2011) asserts that commencement of new indirect tax system would lead to more sustainable government revenue as well as less susceptible to economic and commodity markets fluctuations.

Extent of literature reviews affirmed that the pessimistic responses altogether dubious debates predominantly among consumers and businesses creating moderately low level of awareness, acceptance, perception and readiness towards the implementation of GST (Fadzillah & Husin, 2016). The findings of the indicated researches pinpoint that general public is generally perceived GST negatively due to the rationales of adverse effect of distribution of their real income (Bidin & Marimuthu, 2015) and the perception of rising costs of living further despair the wellbeing of low to middle income earners (Ishak, Othman & Omar, 2015). Moreover, the results of a study conducted by Saira et al. (2010) demonstrated that the level of awareness of GST among taxpayers is not consistent attributable to the lacking of knowledge on GST matters. In line with the preceding

study, Mazni and Sharoja (2008) ratified the citizen tend to either agree or disagree with the imposition of GST due to improper understanding related to GST mechanism. As illustrations by Cullis and Jones (1992) and Shaari, Ali and Ismail (2015), a reasonable grasp of general knowledge is required for the government to gain the acceptance and confidence of general public. On the other hand, Mohani (2003) indicates that one of the underlying approaches to increase public awareness is through disseminating essential knowledge through wide reachable channels of media as well consistent understanding on the tax matters between tax authorities and taxpayers (Tan & Choong, 2000).

This research is an exploratory study that intends to examine the spending behaviour of undergraduates subsequently the imposition of novel indirect tax system. This research aims to gain grasp whether the undergraduates have their intentions to change their manner to spend during post GST implementation and which particular factors either from social perspective or psychological factors play greater roles towards their intentions. There are several objectives as presented below:

- i. To examine any changes in students' spending intention during the post-implementation of GST;
- ii. To investigate the relationship between the three independent variables (i.e. Attitude, Subjective Norm and Perceived Behaviour Control) with students' intention to spend.

This study adopts the theoretical framework derived from Theory of Planned Behaviour (TPB) which is formerly formulated by Ajzen (1991) that constructing attitudes, perceived behaviour control, subjective norm as the determinants of behavioural intention. In line with this, this study attempts to furbish the insights referring to the undergraduates' perception, awareness and attitude towards the implemented taxation policy in Malaysia. Furthermore, the authors are postulated to point out how the changing of undergraduates' spending habits might having effect on our local businesses as youth is considered as a group that has an extravagant impulsion and inclination to purchase goods and services.

LITERATURE REVIEW

Goods and Services Tax (GST)

Goods and services tax (GST), also known as value-added tax is a form of consumption tax throughout the supply chain starting from manufacturing to the retail stage of distribution. Businesses are treated as GST taxpayers who are responsible to collect and transfer the sum which they charge on their sales (output tax) to tax authorities and subsequently claiming for refunds on the tax amount incurred on their business purchases and overheads (input tax). Businesses are required to register with Royal Malaysian Customs Department (RMCD) when the annual sales turnover of their taxable supply for a period of 12 months or less exceeds the threshold of RM500,000 (customs, 2016). Output tax and input tax is to be settled on net-off basis where only the net GST amount (output tax minus input tax) is payable to the Director- General of RMCD. This is incorporated in Section 38 of the Goods and Services Tax Act 2014: "*Any taxable person is entitled to credit for so much of his input tax to be deducted from any output tax that is due from him*". Figure 2 below shows the overview of GST model in Malaysia.

General Perception of Malaysian towards GST

By reviewing preceding literature on GST, the author scrutinises that GST topic has gaining its prominence as stakeholders from diverse background has emphasised on its possible impact on their livelihood and well beings. Earlier study by Choong and Lai (2006) which investigates the pitfall of indirect tax system on household spending behavior furnishes us some insights on how Malaysian families might reallocate their income later reflected on their spending patterns. The general public remains sceptical towards the enactment of GST (Oladipupo & Izedonmi, 2013) as result of low to moderate level of awareness among Malaysian consumers towards GST know-how (Shamsuddin et. al., 2014). As consistent with a study performed by Marziana, Norkhazimah and Sakarnor (2010) uncovers that taxpayers' level of acceptance towards tax system is significantly linked with their knowledge and experience while dealing with tax matters.

Apart from this, abundant of studies presenting that respondents are ambiguous or even misapprehend about the chain reaction of GST on their daily live (Ahmad, Ismail & Halim, 2016) which mainly attributable to the concern of substantial price increases as the preceding studies unveil that Malaysian retailers have the tendency not willing to reduce the price of goods (Palil & Ibrahim, 2011) though the cost of doing business is declining. According to Grigore and Gurau (2013), imposition of GST not likely affect the firms' profitability however the impact could adversely impinge on cost of living particularly among the low-income earners and ultimately deteriore their purchasing power. As stated by Palil and Ibrahim (2011), the citizens believe that their purchasing power would diminish due to increment in prices. The researchers also mentioned that several

factors are identified that discouraged customers from accepting GST implementation in Malaysia and the most important factor is a fear of price increase and will cause the inflation.

An opinion poll carried out by JobStreet.com in 2015 revealed that 90% of the respondents concerned that they might not be able to manage to pay for with the fuelling of daily expenses subsequently the implementation of GST. GST seems to be more complicated by the general public as comparing with the previous tax regime, Sales and Services Tax (SST) (Asma and Zukarnain, 2014). Despite the success of GST implementation by more than 160 countries around the world, the Malaysian citizens still feel uncertain with the GST (Saira et al, 2010) particularly lower-income group segment that could brutally feel burdened with the imposition of additional 6% on top of the costs of goods and services (Hooper and Smith, 1997).

Theory of Planned Behavior (TPB)

Private consumption is contemplated as preeminent in generating domestic retailer industry growth which substantially influenced by the consumers' purchasing power and their confidence level towards nation economic growth. Kamaruddin and Mustapha (2017) reveals that individual age and occupation would significantly impact on the spending behaviors. Empirical studies indicate that Theory of Planned Behaviour (TPB) is undoubtedly one of the prevailing applied theories to study the human behaviour (Fishbein & Ajzen, 1975) particularly effective in predictive model in subjects that initiate a specified extend of individual behavioural change (Truong, 2009). Ajzen (1991) stipulates that the concept was proposed to improve on the predictive power of the Theory of Reasoned Action (TRA) by incorporating perceived behavioural control with the postulation that the behaviour is intentional. TPB postulated three contributing factor of behavioural intentions i.e. attitudes, subjective norms, and perceived behavioural control.

Attitude is defined as the intensity to which performance of a particular behavior is positively or negatively valued. Attitude is proved as a reliable predictor of intentions and behaviour through numerous academic and empirical researches. It examines whether an individual has a favourable or unfavourable emotions when relating with performance of a specific behaviour (Beck & Ajzen, 1991) likewise directly influence on the behavioural intention (Bidin, Shamsudin & Othman, 2014). Several past studies have discovered significant relationship between attitude and perception towards GST implementation (Ishak, Othman & Omar, 2015). The researchers posit that the more positive perception that the taxpayers on the imposition of a tax system, the more likely to possess constructive attitudes towards the execution of tax system, as a result motivating them to comply with it (Bidin, Shamsudin & Othman, 2014).

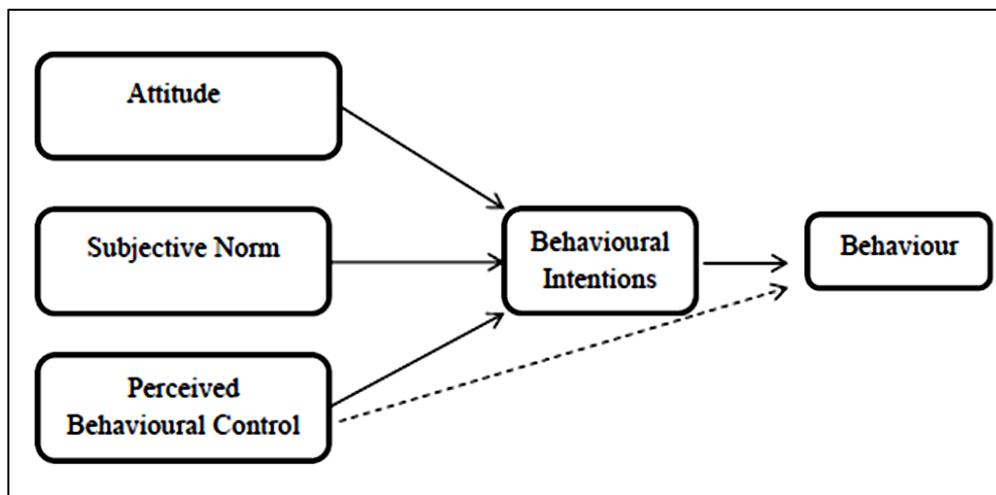


Figure 1: Theoretical Framework (Ajzen, 1991)

Subjective norm is the personal belief whether social pressure is perceived as imperative factor to take into account while performing or not performing a particular behaviour. According to Yusri and Khoo (2015), Malaysian citizen specifically youths incline to be influenced by the external and interpersonal influence in the acceptance of GST. For instance, supposing that there is a prevailing expectation that GST will cause the rise of inflation rate coincidentally most of citizens have the similar view about it, this makes most of the citizens counter with the implementation of GST.

Perceived behavioural control exemplifies an individual's belief of their ability to accomplish a certain behaviour. Ajzen (1991) indicates that a person with a high perceived behavioural control will be more probable to perform an intended behavior as compared with a person who is having lower perceived behavioural control.

For example, in the context of GST, an individual might ponder the aspects that GST either as a good measure to diversify the country's source of income rather over-reliance on natural commodity or it would grieve the welfare of the final consumers. The individual might decide to support the new tax system, despite he or she worries that the price of goods will upsurge if progress with his or her intention to support the implementation of GST, in which the conformity might be hampered by the psychological obstacles.

METHODOLOGY

This section entails the methodological processes that are employed to conduct this research with the objective of examining the spending intention of undergraduates prior and post of the GST implementation period. Exploratory research design enables the researchers to examine the magnitude in which two or more variables co-vary as in alteration of one variables are shown in the changes of another variables (Creswell, 2008).

Measurement

The questionnaire is divided into two sections wherein Section A is about the demographic profiles of the respondent then Section B is comprising both independent variables (i.e. attitude, subjective norms and perceived behavior control) and dependent variables (i.e. behavioural intention). On a seven-point Likert scale that ranged from '1' representing 'strongly disagree' to '7' stands for 'strongly agree', respondents are requested to indicate their degree of agreement or disagreement on each statement associated with the occupied variables.

Sampling and Data Collection

The primary data is collected in one of the private higher educational institution in Sarawak. Undergraduates are selected as respondents in this research as they would be indifferent to other consumer groups while experiencing the probable effect of GST towards their consumption (Shaari, Ali & Ismail, 2015) principally on standard-rated goods for instance, personal care products, entertainment, garments and footwear, fast food, computerized hardware and software, internet / broadband subscription, recreational and gym membership subscription, vehicle maintenance and stationary (Alhabeeb, 1996). There were 320 sets of questionnaires distributed nevertheless only 315 sets of usable questionnaires were received, giving a respond rate of 98%. The employment of non-probability sampling methodology in this research which specifically convenience sampling, due to the practical rationales such as greater accessibility in a condition of a particular geographical proximity and time duration, as well as cost effective.

ANALYSIS AND FINDINGS

Descriptive Analysis

Descriptive analysis serves as a mean to describe the characteristic of a variable that has been collected. Majority of the respondents are male students as the gender distribution is 53.3% and female students are comprising of 46.7% out of the total sample. Most of the respondents are from the age group of 22-25 years old, charting a percentage of 62.9, followed by 18-21 years old (34.3 percent), 26-29 years old (2.5 percent) and others (0.3 percent). With total of 315 respondents, the greatest of them comes from School of Business and Management with 33%, School of Built Environment (24.1%), School of Foundation with 17.1%, School of Engineering and Technology (16.8%) and lastly School of computing with 8.9%.

The data gathered regarding how frequent that students visit to shopping centres and the researchers compare in between pre-GST period and post-GST period. The result is likewise indicated that there is a growing number of students from 34.0% to 52.1% that would be likely to shop less than 5 time in a month time. For those who used to go shopping more than 15 times per month declines more than double from 15.6% to 7.3% of total students.

Table 1
Descriptive Statistic

Variables	Mean	Std. Deviation
Attitudes		
I would be more wisely in spending after the implementation of GST.	5.23	1.363
I would only spend on goods or services that have an affordable price after the implementation of GST.	5.20	1.174
I would spend less after the implementation of GST.	5.25	1.224
I would not change my spending habits even after the implementation of GST.	4.48	1.383
I would only buy goods and services when there is sales/discounts offered.	5.11	1.208

Subjective norms

I am ready with the implementation of GST.	4.31	1.379
I know that GST will be beneficial for the county as a whole.	4.13	1.353
I could assess to the information on the details of GST easily.	4.24	1.436
I am ready to pay the percentage of GST if it will not increase my financial burden (i.e. current rate is 6%).	4.06	1.464
I think that it's affordable to pay 6% of GST rate.	3.83	1.399

Perceived behavioural control

I think the implementation of GST will increase the overall cost of living.	5.33	1.425
I think that I get more information about types of supply for the goods and services.	4.65	1.212
I think GST will increase my daily expenses.	5.14	1.350
I perceive my burden with the cost of the goods and services will increase.	5.03	1.293
I perceive to make complaints against irresponsible traders who raise prices indiscriminately.	4.94	1.346

Behavioural intention

The implementation of GST is currently a good timing to replace Sales and Services Tax (SST).	5.23	1.363
The implementation of GST will increase my awareness towards prudent spending.	5.20	1.174
The implementation of GST will encourage me to do more savings.	5.25	1.224
The implementation of GST will encourage me to do better financial planning.	4.48	1.383
The implementation of GST will not affect my personal financial management	5.23	1.363

Table 1 presents the mean score and standard deviation for students' spending intention during the post-GST implementation period. Taken as a whole, the findings exhibit that all statements on students' perception on changing their spending intention are above 4.00 except the statement that the students agree that they are affordable to pay 6% of GST rate. The highest mean score of 5.33 was reported for the statement that student agree that GST will increase their overall cost of living. This followed by the statement that GST would cause the students to spend less and encouraging them to have more savings.

Reliability Analysis

This reliability method is used to identify the correlation value between the variables for each items in the test and also the total of variables for all items in the test students' relationship between GST. According to Pallant (2007), a reliability test was also performed to ensure the consistency of the items that used to measuring the variable. The researcher also stated in his study that Cronbach's alpha values above 0.700 are considered acceptable.

Table 2
Reliability Analysis

Variables	Cronbach's Alpha
Attitudes	.705
Subjective Norms	.894
Perceived Behaviour Control	.829
Behavioural Intention	.775

Correlation Analysis

Table 3
Summary of Correlation Analysis

	Behavior intention	Attitudes	Subjective Norms	Perceived Behaviour Control
Behavior intention	1	.326**	.401**	.525**
Attitudes	.326**	1	.378**	.427**
Subjective Norms	.401**	.378**	1	.318**
Perceived Behaviour Control	.525**	.427**	.318**	1

** . Correlation is significant at the 0.01 level (2-tailed).

Correlation coefficient is used to measure the degree and strength of linear relationship between independent variables and dependent variables. The results range from -1.00 and +1.00 with the suggestion that the closer of a Pearson r value to 1 indicates that the stronger the relationship between two variables. Based on figure 4, Pearson's correlation (r) between perceived behaviour control and behavioural intention has inferred that significant strong positive relationship ($r = 0.525$) which implied an increase in individual's self-confidence to change their spending habits, the more likely it will be. Attitudes was found to show a moderate correlation with the behavioural intention which is 0.326. While subjective norms showed a 0.401 which is also moderate correlation with behavioural intention.

Multiple Regression Analysis

According to the output of the study's multiple regression analysis in Table 4, it indicates that the significant value of attitudes ($\text{sig} = .333$) was more than .005. So means that, Attitudes is not supported and it can be concluded that attitudes have no significant effect with behavioural intention. Besides that, the result indicates that the significant value of subjective norms ($\text{sig} = .000$) was lower than .005. That is mean Subjective Norms is supported and it can be concluded that the subjective norms have significant effect with behavioural intention. Moreover, referring to the output of the study's multiple regression analysis above, it is also indicating that the significant value of perceived behavioural control ($\text{sig} = .000$) was lower than .005 and concluded that it is supported and have significant effect with behavioural intention. Therefore, the result is indicating that the two independents variables which is subjective norm and perceived behavioural control were positively related to behavioural intention with student' spending habits.

Table 4
Multiple Linear Regression (Coefficient)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.149	2.147		-.535	.593
Attitudes	.085	.087	.052	.971	.333
Subjective Norms	.297	.061	.247	4.871	.000
Perceived Behaviour Control	.587	.072	.424	8.168	.000

a. Dependent Variable: Behavioural Intention

DISCUSSION AND CONCLUSION

The objectives of this study are to examine any changes in students' spending behaviour subsequent the implementation of GST as well as to investigate the association between the three determinants i.e. attitudes, subjective norm and perceived behaviour control that having the greatest influence on undergraduates' spending behaviour. Findings indicates that majority of the respondents tend to adjust their spending behaviour which is consistent with Zabri, Ahmad and He (2016), a considerable number of undergraduates appearing that they would perform wiser planning in their personal financial management exclusively concerning spending pattern which inclusive purchasing goods and services that have an affordable price and spend less amount consequently doing more savings. The enactment of GST would likewise increase their overall cost of livings. Besides that, majority of students are come to an agreement that the GST will affect their personal financial management as they opine the additional 6% of GST payment is going to increase their routine expenses. However, students are having neutral view with the readiness of novel tax system imposition due to rationale that GST might be beneficial for the country as a whole and they consider 6% of rate are affordable to pay. In conclusion, GST influences the changes in students' spending behaviour after the implementation of GST.

This study uncovers that subjective norms and perceived behavioural control have significant relationship with the behavioural intention of students to alter their spending behaviours accordingly. The research intends to provide constructive insights for tax policy authorities in grasping clearer understanding regarding the concerns of the youths while revising the forthcoming indirect tax rate. On the other hand, government ought to embark on proactive engagement with the youths for instance holding a dialogue session for the purpose of communicating the cutting-edge data and information about the indirect tax system in more thoroughly and transparent manner. The researchers recommend that this study should be replicated in a different and more diverse population as instead of gathering the data predominantly confine to Sarawak, the study should be expanded throughout other states in Malaysia in order to attain a more generalised results.

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