

BOOK KEEPING PRACTICES AND INDIVIDUAL INCOME TAX KNOWLEDGE AMONG SELECTED SOLE TRADERS: A STUDY IN SHAH ALAM, MALAYSIA

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ABSTRACT

In Malaysia, Self Assessment System (SAS) has been introduced in year of assessment 2004 to individuals businesses, as part of modernization and streamlining the tax administration system. Through the introduction of SAS, it is expected that the taxpayers will improve their knowledge in understanding the tax provisions to an adequate level. This is important as according to Companies Commission of Malaysia (Suruhanjaya Syarikat Malaysia or SSM), the number of taxpayers who followed SAS since 2004 has been increased. This study is conducted to focus on the level of individual income tax knowledge, book keeping practices and level of dependency on tax practitioners. The aims have been achieved by conducting analyses based on four (4) specific objectives that focus on three major things i.e the level of individual income tax knowledge, book keeping practices and dependency on tax practitioners in preparing income tax return forms. Questionnaires were distributed to 200 sole traders located in Shah Alam, Malaysia. Using inferential statistical tests, results showed that majority of respondents have fairly below average knowledge due to their education background. In term of book keeping practice, most of them do not maintain it appropriately as required by Inland Revenue Board of Malaysia (IRBM). Findings revealed that sole traders are more interested in managing the sales and expenses accounts compared to other type of accounts. Besides, this study also discovered that there is a rather strong relationship between book keeping practices versus individual income tax knowledge. Other than that, more respondents preferred in appointing tax consultants compared to preparing the tax return forms themselves.

Keywords: *Sole traders, book keeping practices, self assessment, tax, knowledge.*

1. Introduction

Small business in Malaysia is one of the famous types of businesses that give a significant growth to Malaysian economy exclusively sole traders. The number of sole traders registered with SSM in 2005 showed that 2, 997, 080 of entrepreneurs were registered as against 2, 802, 872¹ of entrepreneurs from the previous year. This figure shows an increase of 7%. Besides that, this group of taxpayers plays important roles in leading to high number of tax revenues as well as assisting the Malaysian development and improvement of the national socio-economic status.

However, since the move to the Self Assessment Tax System (SAS) implementation to this group of taxpayers, there are many issues arise which was motivated this study to explore the problems faced by taxpayers dealing with SAS. One of the main problems faced by this

¹ Data was gathered from personal communication in writing held with ROB executive on 4th April 2006.

group of taxpayers is inadequacy in the level of tax knowledge. Many articles on issues and challenges on the level of tax and accounting knowledge, poor record keeping system, complexity in filling up return form and difficulties in understanding and interpreting of tax provision, faced by sole traders taxpayers in dealing with SAS were highlighted. In fact, the IRBM has placed great expectation to the taxpayers to understand and interpret the tax law in order to comply with the requirement of the Income Tax Law 1967. However, due to lack of income tax knowledge and awareness about SAS, it may affect taxpayers' honesty and accountability in relation to tax compliance. In addition, poor education background of the sole traders may also contribute to poor book keeping practices and high dependency on tax practitioners. Thus, this group motivates this study to be carried out. The objectives of the study comprised of i) to identify the elements of individual income tax knowledge and book keeping practices of the sampled sole traders, ii) to compare the difference income tax knowledge, book keeping practices and dependency on tax practitioners according to demographic factors, iii) to examine the relationship between the levels of income tax knowledge and the levels of book keeping practices and iv) to examine the relationship between the levels of income tax knowledge and dependency on tax practitioners.

2. Sole Trader Taxpayers and Small Business Individuals

A study by Evans *et al.* (2005) defined a small business as an independent owned and operated business employing fewer than 20 people or obtaining turnover less than \$10 million per annum. This study believes that a small business has a poor record keeping system which will affect directly to the relationship to their level of tax compliance. Meanwhile, Savage (2004) claimed that a small business as one having turnover of less than US\$2 million on their 2000 income tax return. This study believes that there is a strong relationship between a small business rural taxpayer and their tax agents before Goods and Services Tax (GST) and Business Activity Statement (BAS) was introduced in Australia. A research by Mottiakavandar, Haron & Kasipillai (2004) on the compliance level of small business entrepreneurs in Malaysia defined small business entrepreneurs are among the sole proprietors and partnerships who earn yearly income below RM12,001 and up to RM192,000. In this research, the types of small business were restricted to ten types of businesses that consisted of mini market, restaurant, laundry, tuition centre, plant nursery, book store, pharmacy, computer shop, retail store and transportation.

From the literature review, it can be seen that majority of the sole traders have poor educational background i.e less than tertiary education level (Ahmed & Sakurai, 2001; Mottiakavandar *et al.* 2004; and Savage, 2004; McKercher, 1995; and Sakurai and Braithwaite; 2002). The sole trader's education background may contribute to one of the factor in understanding the income tax knowledge. From the literature, it revealed that taxpayers with higher education background have a higher knowledge (Mottiakavandar, 2004). Poor record keeping system also has been noted among the group of sole traders (Evans *et al.*, 2005; and Ahmed & Sakurai, 2001). Surprisingly, some of the sole traders viewed the record keeping system as not an important factor in managing business but most of sole traders practicing the proper record keeping system as to comply with the tax law requirements (Evans *et. al.*, 2005). Besides, due to incomplete record keeping of sole traders, many of this group of taxpayers appointed tax practitioners in meeting their tax obligations (Ahmad & Sakurai, 2001). The previous studies (Hite *et al.*, 1992; Tan, 1999; Savage, 2004; Sakurai & Braithwaite, 2002; and Ahmed & Sakurai, 2001), also outlined that majority of sole traders were highly relying on tax

practitioners in order to help them to comply their tax responsibilities and to avoid any penalties imposed by IRB as well as errors and misstatements. The tax practitioners has become as a source of information in relatively to tax matters to taxpayers (Hite *et al.*, 1992).

3. Research Methodology

The required data for the analysis is collected through survey questionnaire cum interviews. There are 200 questionnaires were distributed to the sole traders in Shah Alam and only 105 responses were obtained (52.5%). The respondents consist² of (i) non-specialized retail trade in stores, (ii) retail sale of food, beverages and tobacco in specialized stores, (iii) other retail trade of new goods in specialized stores, (iv) retail sale not in stores and (v) repair of personal and household goods. There are five (5) sections specifically referred as Part A, Part B, Part C, Part D and Part E which has been designated according to the requirement in Return Form B, IRBM.

4. Data Analysis and Interpretation

Elements of Income Tax Knowledge

The result below showed that majority of respondents have a good knowledge and more concern and particular about their own tax rebates. The highest is individual rebate (43.8%) followed by zakat or fitrah rebate (35.2%).

Table 1: Frequencies Table of Scores for areas tested in Income Tax Knowledge

Scores of Tax Knowledge	Correct Answer (N=105)	
	N	%
Chargeable and Exempted Income		
Interest income	27	25.7
Rental income	47	44.8
Royalty income	11	10.5
Interest income (less than 12 months)	22	21
Dividend income	22	21
Average		24.6
Tax Rebates		
Individual rebate	46	43.8
Joint assessment rebate	37	35.2
Personal computer rebate	16	15.2
Zakat or fitrah rebate	37	35.2
Employment permit rebate	19	18.1
Average		29.5
Personal and Some Other Relief		
Individual relief	68	64.8
Medical expenses relief	24	22.9

² Sample was chosen from 1 out of 15 categories of business return Form B, IRBM.

Fees in institution overseas	2	1.9
Fees in Malaysian institution	21	20
Unmarried child relief	8	7.6
Average		23.44
Overall average		25.85

Elements of Book Keeping Practices

Table 2: Frequencies Table of Book Keeping Practices

Maintaining accounts	Yes	
	N (105)	%
Sales	63	60
Purchases	53	50.5
Stock	47	44.8
Income	47	44.8
Expenses	60	57.1
Fixed assets	25	23.8
Current assets	21	20
Liabilities	37	35.2
Owner equity	36	34.3
Overall Average		41.2

Table 2 showed that only two out of nine accounts were kept separately (business and personal) by the majority of respondents. The sales (60%) and expenses (57.1%) accounts were maintained properly by the respondents as compared to the other types of account. Based on interviews made by the researcher with the respondents, many commented that they normally maintain the sales and expenses accounts properly since they found that these two types of accounts are most important to their business. The sales accounts are recorded daily for every sales made. This is similar to expenses accounts which is also kept properly for every expenditure and payment made by the sole traders.

However, the respondents recorded the sales accounts manually rather than adopting a proper computerized accounting system. The respondents recorded the sales and expenses accounts based on their own understanding without using any software or referring to the formal accounting format such as ledger or journal. The respondents have admitted that they do not have basic accounting knowledge and are comfortable in maintaining the accounts using their own styles. The results gathered have given us an overview of record keeping's practices among sole traders in Shah Alam, Malaysia. Thus, the result demonstrates that almost all of the items in the Income Statement as well as Balance Sheet, are not kept separately and accordingly by respondents, and it shows that the sole traders in Shah Alam are unable to meet the minimum requirement as needed by IRBM. The reason might due to their low education backgrounds.

Hence, most of the respondents do not understand some of the accounting terms and unable to distinguish some types of accounts such as sundry, trade debtors, bad debts and creditors.

Difference levels of Income Tax Knowledge according to Demographic Factors

The ANOVA result showed that there is a significant difference between male and female in term of their income tax knowledge. Table 3 below shown, the significant value is 0.011 which indicates high significant difference. This is supported by looking at the mean value of female i.e 4.628 that is fairly higher than male which is 3.355 despite its smaller quantity female (43) of respondents compared to male (62). The mean value of female is regarded as higher since it is derived from fifteen (15) questions for both genders. In term of the race, significant value which is 0.781 is higher than test value 0.05, therefore there is no proof to conclude any significant differences occurred. The means for all three (3) races also indicate close values among them. Hence, race is not a factor that might influent the levels of individual income tax knowledge. Meanwhile, the levels of individual income tax knowledge versus education background shows that there is a significant difference exist. The significant value is 0.002 while the gap between mean values of all education backgrounds is fairly high. The mean for primary is 2.400, secondary is 4.098 and tertiary is 4.759. In average, respondents with high education have a higher level of individual income tax knowledge. Therefore, one might say that the higher level of education the more tax knowledge is.

Table 3: Anova *F*-Test: Comparison of Individual Income Tax Knowledge and Demographic Factors

		<i>N</i>	Mean	Std. Deviation	<i>F</i>	Sig. (2-tailed)
Gender	Male	62	3.355	2.327	6.275	0.011
	Female	43	4.628	2.673		
Race	Malay	52	3.827	2.735	0.248	0.781
	Chinese	37	4.081	1.785		
	Indian	16	3.563	3.386		
Education Background	Primary	25	2.400	1.779	6.857	0.002
	Secondary	51	4.098	2.602		
	Tertiary	29	4.759	2.517		

Difference levels of Book Keeping Practices according to Demographic Factors

Table 4: Anova *F*-Test: Comparison of Book Keeping Practices and Demographic Factors

		<i>N</i>	Mean	Std. Deviation	<i>F</i>	Sig. (2-tailed)
Gender	Male	62	2.677	2.798	21.045	0.000
	Female	43	5.186	2.692		
	Malay	52	3.346	3.067		

Race	Chinese	37	4.243	3.311	0.967	0.384
	Indian	16	3.625	1.821		
Education Background	Primary	25	2.640	2.548	5.315	0.006
	Secondary	51	3.431	2.914		
	Tertiary	29	5.103	3.121		

There is a significant difference in book keeping practices between male and female (sig. at 0.000). Detailing out, the mean values show that females have maintaining a book keeping practices compared to males since there is a significance difference of means between these genders (5.186 versus 2.677). In term of race, the results obtained show there is no significant difference between Malay, Chinese and Indian (sig. value is 0.384). Viewing the education background, even though majority of respondents came from secondary background, however, the result shows that those who have tertiary background obtained highest mark i.e 5.103 compared to others. The result shows that there is a significance difference of book keeping practices and individual education background (sig. at 0.006). The result might indicate that they have an appropriate book keeping practices among those who have up to tertiary education background.

Difference levels of Dependency on Tax Practitioners according to Demographic Factors

Table 5: Anova F-Test: Comparison of Dependency on Tax Practitioners and Demographic Factors

		Preparation of Income Tax Returns				Mean	Std. Deviation	F	Sig. (2-tailed)
		Own		Firm					
		N	%	N	%				
Gender	Male	35	33.3	27	25.7	1.440	0.500	4.864	0.030
	Female	15	14.3	28	26.7	1.650	0.482		
Race	Malay	36	34.3	16	15.2	1.310	0.466	12.803	0.000
	Chinese	12	11.4	25	23.8	1.680	0.475		
	Indian	2	1.9	14	13.3	1.880	0.342		
Education Background	Primary	12	48	13	52	1.520	0.510	0.528	0.592
	Secondary	22	43.1	29	56.9	1.570	0.500		
	Tertiary	16	55.1	13	44.8	1.450	0.506		

There is a significant result i.e 0.030 indicates that males and females are significantly different in preferring the method of preparing the income tax return form. There is a slight difference of percentages between both genders where 33.3% males prefer to prepare income tax return form by themselves while females are 14.3%. The rest of them choose tax consultancy firms.

In term of the race i.e Malay, Chinese and Indian show a significant difference in preparing the income tax return form. This is aligned with the significant result occurred which is

0.000. In average, almost 35% Malays prepare their own income tax return form. In contra, Chinese is the highest in occupying tax consultants. As for Indians, they are keener to appoint tax consultants compared to self-prepare. In addition, based on non-formal verbal discussion made by the researcher has revealed that Chinese prefer tax consultants due to avoid error, misunderstanding and misstatements in interpreting the provision of Act which could penalize them. On top of it, they claimed that the difficulties and complexity in Income Tax Act which acquires every taxpayer to have good understanding before filling up the forms has been their big concern to seek of tax consultants' advice.

There is no proof to conclude that education background does give a difference in preferring the method of preparing the income tax return form. It can be seen in above table where the significant value is 0.338. However, about 15.2% of respondents with high education background choose to self-prepare the income tax return forms compared to 40% respondents who have low education background. The percentages might lead to assume that people with high education background are more preferable in preparing the income tax return form by themselves.

Relationship between Income Tax Knowledge, Book Keeping Practices and Dependency on Tax Practitioners

Table 6: Correlation Analysis: Relationship between the Income Tax Knowledge, Book Keeping Practices and Dependency on Tax Practitioners (N=105)

	Income tax knowledge	Book keeping practices	Dependency on tax practitioners
Income tax knowledge	—	—	—
Book keeping practices	0.376**	—	—
Dependency on tax practitioners	-0.228*	.288**	—

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

* Correlation is significant at the 0.05 level (2-tailed)

The Pearson Correlation Test showed that all factors i.e book keeping practices and dependency on tax practitioners are correlated to level of individual income tax knowledge. In details, the dependency on tax practitioners factor are significant level at $p < 0.05$ while book keeping practices at $p < 0.01$. Hence, there is a rather strong relationship between those variables with level of individual income tax knowledge. In term of book keeping practices versus dependency on tax practitioners, there is a strong correlation between these two variables that is 0.288 at $p < 0.01$.

5. Further Testing

Individual Income Tax Knowledge and Book Keeping Practices

Table 7: Regression Analysis on Individual Income Tax Knowledge (N=105)

Predictor	DV: Individual Income Tax Knowledge (sole traders)			
	Model			
	Unstandardized Coefficients	Std. error	t	Sig.
Constant	0.534	0.899	0.594	0.554
Gender	0.581	0.501	1.159	0.249
Education Background	0.841	0.329	2.560	0.012
Book Keeping Practices	0.218	0.086	2.551	0.012
Change in R ²	—			
R ²	0.204			
Adjusted R ²	0.180			
F-statistics change	8.604			
Significance	0.000			

*DV=Dependent variable

In analyzing the relationship between individual income tax knowledge and other factors namely their gender, education background and book keeping practices, regression test has been conducted as shown in Table 7. The result shows that the control variables i.e. gender does not have significant relationship to individual income tax knowledge. On the other hand, both respondents' education background and book keeping practices are related to their income tax knowledge. It is quite interesting to discover that although the demographic factors i.e gender and education background are important factors to influence the level of respondents' tax knowledge, but book keeping practices contributes a more significant effect to the model.

Individual Income Tax Knowledge and Dependency on Tax Practitioners

Table 8: Statistical mean results of the levels individual income tax knowledge (sole traders) and Dependency on Tax Practitioners (N=105)

Preparation of Income Tax Returns	N	Mean	Std. Deviation	Std. Error Mean	t-Value	Sig.
The respondent themselves	50	4.480	2.597	.367	2.373	.020**
Tax consultancy firm	55	3.327	2.380	.321		

** Sig. at 0.01

Above table showed different means of respondents' level individual income tax knowledge versus dependency on tax practitioners. There is an apparent difference between

those who prepared by themselves compared to tax consultancy firms. There is a rather difference in percentages between two methods of preparation. 48% of respondents have chosen to answer the forms on their own compared to 52% that appointed tax consultants. Those who are self-preparing the forms have more knowledge in income tax compared to those who seek tax practitioners' advice since the means of both i.e 4.480 and 3.327 respectively. In addition, this result is supported by T-test analysis which shows a significant difference of preferences in preparing income tax return forms versus the individual income tax knowledge. This can be as seen in the table that is 0.020 of significant value (sig.2-tailed). The mean difference occurred 1.153 is derived from the previous table i.e 4.480 versus 3.327. In other words, the level of knowledge of both parties is different almost by 1.5 marks.

6. Conclusion

Majority of sole traders in Shah Alam have fairly below average knowledge in understanding the income tax. This is affected due to their education background that gives an effect to the respondents' level of understanding in interpreting the important of provision in Income Tax Act. Thus, this have affected in some of the unintentionally misstatements, errors, providing less information to IRBM during the submission of the tax return forms. The result gathered is aligned with previous literatures by Mottiakavandar *et al.* (2004), Palil (2005), and Loo & Ho (2005) who claimed that majority of taxpayers in Malaysia have inadequate tax knowledge.

Mostly, sole traders with high education background are more knowledgeable in tax and more interested to self-prepare their return forms compared to sole traders with low education background who prefer appointing tax consultants. These results revealed that those sole traders who high educated are not only convenient and confident to fill up their tax forms and at the same time able to reduce the cost of hiring tax consultants. On the other hand, those who low educated need to hire tax consultants to avoid misstatement, errors and wrong information given. It is agreeable with Hite *et al.* (1992), Savage (2004) and Tan (1999) who state small business individuals are motivated to obtain advice and assistance from tax consultants in order to ensure that they will be preparing tax returns correctly and reducing the likelihood of being penalized.

In term of book keeping practices as required by IRBM, a good record keeping is a must to all categories of business including the small business individuals. Thus, in general, record keeping practices amongst the sole traders in Shah Alam is yet to be in the level as required by IRBM. The results indicates that there is a likelihood that respondents do not prepare a separate account for all items such as sales, purchases, stock, income, expenses, fixed assets, current assets, liabilities and owner equity. On top of it, a number of respondents are not able to understand the terms of turnover, cost of production, cost of sales, premiums, bad debts and unable to differentiate between the terms of sundry debtors and trade debtors, cash in hand and cash at bank, loans and overdraft, trade creditors and sundry creditors. This finding is aligned with Ahmed & Sakurai (2001) who say that small business individuals have inadequate tax knowledge apart of their poor record keeping. As for Evans *et al.* (2005), who admitted that small businesses do have fairly poor record keeping practice which has influenced to their tax compliance behaviors. He also added that they do it just for business purposes and not mainly for tax.

As far as the personal interview is concerned, most of the respondents have never attended any classes or seminars related to self-assessment system which is conducted by IRBM. The reason being is that they have received lack of awareness and motivation among them in acquiring and updating knowledge in tax. Majority of respondents are more interested in increasing their business profits rather than focusing on record keeping practices. Some respondents revealed that they utilize a cash basis system and general journal to record the daily transaction which is based on their own preferences. Furthermore, most of them do not appoint any accountant to prepare their accounting record as well as important documents since they want to avoid bearing the cost and overhead expenses. This scenario will affect the accuracy not only of their own accounting but will provide the government with incorrect information of their tax liabilities.

Thus, some actions should be taken by the taxpayers such as by attending seminars, classes or short courses provided by IRBM or other external institutions. This is very important to provide our taxpayers with a sufficient knowledge and skills of good record keeping system as well as their level of tax compliance awareness.

7. Limitation of the Study

Firstly, there are 15 categories of business listed under IRBM in form B, however, only one category was chosen and this might reflect the findings of this study. Secondly, the questionnaires conducted are using nominal scale. However, there is other method that also could be considered in conducting the questionnaires such as Likert Scale. Lastly, the scope of this research is limited to Shah Alam, Selangor, Malaysia only. It will be much informative if it had been broaden to a wider area such as the whole state of Selangor, Malaysia.

8. Further Research

For future research, the samples should be included all categories of business to obtain a result that can reflects the income tax knowledge and book keeping practices from all categories of business. Furthermore, other factors of motivation in tax compliance dealing with SAS focusing in E-filing should be tested in order to improve the tax system in Malaysia.

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