



***CONSUMER'S SATISFACTION TOWARDS GOODS AND SERVICES TAX
(GST) IMPLEMENTATION ON AGRO-BASED PRODUCTS***

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**CONSUMER'S SATISFACTION TOWARDS GOODS AND SERVICES TAX
(GST) IMPLEMENTATION ON AGRO-BASED PRODUCTS**

BY

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A project report submitted to faculty of Agriculture, Universiti Putra Malaysia, in
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REPORT DECLARATION FORM

This project entitled Consumers' Satisfaction towards Goods and Services Tax (GST) Implementation on Agro-based Products was prepared by Nur Aminin binti Muhamad. This project has been submitted to Faculty of Agriculture in fulfilling the requirement of PPT4999 (A) and PPT4999 (B) for the awards of the degree in Bachelor of Science (Agribusiness). I declare that all the contents in this project paper are the results of my own individual work and effort.

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ABSTRACT

Starting April 2015, Goods and Service Tax (GST) in Malaysia was effective. However, the society have developed negative perception after the implementation of GST as the price hike. Nevertheless, society need to accept as it is a regulation that have been stated by government. General objective of this study is to identify the consumers' satisfaction towards GST implementation on agro-based products while the specific objectives are to study the association between socio-demographic and consumers' satisfaction towards GST implementation on agro-based products; to investigate the factors that influence the confirmation for consumers to satisfy with GST implementation on agro-based products; to investigate the relationship between expectation of consumer towards GST implementation on agro-based products and performance of GST implementation on agro-based products towards confirmation for consumers to satisfy with GST implementation on agro-based products; and to investigate the relationship between confirmation for consumers to satisfy with GST implementation on agro-based products and consumers' satisfaction towards GST implementation of agro-based products. The survey have been conducted on 400 respondents in Hulu Selangor and Petaling. Descriptive analysis, chi-square analysis, factor analysis and regression analysis were used. Results show that there is an association between socio-demographic and consumers' satisfaction towards GST implementation on agro-based products; the factors that influence confirmation for consumers to satisfy with GST implementation on agro-based products are performance of GST implementation on agro-based products followed by expectation of consumer towards GST implementation on agro-based products; the performance of GST implementation on agro-based products have stronger relationship with confirmation for consumers to satisfy with GST implementation on agro-based products compared to expectation of consumer towards GST implementation on agro-based products; and there are strong relationship between confirmation for consumers to satisfy with GST implementation on agro-based products and consumers' satisfaction towards GST implementation on agro-based products. Recommendation for this study are GST should be implemented considering to consumers' income and residential area; special provision should be provided towards low income earners; violation regarding to transparency of GST should be avoided; and there should be constant improvement of economic achievement.

ABSTRAK

Bermula April 2015, Cukai Barang dan Perkhidmatan (GST) berkuatkuasa di Malaysia. Namun, masyarakat menunjukkan persepsi negatif selepas pelaksanaan GST disebabkan kenaikan harga. Hakikatnya, masyarakat perlu menerima kerana kerajaan telah menetapkan peraturan tersebut. Objektif umum kajian adalah untuk mengetahui kepuasan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian manakala matlamat khusus adalah untuk mengkaji perkaitan antara sosio-demografi dan kepuasan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; untuk menyiasat faktor-faktor yang mempengaruhi pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; untuk menyiasat hubungan di antara jangkaan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian dan pelaksanaan GST ke atas produk berasaskan pertanian terhadap pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; dan untuk menyiasat hubungan antara pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian dan kepuasan pengguna terhadap pelaksanaan GST produk berasaskan pertanian. Survei dilakukan pada 400 responden di Hulu Selangor dan Petaling. Analisis deskriptif, analisis chi-square, analisis faktor dan analisis regresi digunakan Keputusan kajian menandakan terdapat perkaitan di antara sosio-demografi dan kepuasan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; faktor-faktor yang mempengaruhi pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian adalah pelaksanaan GST ke atas produk berasaskan pertanian diikuti oleh jangkaan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; pelaksanaan GST ke atas produk berasaskan pertanian mempunyai hubungan yang lebih kuat dengan pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian berbanding jangkaan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian; dan terdapat hubungan yang kuat antara pengesahan bagi memuaskan hati pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian dan kepuasan pengguna terhadap pelaksanaan GST ke atas produk berasaskan pertanian. Cadangan kajian adalah pertimbangkan pendapatan pengguna dan kawasan kediaman; memberi peruntukan khas kepada yang berpendapatan rendah; mengelakkan pencabulan terhadap ketelusan GST; dan mengekalkan peningkatan berterusan pencapaian ekonomi.

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LIST OF ABBREVIATION

BNM	Bank Negara Malaysia
BR1M	Bantuan Rakyat 1 Malaysia
CPI	Consumer Price Index
ECT	Expectation-Confirmation Theory
NGO	Non-Government Organisation
DOSM	Department of Statistics Malaysia
GST	Goods and Service Tax
KMO	Kaiser-Meyer-Olkin
SST	Sales and Service Tax
SPSS	Statistical Package for Social Science
VAT	Value-Added Tax

CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter will give an overview about Goods and Service Tax (GST) implementation in Malaysia and issues that arise regarding to its implementation. Besides, problem statement, objectives and significance of the study also will be discussed in this chapter.

1.1 Background of the Study

Tax was imposed by government in order to increase the revenue needed for funding their programs (Heard, 1970). Government programs are definitely launched to give benefit to the citizens such as subsidies, financial help for medical bills and education fees, entrepreneurship programs, youth programs and many more. Countries all over the world have their own tax system which also same goes to Malaysia. According to Royal Malaysian Customs Department (2014), in the history of Malaysian taxation, there are several distinct indirect tax which have been implemented by the government. The indirect taxes include import duty which is imposed on the goods that is brought into the country; export duty which is imposed to the goods that is leaving the country; government sales tax that was imposed on the goods at the manufacturer level with rates either 5%, 10%, 20% or 25%; government service tax which imposed on the service provided by

restaurants, hotels, professional service and etc. and excise duty which is imposed on the products which are harmful to citizen such as tobacco and liquor. All of these taxes still have been implemented in Malaysia except Sales and Service Tax (SST).

In the Second Thrust of National Budget 2014 which is refer to government effort to strengthening fiscal management, government mention about implementing new system of tax to replace current tax system which is SST. According to Ministry of Finance Malaysia (2014), the reason of government planning to replace current tax system is because they realize the weaknesses of SST where there are no transparency in that particular tax. Sales tax will be imposed on one level of production while service tax will be imposed on certain service when offered to customers. These can be strengthened with the explanation given by Randhawa, Seang and Ahmad (1994). They state that Sales Tax was imposed to the goods that are being manufactured in the country or the imported goods that are being brought into the country. The tax was levied in single stage of manufacture where the manufacturer do not has the right to decide on which stage they are going to pay for the tax as it has already stated by the Sales Tax Act, 1972. On the other hand, the Service Tax was levied on goods and services in the retail stage which was being governed by Service Tax Act, 1975. This properties of operation will lead to fraud that could occurred in any level of production which it can be said that there will be double taxation. Randhawa et al. (1994) argued that the current tax system has several weaknesses such as multiple taxation of certain goods, transfer pricing, pyramiding effect with respect to sales tax and bias towards imports.

As to prevent these from continually occur, the government proposed to implement Goods and Service Tax (GST) as a new tax system. Government eventually make a big decision which is to abolish SST and be replaced with GST after detailed and comprehensive study about GST have being conducted and reflect on several thought of societies such as economist, researcher and educator, Non-Government Organizations (NGOs) and consumer association have been gathered. In the proposed model of GST, it have been stated that GST will be exempted for the goods and services such as basic food items, water supply and first 200 units of electricity per months, services that provided by government, public transport and transaction of residential properties. In returns, as a concern by the government, they will provide support for the citizens in the meantime of GST implementation by giving cash assistance which is BR1M and reduced of individual income tax rate by 1 to 3 percent. The GST is then being effective starting from 1 April 2015 in Malaysia.

Royal Customs Department Malaysia (2014) claims that GST is not a new tax system as it had been introduced since 1950s by a different name which is Value-Added Tax (VAT). Nowadays, GST have been implemented all over the world which almost 90% of world population experienced GST. About 160 countries from different region had implemented GST as their tax system which consist of developed and developing countries such as China, Indonesia, New Zealand, Thailand, Singapore, United Kingdom, Philippines, Australia and India. Randhawa et al. (1994) claim that GST could give a lot of benefit compared to our current tax system. One of the benefits stated are GST implementation could eliminate transfer pricing as the GST will be imposed in multiple stage where any violation in transaction can be easily detected at the following stage. Besides, GST could

also prevent pyramiding effect as although the product is being imposed by tax several time in different stage, there is no cumulative taxation. The other properties of GST is anti-smuggling as it make the activity becomes more difficult. It is because as the smuggling goods will be taxed and discovered once it enter the supply chain. These advantageous could contribute to better economic performance thus assist our country in becoming developed country in the future.

However, the implementation of GST also cause some issues that are not favour by consumer to arise. As the implementation of GST was being effective, it result on the price hike for the most goods and services offered. Reported by Sinar Harian (2015), in Bera, Pahang, there are a group of youngsters that conduct a demonstration to protest about the GST implementation as they argue that GST is the tax system that seemed to be regression and oppressive. They claim that consumers are still confuse regarding to their rights and retailers also still do not understand about how the method of the tax implementation as there are no specific guidelines to enhance their knowledge about GST. In addition, they argue that citizen still feel doubted towards the ability of government to handle this tax system fairly as the level of corruption and leakage in the country is still high which regard to Audit Report that have been presented.

According to Department of Statistic Malaysia (2015), the consumer price index (CPI) in April 2015 is more higher compared to the same month from previous year which is 111.9 and 109.9 respectively. It indicates that there are 1.8 per cent increment from the previous year.

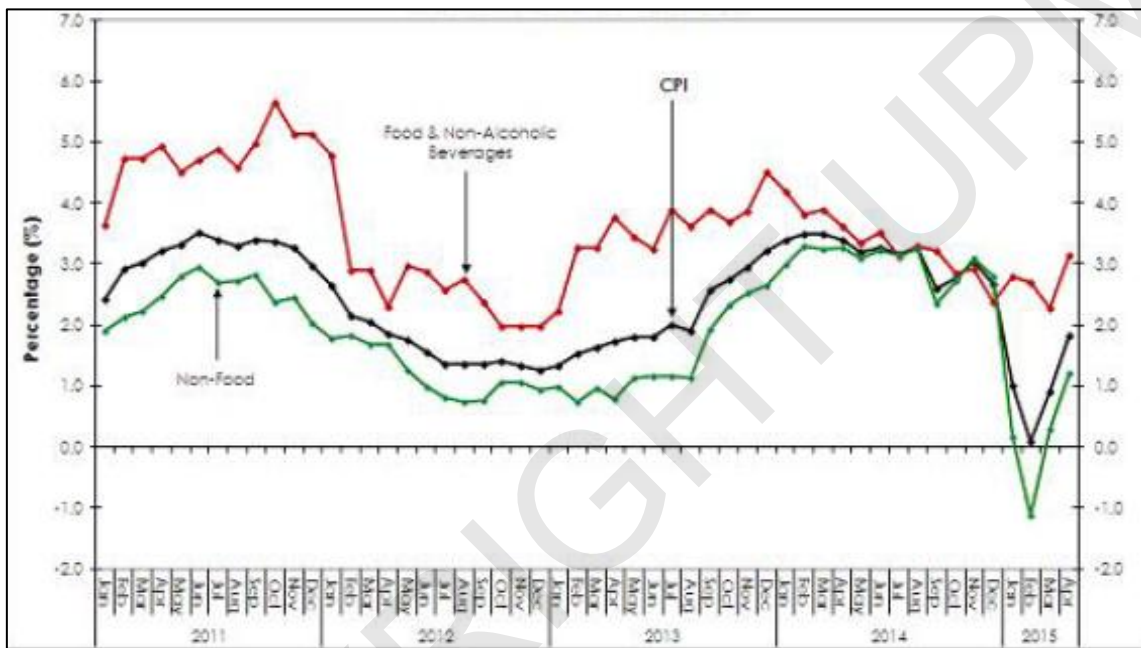


Figure 1.1: Percentage Change (Year on Year) for Total CPI, Main Group Food and Non-Alcoholic Beverages and Non-Food, Malaysia January 2011 – April 2015

Source: Department of Statistic Malaysia (DOSM), (2015)

The major contributors towards the increment are Alcoholic Beverage and Tobacco, Health, Restaurant and Hotel and Food and Non-Alcoholic Beverage which had increasing about 13.0 percent, 5.0 percent, 4.3 per cent and 3.1 per cent respectively. Besides, the other group which are Clothing and Footwear and Recreation Service and Culture also influenced the CPI by increasing 0.7 per cent and 1.5 per cent respectively while Transportation group decrease by 4.8 per cent. From figure 1.1, it shown that there are an

increment of 0.9 per cent CPI in April 2015 from March 2015. The increasing of price of the necessities causing the purchasing power of consumers to decrease.

Table 1.1: Inflation by Categories (Pre and Post GST Implementation)

Categories	1Q 2015 (Pre-GST)	2Q-4Q 2015 (Post-GST)
	Average inflation (%)	
Food and non-alcoholic beverages	2.5	4.0
Alcoholic beverages and tobacco	10.6	14.4
Clothing and footwear	-0.3	0.8
Housing, water, electricity, gas and other fuels	2.1	2.5
Furnishings, household equipment and routine household maintenance	0.3	3.5
Health	3.4	4.8
Transport	- 7.6	- 3.5
Communication	- 0.9	2.9
Recreation services and culture	0.6	2.1
Education	2.1	2.5
Restaurants and hotels	3.1	4.6
Miscellaneous goods and services	1.6	5.0
Total	0.7	2.6

Source: Department of Statistic Malaysia (DOSM), Bank Negara Malaysia (BNM), (2015)

Undeniable that GST implementation results in inflation. Table 1.1 shows the summary of inflation by categories before and after GST implementation. Roughly, the table shows the average of inflation rate that increasing for each of the categories after the GST was being implemented with the total increase from 0.7 percent to 2.6 percent. The food and non-alcoholic beverage shows the increasing from 2.5 percent to 4 percent inflation rate which can be said high increment. These is the major concern of consumers as the GST implementation cause the price hike for their necessities.

Not only that, the implementation of GST also results in increasing of price of input for agriculture products. Reported by Sinar Online (2015), the increase of the feeds for the livestock causing the price of the livestock to increase. According to the breeders, he somehow needs to increase the price of livestock due to the increasing price of the feeds in order to cover the cost. GST is not being levied on the cattle but GST was being imposed to the feeds. He was hoping that government would provide some incentive for the farmers regarding to the inputs so that the farmers can decrease the price of the livestock. The breeder said that for the time being, he still can survive but in the future he does not know the fate for his business as the increase of price will cause demand of the products to be low. Same situation happened to breeders of silver catfish in Temerloh, Pahang. They also need to increase the price of silver catfish according to expected increase in price of the pallets as the GST being effective in April (Sinar Online, 2015).

According to Nasruddin (2015), the turmoil that occur after GST implementation is possibly because of either government are still not ready to handle new tax system and the consequences results from the implementation or businessman, traders and hawkers are exploiting the society by involve in profiteering which causing the price to hike.

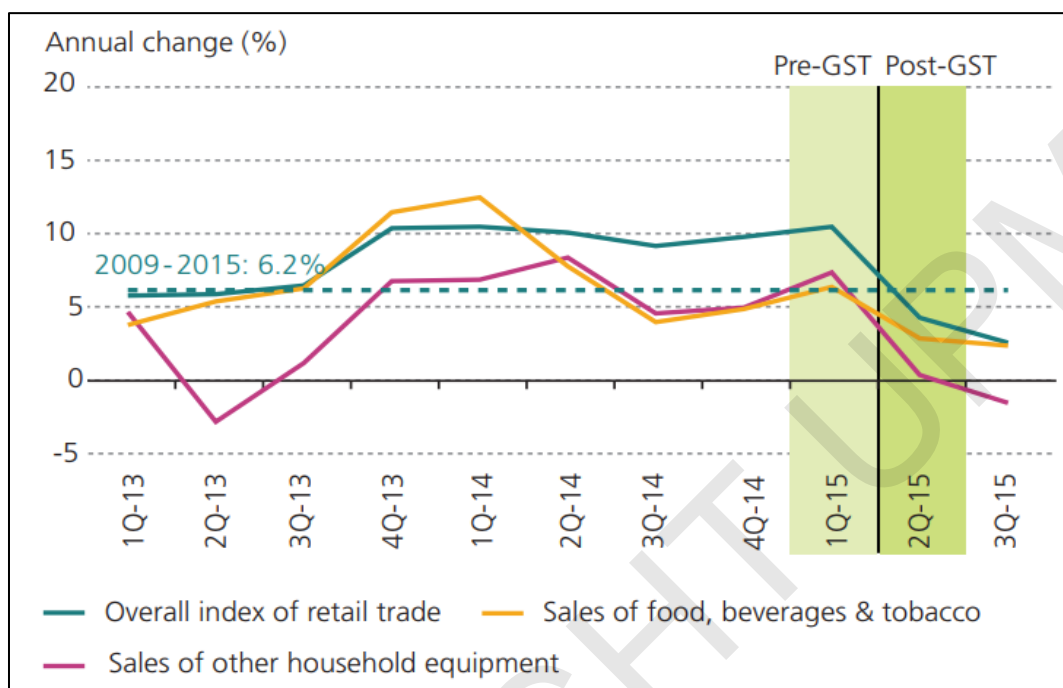


Figure 1.2: Index of Retail Trade and its Sub-Component in 2015

Source: Department of Statistic Malaysia (DOSM), Bank Negara Malaysia (BNM), (2015)

Figure 1.2 shows the index of retail trade and its sub-component in 2015 which indicates higher growth in first quarter (before GST implementation) compared to second and third quarter (after GST implementation). Bank Negara Malaysia (2015) claims that this is due to expectation of consumers that the price of necessities will increase as soon as GST is being effective which cause the consumers to buy the necessities early.

Considering to the negative feedback from the citizens, government had come out with an alternative which is by reducing the list of the goods and services that will be levied by the tax. In National Budget 2015 which is under the same thrust, in order to strengthen the fiscal management, government had proposed to broaden the scope of the exempted goods that will not be imposed by GST. The goods and services that were being exempted are reading materials, several foods such as all types of fruits which covered imported and local fruits, white bread and whole meal bread, coffee powder, tea dust and cocoa powder, yellow mee, laksa and meehooon. The exempted good also encompasses the National Essential Medicine that is used to treat 30 types of disease involving hypertension, diabetes, cancer, heart failure and fertility.

1.2 Problem Statement

Royal Custom Malaysia (2014) states that GST is an effective, efficient, transparent and business friendly tax system which will help in boosting economic growth and development of our country. However, Gelardi (2013) claims that consumers had a negative perception towards GST implementation which also contribute in consumer changing behavior. Changing behaviour refer to the act of consumers which will frontloading their expenditure right before the GST is being implemented. These will results in increasing sales in the month before GST is being implemented and decreasing sales after the implementation of GST. According to Allapat and Shaikh (2014), consumers have major anxiety regarding to GST implementation as they expect that the tax will increase inflation rate, being imposed with double taxation which is when the

income is earned and when income is spent, being a regressive and oppressive tax towards middle and low income group and causing price hike in foods and other necessity services. After the GST implementation is being effective which is in about one month, the citizen start to do demonstration to protest about the tax as they truly felt the burden by the tax system where the price of goods and services is increasing. From the situation, it can be concluded that consumer dissatisfied with GST implementation. The indictment of consumers were right as the Consumer Price Index (CPI) shows the increment by 0.9 per cent from the previous month and increment of 1.8 per cent compared to previous year in the same month. Moreover, implementation of GST also cause the inflation rate to increase with the total increase from 0.7 percent to 2.6 percent (Department of Statistic Malaysia, 2015). Despite of dissatisfaction that is being felt by the citizen, they still have to accept the regulation that is being implemented by the government which in the same time consumers' satisfaction towards GST implementation on agro-based products need to be achieved.

1.3 Objective of Study

The general objective of this study is to identify the consumers' satisfaction towards Goods and Service Tax (GST) on agro-based product. The specific objectives of this study are as follows:

- 1) To study the association between socio-demographic and consumers' satisfaction towards GST implementation of agro-based products.
- 2) To investigate the factors that influence the confirmation for consumers to satisfy with GST implementation on agro-based products
- 3) To investigate the relationship between expectation of consumer towards GST implementation on agro-based products and performance of GST implementation on agro-based products towards confirmation for consumers to satisfy with GST implementation on agro-based products
- 4) To investigate the relationship between confirmation for consumers to satisfy with GST implementation on agro-based products and consumers' satisfaction towards GST implementation of agro-based products.

1.4 Significance of Study

GST is a new tax system that need to be accepted by the consumers despite of their dissatisfaction towards the tax as it is a regulation that is being stated by the government. However, the satisfaction still need to be accessed by the consumers in order to prevent something undesirable to be happened in the future such as riot. Therefore, this study are important in gaining the opinions of consumers regarding to this new tax system so that government can improvised the tax system to be more better than what have been experienced currently by the consumers.

Besides, this study also present and provide an understandable framework in achieving satisfaction of consumers. Satisfaction towards the tax implementation are important as it was being imposed throughout the period of government reign. Thus, government may use this framework in order to achieve consumers' satisfaction towards the GST implementation especially in agro-based products as it is a major group of necessities that can be categorized as a need for consumers.

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