

# AWARENESS OF TAX REFORMS AMONG SMALL SCALE BUSINESS OWNERS: BASIS FOR INFORMATION CAMPAIGN

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## ABSTRACT

*The study examined the level of awareness of the Tax Reform for Acceleration and Inclusion (TRAIN) Law among micro-business owners and identified campaign awareness using Social Awareness Theory. The survey questionnaire was used to gather data and utilized weighted mean as well as an analysis of variance was utilized to analyze the data. Results showed that micro-business owners agreed on the tax reform's purpose, complexity, importance, and newness. However, their degree of agreement had significant differences between the food and beverage and gas and oil industries regarding the purpose of tax reform. Complexity and new Tax Reform for Acceleration and Inclusion (TRAIN) Law provisions are among the least agreed upon among business owners. Government interventions for information campaigns may focus on the reform's exemptions, options, and Value Added Tax provisions. Implications of the results were discussed in line with the government's ultimate goal in pushing such reform, which is to increase revenue collection.*

**Keywords:** *micro-business, social awareness theory, tax reform for acceleration and inclusion (TRAIN) law*

## 1. Introduction

### 1.1 TRAIN Law

The Tax Reform for Acceleration and Inclusion (TRAIN) Law passed last December 2017 is one of the great reforms in the country's public finance. Its great target is to increase revenue collection to finance more government programs, particularly on infrastructure, to boost the economy not just in imperial Manila but also to bring development to the countryside. It affects not just a few but every Filipino – whether a taxpayer or not. Prices of goods and services are all affected by the new law. With the complexity introduced by the new law, there is a gap between factual knowledge and circulating knowledge in public, most particularly among the micro-business owners in rural areas like Cateel, Davao Oriental, where they have had access to government information drives and campaigns [22]. It has to be noted that attitude is shaped by what is heard and what is adhered to be true [3]. If a micro-business owner has a negative attitude towards the reform, his attitude and willingness to comply with the provision of the law is also indignant. Thus, awareness is a crucial tool in realizing the primary goal of the government.

Tax Reform for Acceleration and Inclusion (TRAIN) Law or RA 10963 is crucial for nation-building [7] because it is aimed to increase the net take-home pay of the working class and to promote equity among people by increasing excise taxes to increase revenue collection. It is aimed to set a more progressive Philippines by making the lives of Filipino people more comfortable [8]. Increasing excise tax on cigarettes and beverages with fructose eventually encourages people to live a healthy lifestyle [21].

Tax reform has always been the center of attention among government and other professionals [17] because it is an issue for all taxpayers, particularly micro-business owners [11]. [14] uses reactance theory and exchange theory in studying tax reforms. On the other hand, [12] has found that willingness to pay taxes depends on knowledge of the tax law. Lastly, [14] postulates that shared tax views facilitate positive interaction and the willingness of taxpayers to cooperate and comply. Micro-business owners have different views of the word tax reform [14], and many are unaware of it [1]. Still, their views become positive under correct knowledge of tax law [12] because views define

attitudes [14]. For instance, the same group may have reacted differently to the same phenomena upon learning the position of the people around them [18] and if correct information was disseminated earlier [9].

Every reform since the history of man was always faced with strong opposition [7]. Opposition to the reform does not believe in the purpose and target of it. Most consider the reform purely political and detrimental to the Filipino people. Many reform critics have argued that only seven million Filipinos belong to the working class. Hence, they are the ones deserving to have an increase in their net take-home pay.

On the other hand, the majority of Filipinos face the burden as excise and petroleum taxes increase. With this scenario, two pieces of information are circulating in the public – pro-reform and anti-reform public. When public citizens have correct and accurate information about the tax reform, their attitudes and behavior align accordingly. This view is anchored on social awareness theory [10].

### **1.2 Social Awareness Theory in Understanding the TRAIN Law**

Social awareness is the individual's ability to understand people, social events, and the processes involved in regulating social events like a new tax reform [10]. In other words, an individual can place and connect himself to the social network in compliance with the laws that govern, such as a newly - approved tax reform law [5]. Social interaction with society is influenced by social norms like law and, to some degree, independent of a particular individual [19]. Social awareness defines an individual's innate ability to connect to another person's feelings to enhance better social interaction [13]. Taking the findings of [13], social awareness theory offers a better insight into how people understand the new tax reform when they find themselves part and covered by the law of the land by which others also are affected. It has been noted that it is a personal response relative to other individuals considering how dynamic society is in terms of social norms like laws of the land, one of which is the newly approved tax reform law [19].

Social awareness theory relates to the ability to recognize and understand the feelings and needs of others, as well as the broader societal issues that may be impacting them [6], such as understanding a newly approved tax reform. One of the main struggles of an individual with everything new in his eyes is understanding the purpose of a new social protocol, such as a new law [4]. It helps one comprehend and interpret the intricacies of social norms, including the associated emotions, and become aware of their surroundings is facilitated by an understanding of the cognitive processes involved [20]. It offers a better way to instill important matters among people as the new tax reform [4] because social life is manifested as uniformity in attitude and behavior so that people can interact more efficiently with each other and with one another [19]. It is also easy to understand the gap and processes as to how people position themselves amid the new tax reform.

### **1.3 The Call for Awareness Campaign on Tax**

As such, this study was interested in determining what campaign awareness the government needs to do in the context of the tax reform, particularly on its purpose, complexity, importance, and newness using the social awareness theory. Social awareness theory asserts that micro-business owners respond to a phenomenon like a new tax reform law by considering others' feelings and emotions [5]. In short, their attitude to the reform is shaped and influenced by others' points of view; however, with two varying pieces of information circulating in public about the reform, attitude towards the reform can hardly be predicted. Thus, this study would like to identify what part of the TRAIN Law needed to be strengthened in the minds of micro-business owners to correct whatever wrong information prevailed among them.

## **2. METHODS**

### **2.1 Research Design**

This study used the descriptive comparative research design, specifically the one-shot survey research design. This descriptive nature of the study categorically fell under quantitative research, which is concerned with issues such as how much, how well, or to whom a particular issue applies [2]. This study, therefore, sought to determine people's level of awareness regarding the tax reform law in terms of purpose, complexity, importance, and newness among different industries of micro-business owners.

### **2.2 Respondents and Sampling Procedure**

This study was conducted among owners of micro-business establishments in Cateel, Davao Oriental. Respondents of the study were randomly selected from among micro-business owners in the locality of Cateel. The list of

business owners was obtained from the Local Government Unit of Cateel, Davao Oriental, through its Business Permit Section. The number of respondents is determined using Slovin's error formula .05, which gives 136 samples or respondents of the study. After that, a simple random sampling was utilized to determine the actual sample of respondents using the lottery method. The method of randomly selecting the respondents was accomplished by listing all 206 business owners' names and then drawing 136 respondents out of one to 206 numbers. The respondents were given full responsibility for the transparency of their responses contributed to the study. Hence, they're given the priority to be taken as the recipients of the result of this study.

### 2.3 Research Instrument and Data Treatment

The instrument consisted of two parts. The first part was the demographic profile of the respondents, and the second part consisted of questions that could be answered using a five-point Likert scale, where five (5) was the highest and one (1) was the lowest. Further, this questionnaire was subjected to a validity and reliability test. The validity test was accomplished through confirmatory factor analysis, which revealed that the sample was adequate ( $KMO = 0.564$  with a  $p$ -value of 0.000). Scree plot output of this analysis showed that there were significantly four factors of the 39 items, which left the final questionnaire with 20 items. Finally, these 20 items were confirmed reliable through Cronbach's alpha coefficient of 0.899 [23]. The study utilized the weighted mean to find the level of awareness of different industries among factors of tax reform to determine if the responses of the business owners as to their level of awareness of the tax reform differed significantly when categorized according to their type of industry, an analysis of variance (ANOVA) was used. Analysis of variance was the appropriate statistical tool in determining the significant difference among more than two groups of respondents by which this study was planned.

## 3. RESULTS

### 3.1 Level of Awareness on Tax Reform

There were 206 micro-business owners in Cateel, Davao Oriental. Using this population sample, this study had 136 respondents as computed from the population using Slovin's formula of error of 5 percent. Respondents were given a questionnaire at their convenience and asked to respond quickly. After collecting questionnaires, responses were tabulated and analyzed using statistical software.

Table 1 presents the level of awareness of micro-business owners on the tax reform law known as the Tax Reform Acceleration and Inclusion (TRAIN) Law of 2017. Indicators were measured in terms of the mean of responses of micro-business owners and the standard deviation at work. These indicators were classified into purpose, complexity, importance, and newness of the reform. The mean displays the level of awareness, while the standard deviation portrays the variation in the respondents' responses.

After measuring the purpose of tax reform, micro-business owners were seen to be generally aware of it, with a mean of 3.61. The lowest level of awareness in terms of purpose was on the issues of poverty reduction and equality of tax reform across economic and political institutions, with a mean of 3.58. Looking at their standard deviations, however, it was noted that respondents were more homogenous in their awareness of equality that was being pushed by the reform. On the other hand, micro-business owners had the highest level of awareness about the purpose of tax reform regarding the funding of the "Build, Build, Build" program of the government, with a mean of 3.65. Lastly, poverty reduction and a fairer tax system were the most varied levels of awareness regarding the purpose of tax reform alongside the result of standard deviation.

**Table -1:** Level of Awareness of Micro-business Owners on TRAIN Law

Indicators	Mean	Standard Deviation	Descriptive Level
<b>Purpose of Tax Reform</b>			
1. funding the "Build, Build, Build" program of the government.	3.65	0.79	High
2. reducing poverty by 9% in 2020.	3.58	0.86	High
3. eradicating extreme poverty by 2040.	3.61	0.78	High
4. making the tax system simpler.	3.64	0.71	High
5. increasing middle-income status Filipinos by 9% in 2020.	3.64	0.74	High
6. providing equal opportunities through inclusive economic and political institutions.	3.58	0.78	High
7. making the tax system fairer.	3.60	0.86	High

8. making the tax system more efficient.	3.59	0.82	High
<b>Category Mean</b>	<b>3.61</b>	<b>0.79</b>	<b>High</b>
<b>Indicators</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Descriptive Level</b>
<b>The Complexity of Tax Reform</b>			
1. giving the option to self-employed and professional taxpayers with income below ₱3M either by paying an 8% flat rate or using the TRAIN tax table.	3.55	0.73	High
2. exempting self-employed and professional taxpayers whose annual income is less than ₱250,000 annually from tax.	3.65	0.81	High
3. exempting self-employed and professional taxpayers whose salary is less than ₱ 500,000 from a 3% percentage tax.	3.55	0.76	High
4. exempting business owners whose annual sales are ₱3M and below from VAT.	3.48	0.78	High
<b>Category Mean</b>	<b>3.56</b>	<b>0.77</b>	<b>High</b>
<b>Importance of Tax Reform</b>			
1. increasing net take-home pay of the working class.	3.55	0.81	High
2. promoting health by discouraging Filipinos from purchasing sweetened beverages through a heavy tax rate.	3.72	0.82	High
3. discouraging smoking by having a high tax rate on tobacco products.	3.70	0.78	High
4. funding more government projects.	3.61	0.82	High
5. discouraging the purchase of more private vehicles, which adds more traffic by having a high excise tax on them.	3.61	0.79	High
<b>Category Mean</b>	<b>3.64</b>	<b>0.81</b>	<b>High</b>
<b>Newness of Tax Reform</b>			
1. making the sale of drugs for diabetes, high cholesterol, and hypertension VAT-free by 2019.	3.59	0.86	High
2. making socialized and mass housing projects with P 2M and below VAT-free by 2021.	3.57	0.73	High
3. making tourism enterprises to be VAT-free.	3.62	0.76	High
<b>Category Mean</b>	<b>3.59</b>	<b>0.78</b>	<b>High</b>
<b>Over-all Mean</b>	<b>3.60</b>	<b>0.79</b>	<b>High</b>

### 3.2 Awareness of Tax Reform among Different Types of Industry

Micro-business owners were also generally aware of the complexity of the reform, with a mean of 3.56. On the complexity issue, they had the lowest awareness of VAT exemptions among business owners whose annual sales ranged from Php 3 million or below, with a mean of 3.48. Contrarily, they had the highest awareness of the tax exemptions of self-employed and professionals whose annual incomes were Php 250,000 and below, with a mean of 3.65. Lastly, they were more homogenous on the optional computation of taxes to self-employed professionals whose annual income was Php 3 million and below, either by a flat rate of 8 percent or using a tax table.

When assessing the level of awareness of the importance of tax reform among micro-business owners, Table 1 reveals that they were generally aware of it, with a mean of 3.64. They had the lowest level of awareness on the issue of increasing the net take-home pay of the working class, with a mean of 3.55. On the contrary, they had the highest level of awareness on promoting good health of the reform by putting heavy taxes on sweetened beverages with a mean of 3.72. Health promotion was at the highest level of awareness as an important part of the reform. It was taken as the most varied among them, alongside funding of government projects.

Further, new tax reform provisions were also measured as made aware among micro-business owners, with a mean of 3.59. Respondents had the lowest level of awareness on VAT exemptions of socialized housing, whose cost was Php 2 million or below, with a mean of 3.57. On the other hand, they had the highest awareness about providing tourism enterprise VAT exemptions, with a mean of 3.62. Lastly, they were more varied in their responses about VAT exemptions on medicines for diabetes, hypertension, and high cholesterol.

In summary, micro-business owners were generally aware but unaware of the TRAIN law, with an overall mean of 3.60. Among the different factors/indicators of the tax reform, they had the lowest level of awareness on the



complexity of if on a mean of 3.56. On the other hand, they also had the highest level of awareness of the importance of tax reform over a mean of 3.64. They were more homogenous regarding the level of awareness on matters of the complexity of reform with the result of the standard deviation. This means that they almost agreed that they were just aware but needed to be made aware of options and VAT exemptions afforded by the TRAIN law.

Table 2 compares different industries' levels of awareness of tax reform in terms of purpose, complexity, importance, and newness. The turkey result is being used as post hoc analysis to determine which industry differed significantly in the level of awareness. Micro-business owners were aware of the four factors of the reform. They had the highest level of awareness regarding the importance of the TRAIN law. As seen, it has a category mean of 3.60.

On the contrary, they had the lowest level of awareness regarding the complexity of the tax reform law because the category mean was 3.50. It also shows that the p-value of the analysis of variance (ANOVA) in terms of the purpose of tax reform was less than the 0.05 critical value. This result led the researcher to conclude that there was a significant difference in the level of awareness of the different industries in terms of the purpose of the TRAIN law.

The turkey result, however, revealed that only the food and beverage and gas and oil industries had significant differences on this matter. Moreover, the complexity, importance, and newness of tax reform were understood simultaneously considering the different industries. It further reveals that retailers of gas, oil, motor parts, and auto detailing industries were fairly aware of the purpose and complexity of the tax reform. Additionally, the refreshment parlor industry was also fairly aware in terms of the importance of the TRAIN law. Lastly, the motor parts and auto detailing industry was the only one with fair awareness of the new provisions of the law.

**Table -2:** Analysis of Variance Result on Level of Awareness among Industries

Factors of TRAIN Law	Type of Industry	Mean	Level	p-value	Tukey Result
Purpose of the Law	Agricultural Products	3.62	High	0.043	Significant Food & Beverage vs Gas & Oil
	Banking and Lending	3.98	High		
	Computer Services	3.57	High		
	Dry Goods	3.58	High		
	Food and Beverages	3.78	High		
	Gas and Oil	2.78	Moderate		
	Hardware	3.68	High		
	Motor Parts & Auto Detailing	3.31	Moderate		
	Refreshment Parlor	3.53	High		
	Others*	3.69	High		
	<b>Category Mean</b>	<b>3.55</b>	<b>High</b>		
Complexity of the Law	Agricultural Products	3.44	High	0.910	No Significant Difference
	Banking and Lending	3.50	High		
	Computer Services	3.47	High		
	Dry Goods	3.59	High		
	Food and Beverages	3.63	High		
	Gas and Oil	3.19	Moderate		
	Hardware	3.71	High		
	Motor Parts & Auto Detailing	3.36	Moderate		
	Refreshment Parlor	3.62	High		
	Others*	3.53	High		
	<b>Category Mean</b>	<b>3.50</b>	<b>High</b>		
Importance of the Law	Agricultural Products	3.60	High	0.188	No Significant Difference
	Banking and Lending	3.88	High		
	Computer Services	3.42	High		
	Dry Goods	3.56	High		
	Food and Beverages	3.90	High		

	Gas and Oil	3.65	High		
	Hardware	3.67	High		
	Motor Parts & Auto Detailing	3.42	High		
	Refreshment Parlor	3.35	Moderate		
	Others*	3.58	High		
	<b>Category Mean</b>	<b>3.60</b>	<b>High</b>		
Factors of TRAIN Law	Type of Industry	Mean	Level	p-value	Tukey Result
Newness of the Law	Agricultural Products	3.75	High	0.694	No Significant Difference
	Banking and Lending	3.53	High		
	Computer Services	3.41	High		
	Dry Goods	3.56	High		
	Food and Beverages	3.78	High		
	Gas and Oil	3.67	High		
	Hardware	3.61	High		
	Motor Parts & Auto Detailing	3.30	Moderate		
	Refreshment Parlor	3.42	High		
	Others*	3.58	High		
	<b>Category Mean</b>	<b>3.56</b>	<b>High</b>		
<b>Over-all Mean</b>		<b>3.55</b>	<b>High</b>		

### 3.3 Proposed Information Campaign

Increasing revenue collection requires a good understanding of tax reform [14]. Thus, this study suggests that the government will do a vast information campaign among business owners to discuss options for computing taxes and different exemptions that the reform is imposing and offering. More importantly, VAT exemptions must be made clear to business owners because the latter are the ones remitting this to the Bureau of Internal Revenue (BIR).

The study reveals that micro-business owners agreed on the TRAIN law's purpose, complexity, importance, and newness. Through the lens of social awareness theory, it can be explained that business owners had strong interactions among themselves that they make their society [10]. Still, theirs is a flexible society because variations of understanding are not just opposite are catered among the group ([19]. In short, they all agreed but their agreement somewhat varied to some degree, specifically among strata within the large group of business owners.

### 3.4 Tax Reform in the Lens of Social Awareness Theory

Social awareness theory may explain how the micro-business owners shared their understanding of the tax reform. Accordingly, it shows that business owners have strong interaction among themselves, as manifested by the monotonous understanding of the reform [13]. Variation in terms of their agreement does not cancel this interaction but implies only that within the strata among them also comes the specific world they are living in [19]. In short, [19] postulate that the social awareness theory can provide remedies as answers to the question that a large group of similar interests (e.g., micro-business owners) of people have unanimity of understanding of an object (e.g., tax reform). Still, a variation of understanding may be allowed through little differences in their agreement, but not total disagreement.

## 4. CONCLUSIONS

This study revealed that micro-business owners are just aware but need to be made aware of the new tax reform, its purpose, complexity, importance, and new provisions. This level of awareness among different industries reveals that they just have grasped the bigger picture of the law, except for specifics and details of it. It also showed that the food and beverage industry differed significantly from the sectors of the gas and oil industry in terms of their level of awareness of the purpose of tax reform. Other features of the tax reform law, like its importance, complexity, and newness, are aware on the same level among different industries. Lastly, the study also highlights what the government campaign program can be done in the future to make tax reform more understandable and clearer in the

minds of business taxpayers. Exemptions and options of computing taxes, along with the new provisions on VAT, are areas of great interest to venture.

This study recommends the government have a strong information campaign to orient micro-business owners on the TRAIN law's exemptions, options, and VAT provisions.

Micro-business owners are aware of tax reform but need to be made aware. This can help the government increase its revenue collection because whenever people clearly understand it, they will follow and comply with it [15]. Further, although the study captured the level of awareness on tax reform among micro-business owners through a survey questionnaire, an in-depth interview and focus group discussions may answer the details of why and how a degree of agreement comes with variation in their social group. Finally, this study proposes exploring larger social groups with subgroups using the social awareness theory for theoretical discussion.

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