

ANTECEDENTS OF TAX COMPLIANCE AMONG MSME'S UNDER GOODS AND SERVICE TAX [GST] REGIME: A CONCEPTUAL MODEL

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ABSTRACT

Indirect tax is a major source of revenue in many countries including India. Goods and Service Tax, introduced very recently in India, is one such of tax that is expected to contribute heavily to the exchequer. Even though the Micro Small and Medium Enterprises [MSMEs] are recognized as the primary growth drivers of the Indian economy, their tax compliance record is poor. The main purpose of this study is to examine the inter relations between various factors in determining the tax compliance behavior of MSMEs under Goods and Service Tax regime. This paper undertakes an extensive review of literature on compliance in taxation and proposes a conceptual framework indicating the influences of factors such as MSME's awareness, tax knowledge, satisfaction, demographic factors and service quality of tax officials on MSME's tax compliance. This paper attempts to provide a better understanding of how the determinants influence MSME's compliance under GST system and thus enables the policy makers and MSMEs themselves to implement strategies to improve the tax compliance. The conceptual model proposed in this study can be validated through empirical testing.

Keywords: GST, MSME, Tax Compliance, Awareness, Tax Knowledge, Satisfaction, Service Quality.

1. INTRODUCTION

The Government of India has implemented Goods and Service Tax [GST] from July 2017 and it became a landmark event in the history of indirect tax reforms in our country. GST is a multi-stage tax, where the tax is added to the price of products or services at each stage of production and distribution chain (Palil & Ibrahim, 2011). GST attempts to integrate several taxes into a

simple and unified indirect tax regime which lessen the cascading or double taxation effects of the indirect tax system. France was the first country to implement GST Law in the year 1954. Since then, more than 160 countries have adopted the GST Law in some form or other. In many countries like France, Brazil, Germany etc., GST is known as Value Added Tax [VAT], but unlike the Indian VAT system, which was in effect till the implementation of GST, these countries have a single VAT which accomplishes the same purpose as GST. GST has a far-reaching impact on almost all the aspects of the business operations in the country, including, pricing of products and services, supply chain, information technology, accounting, and tax compliance systems (Kotnal, 2016).

With the implementation of GST, businesses were required to change their accounting system and business processes, institute proper accounting record keeping, train their personnel, have the proper software to ensure successful documentation and recording for GST compliance (Chen & Taib, 2016). Tax compliance can be termed as the degree to which taxpayer complies with the tax rules of his country. GST has an influence on every entity particularly the Micro Small and Medium Enterprises [MSME's]. MSMEs are the primary growth drivers of the Indian economy with more than three million MSMEs operating in India, contributing to almost 50 percent of the industrial output and 42 percent of India's total exports (MSME Development Institute, 2015). GST enhances the taxpayer base by bringing more MSMEs under its ambit and will pass on the burden of compliance and associated costs to them (Suman, 2017). The compliance under the tax system is observed as a great problem for MSMEs as they require extra cost, time and skill when complying with GST needs. It is said that, even though GST would increase compliance burden of MSME's, the experience of other countries which have already implemented GST, indicates that the introduction of GST has improved the governments tax revenue and MSME's efficiency (Ramli et al, 2015).

The literature suggests that MSMEs have 'unregistered income with no third party reporting' (Gerxhani & Scharm, 2002) and, they are considered as the 'hard to tax group from the informal sector' (Gee et al, 2007; Akinboade, 2015) and only a fraction MSME's taxable incomes are reported to tax authorities (Gerxhani & Scharm, 2002). Thus, it is important that the MSMEs, who are the significant users of the GST, must understand the concept for their effective compliance under GST regime. Therefore it is felt that there is a need for studying the tax compliance of MSME's as they are less tax compliant in comparison to large enterprises (Giles & Caragata, 1999) and are known to participate in the informal economy due to the tax exemption available to them (Vij et al, 2017). MSMEs are less likely to meet their compliance obligations on time and they were found less likely to participate in the earlier stages of GST implementation due to financial constraints (Ehrich & Billet, 2004).

2. REVIEW OF LITERATURE

This paper explores the literature in the context of tax compliance and how the factors such as service quality, satisfaction, tax knowledge, awareness, and demographic factors influence MSME's tax compliance under GST. The conceptual model which explains the relationship among these factors is depicted in Figure 1.

2.1 Tax Compliance

Tax compliance is a multifaceted measure and can be defined as an "attitude or willingness of a taxpayer who carries out all tax obligations and enjoy all the rights of taxation in accordance with the provisions of applicable legislation" (Palil & Mustapha, 2011; Jaya et al, 2017; Ling et al, 2016). Tax non-compliance may be in one of many forms; it could either the failure to submit a tax return within the stipulated period or non-submission, understatement of income, overstatement of deductions, failure to pay assessed taxes by the due date (Atawodi & Ojeka, 2012). The tax compliance literature provided evidence that compliance is influenced by various factors and these factors are broadly classified as economic, individual, institutional, political, and psychological (Brooks, 2001; Chen & Taib, 2016; Palil, 2010; Chau & Leung, 2009). Based on this classification, this research paper specifically considers variables such as tax awareness, tax knowledge, taxpayer satisfaction, demographic factors and service quality of tax officials as important antecedents to tax compliance in narrow sphere.

A research paper reviews (Bidin & Marimuthu, 2014) the general perception and probable area of difficulties towards the implementation of the GST among managers in manufacturing companies in Malaysia. They say that GST won't be a burden for the business community as there is a rebate that could be claimed at each level of the supply chain. But, compliance is a big challenge for MSMEs especially during the initial period of implementation of GST. Goods and Service Tax imposes high compliance costs on small businesses and as a result, small businesses find it difficult to cope with its compliance and tend to operate in the informal sector. It is found that regulatory burdens fall disproportionately on small and medium enterprises internationally (Pope & Jabbar, 2008). It is also believed that the issue of tax compliance is important to deal with since most MSMEs have access to limited resources and inadequate expertise to comply with the diverse and complicated regulation.

2.2. Service Quality

Service quality is considered as an important research subject and it means a customer's judgment about a service. Service quality is defined as the difference between customer's expectation for service performed prior to the service delivery and their perceptions of the service

received (Parasuraman et al 1988). Chen (2010) explained service quality as an attempt to fulfill needs and desires of customers, which deliver accuracy in balancing customer expectations. Service quality measures the service dimensions of tangibles, reliability, responsiveness, assurance, and empathy.

Tax service quality can be termed as the taxpayer's assessment of the level of tax administration. In the context of taxation, many (Connolly & Bannister, 2008; Ali et al, 2017; Nurhayatiet al, 2015; Jaya et al, 2017) have studied the concept of service quality as an antecedent to tax compliance. Mustapha and Obid (2015) determines the service quality as a factor contributing to taxpayer's compliance behavior and measured in terms of responsiveness, informativeness, and reliability. Stinglingh (2014) tried to measure service quality from the perspective of a tax practitioner. Ttaffi and Jabbar (2016) found that the perceived tax service quality has a significant negative influence on tax non-compliance behavior.

2.3 Taxpayer Satisfaction

Satisfaction refers to the feeling of gratification or happiness. It reflects one's attitude or emotional move towards something, together with its environment. According to Oliver (1980) satisfaction is the response of customers to the fulfillment of their needs. A person's satisfaction will result in his/her different behaviors (Palil, 2010). Taxpayer satisfaction is a situation where the wishes, expectations, and needs of the taxpayers are met (Awaluddin & Tamburaka, 2017). The results of the study conducted by Jofreh and Aida (2014) found that taxpayer satisfaction affects all aspects of quality service such as tangible factors, reliability, empathy, assurance, and accountability. Debere (2014) showed that business taxpayers had a generally negative view or dissatisfaction towards the tax system and they perceive that, submitting a tax return, getting a tax refund, tax law enforcement, are complex and unfair. Yesegat and Fjeldstad (2016) argued that taxpayer's satisfaction or dissatisfaction with the government's provision of goods and services is expected to have an impact on tax compliance. A study of four African countries also shows a significant association of satisfaction with the tax system and positive tax compliance attitudes (Ali et al, 2013)

2.4 Tax Knowledge

Tax knowledge refers to the process by which taxpayers become aware of tax legislation and other tax-related information (Hasseldine et al, 2009). Tax knowledge is related to the tax law. Poor knowledge about tax can lead to distrust and negative attitude towards compliance (Mukhlis et al, 2015). In a study, McKerchar (1995) suggested that small business taxpayers are not even aware of their tax knowledge shortfall and this may lead to unintentional non-compliance behaviour. Awareness and knowledge on GST are important to gain public acceptance and

confidence. In other words, taxpayers are more willing to comply if they really understand the concept of the tax base. Tax knowledge would enable SMEs to comply with the tax matter and change their perception and attitude towards tax compliance by creating a positive environment (Gitaru, 2017). So it can be said that, one feasible way of increasing tax compliance is to enhance tax payer's tax knowledge.

2.5 Tax Awareness

Taxpayer awareness is an effort or action accompanied by self-encouragement and willingness to perform the rights and obligations of taxation in accordance with the regulations (Shamsuddin et al, 2014; Jalil et al, 2015). Tax payers may fail to comply with tax laws and regulations unintentionally due to lack of tax knowledge and poor tax awareness (Adimasu & Daare, 2017). Awareness towards GST not only implies readiness of businesses for the implementation of GST but also their potential acceptance and support for the GST regime (Chen & Taib, 2016). According to Palil (2010) low public awareness towards GST can happen in the early years due to lack of familiarity with the new system. An earlier study (Saira et al, 2010) revealed that awareness of GST implementation is related to educational background, level of education, types of employment and initiatives of tax authority in conducting GST seminars, talks or dialogues. The findings of the study (Palil & Ibrahim, 2011) showed that when citizens can get the information regarding GST easily, they will be more interested to explore the tax system introduced by the government. To bring cent percent compliance under the new tax system, awareness regarding GST is required for each organization. Based on these literature, it is deemed necessary to use awareness as one of the determinants of tax compliance under GST.

3. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

This study has identified five factors namely taxpayer awareness, tax knowledge, service quality, satisfaction, and demographic factors that might have an association with MSME's compliance under Goods and Service Tax system.

3.1 Taxpayer Awareness, Tax Knowledge and Tax Compliance

The low awareness of taxpayer is suspected to be caused by minimum knowledge and understanding of tax regulations (Rahayu et al, 2017). One of the basic ways to increase awareness is by providing knowledge to the people (Abdul, 2001). Thus, it is observed that awareness is an antecedent to tax compliance which is influenced by tax knowledge. Zulaikha and Nugroho (2012) examined the factors that influence the compliance to pay tax with the awareness as an intervening variable. Ali et al (2013) agreed that there is an influence of taxation knowledge and understanding of an individual on the compliance in carrying out taxation obligations. Kasipillai and Abdul

Jabbar(2006) suggested that tax knowledge be the most influential factor to determine taxpayer's compliance behaviour under the self-assessment system. Palil (2010) pointed out that tax knowledge has a significant impact on tax compliance, even though the level of tax knowledge varies significantly among respondents. This is empirically established by several other studies (Saad, 2014; Oladipupo & Obazee, 2016) which documented that possessing tax knowledge would lead to higher compliance rates and the absence of tax knowledge may lead to noncompliance behaviour among taxpayers. Thus theoretically, taxpayer compliance is influenced by factors such as tax knowledge and taxpayer awareness and it can be hypothesized that;

H₁: MSME's awareness on the tax system has positive effect on their compliance under GST.

H₂: MSME's tax knowledge has positive effect on their compliance under GST

H₃: Tax knowledge has a significant influence on MSME's awareness towards the GST system.

3.2 Service Quality, Taxpayer Satisfaction, and Tax Compliance

Several factors influence taxpayer compliance in paying tax and that includes service quality, tax knowledge and taxpayer satisfaction (Awaluddin & Tamburaka, 2017). Service quality of government staff was identified as a key factor in determining the efficiency in tax collection which leads to taxpayer satisfaction and compliance (Boonyarat et al, 2014). According to Kamil (2015) tax authority's quality service has a positive and significant relationship with taxpayer compliance. The improvement of service quality will increase taxpayer satisfaction so that taxpayer would be more complying in paying the tax (Hidayat, 2014). The studies (Jaya et al , 2017; Boonyarat et al, 2014) consider taxpayers satisfaction as an intermediate variable that explain the relationship between the antecedents of compliance like attitude, tax knowledge, tax fairness perception and service quality with the taxpayer compliance behaviour and found that antecedent variables have effect on taxpayer satisfaction and their compliance behaviour.

H₄: MSME's satisfaction on the tax system has positive effect on their compliance under GST.

H₅: The service quality of tax authorities has positive effect on MSME's compliance with GST.

H₆: The quality of service has positive effect on the MSME's satisfaction under GST regime.

H₇: Tax knowledge has positive effect on MSME's compliance under GST which is mediated through satisfaction.

3.3 Tax Awareness, Demographic Factors, and Tax Compliance

Several studies (Mamun et al 2014; Widiyanto, 2015; Maranadu et al, 2014) have been carried out to explore the existence of differences in the impact of demographic factors on tax compliance. Demographic factors are considered very important in determining tax compliance behavior. Studies (Mustapha, 2010; Mamun et al, 2014; Antwi et al, 2015) found that males are more compliant though some other (Devos, 2008; Kasipillai & Abdul Jabbar,2006) revealed contradictory results or no significant difference at all. Alabede (2014) indicated that females proved to be more risk-averse than males and young people are more willing to take the risk than elders. In a country where income redistribution is not satisfying, the higher income group tends to evade more because the high-income earner might feel betrayed and unfairly treated (Abdul, 2001). Akinboade (2015) in his study states that tax compliance by SME owners is positively correlated to demographic factors. Chen and Taib (2016) has identified four factors namely, business experience, ethnicity of business operators, business size and business initiatives that have an association with business operators' awareness of, and that mediates the compliance under GST. Compliance is also affected by sociological and demographic factors. For instance, there may be differences in perception about taxation between age groups, urban-rural location, gender, education levels, occupation, ethnicity, religion, and so on (FJeldstad, 2012). Thus it is hypothesized that

H₈: Demographic factors have positive influence on MSME's compliance under GST.

H₉: Demographic factors have positive influence on MSME's awareness on the GST system.

4. CONCEPTUAL MODEL

The conceptual model of this study is illustrated in Fig.1 given below. The model seeks to analyze the factors that affect compliance among MSME's under Goods and Service Tax regime. This model can be validated through empirical testing.

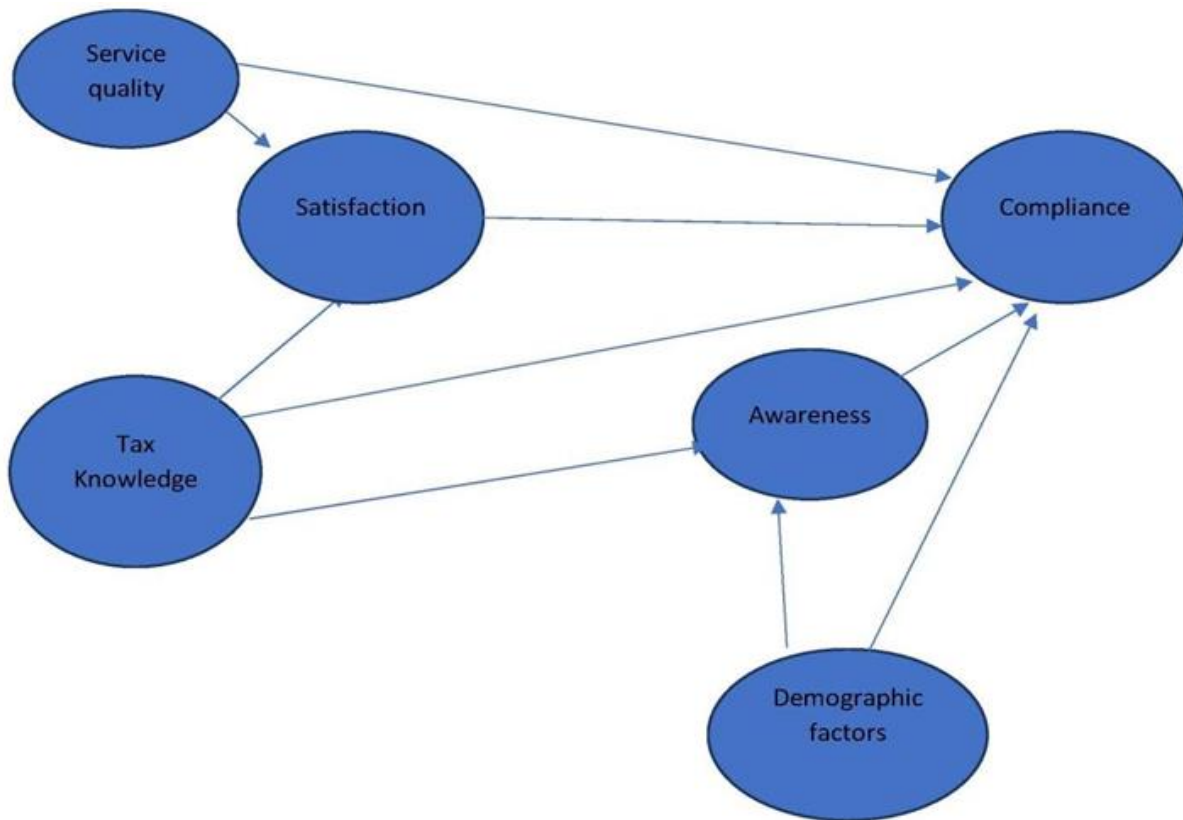


Figure 1: The Conceptual Model

5. THEORETICAL AND MANAGERIAL IMPLICATIONS

Tax compliance is a wide and complex phenomenon for MSMEs especially in the new Goods and Service Tax [GST] system. MSMEs have to face numerous hurdles in coping with the GST requirements in their day to day businesses. They are constrained by lack of resources, unlike larger corporates, while meeting with the government regulations. The area of tax compliance among MSME's has not received much attention under GST regime as it is recently implemented in India. It is found that no methodological studies have been conducted to examine the antecedents of tax compliance among MSME's in India under the new GST system. It is felt that the compliance among MSMEs must be addressed to identify the factors that influence tax compliance under GST system. By theoretically establishing the relationship between the factors that affect tax compliance, this paper allows policy makers and MSMEs to implement suitable strategies to improve the tax compliance and government's tax revenue collections. Moreover, this study attempts to enrich the existing literature by providing a clearer picture of taxpayer's compliance from MSME's perspective.

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