The Mediating Effect of Attitude on the Relationship between Understanding and Goods and Services Tax (GST) Satisfaction

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Goods and Service Tax (GST) is a multi-stage consumption tax levied on the supply of goods and services at each stage of the supply chain from the supplier to the retail stage of the distribution. It has been seen as a means to lower personal and corporate tax rates while extending the revenue base of the Government and at the same time maintaining a steady stream of revenue. Despite a series of postponements subsequent to its announcement, GST was finally implemented on 1st April 2015. The Malaysian business communities especially the owners/managers of manufacturing companies in Malaysia were concerned that GST would adversely affect their business. The objective of this study is to examine the effect of attitude as a mediator on the relationship between understanding and GST satisfaction among business communities in Malaysia. This study is a cross sectional one where data is collected only once. A total number of 2,000 questionnaires were distributed among the business communities throughout Malaysia. Only 400 questionnaires were returned and nine questionnaires were rejected giving a 20% response rate. The usable data of 391 was analysed using descriptive statistics on the demographic variables. Tests of reliability and validity were also conducted on the three variables. The result indicates that the relationship between understanding and GST satisfaction enhanced with the introduction of attitude as the mediator among the business communities in Malaysia.

Introduction

Broad fiscal reform is the synonym phrase for Goods and Services Tax (GST) in Malaysia. It is a way to picturize the wide coverage of transformation from the usual tax transaction of indirect taxes into a new technology application system (Gomes, 2015). Indeed, the implementation of GST helps not only with better documentation and recordkeeping but also as an opportunity for business to streamline processes; improve transparency of operations and profits as well as enable the GST audit to become more prevalent (Gomes, 2016 & 2017). GST is also known as Value Added Tax (VAT) in many jurisdictions. The Royal Malaysian Customs Department (RMCD) acts as an agent of the Government and administers, assesses, collects and enforces payment of GST. The GST replaced the existing single-stage sales tax of 10% and service tax which was 6% imposed under the Sales Tax Act, 1972 and the Service Tax Act, 1975 respectively. GST is a multi-stage consumption tax levied on the supply of goods and services at each stage of the supply chain from the supplier to the retail stage of the distribution. It has been seen as a means to lower personal and corporate tax rates while extending the revenue base of the Government and at the same time maintain a steady stream of revenue.

The government of Malaysia, however, strongly believed that the implementation of GST could help the country to overcome deficit in tax revenue as a result of reduction in oil revenue. GST adoption, it was claimed would not be a burden as it is structurally equal to the previous sales and service tax. In fact, it would be more comprehensive, efficient, effective, transparent and business friendly. Thus, if business community was satisfied with the GST, indirectly it could help in achieving a higher level of compliance and help achieve the target of implementing GST in Malaysia. The purpose of this study then is to taken into consideration the perspective of owners/managers of the business community to determine what is significant in GST implementation.

Generally, all Malaysian taxpayers irrespective of who they are need to be positive in attitude,e have a good understanding of as well be satisfied with what GST is all about, especially with regards to how it works and the benefits it brings. To ensure that the business community understand GST and comply with it, a conducive environment needs to be created in a way to avoid complains and arguments in the new system. For instance, the tax must be simple to understand and the related laws clear. Business community professional opinions and attitudes are important in determining the success of the new tax regime for Malaysia. A positive attitude or behaviour would encourage them to pay tax to the government. Indeed, earlier research on the implementation of Value Added Tax (VAT) which is identical to GST suggests that the taxpayers understanding of the tax is poor (Hanefah et al., 1995). Business communities are just not ready to accept GST and they are simply not well prepared (Anonymous, 2006; Udoh, Akpan & Peters 2017). If the same state is happening in the GST

implementation in this country, undeniably the level of satisfaction would be jeopardized and it could explain the misleading behaviours by certain business that reported increasing their prices after the implementation of GST. Generally, there are still issues that need to be addressed. Hence, education and assistance from the authorities as well as participation from the public as a whole are essential. This research specifically plans to examine the effect of attitude on the relationship between understanding among the business community in Malaysia with regard to satisfaction with GST implementation.

LITERATURE REVIEW

GST is a broad based tax and the amount is determined on ad valerom basis. The GST tax is charged at every production process and the amount collected at each stage is based on the value added at that stage. GST involves the input tax credit method where the differences between GST on sales and tax credit and GST paid on the inputs are calculated. It is also a consumption type where the tax base is private domestic consumption. The current sales tax and services tax (SST) is a single stage tax but GST is a multi-stage tax which is more complex than sales and services tax in terms of its cost of compliance and administration (Kasipillai & Baldry, 2005). The GST is seen as more efficient and economically more viable than SST and has compliance advantages. GST is taxed on the value added on each business in the economy.

Theoretically, customer satisfaction would be reached when the services offered to the customer fulfilled their need or exceed their expectation (Berman and Evans, 2011). Generally, customer satisfaction is broadly defined by the literature as transaction specific experiences and cumulative experiences (Boulding et al., 1993). Transaction specific experience is related to the evaluation that the customer made on the product or service after the time of purchase while cumulative experience is established based on the customer evaluation of the overall total purchase and consumption gradually.

In the context of GST implementation, it is important to fulfil customer satisfaction among the business communities since government also provides services to the public like goods and services tax. It helps the government to analyse their current performance and improve the strategies in the area that they are lacking. Government can provide an excellent service to the public that consequently increases the level of satisfaction. Indeed, most of the previous studies focused on the contribution of attitude as the direct effect on satisfaction (Bilal et al., 2016; Choi & Yoo, 2017; Saliza et al., 2017), performance (Lu et al., 2016; Huang & Lee 2018), and intention (Jung, 2016; Lier et al., 2016; Opiri & Lang, 2016). However, rare studies Rew & Kim, (2016) and Sharma & Singh, (2017) emphasized the indirect effect of attitude as a mediator. Thus, this study aims to explore the effect of attitude indirectly on the satisfaction with GST implementation and understanding of GST in general.

Satisfaction with GST implementation

Satisfaction refers to a fundamental need in the wellbeing of individual consumers to the profits of firms supported i.e. via purchasing and patronization as well as to the stability of economic and political structures. In other words, it could be an individual pursuit, a goal to be attained from the consumption of products and the patronization of services. Hence, satisfaction itself is a desirable end-stage of consumption or patronization: it is a reinforcing, pleasurable experience (Oliver, 2010)

In determining the level of satisfaction, most of the studies have used the percept-value discrepancy model (Oliver, 2010) to consistently examine relative job satisfaction and dissatisfaction. In fact, most of the evidence accepts the interactionist view of satisfaction related to physical environment but takes a predominantly subjectivist position in other elements i.e. attitudes, awareness, preparedness and understanding (Aziz, 2006; Hanefah et al., 1995; Kasipillai et al., 1999; Zainol & Munusamy, 2016). Specific to GST implementation, most of the studies focused on satisfaction among the community either the public or businesses (Ishak et al., 2015; Phillips & de Lange, 2006; Saliza et al., 2017; Suman, 2017). The discussion varies on the effect of GST implementation and satisfaction as well as the responsibilities and or workload associated with the new system when introduced.

Relationship between Understanding and Satisfaction

Understanding is a psychological process related to an abstract or physical object, i.e. a person, situation, or message whereby one is able to think about it and use concepts to deal adequately with that object. In other words, to understand something is to conceptualize (a given measure) (Wikipedia, 2015). Statistically, it is also reported to be significantly associated to achievement of satisfaction (Luciani et al., 2014). Indeed, it is important to assess the preparedness to practice in the learning environment. It helps not only to understand the environment but could also assure satisfaction.

Understanding is statistically reported to be significantly associated to satisfaction (Luciani et al., 2014) and understanding of the environment would assure satisfaction. Sriwirdharmanelly, (2015) stressed that the understanding of tax accounting and the awareness a taxpayer has have positive and significant effect toward satisfaction for corporate taxpayers. Bharti (2016) described that understanding the factors such as perceived ease of use, perceived usefulness, perceived security and perceived attitude significantly affect the satisfaction of the citizen towards the adoption of electronic tax filing. In addition, Gupta (2015) also found that tax practitioner understanding of technical knowledge of taxation has a

significant factor on determining the satisfaction towards the service delivery of tax practitioners in New Zealand.

The relationship between understanding and satisfaction based on the past empirical literature was found to be positively significant and the following hypothesis is developed to achieve the objective of the study.

H1: Understanding has a positive influence on satisfaction with GST implementation.

Relationship between Attitude and Satisfaction

Attitude is a person's belief that by performing a behaviour a certain outcome either good or bad will result. His/her evaluation of the outcome can be either favourable or unfavourable (Ajzen, 1991). The financial managers' professional attitude towards the GST implementation is expected to be either positive or negative. Thus, the financial managers' professional attitude and satisfaction is posited to have some relationship. This is based on studies in this area where most of the results reported a strong positive relationship (Harter et al., 2002; Judge et al., 2001; Simon et al., 2009).

In addition to having a direct significant relationship with satisfaction, attitude also was treated as mediation in some studies (Rew & Kim, 2016; Sharma & Singh, 2017). In the area of business management in particular, attitude is seen to have some impact between self-brand connection and product involvement. Even though it is known that strong self-brand connection among adolescents somehow creates a strong brand attitude and high connection which eventually changes the attitude towards the product. In order to increase sales and improve the markets, it is necessary to build high customer brand relationship among adolescents which could be achieved with the strengthened association among self-brand connection, attitude and involvement (Sharma & Singh, 2017).

Indeed, the strong positive mediating effect of attitude also supported in sponsorship-fit on firm reputation (Rew & Kim, 2016). It is revealed that the sponsorship-fit and company reputation is supported and assessed via the attitude of the customers and capacity to serve customers and society. This is basically via the medium of corporate management activities where positive message could be delivered to the customers indirectly. Undeniably, there are cases where attitude has no impact and failed to mediate the relationship. This is generally where perceived ease of use and perceived usefulness are considered. Generally this is due to the element of attitude which is covered and absorbed indirectly in the two constructs whereby attitude per se is no longer impact the relationship toward intention to use or even satisfaction (Abdul-Aziz & Idris, 2012). Hence, the following hypothesis was developed:

H2: Attitude has a mediating role on understanding and satisfaction towards the GST implementation.

Research Methodology

The research conceptual framework of this study is described in Figure 1 below and introduces attitude as the mediator. This paper is related to the relationship between understanding and satisfaction towards the implementation of GST among the business community in Malaysia.

Figure 1. The Research Conceptual Framework
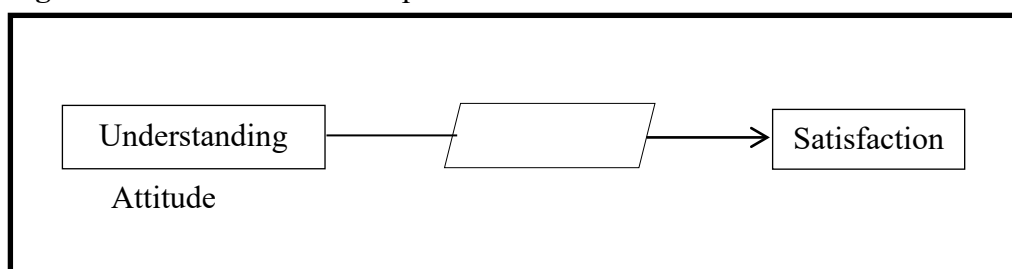
The unit of analysis for the study is owners/managers of business community who are GST registered members with Royal Malaysian Custom Department (RMCD). The involvement of the owners/managers in the area of indirect taxation is an expected part of their representation of the business community directly involved in the GST system. The owners/managers are required to restructure or redesign or change the administration and accounting system in order to be synchronized with the GST requirements. Accordingly, as in the RMCD's directory there are more than 100,000 companies all over the country in Malaysia, an appropriate sample size (n) of respondents was deemed 335 (Sekaran and Bougie, 2016). In fact, Roscoe (1975) also suggests that for most research sample sizes more than 30 and less than 500 are appropriate. Since a mail survey approach was used, 2,000 questionnaires were mailed to the owners/managers of the business community in the selected counties within the five zones (i.e. North, South, Central) of Malaysia including Sabah and Sarawak in order to compensate for the inherent disadvantage of low return rates associated with the survey. The business communities were randomly selected from every state in Malaysia. This is quantitative research and there are three variables measured with regard to the satisfaction of owners/managers. Items for each variable are assigned with a value or weight i.e. five point Likert scale.

The instruments used are adapted from Marimuthu, Bidin and Abdul-Jabbar (2012) which are derived from Hanefah et al. (1995) and Aziz (2006) with some modification to suit the specifc environment (Abdul Hadi et al., 2019). Data on the demographic variable and the

three main constructs gathered are analysed using descriptive statistics by SPSS (Statistical Package for the Social Sciences) software. Reliability and validity tests were also conducted on the three constructs. The mean scores are used to determine the scores of the attributes. Cronbach's Alpha (internal consistency) is employed to test the reliability of the instrument. Hence, in answering the research objective, partial least square path modelling method of analysis (Hair et al., 2014; Vinzi et al., 2010) is applied. It is a component-based estimation approach that differs from the covariance-based structural equation modelling (Henseler et al., 2014).

Results and Discussion
Sample Profiles

The returned and usable questionnaire after filtered remained at 391 of the 2,000 questionnaires distributed to the business communities across Malaysia of which 400 questionnaires were returned. The rate of response of 20% is considered acceptable as supported by the work of Abdul-Jabbar and Pope (2008) who examined the effect of self-assessment system on tax compliance amongst small and medium enterprises in Malaysia and received a response rate of 16%. Indeed, Abdul-Jabbar and Pope (2008) also state that surveys conducted on the SME of large firms in Malaysia and in other South East Asian countries frequently receive a response rate in the range of 10 per cent to 20 per cent.

In terms of analysis, this is also considered as adequate with a sample size between 30 and 500 samples (Roscoe, 1975). In fact, a regression analysis could be performed with total numbers of respondents of 10 times the number of independent variable. Besides, Coakes and Ong, (2011) also suggested that the respondents should be 20 times or more of the independent variables in order to perform a good factor analysis and regression analysis. Thus, 391 questionnaires received in this study were sufficient in conducting the data analysis. However, one case was deleted due to more than 15% of missing values in the questionnaires.

Considering the outliers that have unique attributes and diverges from the overall pattern of other cases (Hair et al., 2010), univariate outliers were identified by examining the standardized values of each case when conducting the descriptive analysis. The recommended cut off value is larger than standardized values of 2.5 (small sample size which is fewer than 80) and larger than standardized of 4 (large sample size) (Hair et al., 2010). There are five univariate outliers found in the data set and these were deleted. In addition, multivariate outliers also were examined through the values of Mahalanobis distance (D^2). It was calculated by dividing the number of the variables (D^2/df). The larger value of 2.5 (small sample) and 4 (large sample) (Hair, Black, Babin, & Anderson, 2010). There were no multivariate outliers identified. Thus, the final sample size used was 386. This sample size was sufficient since in order to run a PLS path model the minimum sample size is 10 times

more than the maximum number of arrowheads pointing to the latent variables (Hair et al., 2014).

Respondent Profiles

Descriptive statistics is performed to analyse the demographic profiles of respondents (Table 1 below) and the findings were discussed in terms of location of the business/company; GST identification number of the business/company; type of business; position in the business; year of experience; and qualification. Overall, out of the 386 respondents, only 383 respondents mentioned their locations. Most of the respondents are from the northern region (50.4%), followed by central region (17.0%), east region (11.5%), south region (10.7%), and east Malaysia region (10.4%) respectively. In terms of the GST identification number of the business, only 366 respondents stated their GST identification number. In total, 72.1% had the GST identification number, while 27.9% do not have a GST identification number. The types of business respondents are involved in is indicated below, out of the 386 returned questionnaires, only 383 respondents stated the type of business. As shown below, 56.1% were sole proprietorship, 26.9% private limited company, and 17.0% partnership. Most of the respondents, 382 respondents stated others position which represent 37.7% of the respondents. 29.6% were director, 23.3% general manager, 5% accountant and 4.5% finance manager.

Related to the years of experience of the 383 respondents in the business operation, most of the respondents had less than 5 years of experience which represents 43.6% of the total respondents. While the rest reported years of experience between 6 to 10 (29.8%), 11 to 15 (9.9%), and more than 15 years (16.7%). The qualification of the respondents are such that the majority of the 380 respondents had a diploma, 33.7% of the respondents. This is followed by 31.1% of them having other qualifications: 30.0% degree, 3.4% master and 1.8% professional.

Table 1: Respondents Profile

State	Frequency	Percentage
Northern	193	50.4
Central	65	17.0
South	41	10.7
East	44	11.5
East Malaysia	40	10.4
	383	100.0
GST identification number:		

Yes	264	72.1
No	102	27.9
	366	100.0
Type of business:		
Sole proprietorship	215	56.1
Partnership	103	26.9
Private limited company	65	17.0
	383	100.0
Position:		
Director	113	29.6
General manager	89	23.3
Finance manager	17	4.5
Accountant	19	5.0
Others	144	37.7
	382	100.0
Years of experience:		
Less than 5 years	167	43.6
6-10 years	114	29.8
11-15 years	38	9.9
More than 15 years	64	16.7
	383	100.0
Qualification:		
Diploma	128	33.7
Degree	114	30.0
Master	13	3.4
Professional	7	1.8
Others	118	31.1
	380	100.0

Findings on Constructs

The main constructs discussed in this study i.e. attitude, understanding and satisfaction are verified with the mean score in order to have an overall picture on each item tested. Basically, attitude construct consists of six items with a mean score of 3.25. This shows a positive attitude among business communities about GST implementation. Out of six attitude statements, four statements had a positive mean score of 3.00 and above, while two statements had a mean score less than 3.00. The mean score for all the five items measuring the understanding construct is 3.45. This indirectly indicates a good understanding of GST among the owners/managers of business community in Malaysia.

As for the satisfaction construct, there are seven items tested as in Table 2 below. The mean score for all the items is 2.66, which shows high level of satisfaction on GST among the owners/managers of business community in Malaysia.

Table 2: Mean Score and Standard Deviation for Satisfaction towards GST implementation (n=386)

Statements	Mean	Standard Deviation	Min	Max
I am satisfied with the GST system implementation.	2.46	1.006	1	5
I feel comfortable with the GST implementation.	2.34	0.991	1	5
Overall, how satisfied are you with the GST implementation?	2.40	0.949	1	5
It is easy to learn/follow the GST system.	2.52	1.032	1	5
The information (such as online help, on screen messages and other documentation) provided with the GST implementation is clear.	2.72	1.042	1	5
It is easy to find the information needed.	2.87	1.020	1	5
If given the opportunity, I would choose not to registered/follow GST system implementation.	3.28	1.259	1	5
Mean score for all 7 items	2.66			

The Measurement Model

The PLS-SEM analysis started with the examination of the measurement model. At this stage, the purpose is to ensure that the survey items applied are reliable and valid. Hence, the indicators reviewed are examined in terms of factor loadings, composite reliability, average variance extracted and discriminant validity. The summary of the results is shown in Table 3 below. In arriving at this stage, few items had been deleted due to the average variance extracted as originally below 0.5. Attitude construct was left with 4 items from the original 6

items and satisfaction had 1 item deleted. The understanding construct remained with 5 items without any deletion. The items deleted were based on loadings where the threshold should be more than 0.4 (Hair et al., 2014). Refering to the composite reliability, the results show that the internal consistency is reliable with values above 0.7 for the 3 constructs in the range of 0.800 to 0.914. The average variance extracted (AVE) reflects that all the constructs have sufficient convergent validity which is more than 0.5 (Fornell & Larcker, 1981). This shows that the respective construct represents the construct and correlates highly with other indicators of the same construct (Hair et al., 2014). The average variance extracted reflects that all the constructs have sufficient convergent validity which is more than 0.5 (Fornell & Larcker, 1981). This shows that the respective constructs really represent the construct and correlate highly with other indicators of the same construct (Hair et al., 2014).

Table 3: Constructs loadings, composite reliability and average variance extracted

Construct	Indicators	Loadings	Composite reliability	Average variance extracted
Attitude	Att_1	0.766	0.800	0.507
	Att_2	0.806		
	Att_3	0.725		
	Att_5	0.515		
Understanding	Underst_1	0.810	0.893	0.625
	Underst_2	0.762		
	Underst_3	0.757		
	Underst_4	0.815		
	Underst_5	0.808		
Satisfaction	Satisf_1	0.866	0.914	0.641
	Satisf_2	0.868		
	Satisf_3	0.841		
	Satisf_4	0.774		
	Satisf_5	0.738		
	Satisf_6	0.700		

In terms of independency of the construct, via discriminant validity, the findings are that the construct is different when associated with the other constructs (Hair et al., 2014). The cross loading of all the constructs indicated that the square root of AVE for attitude, satisfaction and understanding (i.e. 0.712, 0.800 and 0.791 respectively) are more than the squared correlations to establish the good of discriminate validity (Hair et al., 2014). Indeed, the value

of square root of AVE and the correlations are as per the suggestions in fulfilling the requirement of discriminant validity as reflected in Table 4 below.

**Table 4:** Correlations among construct and square roots of average variance extracted

Construct	Attitude	Satisfaction	Understanding
Attitude	0.712		
Satisfaction	0.597	0.800	
Understanding	0.384	0.292	0.791

Note: The values in bold indicates the square root of AVE.

The Structural Model

The structural model was examined by using the standard bootstrapping procedure. The development of the structural model for satisfaction towards GST implementations is as illustrated in Figure 2 below.

Figure 2. Structural model of satisfaction towards GST implementations
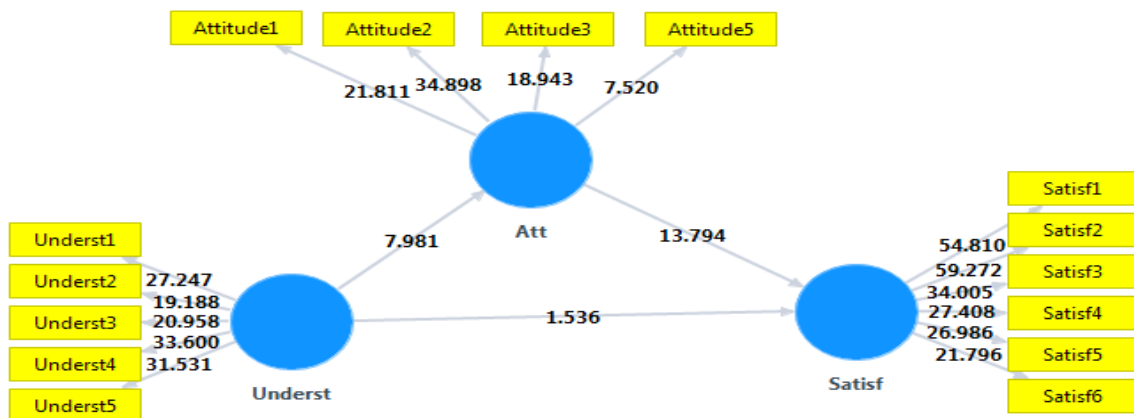
The result of the direct effect of satisfaction with GST implementation (see Table 5 below) revealed that understanding significantly affects satisfaction which supported the hypothesis developed in this study ($\beta = 0.300$, $t = 6.161$, $p = 0.000$). The result implies that a business community that has more understanding of GST implementation will become more satisfied with GST implementation. Indeed, the positive relationship towards GST implementation implies the role of understanding is important to increased levels of satisfaction.

Table 5: Direct relationship of the model without the inclusion of the mediator variable

Hypothesis	Relationship	Beta	Standard error	T-value	P-value	Findings
H$_1$	UNDERST→SATISF	0.300	0.049	6.161	0.000*	Supported[a]

Note: *p<0.01. [a]Result of direct effect is supported for the first step

Nevertheless, with the inclusion of the mediator i.e. attitude, the relationship is still positive and significant with slightly different effect (β = 0.218, t = 6.948, p = 0.000). Thus, the second hypothesis is also supported where attitude does have effect on the understanding and satisfaction relationship (Table 6 below).

Table 6: Indirect relationship of the model with the inclusion of the mediator variable

Hypothesis	Relationship	Beta	Standard error	T-value	P-value	Findings
H$_1$	UNDERST→SATISF	0.218	0.031	6.948	0.000*	Supported[a]

Note: *p<0.01. [a]Result of indirect effect is supported for the second step

In fact the overall effect with β = 0.218, t = 6.914, and at significant level 0.000 as in Table 7 below, shows that the more positive attitude a business community has toward GST implementation, the more likely help is received in understanding the adoption and the higher satisfaction with the implementation. This is because the effect of attitude shown in the relationship is able to reduce the error to 0.032 with slightly changed in the beta value.

Table 7: Result of indirect relationship of the model

Hypothesis	Relationship	Beta	Standard Error	T-value	P-value	Findings
H$_1$	UNDERST→SATISF	0.218	0.032	6.914	0.000*	Supported[a]

Note: *p<0.01. [a]Result of indirect effect is supported for the last step.

Basically, this study has a moderate variance explained with the coefficient of determination (R square) of 0.361 (Hair et al., 2014). The value of R square signifies the proportion of variance in the satisfaction construct described by the understanding and attitude constructs. The value of R square indicates that the entire construct explained 36.10% variance in

satisfaction toward GST implementation. In terms of predictive relevance, the cross validated redundancy of 0.227 revealed that the satisfaction toward GST implementation has predictive relevance. This is because the model have predictive relevance (Q2) of more than zero and the value showed the quality of the model (Henseler et al., 2009).

Conclusion

The findings of this study show that understanding and attitude was significant and positively related toward satisfaction in GST implementation both directly and indirectly. It shows that governments should continue with current strategies and make more improvement in continuously developing the positive attitude to GST implementation. It consequently enhances greater understanding and satisfaction among the business community in Malaysia. The key suggestion for Royal Custom of Malaysia resulting from this tsudy is to educate the owners/managers of business community about the importance of GST implementation. Indeed, the business community also should have an initiative to learn and understand their role in selling and providing quality services to the customers. The right information should be available to the customer so they are not take advantage of through increasing prices. Thus, Royal Custom of Malaysia should monitor and inform the business community about the rules and regulations relevant to GST implementation.

The results of this study may not be generalizable because the focus is only on owners/managers of the business community. The implementation of GST is for all Malaysian citizens, therefore, it is suggested that future research could extend to include other groups of taxpayers like lower income earners, salaried personnel, and so on so that the Government can get a better picture in examining other variables with regard to taxpayer satisfaction. Future research also could extend all the variables by incorporating the tax compliance behavior variable in testing the relationship. Thus, the government, particularly Royal Custom of Malaysia (RCM), can plan and organize strategies to increase the level of compliance among the owners/managers of business community in Malaysia in the context of GST adoption and implementation.

Acknowledgements

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