TAX COMPLIANCE OF SMALL AND MEDIUM ENTERPRISES: A CASE STUDY IN THUA THIEN HUE

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Abstract. Tax compliance is the concern of many researchers and tax managers. Based on secondary data from tax authorities and primary data collected from 362 small and medium enterprises (SMEs), we assess the tax compliance of small and medium enterprises. Descriptive statistics and one-way analysis of variance are used to analyse the data. The results show that SMEs receive various types of support to enhance their tax compliance. Further, both secondary and primary data indicate that SMEs have an adequate level of tax compliance. However, there are differences among sectors concerning tax declaration assessment. Based on these results, we discuss and propose several managerial and policy measures to improve SMEs' tax compliance.

Keywords: tax compliance, small and medium enterprises, tax declaration assessment, managerial and policy measures

1 Introduction

Tax compliance has attracted the attention of tax managers and researchers in recent years. Most countries have developed general compliance strategies for managing tax effectively and efficiently. The Organisation for Economic Co-operation and Development (OECD) believes that the private sector plays a critical role in economic growth and development [1, 2]. However, tax evasion and tax non-compliance still exist and cause some risks for tax administration and the state budget. Therefore, domestic and international tax authorities need to spend considerable resources to ensure fairness. One of the biggest challenges for tax compliance is high compliance cost, even though numerous enterprises want to comply [3]. This challenge comes from a flawed tax system and an inadequate understanding of the tax system. Therefore, it is urgent to create a favourable environment and modern and straightforward tax management to facilitate small and medium-sized enterprises (SMEs) to carry out production and business.

By the end of 2019, Thua Thien Hue province had 6,500 enterprises, of which 4,568 were SMEs. SMEs contributed VND 1,094 billion to the state budget revenue from enterprises (equivalent to 27.32%) [4] and created over 36,986 jobs (equivalent to 41.01%) of the total number of employees working in enterprises. The present reality shows that enterprises have difficulties understanding and complying with tax policies, mainly due to the lack of legal knowledge [5].

Besides, businesses often face challenges in implementing tax policies and administrative procedures. Although various enterprises want to comply voluntarily, they do not have enough information to conform to regulatory procedures [6]. The inspection and examination from tax authorities reveal that the number of enterprises that declare tax rates, withhold and pay tax incorrectly increases annually. Such violation includes late tax payment and no tax payment, which lead to a large amount of tax arrears, administrative penalties for tax and late fines payment [7–9]. Indeed, although tax authorities in recent years have offered tax service programs to support businesses to implement tax compliance [10, 11], the improvement in tax compliance of enterprises is insignificant in terms of tax fines.

In recent years, there have been numerous studies focusing on tax compliance of individuals [12], tax costs [13], taxpayer characteristics [14–16], tax audits [17], and the complexity of tax policy [15]. However, a few enterprises' tax compliance studies have been conducted [13] [18]. Moreover, these studies focused only on a particular type of tax (e.g., income tax) or concentrated on influencing factors of tax compliance. To the best of our knowledge, no research explores the support activities to enhance SMEs' tax compliance and assesses SMEs' tax compliance from both objective and subjective perspectives. This study, therefore, seeks to answer the following two questions.

1. What are the primary support activities to enhance SMEs' tax compliance?

2. What is the level of tax compliance among SMEs in Thua Thien Hue? Are there any differences in the level of tax compliance among SME categories?

2   Literature review

2.1   Tax compliance

Tax compliance is an essential topic for numerous tax authorities to convince taxpayers to do their duty. Song and Yarbrough [19] indicate that tax compliance is taxpayers' ability and willingness to comply with tax policies, which is determined by ethics, legal environment, and other situational factors at a specific time and place. Andreoni et al. [20] state that tax compliance must be defined as taxpayers' willingness to comply with tax laws to achieve a country's economic equilibrium. Kirchler [21] provides a more straightforward definition that tax compliance refers to taxpayers' willingness to pay their taxes.

The OECD [22] considers tax compliance as tax policy enforcement's practice based on four pillars: tax registration, tax declaration, tax payment, and tax report. Later studies (e.g., Rusdi et al. [23]) apply these pillars to assess taxpayers' tax compliance. Tax compliance is to comply with the tax responsibility completely, voluntarily and on time [18], completely comply with statutory tax responsibility, including tax registration and tax registration activities, tax declaration, tax calculation, and tax payment [24]. Other research on taxpayers' compliance behaviour shows that

individual standards and tax policy strongly affect tax compliance, increasing tax compliance intention [25, 26]. This is consistent with the provisions of the Law on Tax Administration, which follows the mechanism of self-declaration, self-calculation, and self-responsibility for payable tax amounts and duration.

Vietnam has applied the OECD [22] tax compliance criteria to the regulation of tax risk management [27]. Several authority's tax compliance criteria have been issued regarding the submitted/required ratio or on-time/submitted ratio in the declaration. The higher the ratios, the better the tax compliance is.

2.2   Tax service activities to inhance tax compliance for enterprises

Tax Services from the tax authorities include communication and support for taxpayers under the Law on Tax Administration and information on tax policies through different channels to guide taxpayers to comply with tax regulations [28]. Supports by means of software and telephone at tax authorities have been implemented to diversify the types of communication for taxpayers [29, 30]. Modern tax administration trends see taxpayers as customers rather than guilty entities and have service orientation for taxpayers [31]. Besides, building a tax service process, a one-stop electronic system with available services, a call centre, upgrading facilities and equipment, and improving the quality of human resources are necessary activities to improve tax service quality [4]. In addition, the trend of voluntary tax compliance that is based on belief and tax service environment is applied by several countries around the world, thus strengthening tax services and improving taxpayers' tax compliance [32].
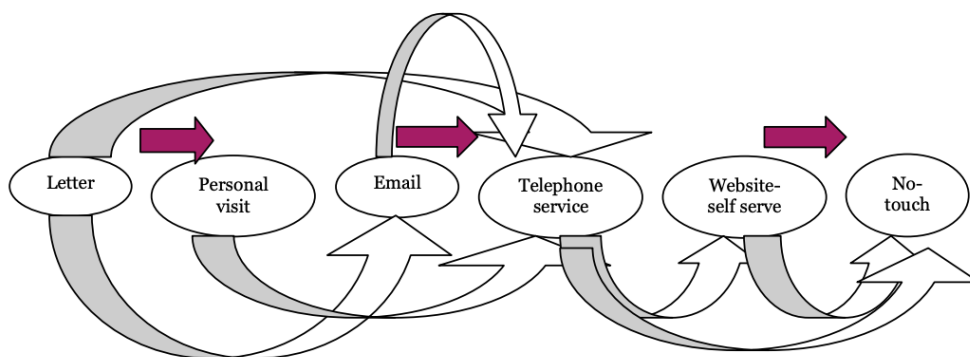
Source. OECD [33]

Figure 1. Types of tax services in Denmark

Figure 1 shows some specific tax service activities in Denmark, which are oriented to online service quality, including email and phone to tax authorities and a website with available, interactive transaction and transferable information [33]. This model develops on the basis of the

Australian communication channel model: phone, email, text, and presence at tax authorities in interaction, transaction, and information [34].

3   Methods

3.1   Secondary data collection

The secondary data related to tax administration for SMEs from 2017 to 2019, such as the state budget collection, propaganda and support, tax declaration, tax debt, and SME tax report, were collected from Thua Thien Hue Department of Taxation.

3.2   Primary data collection

Sampling

Based on Krejcie and Morgan's general formula [35] and the population of 4,624 enterprises, we decided that the minimum sample size for this study is 355. However, to ensure sample size requirement, we surveyed 450 enterprises. To meet the representativeness, we used Probability sampling techniques based on the following attributes: size (7.7% of medium enterprises, 41.7% of small enterprises, and 50.6% of micro-enterprises), sectors (49.2% of Trade/Services, 25.1% of Construction, 5.2% of Industry/Manufacturing, 5.2% of Agriculture/Forestry/fisheries, and 15.2% of other businesses), type (65.7% of Limited Liability Companies, 18.8% of Joint Stock Companies, 13.5% of Private Enterprises, and 2% of Other), and location (34.5% of Hue City, 26.8% of Department Office, 8.3% of Huong Tra, 8.3% of Huong Thuy, 5.5% of Phong Dien, 5.5% of Quang Dien, 5.5% of Phu Vang, 2.8% of Nam Dong, and 2.8% of A Luoi). Besides the administrative area, the tax administration of the tax authorities depends on the decentralisation of the district and provincial budgets (according to the tax administration area). Thus, the Tax Department is the tax authority at the provincial level, which primarily manages large-scale and medium-scale enterprises. We obtained 362 valid questionnaires for further analysis.

Data analysis

Descriptive statistics were used to describe the essential characteristics of the data collected from empirical research in different ways. These statistics provide simple summaries of the samples metrics and describe the sample group's attributes by region and by type of business.

To compare tax compliance level between groups of enterprises, we used one-way analysis of variance (ANOVA). If the condition of homogeneous variance does not meet the Levene test, the Welch test is applied. If there exists a statistically significant difference, we use ANOVA (Post-hoc) in-depth analysis to point out the differences in assessing tax compliance level among those groups of enterprises.

4   Results

4.1   Tax compliance through secondary data

Tax compliance in tax registration

According to the tax registration data from the Thua Thien Hue Department of Planning and Investment and the Tax Department, the number of newly registered enterprises increases annually. Compared with 2018 and 2017, this number of 2019 increases by 11.3% and 16.3%. This increase concentrates mainly on the Tax Department of Hue city, which records more than 50% of the total number of new registrations in TT Hue province every year. On the other hand, Nam Dong and A Luoi districts register only around ten enterprises annually (Table 1).

Tax compliance in tax declaration

SMEs tax declaration is made monthly or quarterly for each tax under the Law on tax management. Because reminding the SMEs to submit tax declaration files is a secondary task, tax authorities do not do it frequently. However, to limit late-submission rates, the tax declaration division regularly assigns the staff to phone or email the enterprises monthly or quarterly. If a tax declaration is not submitted on time after a reminder, a monetary or a non-monetary fine is applied.

Table 1 shows that the total number of tax declaration files increases annually. The ratio of submitted tax declaration over the required submission increases from 93.12% in 2017 to 95.94% in 2018 and 96.87% in 2019. The ratio of on-time declarations over the number of submitted tax declaration files also rises from 2017 to 2019.

Table 1. Tax compliance of SMEs in Thua Thien Hue

Criteria	Unit	2017	2018	2019	2018/2017		2019/2018	
					+/–	%	+/–	%
1 Tax Registration	Enterprise	**675**	**705**	**785**	**30**	**4,4**	**80**	**11,3**
2 Tax Declaration								
2.1 Total number of times taxpayers are required to submit tax declaration documents	Enterprise	44,790	45,341	47,781	551	1.2	2,440	5.4
2.2 Number of times taxpayers have submitted tax declaration	Enterprise	44,532	45,148	46,989	616	1.4	1,841	4.1
2.3 Number of times taxpayers have submitted tax declaration on time	Enterprise	41,467	43,316	45,519	1,849	4.5	2,203	5.1

Criteria	Unit	2017	2018	2019	2018/2017		2019/2018	
					+/–	%	+/–	%
2.4 Submitted/Required ratio (= 2.2/2.1)	%	93.12	95.94	96.87				
On-time/Submitted ratio (= 2.3/2.2)	%	92.58	95.53	95.27				
3 Tax Payment								
3.1 Tax payable	Million VND	1,180,442	1,280,178	1,420,309	99,736	14.0	140,131	10.9
3.2 Tax paid	Million VND	905,287	979,987	1,094,120	74,700	8.3	114,133	11.6
3.3 Tax debt ratio	%	23.31	23.45	22.97	0,14	0.6	(0.48)	(2.1)
4 Tax Reports								
4.1 Total number of tax reports to be submitted	Enterprise	20,120	21,898	22,973	1,778	8.8	1,075	4.9
4.2 Number of tax reports submitted	Enterprise	18,759	20,996	22,170	2,237	11.9	1,174	5.6
4.3 Number of tax reports submitted on time	Enterprise	18,357	20,707	21,632	2,350	12.8	925	4.5
4.4 Submitted ratio (= 4.2/4.1)	%	93.2	95.9	96.5	2.6	2.8	0.6	0.7
4.5 On-time ratio (= 4.3/4.2)	%	91.2	94.6	94.2	3.3	3.6	(0.4)	(0.4)

Source. TT Hue Department of Taxation (2020)

Tax compliance in tax payment

The amount of tax payable and tax paid from the SMEs in Thua Thien Hue province increases from 2017 to 2019, with a slight difference in the growth rate. In 2018, the amount of tax payable increases by 14.0%, from 1,180,442 to 1,420,309 million VND, while the amount of tax paid increases by just 8.3%, from 905,287 to 979,987 million VND. In contrast, 2019 witnesses a slower growth of 10.9% in tax payable, while the amount of tax paid increases by 11.6%. Therefore, the tax debt ratio increases to 23.45% in 2018 then decreases to 22.97%. However, this ratio is not considered appropriate because the required tax debt ratio from the tax authorities is only 5%, much lower than that in Thua Thien Hue province.

Tax compliance in tax reports

SMEs tax reports include reports on the use of tax invoices. The tax invoices associated with the business are VAT invoices and sales invoices. The information on the use of invoices and vouchers is required to be submitted quarterly or monthly.

In general, the submitted ratio and on-time ratio increase over the years. In particular, the submitted ratio increases from 93.2% in 2017 to 95.9% in 2018, and then up to 96.5% in 2019. The on-time ratio also increases from 91.2% in 2017 to 94.6% in 2018 but decreases slightly to 94.2%.

4.2   Tax compliance through survey data

Sample characteristics

Out of the 450 enterprises participating in the survey, 362 valid questionnaires were obtained. Table 2 describes the collected sample characteristics in terms of type, sector, duration, and working capital.

As for the type of enterprise, Limited Liability Companies make up the most significant proportion with 238 enterprises (65.7%), followed by Joint Stock Companies with 68 enterprises (18.8%), and Private Enterprises with 49 enterprises (13.5%). Partnerships have the lowest proportion: only two enterprises, and five enterprises did not leave information.

Regarding sector, Trade/Service accounts for 49.2%; Construction accounts for 25.1%. Industry/Manufacturing and Agriculture/Forestry/Fisheries sectors have the same proportion of 5.2%. The remaining proportion belongs to Extractive and other sectors.

In terms of duration, the SMEs operating over ten years account for 34%, and from 1 to 5 years accounts for 29.8%. Concerning working capital, the SMEs with Under 20 billion VND accounts for 86.7%, of which Under 3 billion VND accounts for more than 50%.

Table 2. Sample characteristics

Unit: Enterprises

	Criteria	Frequency	Proportion (%)
Type	Limited Liability Company	238	65.7
	Joint Stock Company	68	18.8
	Private Enterprises	49	13.5
	Partnerships	2	0.6
	No information available	5	1.4
Sector	Trading/Services	178	49.2
	Construction	91	25.1
	Other	33	9.1
	Industry/Manufacturing	19	5.2
	Agriculture/Forestry/Fisheries	19	5.2
	Extractive	4	1.1
	No information available	18	5.0

	Criteria	Frequency	Proportion (%)
Duration	Less than 1 year	38	10.5
	From 1 to 5 years	108	29.8
	From 5 to 10 years	93	25.7
	Over 10 years	123	34.0
Working capital	Under 3 billion	184	50.8
	From 3 to 20 billion	130	35.9
	From 20 to 50 billion	26	7.2
	Over 20 billion	22	6.1
Total		**362**	**100.0**

Source: Primary data (2020)

Characteristics of tax compliance at tax authorities

Participation in tax compliance enhancement activities

Table 3 describes the participation of SMEs in tax supporting services from the tax authorities to enhance tax compliance. To access tax information, 280 enterprises (77.3%) report that they attend training at tax authorities, and 207 others (57.2%) use tax authorities' web portals. Meanwhile, the percentage of enterprises accessing information from documents from the tax authorities is just 41.4%, and those getting advice from newspapers, television and radio are very limited (16.6%).

Most enterprises decide to visit the tax office (72.9%) and call directly (68.0%) to receive support and answers from the tax authorities. The less common forms are participating in the dialogue (co-)organised by tax authorities (49.4%), researching documents (33.1%), and sending official letters (16.6%).

Table 3. Tax compliance enhancement activities in which the business is engaged

Unit: Enterprises

Activity	Frequency	Percentage (%)
Accessing tax information from the tax authority		
Training at the tax authorities	280	77.3
Web portals of the tax authorities	207	57.2
Documents from the tax authorities	150	41.4
Newspaper, television and radio in collaboration with the tax authorities	60	16.6

Activity	Frequency	Percentage (%)
Receiving support and answered questions from the tax authority		
Directly go to the tax office	264	72.9
Directly call to the tax authorities	246	68.0
Attend dialogues (co-) organised by the tax authorities	179	49.4
Documents from the tax authorities	120	33.1
Send official letters to the tax authorities	60	16.6

Source: Primary data (2020)

Tax compliance status through survey

Table 4 describes the number and percentage of enterprises that tend to agree (i.e., if their answer is either "agree" or "totally agree") with specific tax compliance statements.

(1) *Enterprises always register and supply tax registration information on time*: Regarding this statement, 343 enterprises (94.8%) tend to agree, and 84.6% of them totally agree with this statement. Meanwhile, only one enterprise shows their total disagreement, and only four enterprises show their disagreement with the statement.

(2) *Enterprises always declare tax fully and on time* (*necessary information, such as tax declaration papers, financial statements, change of information, etc.*): 349 enterprises (96.5%) tend to agree with the second statement. In particular, a very high percentage (88.2%) of enterprises totally agree, and only one enterprise totally disagrees with this statement.

(3) *Enterprises always pay taxes fully and on time*: 327 enterprises (90.8%) tend to agree with this statement. While 76.5% of enterprises show their complete agreement, only two enterprises indicate their complete disagreement with the third statement.

(4) *Enterprises always report their tax obligations accurately and completely* (*according to the content of arising economic operations*): Nearly 94% of enterprises tend to agree, and only 1.1% of enterprises indicate their disagreement or complete disagreement with this statement.

Table 4. Tax compliance status from the SMEs survey

Unit: Enterprises

Statement	Min	Max	Mean	Standard deviation	The number of enterprises tending to agree	The percentage of enterprises tending to agree (%)
1. Enterprises always register and supply tax registration information on time	1	7	6.32	0.934	343	94.8
2. Enterprises always declare tax fully and on time (necessary information: tax declaration papers, financial statements, change of information, etc.)	1	7	6.41	0.861	349	96.5
3. Enterprises always pay taxes fully and on time	1	7	6.06	1.046	327	90.8
4. Enterprises always report their tax obligations accurately and completely (follows the incurred business accounting events)	1	7	6.31	0.918	340	93.4
Total					362	100.0

Source. Primary data (2020)

Differences in tax compliance level

The test results in Table 5 show no significant difference in tax compliance among groups of enterprises in terms of duration, type, working capital, number of employees, and revenue, and significant differences between enterprises in different tax assessment fields. Specifically, the average level of compliance with tax declaration in the construction sector is higher than that of enterprises in industry/manufacturing, trade/service, etc.

Table 5. Testing the differences in tax compliance assessment among different types of enterprises

(p value)

Classification criteria	Tax compliance			
	Always register and supply information on time	Always declare tax completely and on time	Always pay tax in full and on time	Always report tax responsibility in full and accurately
Duration	0.170	0.219	0.371	0.134
Type	0.355	0.425	0.812	0.404
Sector	0.193[1]	0.022*[1]	0.883	0.528
Working capital	0.400[1]	0.335[1]	0.537	0.189
Number of employees	0.604	0.966	0.851	0.968
Revenue	0.750	0.270	0.487	0.803

Note: *: statistically significant ($p \leq 0.05$); [1]: Welch test

Source. Primary data (2020)

5   Conclusions and implications

Based on data in Thua Thien Hue, we explored the support activities for SEMs' tax compliance and evaluated SMEs' tax compliance objectively and subjectively. The research shows that training and web portals are the most popular channels for SMEs to access tax information. Visiting or calling the tax authorities is the most popular activity to receive support and answered questions. Further, secondary data from the tax authorities indicate that the number of new registrations has increased over the years. All ratios related to tax declaration and tax reports have an increasing trend. However, the debt ratio in tax payment is still high compared with the limitation regulated by the tax authorities. The survey data also show a similar pattern of SMEs' tax compliance. The percentage of enterprises that agree that they comply adequately with tax registration, tax declaration, and tax reports is relatively high. Meanwhile, the rate of SMEs deciding that they always pay taxes fully and on time is slightly lower. There is no significant difference in tax compliance self-evaluation among groups of enterprises except a slightly higher difference from enterprises in the construction sector in evaluating the tax declaration.

Based on these results, we proposed managerial and policy implications in improving tax compliance of small and medium enterprises.

5.1   Implications for tax authorities in tax management

First, in terms of tax service models, the global trend of improving tax compliance for SMEs is based on tax authorities' support and guide forms. Therefore, tax authorities need to consider enhancing support activities for SMEs. Accordingly, tax authorities should provide complete tax information, quickly solve businesses' problems, and meet businesses' requirements to improve their tax compliance. In addition, tax authorities need to promptly deploy electronic tax services, such as tax declaration, tax payment, and tax reporting.

Second, tax officers should be ready to provide tax services with early warnings to solve businesses' problems. Further, tax officers in internal functional departments of tax authorities should coordinate with external agencies, such as treasury and bank, to provide timely dossiers, quick guidance, and support and solve businesses' problems.

5.2   Implications for SMEs to enhance tax compliance

First, tax accountants of enterprises need to regularly update official tax service channels of tax authorities to minimise tax errors and tax risks leading to penalties for tax administrative violations. Tax guidance from tax authorities is considered the official information that provides various tax supports and new tax policies, including policies for SEMs. SMEs, therefore, need to proactively update their tax policies and request guidance from tax authorities to enhance their tax compliance.

Second, SMEs should regularly update tax declaration versions and electronic tax applications of tax authorities to implement tax compliance well. Besides, SMEs should periodically update information and change equipment to meet the digital transformation required by tax authorities.

Finally, improving tax accountants' competencies is a crucial requirement for SMEs to enhance tax compliance, thus minimising the risk of tax issues. Therefore, SMEs need to focus on building quality human resources for their tax accountants.

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