TPB (Ajzen, 1991), TAM (Davis et al., 1989) Topic: E-filing
Taxpayers glad they’re given choices

KUALA LUMPUR: The Inland Revenue Board’s (IRB) decision to give taxpayers a choice in filing their tax returns manually or through e-Filing was met with a unanimous sigh of relief.

Financial analyst Ong Kee Hoon, 24, said the implementation of e-Filing should be gradual as there were the non-computer literate taxpayers whom the IRB needed to consider.

“No doubt I find it time-saving to file my tax returns online but there are groups of people we need to consider before going absolutely paperless,” he said.

On Wednesday, the IRB clarified that taxpayers could still submit their tax returns manually and obtain the forms at its offices or website.

Chew Kee Tuck, 53, said e-Filing would inconvenience the seniors who were not familiar with information technology.

“It requires knowledge on how to operate a computer if we are to do our filing online,” he said.

“I doubt that any country has a completely paperless business transaction even though its population is IT savvy,” he added.

Cost analyst Roeshan Krishnamoorthy feels that the most important thing for IRB is to ensure that their servers are capable of accommodating the millions of taxpayers if they want to go completely paperless.

“IRB has to have a server with enough capacity or else the system is going to crash,” the 25-year-old said.

“It is a good move to go completely paperless but it is only fair if people are given a grace period of three to five years to familiarise themselves with the system.”

Consumers Association of Penang president S.M. Mohd Idris said it was only fair to give taxpayers a choice of filing their tax returns.

“To ask everyone to e-File is not practical. If they can manually do it, they should be allowed to do it because some people may not have PCs.

“Giving away the forms is also a practical idea because not everyone can download the form.”

Federation of Malaysian Consumers Association chief executive officer T. Indrani said not all Malaysians knew how to use computers.

“Because of this some people can take advantage and charge others a fee to e-File on their behalf,” she noted.

Ernst and Young tax director Kenneth Lim said e-Filing was an excellent option to file returns in the future.

“This is already being practised in many countries for sometime now. However, taxpayers should always be given the option to file manually.”
By: Tuam Kwak Choon, Kajang, Selangor

DON'T DISTURB ME, DARLING, I AM E-FILING!

UNCLE, YOU HAVE TO GO TO INCOME TAX OFFICE TO DOWNLOAD YOUR TAX FORM.

THANK YOU!

WHAT IS DOWNLOD? WHY SO DIFFICULT-ONE?
Introduction

- Over the recent years, government use of the Internet as a platform to provide services to citizens has grown significantly. One of the major priorities already identified by many officials in charge of introducing electronic government is tax. Governments around the world have quickly realized that electronic filing of tax, if properly used, provide a way to greatly simplify the revenue collection process.
Introduction

• Based on Forrester (2001) research, proper use of electronic tax systems could lead revenue authorities saving up to 70 percent of current cost in collecting taxes. Internet tax-filing software development; has been adopted by many EU countries in the last 5 years.
E-filing in Malaysia

• In the Asia-Pacific region, Malaysia and Japan were the 2 countries with lowest number of users making transactions related to government online with just 12% and 13% respectively. Singapore leads the region with 53% although Australia has seen the most significant increase in online government service usage from 31% to 46%. (The Star, Nov 12, 2002)

• Starting in 2006, Malaysian citizens are able to choose from two methods of tax-filing: manual and Internet based or e-filing. This is the first year the Inland Revenue Board (IRB) of Malaysia introduced the use of online tax return filing. The sun newspaper, 19th April 2006 explained the steps to file tax return online
E-filing in Malaysia

- According to The Star, May 1 2006, 120,000 taxpayers have filed their returns electronically. IRB chief executive officer Tan Sri Zainal Abidin Abdul Rashid said the IRB wants to play a proactive role by encouraging taxpayers to adopt e-Filing, which is easier and faster. This is inline with the Government’s Information Technology policy. He added that the IRB would begin a nationwide campaign at the end of this year to encourage people to file their tax return electronically.
Selamat datang ke e-HASIL : Mudah, Tepat & Selamat - Microsoft Internet Explorer

Laman e-HASIL merupakan salah satu daripada perkhidmatan Lembaga Hasil Dalam Negeri Malaysia untuk merealisaskan pemodenan sistem percualian negara.

#### e-Filing

Kaedah menghantar borsong secara elektronik melalui internet.

#### Keperluan e-Filing

- Pentium III dan ke atas
- Taian Internet
- Microsoft Windows 2000 (Service Pack terkini),
- Microsoft Windows XP (Service Pack terkini)
- Persian Internet Explorer 5.0 dan ke atas
- Persian Adobe Reader 7.0.5 dan ke atas

#### Langkah-langkah e-Filing

Klik untuk informasi

1. Pastikan anda mempunyai No. Rujukan Cukai
2. Dapatkan Slip Sijil Digital
3. Daftar dan muat turun Sijil Digital
4. Muat turun borsong

Hubungi kami:
Pusat Khidmat Pelanggan
Tel: 1-300-88-3010
Fax: 63-42655400
callcentre@hasil.org.my

Muat turun Adobe® Acrobat®
Reader versi 7.0.9

Hakcipta Terpulihara 2005 Lembaga Hasil Dalam Negeri Malaysia
Penting sekurang-kurangnya diperbaiki resistensi 1024 x 768
## ICT Profile

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<th>India</th>
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<tr>
<td>Fixed lines and mobile phones (per 1,000 people)</td>
<td>35.5</td>
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<td>142.6</td>
<td>412.3</td>
<td>177.6</td>
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<td>Personal computers (per 1,000 people)</td>
<td>4.5</td>
<td>1.5</td>
<td>24.3</td>
<td>103.1</td>
<td>15.9</td>
<td>19.3</td>
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<td>Internet Users</td>
<td>5 million</td>
<td>100,000</td>
<td>2.3million</td>
<td>3.7million</td>
<td>22.5million</td>
<td>2.0million</td>
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Research Problem

• The data indicates that the IRB department has to handle approximately 10 million employed citizens’ tax returns yearly. The Star May 1, 2006 states that 120,000 tax returns were done thru e-Filing in 2006, represents about 1.2% of the population of the tax payers. The number of tax- payers is expected to steadily rise. The predicted number of the population that is expected to be within the age group of 25-55 year of age in 2010 is expected to rise to 12 million based on the data from Table 1.3. Unofficial sources have put the cost saving of processing each tax return form at RM10.00. This leads to a potential cost saving of close to RM100 million in 2010.
USM Library - Microsoft Internet Explorer

Address: http://www.lib.usm.my/elmu-equip/

Highlights

- Database of the Month Programme - August 2006
- Information Literacy Workshops on ProQuest Databases
- Cara Menggunakan KRISALIS (Katalog Dalam Talian) Perpustakaan USM
- Hamzah Sondut Library Opening Hours
- Portal PERPUK

Wireless Registration [For USM staff & students]

About USM Libraries

- Hamzah Sondut Library 1 & 2
- Hamdan Tahir Library
- Librarians' List
- Online Public Access Catalogue (OPAC)
- OPAC KRISALIS
- A-Z Fulltext e-Journals
- Subscribed Databases

WEBinfoline

- Online Articles: Click here and search for articles available in the library.
- Online Articles: Click here and search for articles available in the library.
- Information Literacy Sessions/Workshops

Patron Login

- PATRON ID
- PASSWORD

First Time Login or Forget Your Password?

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Journal of Dairy Science | Cereal Chemistry
Current Protocols in Molecular Biology | Current Protocols in Bioinformatics

NSTP e-media | PALMOILIS | SIRIMLINK | LawNet

Trial Databases

SCOPUS (Until 31 December 2006)
Scopus™, a large abstract and indexing database, offers you access to 14,000 peer-reviewed titles from more than 4,000 international publishers.

Books 24x7 - IT Pro, Finance Pro & Engineering Pro (Until 15 September 2006)

Business Searching Interface (Until 31 August 2006)
1068 documents found for: Technology Usage  >> Refine Search | Set Up Alert

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   - Text+Graphics  - Full Text - PDF  - Abstract

2. Information Technology Business Value: Effects of IT Usage on Labor Productivity
   - Text+Graphics  - Full Text - PDF  - Abstract

   - Full text  - Abstract
4259 documents found for Technology Adoption

1. Top 10 Downloads from ACM's Digital Library
   - Abstract

2. Household Technology Use: Integrating Household Life Cycle and the Model of Adoption of Technology in Households
   - Abstract

3. Information and communications technology: a non-income influence on economic well being
   - Abstract
103 Articles Found
TITLED-ABSTR-KEY(Technology Acceptance Model)

1. Gender differences in perceptions and relationships among dominants of e-learning acceptance • ARTICLE
   Chorng-Shyong Ong and Jung-Yu Lai
   SummaryPlus | Full Text + Links | PDF (154 K)

2. The influence of system characteristics on e-learning use • ARTICLE
   Computers & Education, Volume 47, Issue 2, September 2006, Pages 222-244
   Keenan A. Pituch and Yao-kuei Lee
   SummaryPlus | Full Text + Links | PDF (358 K)

3. Understanding age differences in PDA acceptance and performance • ARTICLE
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Articles  Abstracts & Reviews  Emerald Site  Other Content
Sort by: Relevance  Display: 10 results per p.

4349 Items found
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1. Following the crowd: social influence and technology usage
Author(s): Sharon L. Segrest, Darla J. Domke-Damonte, Angela K. Miles, William P. Anthony
View HTML | View PDF (171 KB)
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<td>The Effect Of Self-Efficacy On Internet Usage In The Organization</td>
<td>T. Ramayah, Yusrie Zainuddin and Fok Chee Youn</td>
<td>Jurnal ANALYSIS, 10(2), June 2003, 187-220</td>
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<td>18</td>
<td>Sociodemographics and Psychographics of Complainers and Noncomplainers: A Study of Malaysian Consumers</td>
<td>T. Ramayah, Osman Mohamad and Shishi Kumar Piaralal</td>
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<td>Guriting &amp; Ndubisi. (2006)</td>
<td>Malaysia</td>
<td>Bank Customers</td>
<td>TAM Online Banking</td>
<td>Factor analysis, reliability and validity assessment</td>
<td>Perceived usefulness and perceived ease of use are strong determinants of behavioral intention to adopt online banking. Also an indirect effect of computer self-efficacy and prior general computing experience on behavioral intention through perceived usefulness and perceived ease of use.</td>
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<td>Ndubisi, Gupta &amp; Ndubisi. (2005)</td>
<td>Malaysia</td>
<td>Malaysian women entrepreneurs</td>
<td>TAM PC Usage</td>
<td>Perceived usefulness has strong influence on entrepreneurs' system usage. Perceived ease of use has no direct relationship with usage, but only an indirect relationship via perceived usefulness. Innovativeness moderates the relationship between ease of use and usefulness; perseverance and flexibility moderate the impact of perceived usefulness on usage.</td>
<td>Pearson correlation between alternative dimensions of perceived quality, factor analysis, reliability and validity assessment.</td>
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Ramayah, Ling, Suki & Ibrahim (2005)

Malaysia

MBA students

TAM 2 Online Bill Payment

Reliability, Correlation and Multiple regression analysis.

Perceived ease of use and perceived usefulness are the significant drivers of intention to use the online bill payment system. Subjective norm, image, result demonstrability and perceived ease of use were also found to be the key determinants of perceived usefulness whereas perceived risk was found to be negatively related to usefulness.
| Ramayah (2005) | Malaysia MBA students | Extended TAM Online Library | Correlation and Multiple regression analysis | Interface characteristics such as terminology, screen design, and navigation were the most influential predictors of ease of use, followed by organizational context, relevance of the system and accessibility. Individual differences such as computer self efficacy, computer experience were not significant with only domain knowledge, being a predictor of ease of use. |
| Ramayah, Aafaqi & Ignatius (2005) | Malaysia | Students | TAM Course Website | Multiple Regression Analysis | Usefulness and ease of use of the course website exerts significant impact on the usage of the website by the students. Perceived ease of use influenced perceived usefulness of the course website and perceived usefulness also partially mediated the impact of perceived ease of use on usage. In the case of mandated use such as this, perceived ease of use was more influential in determining usage as compared with perceived usefulness. |
Literature Review - Theory

Diagram showing the relationship between Behavioral Beliefs, Attitude Toward the Behavior, Normative Beliefs, Subjective Norm, Control Beliefs, Perceived Behavioral Control, Intention, and Behavior.
Literature - Theory

• **Theory of Reasoned Action (TRA)**
  The intention to accept or reject a particular technology is based on a series of tradeoffs between the perceived benefits of the system to the user and the complexity of learning or using the system. This phenomenon can be reasonably explained by using the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980).

• The TRA proposes that behavior results from the formation of specific intentions to behave (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). According to the TRA model, two major factors determine behavioral intentions namely: the person’s attitude toward the behavior, and subjective norms.
Literature - Theory

• Theory of Planned Behavior (TPB)
The TPB (Ajzen, 1985; Ajzen, 1991) is an extension of the TRA (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980), due to the limitation of TRA to deal with behavior over which individuals have incomplete volitional control (Ajzen, 1991). Like the TRA, the TPB postulates that behavioral intention is a function of attitude and subjective norm, but TPB is added with a new construct, perceived behavioral control to account for situation where individuals lack control over their behavior (Ajzen, 1985; Ajzen, 1991).

• Perceived behavioral control refers to the efficacy of the control factor in either inhibiting or facilitating the behavior. Control beliefs reflect the perceived difficulty (or ease) with which the behavior may be affected and perceived facility acts as an important weighting (Ajzen, 1991).
Literature - Theory

• Technology Acceptance Model (TAM)
The Technology Acceptance Model (TAM) pioneered by Davis (1989) advances the TRA by postulating that perceived usefulness (PU) and perceived ease of use (PEU) are key determinants that inevitably lead to the actual usage of a particular technology or system. Perceived usefulness is defined as “the degree to which an individual believes that using a particular system would enhance his or her productivity” while perceived ease of use is defined as “the degree an individual believes that using a particular system would be free of effort” (Davis, 1989). Between the two, perceived ease of use has a direct effect on both perceived usefulness and technology usage (Adams, Nelson & Todd, 1992; Davis, 1989).
Literature Review – Variable Perceived Ease of Use (PEU)

• **Perceived Ease of Use (PEU)** is defined by (Davis, 1989) as the degree to which a person believes that using a particular system would be free of effort. Past research provides evidence of the significant effect of perceived ease of use on usage intention either directly or indirectly through its effect on perceived usefulness (Agarwal & Prasad, 1999; Davis et al., 1989; Venkatesh, 1999; Venkatesh 2000; Venkatesh & Morris, 2000; Ramayah & Aafaqi 2004, Ramayah 2006a).

• Information systems that users perceive easier to use and less complex will increase the likelihood of its adoption and usage (Teo et al., 1999). PEU has been shown to influence behavior (i.e., IT adoption) through two causal ways: (1) a direct effect on behavior intention and (2) indirect effect on behavior intention via PU. Perceived ease of use positively influenced behavior intention. Past research by Hong et al., (2001), Gefen et al., (2003), Heijden (2003), Venkatesh et al., (2003) and Heijden (2003) also found perceived ease of use to influence behavioral intention.