

## **Attitude, Satisfaction and Acceptance on the Implementation of GST: A Behavioral Study**

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### **Abstract**

This study attempted to empirically examine the influence of attitude and Satisfaction level on the Acceptance level of academics in the context of GST and to ascertain whether the level of satisfaction, level of acceptance and attitude among respondents from accounting & finance background and respondents from other background varies significantly or not. The survey method was employed to collect the data and the association between the various predictor variables (attitude, satisfaction) and the outcome variables (acceptance) was tested through regression analysis. The results demonstrate that there was a significant difference in only the acceptance level and satisfaction level among respondents from the accounting & finance educational background and respondents from another educational background. Moreover, regression results showed that the satisfaction level of GST and attitude toward GST are significantly associated with the acceptance level of GST. The findings have important implications for the government to increase the acceptance level of GST in India by enhancing satisfaction and positive attitude toward GST and this can be done if the government offers a complete understanding of GST.

**Keywords:** Acceptance, Attitude, GST, Satisfaction

### **Introduction**

Tax is the major source of revenue for any nation and economic development of the nation depends on the efficiency of the taxation system. Tax is also considered as a social and economic policy tool, as income collected through tax can be used in removing income inequality in the country. As India is still in the process of development, so it has to totally rely on the taxes as a major basis of revenue due to the scarcity of resources, to fulfill welfare obligations. To make India a global manufacturing hub, the operation of "Make in India" was launched by the dynamic Prime Minister Shri Narendra Modi on 20.11.2014. To achieve this mission there was a need of reforms that enable smooth business in India which further demands for efficient tax reform that will eliminate the intrinsic adverse attributes of previous indirect taxation system (Tax Research Department, 2015). So Indian government has comeup Goods and Services Tax (GST) in which various central and state level indirect taxes weremergedinto a single tax to come up with the cohesive indirect tax system. It is believed that this new taxation reform would have a positive impact on the Indian economy as absorbing several indirect

taxes would not only provide assistance to producers and consumers (Nath), but it will surely increase the tax revenue of the government and drives the Indian economy to the new heights in the overall global market. This announcement about GST implementation has encouraged both affirmative and deleterious feedback from the society from the date of its announcement and even after it was implemented. Is society satisfied with the newly implemented policy and what is their attitude regarding this new taxation system? Therefore, this study aims to understand the attitude and satisfaction level of the respondents and will find out how much they have an impact on their acceptance level. The present study will also find out whether the level of satisfaction, level of acceptance and attitude among respondents from accounting & finance background and respondents from other background varies significantly or not.

### **Literature review**

#### *Goods and services tax*

France was the primary nation to execute the GST in 1954. Till now, total of 165 nations in the whole world have once implemented this system of taxation which comprises of various Asian and European Union nations likes Sri Lanka, Singapore and China with the tax rate slabbetween 5%-27 %because this taxation system has the ability to bring up revenue in the clearest and impartial manner and India after its implementation had become the 166<sup>th</sup> nation to implement GST (Kaur, Chaudhary, Singh, & Kaur, 2016). Kelkar task force was the first one to come up with the notion of Goods and Services tax in 2004 but the idea didn't get much-needed consideration due to which it didn't get passed. Subsequently, the announcement that GST would be introduced from April 1, 2010, was made by Shri P. Chidambaram, while presenting the Central Budget (2007-2008). Since then, GST missed several deadlines and continued to be shrouded by the clouds of uncertainty.

The idea of GST got a great drive in the year 2014 when the Constitution (122nd Amendment) Bill was presented in the Lok Sabha by Finance Minister Arun Jaitely, on 19th December 2014, and sanctioned by the house on 6-5-2015. The bill was approved by Lok Sabha on August 2016 and Rajya Sabha on 3-8-2016. After confirmation from more than 50% states, Constitution (122nd Amendment) Bill, 2014 got sanctioned by the President in Sep2016 and became Constitution (101st Amendment) Act, 2016, which further provided the way for the introduction of GST in India. In the subsequent year 2017, the Central GST legislations were presented in Lok Sabha which got passed in March2017 and got sanctioned by the president in April 2017. After this, the state level GST laws were enacted by few states which include Telangana, Rajasthan, Chhattisgarh, Punjab, Goa, and Bihar. Finally, under the Constitution (101<sup>st</sup> Amendment) Act, 2016 Goods and Services Tax was announced in India from 1st July 2017.

New Article 366(12A) of the Indian Constitution defines Goods and Services Tax (GST) to mean "any tax on supply of goods or services or both except taxes on the supply of the alcoholic liquor for human consumption"(Tax Research Department, 2015). So GST is a widespread tax levied at every stage of production.

**Table 1: Taxes proposed to be subsumed in GST**

<b>State Taxes</b>	<b>Central Taxes</b>
Value Added Tax (VAT)	Excise Duty
Entertainment Tax levied by states	Additional Excise Duty
Tax on Lottery, Betting and Gambling	Service Tax
Entry Tax other than for local bodies	Additional Customs Duty is commonly known as Countervailing Duty (CVD), Special Additional Duty (SAD)
Luxury Tax	Excise Duty under Medicinal and Toilet Preparation Act.
	Surcharge
	CENVAT

Source: Empowered committee of state finance ministers government of India, 2017

#### *Tax acceptance*

Level of Acceptance refers to the level of intention to accept (Shamsuddin et al., 2014). Fadzillah & Husin (2016) investigated the acceptance level of taxpayers regarding GST implementation and found a moderate level of acceptance based on the summated mean score. However, from the percentage of frequency on acceptance level, respondents to accept the implementation of GST but the high level of acceptance is in the low range of below 50%. Saad (2014) in his study suggested that the main causal factors for disobedience behavior among taxpayers are tax knowledge and tax complexity as taxpayers were found to have the scanty technical understanding and recognize tax system as complex. Tan & Fatt, (2000) stated that familiarity toward this taxation system can be divulged through proper knowledge on the tax regulations which would further make people realize the necessity for new tax reform and this would ultimately stimulate compliance (Singh, 2003). (Eriksen & Lars, 1996) held that people will respect the taxation system and will be more compliant toward it if they have a reasonable understanding of the tax laws.

#### *Tax attitude and tax acceptance*

One of the main determinants of the behavior is an attitude (Fishbein and Ajzen, 1975). The attitude of the individual will affect his/her behavior as well as the behavior of the others. An ample number of past research had stated a substantial relationship between attitude & behavior in several perspectives and using diverse models. Attitude is a person's belief that performing certain actions would lead to a specific result which can be either good or bad. Individual's assessment on the consequence can be either positive or adverse (Ajzen, 1991). Talking about

its importance in taxation (Jackson & Milliron, 1986) described that attitudes play a more imperative part than opportunities obtainable in shaping taxpayers' behavior. (Fishbein & Ajzen, 1975) defined attitude toward behavior as a person's core behavioral beliefs, and refers to the degree to which the person has a favorable or unfavorable appraisal of the behavior of interest. If the people feel their understanding level of GST is good and they are fully prepared, then there are high chances of tax compliance. Eriksen & Lars (1996) inspected the influence that tax knowledge can have on the attitude toward the taxation and found that attitude of taxpayers toward taxation is greatly affected by the tax knowledge possessed. (Urif, 2016) conducted research to determine the attitude of employees toward GST on 14 items related to it and found that eight were supportive toward GST and 6 were found to be the non-supportive attitude toward GST. Yusri & Yee (2015) investigated the perception of individual taxpayers toward GST and found that attitude and perceived behavioral control are significantly related to behavioral intention while subjective norm was having a less significant effect on behavioral intention. Past researches revealed the substantial influence of the attitude on the taxpayer's compliance (e.g. Jackson and Milliron, 1986). So based on the above review following hypothesis have been formulated:

**H1:** - Attitude had a significant effect on the acceptance level of GST

*Tax satisfaction and tax acceptance*

Kotler (2005) defined satisfaction as a sense of pleasure or disappointment related to something which is developed after comparing the perception to the performance or the results of a product with that of the expectations. Taxpayer satisfaction is a situation where the wishes, expectations, and needs of the taxpayer are met. Umar (2005) defined satisfaction as the level of taxpayer feeling after the comparison between what is received with expectations. Awaluddin et al (2017) in his study found that high taxpayer satisfaction has a significant influence on taxpayer compliance in carrying out its tax obligations. By increasing the number of taxpayers as well as the quality of taxation services the satisfaction level of taxpayers can be boosted which would further lead to high compliance toward tax (Nurhayati et. al, 2015). Hidayat et. al (2014) in their study indicated that taxpayers behavior and taxpayers compliance is significantly influenced by the taxpayer's satisfaction. So based on the above review following hypothesis have been framed:

**H2 :** - Satisfaction had a significant effect on the acceptance level of GST.

Saira, Zariyawati, & May (2010) studied awareness of GST among accounting and non-accounting respondents and found that accounting respondents were more aware as compared to non-accounting respondents and overall awareness level among all the respondents was found to be low. So based on the above review following hypothesis have been framed: -

**H3 :** - There is a significant difference in satisfaction level among accounting & finance respondents and other respondents.

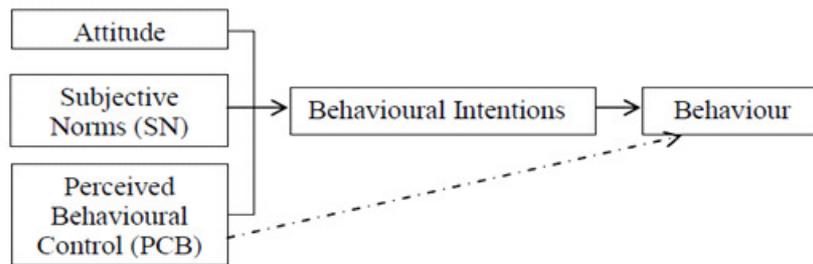
**H4** : - There is a significant difference in attitude among accounting & finance respondents and other respondents.

**H5** : - There is a significant difference in acceptance level among accounting & finance respondents and other respondents.

**Problem statement**

The major contribution toward GDP of India comes from indirect taxation and introduction of GST will have a major positive impact on the efficient use of resources, general economic welfare, exports and other major economic factors of India NCAER (2009). GST is the new tax reform which had been recently implemented in India from July 2017. Taxes involve public expenditure and new tax reform will lead to an uncertainty of expenditure would be followed by resistance from the public (Cullis & Jones, 2009).

Numerous scientists had identified attitude as a generous predictor of behavioral intention and stated that attitude had a relatively direct effect on behavioral intention. Explaining human behavior in all its complexity is a challenging task. Theory of reasoned action (TRA) was applied by Hanno and Violette (1996) in the context of taxation and their results indicated a significant relationship between attitude and compliance intention. Theory of planned behavior is fundamentally a drawn-out theory of reasoned action from Ajzen and Fishbein as this theory propose a model which might decide precisely how individual activities are really directed. Theory of planned behavior provide some conceptual framework in dealing with these complexities and helps in prediction and understanding of the particular behavior as per the context. (Ajzen, 1991). Attitudes, subjective norms and perceived control over the behavior are were found to forecast behavioral intentions with accuracy. So in this paper, the theory will be adapted to find out the answers of research questions and achieving research objective. Figure 1 illustrates the theory of planned behavior.



**Figure 1: The theory of planned behavior (Ajzen, 1991)**

Based on the above theory the conceptual model is framed in order to get a complete understanding of perception toward recently implemented GST in India.

So the present paper is expected to provide a better understanding of academics behavior among GST to the government and will assist the government in policy creation for enhancing knowledge and confidence toward GST.

### The conceptual framework of the study

The conceptual model is essentially developed to understand the acceptance level, attitude and satisfaction level toward newly implemented GST in India, and to reach conclusions regarding various research hypothesis established. The conceptual model specifies the perception towards GST through analyzing the effect of attitude and satisfaction on the acceptance level of the GST.

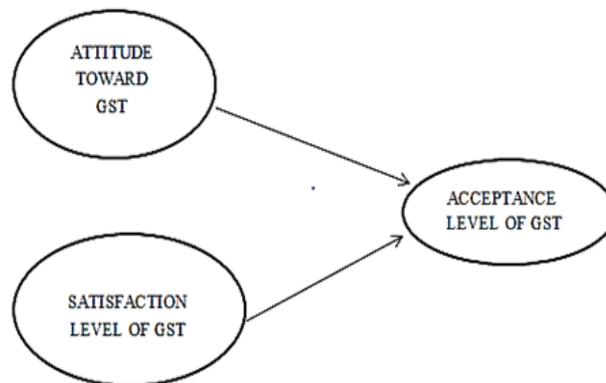


Figure 2: Conceptual Framework of the study

### Research objectives

- 1) To measure the level of attitude toward GST, satisfaction and acceptance level of GST among accounting and non-accounting respondents.
- 2) To study the effect of attitude toward GST and Satisfaction on the acceptance of GST.

### Research methodology

#### *Locale of the study*

The present study was conducted in Punjab.

#### *Sampling Technique and a sample of the study*

The study used judgemental sampling methods. Judgemental sampling technique is a method in which the researcher relies on his or her own judgment when choosing members of the population to participate in the study. In the present study, the focus was on academics from the different educational background because GST is just implemented a month ago and their role in creating attitude, knowledge, awareness, and satisfaction is very vital. Moreover, they are also the taxpayers and their behavior would influence the behavior of others also so the study of their behavior will help the government in taking suitable decisions to increase the acceptance level toward GST. Wolf, Harrington, Clark, & Miller

(2013) evaluated sample size requirements using Monte Carlo data simulation techniques for structural equation modeling and disclosed the sample size requirements range from 30-460. Few types of research have recommended that minimum sample size for conducting SEM should be between 100-150 (Ding, Velicer, and Harlow, 1995; Anderson and Gerbing, 1988; Tinsley and Tinsley, 1987). This research represents the statistical examination of 113 respondents ranging from a different educational background, age, gender from the state of Punjab. The data were collected from 125 respondents through questionnaire out of which 12 questionnaires were not considered to be valid so only 113 were further analyzed.

#### *The measurement instrument*

The questionnaire is an instrument used to collect primary data in the quantitative form. The questionnaire developed was based on standardized scales related to Attitude (Ishak, Othman, and Omar, 2015) and acceptance (Fadzillah and Husin, 2016) and satisfaction (Ishak, Othman and Omar, 2015) which were further modified for the study. Reliability and validity of the constructs were analyzed and further analysis was done.

#### **Analysis and results**

The data gathered from respondents was saved in SPSS 21 and analyzed using AMOS version 18. To achieve the first objective Independent sample t-test was used to find out if there is a significant difference between accounting and non-accounting respondents with respect to attitude level, satisfaction level, and acceptance level. To achieve objective second confirmatory factor analysis was conducted using AMOS software on the measurement model and structural model.

#### *Demographic characteristics of respondents*

**Table 2: Demographic profile**

<b>Demographic Variables</b>	<b>Categories</b>	<b>Frequency</b>	<b>Valid Percentage</b>
Gender	Male	47	41.6
	Female	66	58.4
Marital Status	Married	21	18.6
	Single	92	81.4
Age	18-24	58	51.3
	25-34	44	38.9
	35 & above	11	9.8
Educational Background	Accounting	62	54.9
	Non-Accounting	51	45.1

The above table shows the results of demographic statistics analyzed using descriptive statistics. The frequency and valid percentage of all the variables are stated as per the categories. Overall 125 responses were received out of which 113 were taken for further analysis. The gender breakdown was 41.6% male and 58.4% females; out of which 81.4% were single. In terms of age, 51.3% were between the range of 18-24 years followed by 38.9% which were between a range of 24-34 years and respondents aged above 34 were only 9.8%. Out of total respondents, 54.9% of respondents were from the field accounting background and rest 45.1% were from the non-accounting field.

*Analysis of the level of attitude, satisfaction, and acceptance among accounting and non-accounting respondents*

To determine whether level of satisfaction, level of acceptance and attitude among respondents from accounting & finance background and respondents from other background varies significantly or not independent sample t-test was used. Independent sample t-test is used to compare the means between two distinct groups to statistically prove whether the population means are significantly different or not (Kothari, 2004).

**Table 3: Mean of different variables among groups**

<b>Group Statistics</b>			
<b>Educational background</b>		<b>N</b>	<b>Mean</b>
Satisfaction	Accounting and finance	62	18.10
	Other	51	15.18
Acceptance	Accounting and finance	62	33.63
	Other	51	29.65
Attitude	Accounting and finance	62	14.92
	Other	51	14.12

Table-3 shows the group statistics of the mean of different variables among accounting and non-accounting respondents and results reveal that level of satisfaction (18.10) and level of acceptance (15.18) is more in case of respondents from accounting and finance educational background as compared to respondents from other educational background respondents. Attitude toward GST of accounting and finance respondents (14.92) is more favorable as compared to respondents from another educational background.

**Table 4: Independent Sample t-test**

Independent Samples Test						
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Satisfaction	Equal variances assumed	.453	.502	2.918	111	.004
	Equal variances not assumed			2.916	106.513	.004
Acceptance	Equal variances assumed	1.758	.188	3.018	111	.003
	Equal variances not assumed			3.050	110.120	.003
Attitude	Equal variances assumed	4.586	.034	1.026	111	.307
	Equal variances not assumed			1.053	110.508	.295

To study whether these levels differ significantly among two categories of respondents the significance value should be less than .05 (Kothari,2004). Table-4 shows that, in case of level of satisfaction and level of acceptance there is a significant difference between population mean of respondents from accounting & finance education; background and respondents from another background as significance value are < .05 so H3 and H5 are accepted. But with respect to the level of attitude being favorable or non-favorable, there is no significant difference between respondents from the field of accounting & finance and respondents from another educational background as sig value are > .05. So hypothesis H4 is not accepted.

#### *Reliability tests*

Reliability test is done to check the internal consistency and unit- dimensionality which is evaluated by Cronbach's alpha. To clear the reliability test every construct should have Cronbach alpha values of above 0.60 (Nunnally and Bernstein,1994).

**Table 5: Reliability tests**

Reliability Statistics		
Variable	Cronbach's Alpha	No. of Items
Attitude	.799	5
Satisfaction	.806	4
Acceptance	.904	13

Table-5 shows that all the constructs have the values above 0.60 indicating the good reliability which was calculated using SPSS 23.

#### *Model fit indexes*

After reliability analysis, the next thing is to check model fit indices. To make the data normal and free from outliers certain modifications are done which is also a part of confirmatory factor analysis. According to Kline (2015) Model chi-square with a degree of freedom and p-value, CFI, RMSEA, and GFI should at least be reported.

**Table 6: Model fit indices**

Model fit indices	Value	Recommended
CFI	0.935	>.9
RMSEA	0.065	<.08
GFI	0.9	>.9

**Table 7: Model fit indices**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	39	195.345	132	.000	1.48
Saturated model	171	0	0		
Independence model	18	1122.734	153	.000	7.338

As Table-6 and Table-7 report various fit indices which should be considered to know the fitness of model. CFI, RMSEA, GFI is as per the required values, CMIN/DF is less than 2 and the p-value is also significant. So it can be stated that all the indices are within the range of acceptability.

#### *Validity tests*

A validity test of the constructs can be done through two methods convergent validity and discriminant validity

- **Convergent validity:** Convergent validity tests if a set of items in one construct are inter-correlated, at least, moderate in magnitude (Kline,2015). To achieve convergent validity minimum of 2 should be satisfied
  - i. Factor Loading(Standardised regression weights) >.50
  - ii. AVE > 0.5 (Fornell & Larcker, 1981)
  - iii. Composite Reliability > 0.7

- **Discriminant validity:** In this, we are trying to establish that no two constructs are significantly related to each other. This validity is recognized by comparing the average AVE between the two constructs. For discriminant validity AVE should be greater than MSV and ASV and the estimated correlation between constructs should be maximum .85 (Kline, 2015).

**Table 8: Validity statistics**

	CR	AVE	MSV	ASV
Satisfaction	0.81	0.5193	0.5184	0.297025
Acceptance	0.929	0.5388	0.5184	0.36
Attitude	0.801	0.47	0.2304	0.180625

**Table 9: Correlation between constructs**

			Estimate	S.E.	C.R.	P
Satisfaction	<-->	Attitude	0.237	0.087	2.721	**0.007
Satisfaction	<-->	Acceptance	0.723	0.155	4.68	***
Acceptance	<-->	Attitude	0.291	0.081	3.587	***

Note: \*\*\* denotes p-value < .001, \*\* denotes p-value<.01

Table 8 reveals that AVE of all the constructs IS more than the required value i.e. >.05 except attitude which is marginally low but composite reliability of all the constructs is >.7, so convergent validity is established. As far as discriminant validity is concerned, AVE of all the constructs is greater than ASV and MSV and correlation between constructs is less than 0.85 so discriminant validity is also established.

So all the conditions related to reliability, validity are fulfilled, further analysis was done to find out whether there is a significant relation of attitude and satisfaction with the acceptance level of GST.

Impact of attitude toward GST and Satisfaction on the acceptance of GST

For our study, we tested the effect of attitude toward GST and Satisfaction level of GST on the acceptance level of GST by running the structural model on AMOS.

**Table 10: Regression weight for hypothesis testing**

			Estimate	S.E.	C.R.	P
Acceptance	<---	Satisfaction	0.59	0.11	5.368	***
Acceptance	<---	Attitude	0.388	0.149	2.598	**0.009

Note:\*\*\* denotes p-value < .001, \*\* denotes p-value<.01

Table 10 shows that satisfaction and attitude toward GST have a significant impact on the acceptance level of the GST as the p-value is less than .05 in both the cases. So both H1 and H2 are accepted.

The overall finding shows substantial relation of satisfaction and attitude toward GST with the acceptance level and there is a significant difference among respondents from accounting & finance background and other respondents with respect to satisfaction and acceptance level of GST.

**Table 11: Analysis of hypothesis results**

H1	Attitude had a significant effect on the acceptance level of GST	Accepted
H2	Satisfaction had a significant effect on the acceptance level of GST	Accepted
H3	There is a significant difference in satisfaction level among accounting & finance respondents and other respondents	Accepted
H4	There is a significant difference in attitude among accounting & finance respondents and other respondents	Not Accepted
H5	There is a significant difference in acceptance level among accounting & finance respondents and other respondents	Accepted

### Discussion

It is believed that this new taxation reform would have a favorable influence on the Indian economy and will offer assistance to the producers and consumers by absorbing the various indirect taxes (Nath, 2017). So there is a need for cooperation and commitment from all the professionals, students and other parties.

The study intended to measure the satisfaction, attitude and acceptance level of the respondents among accounting and nonaccounting background and analyze the relation of Tax satisfaction and tax attitude with tax acceptance of newly implemented GST in India. The study indicated that there is significant impact of attitude and satisfaction on the acceptance level of the GST and there is a difference in these levels among accounting and nonaccounting respondents.

Evidently, the research findings imply that government should give stress and use their resources toward the enhancing the satisfaction and positive attitude toward GST to increase the acceptance level and compliance toward GST. To enhance positive attitude and satisfaction focus should be on the better awareness, understanding, and preparedness, service quality among the public which were found to be significant predictors of attitude and satisfaction (Sofian et. al 2014) (Bidin et, al 2016). The favorable attitude and satisfaction can be enhanced by enhancing knowledge and understanding of the taxpayers (Hambali Kamaluddin (2017), Saad (2014), Eriksen & Lars (1996), Tan & Fatt (2000), Eriksen & Lars (1996). (Hambali & Kamaluddin, 2017) accessed the GST literacy of taxpayers and found that literacy of taxpayer is significantly related to the acceptance level. (Palil,

Akir, & Ahmad, 2013) studied the role of religiosity in taxation and submitted that religious values have a positive impact toward compliance attitude of taxpayers. The authorities should study the consequence of GST implementation in other countries to educate the general public on what to expect and how to overcome any negative consequences if any. Further, government should organize various seminars workshops and training programs in all the areas to educate and aware of all taxation rules. Necessary study resources on GST should also be delivered to the public. The process of filing GST returns should be made easy and simple for the assistance of taxpayers. A significant difference was found between accounting finance respondents and other respondents so this makes imperious for accounting teachers and the significant policy makers to build up an efficient tax education structure for all the students from all the disciplines at any level of education in the course. Furthermore, the Ministry of Higher Education should also focus on mounting a tax education structure.

This study has several limitations. Time and resources limitation did not allow studying a large sample. GST had just been implemented a few months ago so this study had not taken any control variables due to lack of literature. The fact that this study was conducted just after the implementation of the GST, so future research on the same topic is required to enhance the validity and generalisability of the present findings which will provide government better understanding about the reasons for compliance of taxation policy.

### **Conclusion**

The importance of satisfaction and attitude for tax acceptance cannot be deprived of anymore. This study provides empirical evidence that acceptance level is significantly influenced by attitude and satisfaction of academics and there exists a difference between accounting and other respondents. Therefore, the focus should be made on increasing the compliance of GST taxation policy from the taxpayers by making appropriate decisions grounded on the findings of this study. Finally, the overall picture of this study will contribute to government revenue, national income and country development, respectively.

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