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## Awareness of Good and Service Tax (GST) and Spending Behaviour among Malaysian Travelers during Holiday

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### Abstract

The implementation of Goods and Services Tax (GST) in 2014 has generated various feedbacks and reactions from Malaysian citizens, practitioners, academicians, general public and most importantly, business owners. Thus, this study was aimed to examine the awareness level of GST among Malaysian travellers and investigate the relationship between travellers' awareness on level of GST and their spending behaviour during holiday. Quantitative method via questionnaire survey was utilized to gather the primary data from 456 respondents. The findings revealed that majority of the Malaysian travellers are aware on the implementation of GST in the country. In some extend, it has influenced travellers' spending behaviour as it was imposed to most tourism products and services that have to be consumed by travellers during their holiday. Due to excessive burden of GST on customers, the action taken by the new government to eliminate the tax should lead to an encouraging spending pattern among travellers that can spin the economy for better inland revenues.

**Keywords:** Good and Service Tax, Awareness, Travelers, Spending Behaviour

### Introduction

Good and Services Tax (GST) become among the famous topics discussed since its implementation in 2014 as one of the measures proposed by the government to increase the country's revenues. It has been elaborated by Shaari, Ali & Ismail (2015) that more benefits can be gained by the nation if more revenues are obtained by the government. According to Mansor and Ilias (2013), previously, Malaysia Custom has enforced two legislations known as the Sales Tax Act

1972 (Act 64) and Tax Service 1975 (Act 151) which have little impacts on government revenues. Awang (2011) revealed that GST can increase the government's revenue and reduce the economic gap between the people by allowing more returns to be distributed to low-income earners.

Nevertheless, there were yet several issues highlighted by previous studies regarding the implementation of GST. Generally, GST is referred to by countries including Canada as a value-added tax (VAT) on exchanges, which is criticized for imposing a burden on the end-users of products (Carvalho & Lian, 2010). Similarly, Rahman (2017) stated that the failure to understand that GST is a combination of most indirect taxes in a new form has led this issue to be continuously criticised by the people in Malaysia. In addition, Sanusi, Omar and Sanusi (2015) in their previous study examined the changes occurred in the tax system contribute towards the high living cost especially for citizens in the urban area.

Furthermore, the implementation of GST by the government has resulted in many reactions, arguments and opinions in the society. This is in line with the finding by Shaari et al. (2015) demonstrating some citizens view the issues as positive response while many others had implied negative feedbacks on GST implementation that cause a burdened to the public by the increase in price of goods and services. Moreover, the study by Carvalho & Lian (2010) on GST examined the effects of GST on consumption and saving, thus confirming their influence on private spending pattern in Canada. Furthermore, the study conducted by Saad (2014) on the awareness of taxpayers on GST and its complexity suggested inadequate knowledge among taxpayers on the technical aspects of the income tax system and the governance of GST.

Sanusi, Omar and Sanusi (2015) discovered that the confidence level of taxpayers can be increased with good governance of tax administration, thus leading to the improvement of tax compliance. They added that this could finally enhance the revenue of the government for developing the society. Meanwhile, Sim, Osmana, Muhammada, Sin & Lim (2016) in their study found that tax compliance, price, government subsidies and income inequality have a relationship with GST compliance, indicating that the effort of the government could be adopted to raise public's compliance over the new indirect tax. Most of these studies were carried out in the context of economics.

In tourism, Forsyth, Dwyer, Spurr & Tien Pham (2014) carried out a study on taxes using Australian airport tax and its effects on passengers' expenditures. It revealed that in terms of Gross National Income (GNI) and welfare, the increased Passenger Movement Charge (PMC) has positive impacts on the Australian economy. Another study conducted by Ponjan and Thirawat (2016) was carried out in Thailand related to tourism tax cut policy through analysing the macroeconomic and sectorial implications of external shocks and policy changes, which had improved the understanding in appropriate government responses to tourism disasters. The study has also found that the dynamic Computable General Equilibrium (CGE) model has successfully aided in a better evaluation on the impacts of tourism tax cut and in the design of fiscal interventions to fix the problems caused by floods in other countries.

Nevertheless, there are still inadequate studies available regarding GST in the tourism context. A few research conducted include the study by Rahman (2016), which examine tax system on tourism sector, displayed the challenges faced by tourism industry and travel and tour agents due to GST. In addition, Azmi, Ibrahim, Rahman, Kasim and Rais (2016) also produced a paper on GST enforcement on tourism sector that suggest the demand of tourists will fluctuate from the price and cost affected by tax imposed, which will directly impact the revenue in tourism. Another review by Ahmedabad (2016) explained that the general impact of GST on tourism sector revealed the glimmer of hope for the Hotel and Tourism Industry if its rate can be kept between 10% and 15%. GST might herald with the uniformity of tax rates, a better utilisation of input credit that will in turn benefits the end users on affordability.

Meanwhile, the latest studies on the effects of GST on consumer behaviour have only focused on spending consumption of general goods and services (Zabri, Ahmad &Tham, 2016; Parashar, Joshi & Chopra, 2017), thus leaving a specific study on GST and travellers' spending behaviour to be under researched. Thus, this research was conducted to examine the awareness level of GST among Malaysian travellers and to investigate the relationship between travellers' awareness level on GST and their spending behaviour during holiday. By examining the awareness of local travellers' behaviour on the implementation of GST and its effects on their spending during holiday, the results obtained can help narrow the gap of knowledge in this field.

## Literature Review

### ***GST and Tourism Industry***

Good and Service Tax (GST) is a consumption tax imposed on the sale of goods and services. It was stated by Sanusi *et al.* (2015) that the GST or the multi-stages tax was implemented in Malaysia since April 2015, which affects each stage of products and service circulation. According to Palil, Ramli, Mustapha, Syuhada & Hassan (2017), this tax mechanism was introduced to improve the existing tax bracket replacing the long-implemented Sales Tax and Services (SST). SST is a single stage consumption tax, levied, charged and paid on goods manufactured in Malaysia and imported (Jalil, Samsudin, Sarun, Ramli & Hashim, 2015).

Nonetheless, according to the Goods and Services Act 2014, any supplies of goods or services made in Malaysia shall be charged with a tax known as goods and services tax. These include anything treated as a supply under the Act and any importation of goods into Malaysia. The act mentioned that tax shall be imposed to any importation of goods into Malaysia and payable as if it is a customs duty or excise duty and as if the imported goods are dutiable and liable to customs duty or excise duty (Tax, 2014). Tourism industry, which extremely involved in providing goods and services to the customers, is strongly affected by this new tax environment. Thus, it is important to further discuss this issue to help solving the problem mentioned.

Tourism is related to many activities involving taxation that include the transaction of goods and services. The travel industry gains a supply of goods and services through packages, transportation, accommodation, hire and drive, meals, entry to exhibition or entertainment venues, hospitality, travel agency, services and other similar travel services. Here, most of the goods and

services gained taxation whether from the SST up to the implementation of GST (Anuar, Jalal, Nasir & Ahmad, 2017). Tourism industry as well as travel and tour agents in particular are facing a tough time due to various factors such as no commission by the airlines, direct marketing of airlines, higher taxation and poor tourist infrastructure. Their major sources of income include (i) commission from airlines, cruise companies, travel insurance companies, (ii) sale tour packages, both inbound and outbound, as well as (iii) travel related services including visa and passport.

In other words, all other tours (including inbound tours for foreigners) are taxable excluding outbound tour sold to a foreigner for visiting another foreign country. Meanwhile, the GST paid on the purchase of tour packages from another tour operator can be claimed as Input Tax Credit and only the tax difference is paid to the Government. Another impacts on travel related services like visa and passport are that all government fees and consular charges paid on behalf of the consumer/client are outside the purview of GST and service charges on the above services should be subjected to GST that can be collected from the end consumers (Rahman, 2017). Anuar et al. (2017) published that the inclusion of GST on services charged by travel agencies had resulted in the reduction of demand even during school holidays partly due to the high price of the packages.

### ***Traveller's Spending Behaviour***

Craggs and Schofield (2009) defined tourism as an instrument for local economic development and regeneration of rural areas since it can increase the profits and generate economic benefits to host regions and communities. Furthermore, Hung, Shang & Wang (2012) mentioned that understanding and measuring tourism expenditure are essential for tourism destinations that depend on tourism revenues as their major source of income. Besides, analysing individual tourist expenditure and visitor spending behaviour can help in achieving a better understanding on the economic benefits that gained by a destination from engaging in tourism activities.

Previous study by Disegna and Osti (2016) mentioned that at a certain level of income (budget), consumers are able to rank goods and services since they can select the particular combinations for which their utility function takes the largest value. Furthermore, consumer's utility function can be separated. This separability, particularly the assumption of weak separability, assumes independence only among groups of commodities instead of among individual commodities. Focusing on tourism, this implies that tourists can allocate their budget on tourism activities and other goods and services as well as the budget to a specific or multiple destinations including tourists' expenditure behaviour at their home country besides choosing the ways to allocate their tourism budget on various goods and services offered by their desired destination(s) (Syriopoulos and Sinclair, 1993).

It has been suggested by several previous studies that there are various variables influencing expenditure, which are divided into socio-demographic and economic variables, psychological variables, trip-related and destination-related variables (Gyte and Phelps, 1989; Godbey and Graefe, 1991; Craggs and Schofield, 2009; Wang and Davidson, 2010; Kim, Li and Zhang 2011), as well as satisfaction (Anderson, James and Gerbing, 1998 cited in Zhang et al, 2010). Choong (2006) in his study has investigated the possible effects of GST on household spending behaviour and

revealed most respondents who predicted that GST could influence their spending habit. According to Zabri et al (2016), the study also provides useful insight on the reflection of the Malaysians consumption patterns by the distribution of their income. Nevertheless, the relationship between awareness of GST and travellers' spending behaviour during holiday is yet to be specifically addressed.

## **Method**

### ***Sample and procedure***

A survey was utilised to collect data regarding the awareness level of GST among the Malaysian travellers and how it affects their spending behaviour. The inclusion criteria for survey completion were all Malaysian travellers above 21 years old. An online survey designed using Google was used for data collection from eight traveller groups in social media networking (Facebook). The survey was distributed to all eight traveller groups, which involved diver travellers from *GelanggangRekreasi Malaysia* with 6,461 members, Malaysia Diving Community with 12,704 members, Travel Langkawi Malaysia with 260 members, Malaysian Nature Society Langkawi with 1,030 members, National Outdoor Adventure Malaysia with 9,857 members, Hikers Sleep Port with 544 members, Cameron Highlands Homestay/Resort/Apartment with 38,708 members and Gunung Online with 7,344 members. A total of 464 online questionnaires were received with eight questions excluded due to excessive missing data (Bannon, 2015).

### ***Measures***

The items measuring travellers' awareness level of GST by Shaari, Ali and Ismail (2015) was applied to assess the participants' awareness in this study. The scale comprised 16 items with seven Likert scale responses. Meanwhile, 12 items were modified from Zabri, Ahmad and He (2015) to measure the effects of GST awareness on travellers' spending during holiday. Demographic section includes gender, age, race, marital status, resident's zoning area, education background, occupation and annual income.

## **Results**

### ***Description of Participants***

A total of 456 participants (169 males and 287 females) completed the survey during the data collection. Participants' age was found ranging from 20 to 29 years old with 252 (55.3%), 30 to 39 years with 129 (26.3%), 40 to 49 years with 69 (15.1%) followed by 12 participants (2.6%) between 50 to 59 years old. Lastly, there were only 3 participants (0.7%) with age above 60 years old. Based on the races, there were 344 Malay participants (75.4%), 56 Chinese participants (12.3%) and 34 Indian participants (7.5%). Meanwhile, other races were represented by 22 participants (4.8%). Overall, there were 253 single participants (55.5%) followed by 192 married participants (42.1%). About 11 participants (2.4%) were widow. Participants' residents were divided into zones where 55 of them (12.1%) stayed at the North Zone, 188 of them (41.2%) at Central Zone followed by 58 of the participants (12.7%) at the East Zone and 135 participants (29.6%) stayed at the South Zone.

In terms of participants' education level, it was shown that there were 3 primary school participants (0.7%) followed by 29 secondary school students representing 6.4%. Besides, there were

104 college students (22.8%) and 320 university students (70.2%). Participants' occupation showed that 91 of them (20%) are student followed by 305 of them (66.9%) who are employed. Moreover, 48 of the participants (10.5%) are self-employed with 12 participants (2.6%) are unemployed. Thus, it can be assumed that most participants are employed. Based on the participants' annual income, there were 133 participants (29.2%) having below RM 10,000. Meanwhile, 111 of them (24.3%) have an income between RM 10,000 and RM 24,999 followed by 130 of those (28.5%) having between RM 25,000 and RM 49,999. There were 52 participants (11.4%) having between RM 50,000 and RM 74,999, which were followed by 14 participants (3.1%) having between RM 75,000 and RM 99,000. Lastly, 16 participants have an annual income of above RM 100,000 (3.5%).

### **Results relating to traveller's awareness level of GST among the Malaysian**

Table 4.11 represents the frequencies and percentages for the awareness level towards GST. A substantial majority of the respondents agreed (34.6%) with the highest mean on "I am aware on the implementation of GST" (with a mean of 5.168, SD=1.345). This was followed by "GST resulted in higher price for goods and services" by 28.3% agreement (with a mean of 5.164, SD=1.715). A substantial majority of the respondents slightly agreed on "I know the impact of GST" by 32% (with a mean of 5.072, SD=1.326).

Other items showed a slight agreement among respondents on "I understand the purpose of GST" by 30.7% (with a mean of 4.866, SD=1.31) followed by "I understand the objective of GST" by 30% (with M=4.848, SD=1.352). Meanwhile, the lowest mean showed that 29.4% respondents were uncertain about "I understand the classification of GST" (mean of 4.469, SD=1.387). The overall mean for awareness was 5.08 with standard deviation of 1.002. The result showed that the travellers mostly understood the objective and purpose of the implementation of GST by the government with the impact that can result in a higher price of goods and services especially during their holiday.

Table 1: Traveller's Awareness Level of GST

Code	Statement	Responses with Highest Percentage	Mean	SD
B1	GST aims to make the tax system more efficient	Agree (22.4%)	4.171	1.741
B2	GST aims to make the tax system more comprehensive	Agree (22.8%)	4.193	1.685
B3	GST aims to make the tax system more transparent	Slightly Agree (22.8%)	4.096	1.723
B4	GST generates revenue for the country	Agree (26.5%)	4.761	1.658
B5	GST increase revenue for the country	Agree (27.6%)	4.782	1.662

B6	GST can overcome the Sale and Services Tax which was introduced earlier	Uncertain (21.9%)	4.100	1.658
B7	GST resulted in higher price for goods and services	Strongly Agree (28.3%)	5.164	1.715
B8	GST is the best tax system adopted by many countries around the world	Uncertain (29.2%)	3.962	1.669
B9	I understand the objective of GST	Slightly Agree (30%)	4.848	1.352
B10	I understand the purpose of GST	Slightly Agree (30.7%)	4.866	1.31
B11	I understand the whole operation system of GST	Uncertain (33.1%)	4.511	1.381
B12	I understand the whole mechanism of GST	Uncertain (33.6%)	4.486	1.355
B13	I understand the classification of GST	Uncertain (29.4%)	4.469	1.387
B14	I know the rationale behind the implementation of GST	Slightly Agree (26.5%)	4.657	1.420
B15	I know the impact of GST	Slightly Agree (32%)	5.072	1.326
B16	I am aware on the implementation of GST	Agree (34.6%)	5.168	1.345
OVERALL			5.080	1.002

### ***Results relating to relationship between travellers' awareness level of GST and their spending behaviour during holiday***

Correlation is the measure of strength of association between two variables. It is known that a dependent variable is said to have a possible relationship with an independent variable if there is a high correlation that exists between them. Nevertheless, the problem of multicollinearity can occur if the correlation value exceeds 0.85. Thus, the term multicollinearity is coined to express the situation where the independent variables are highly associated with each other (Karuthan, 2015). However, this study has only focused on one independent variable as a predictor to the dependent variable.

Table 4.13 depicts the results from correlating the mean score of travellers' level of awareness with spending behaviour. The r-value between awareness level and spending behaviour was 0.658, which is more than 0.3 and below 0.85, indicating no problem of multicollinearity. Meanwhile, the p-value was 0.017, which is less than 0.05. As indicated by the r-value, the awareness of GST was significant with holiday spending behaviour at  $p < 0.05$ . Thus, there is a positive relationship between awareness and spending behaviour.



Table 2: Correlation the Variables

		Awareness	Spending Behaviour
Awareness	Pearson Correlation	1	.658
	Sig. (2-tailed)		.017*
	N	456	456
Spending Behaviour	Pearson Correlation	.658	1
	Sig. (2-tailed)	.017*	
	N	456	456

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

The relationship between awareness and spending behaviour was significantly positive with p-value of 0.017 (the value is smaller than 0.05 or  $p < 0.05$ ; determined significant) suggesting a significant relationship between the variables. It was concluded that there was a relationship between travellers' awareness level of GST and their spending behaviour during holiday.

### Discussion

The main objective for this study is to examine the level of awareness of GST among Malaysian travellers. From the survey carried out among the Malaysian travellers, it was discovered that most Malaysian travellers are aware on the GST implementation in the country. The results showed that they understood the objective and purpose of tax system, thus agreed that GST has resulted to higher price in goods and services. This was supported by Jalil et al. (2015) as well as Muthupandi and Xavier (2017) whereby it was reported that majority of the consumers are aware on the GST implementation in this country.

Despite the moderate awareness among the travellers, real understanding on the GST and how this tax system can give benefits or disadvantage were seen as another issues. Previous studies conducted in Malaysia (Loo, 2006; Loo et al., 2008; 2009) revealed the importance of tax knowledge as among the factors that affect taxpayers' compliance behaviour. Furthermore, it has been mentioned by the study of Saad (2014) on technical knowledge that most of the respondents have limited knowledge on the tax system either general knowledge or the least important, which is the legal knowledge of GST. According to Mansor and Ilias (2013), even though citizens are aware on the GST, they still do not understand the overall purpose and mechanism of the implementation of GST in Malaysia. Since it was assumed by the general public that GST would become burdensome, the Government has put a strong effort in explaining and educating the public on the advantages offered by the new tax in the long run.

Another objective of this study is to observe the relationship between travellers' level of awareness of GST and their spending behaviour during holiday. Findings demonstrated a significant relationship between travellers' level of awareness of GST and their spending behaviour during holiday, thus confirming the impacts and relationship of travellers' awareness on the implementation of GST and their spending behaviour during holiday. As Gelardi (2013) reported, there are undeniably some behavioural changes by consumers when new taxes are introduced.

It was found in this study that GST has influenced travellers' spending behaviour due to the tax applied on most tourism products and services during their holiday. This was in agreement with the finding of Disegna and Osti (2016) highlighting the two most interlinked spending expenditures during holiday, which are accommodation as well as food and beverages in premises outside the accommodation. The study recorded that tourists prefer to spend less money on food and beverages as well as accommodation at time of crisis since these two exhibit the most influence compared to other spending categories. As a result, tourism-related services will be negatively affected if tourists decide to save on accommodation as well as food and beverages.

### ***Limitations***

While the results of this study provide an initial investigation into the GST awareness among travellers in the tourism context, it should be noted that this sample included only local travellers. A potential pitfall is that this study did not address the entire travellers segment in Malaysia in recent years including international tourists travelling and spending on tourism products in the country.

Besides, this study is cross-sectional and descriptive rather than longitudinal or observational. The change in spending pattern among travellers before and after GST could be questioned. Another limitation of this study is that there was only one attribute investigated, which is the travellers' awareness of GST. Other equally important attributes such as knowledge and understanding could paint a clearer picture in shaping the spending pattern. To combat these limitations, future studies can be designed using a short term longitudinal approach, incorporating larger sample and integrating more relevant attributes.

### **Conclusions**

This study has focused on the spending behaviour during holiday from the implementation of the GST, which resulted in an increased price of goods and services in the country. Due to lack of information on this element, this study was conducted and proved that after three years of implementation of this tax system, there is still lack of knowledge on GST among Malaysian citizens especially local travellers towards its overall operation and mechanism. Thus, the government should continuously carry out awareness campaigns and series of talks explaining the new tax system to be introduced in the country.

The findings of this study were found in line with the current scenario in Malaysia after the General Election 14 (PRU14) when the new government reformed declared that GST have been standardised at zero-rated for all level of products and services (MOF, 2018). The findings from this study are in sustenance with the move by the new government to abolish GST as it is considered as a positive move towards a positive spending pattern among the travellers. A positive signal can be sent to the travellers indicating that the saving from taxes could in some ways encourage them to become a frequent traveller and reshape their spending behaviour during travel towards an optimistic boost of tourism industry.

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