REFERENCES

- Jen-Ruei Fu, Cheng-Kiang Farn, Wen-Pin Chao, 2005, Acceptance of electronic tax filing: A study of taxpayer intentions, Information & Management 43 (2006) 109-126
- Tero Pikkarainen, Kari Pikkarainen, Heikki Karjaluoto and Seppo Pahnila,
 2004, Consumer acceptance of online banking: an extension of the technology acceptance model, Internet Research, Emerald Group Publishing Limited
- Morten Hertzum, Niels Jorgensen and Mie Norgaard, 2004, Usable Security and E-Banking: Ease of Use vis-à-vis Security, Roskilde University, Denmark, Australasian Journal of Information Systems, vol. 11, special issue (2004), pp. 52-65.
- Jyoti Devi Mahadeo, 2009, Towards an Understanding of the Factors
 Influencing the Acceptance and Diffusion of e-Government Services,
 University of Technology, Mauritius Electronic Journal of e-Government
 Volume 7 Issue 4 2009, (pp391 402)
- 5. Lemuria Carter and France Belanger, 2004, Citizen Adoption of Electronic Government Initiatives, Virginia Polytechnic Institute & State

University, Proceedings of the 37th Hawaii International Conference on System Sciences - 2004

- 6. Singh Sumanjeet, 2009, Emergence of payment systems in the age of electronic commerce; the state of art, University of Delhi, India Global Journal of International Business Research Vol. 2. No. 2. 2009.
- Jean-Michel Sahut, 2009, The Adoption and Diffusion of Electronic
 Wallets, World Academy of Science, Engineering and Technology
- 8. Demosthenes Papameletiou, 1999, Study on Electronic Payment Systems for the Committee on Economic and Monetary Affairs and Industrial Policy of the European Parliament, European Commission Joint Research Center
- Ming-Ling Lai, Siti Normala Sheikh Obid and Ahamed Kameel Meera,
 2004, Towards an Electronic Filing System: A Malaysian survey,
 eJournal of Tax Research, Volume 2, Number 1
- 10. Mauricio S. Featherman and Paul A. Pavlou, 2002, *Predicting e-services adoption: a perceived risk facets perspective*, Eighth Americas Conference on Information Systems

- 11. Benjamin Graham, 2003, *The Evolution of Electronic Payments*, The University of Queensland.
- 12.T. Ramayah Chin Yee Ling, Norazah Mohd Suki and Amlus Ibrahim,
 2005, Determinants of Intention to Use an Online Bill Payment
 System among MBA Students, Universiti Sains Malaysia
- 13. Sabah Abdullah Al-Somali, Roya Gholami and Ben Clegg, 2008,
 Internet Banking Acceptance in the Context of Developing
 Countries: An Extension of the Technology Acceptance Model,
 Operations & Information Management Group, Aston Business
 School, Birmingham, UK
- 14. Soud Almahamid, Arthur C. Mcadams, Taher Al Kalaldeh, and Mo'taz Al-Sa'eed, 2005, The Relationship Between Perceived Usefulness, Perceived Ease Of Use, Perceived Information Quality, and Intention To Use e-government, Journal of Theoretical and Applied Information Technology
- 15. Jasmine binti Ahmad and Zurina binti Md. Nen, 2009, *An application of TAM model: public perception on efiling*, UITM

- 16. Dwivedi, Yogesh, Williams, Michael. D., Lal, Banita and Andrew, 2008,
 Profiling adoption, acceptance and diffusion research in the information systems discipline, UK
- 17. Alice M. Johnson, 2005, *The Technology Acceptance Model and the Decision to Invest in Information Security*, North Carolina Agricultural and Technical State University, Proceedings of the 2005 Southern Association of Information Systems Conference
- 18.T. Ramayah and Joshua Ignatius, 2003, Impact of Perceived usefulness, Perceived ease of use and Perceived Enjoyment on Intention to shop online Postgraduate student, Operations Management Section, School of Management, Universiti Sains Malaysia
- 19. Sandy Behrens, Kieren Jamieson, David Jones and Mary Cranston, 2005, Predicting System Success using the Technology Acceptance Model: A Case Study, 16th Australasian Conference on Information SystemsPredicting Success using TAM
- 20. Younghwa Lee, Kenneth A. Kozar and Kai R.T. Larsen, 2003, The Technology Acceptance Model: Past, Present, and Future, Communications of the Association for Information Systems, Volume 12, Article 50

- 21. Azleen Ilias, Mohd Zulkeflee Abd Razak and Mohd Rushdan Yasoa',
 2009, Taxpayers' Attitude In Using E-Filing System: Is There Any
 Significant Difference Among Demographic Factors? Journal of
 Internet Banking and Commerce, April 2009, vol. 14, no.1
 (http://www.arraydev.com/commerce/jibc/)
- 22. Tom R. Eikebrokk and Oystein Sorebo, 1998, Technology acceptance in situations with alternative technologies, Faculty of Economics & Social Science, Agder College Department of Strategy and Management, Norwegian School of Economics and Business Administration,
- 23. Mohamad Ali Roshidi bin Ahmad, Hajah Mustafa bin Mohd Hanefah, Mohd Asri bin Mohd Noor, 2007, *The Effects of Knowledge on Tax Compliance Behaviours Among Malaysian Taxpayers*, eprints.uum.edu.my/42/1/Hajah_Mustafa_bin_Mohd._Hanefah
- 24. Anna A. Che Azmi and Kamala A. Perumal, 2008, Tax Fairness Dimensions In An Asian Context: The Malaysian Perspective, International Review of Business Research PapersVol. 4 No.5 October-November 2008 Pp.11-19

- 25. Yusniza Kamarulzaman and Anna A. Che Azmi, 2010, Tax E-filing Adoption in Malaysia: A Conceptual Model, University of Malaya, Kuala Lumpur, Malaysia
- 26. Noor Sharoja Sapieia and Mazni binti Abdullah, 2007, *The Compliance*Cost of Individual Income Taxation in a Developing Country: The

 Example of Malaysia, Department of Management Accounting and

 Taxation, Faculty of Business and Accountancy, University of Malaya
- 27. Hajah Mustafa Mohd Hanefah, 1996, *An Evaluation Of The Malaysian Tax Administration System, And Taxpayers' Perceptions Towards Assessment Systems, Tax Law Fairness, And Tax Law Complexity*,

 Universiti Utara Malaysia
- 28. Zeti Akhtar Aziz, 2008, *Towards a more efficient payment system electronic payments*, the Mobile Digital Signature Symposium 2008 Cyberjaya, 3 June 2008.
- 29. Kamarulzaman, Y., (2007), *Adoption of travel e-shopping in the UK,*International Journal of Retail & Distribution Management, Vol. 35, 9, 703-719.