

# Service Quality and Income Tax Non-Compliance among Small and Medium Enterprises in Yemen

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**Abstract** – *Almost all countries around the world are continuously facing problems and challenges with regards to compliance with tax rules and regulations. The scenario is prevalent in developing countries, especially the Middle East countries in general and Yemen in particular. Although many official reports in Yemen provided ample evidence of the existence of this problem in the country, there is, unfortunately, a lack of studies that provide causal explanations of this issue. This empirical study investigates the influence of tax service quality on taxpayer behaviour in the context of Yemeni small and medium enterprises (SME). Data have been collected from the Yemeni SMEs through a personally administered questionnaire. The analysis reveals that tax non-compliance in Yemen can be considered high among SME owner-managers. As part of a larger study of determinants of income tax compliance behaviour, this paper focuses on the perceived tax service quality factor. The tax service quality is perceived as low, indicating that the SME owner-manager seems to be not satisfied with the quality of services received from the tax authority. A simple regression analysis found that the perceived tax service quality has a significant negative influence on tax non-compliance behaviour. The study, therefore recommends that the tax authority of a country considers the relevant measures and strategies in improving the quality of tax services, which in turn enhances the level of tax compliance. Copyright © 2016 Penerbit Akademia Baru - All rights reserved.*

**Keywords:** Tax non-compliance, Tax service quality, Yemen, SMEs

## 1.0 INTRODUCTION

Tax non-compliance is one of the several phenomena that has affected the global economy and thus has attracted the considerable attention of researchers in the field [1]. It is considered an important phenomenon that affects both developed and developing economies [2]. The level of tax non-compliance in developing countries is much more significant than that found in developed countries [3]. This is especially so in the Middle East region, which is considered as one of the important areas that have contributed to the growth of the global economy. It is important to determine the public views of these countries toward a common international economic problem such as tax non-compliance. The current study focuses on Yemen as it is one of the Middle East countries that suffers a high volume of economic, financial and administrative corruption [4].

During the period from 2000 to 2010, the tax authority in Yemen has regulated many new tax laws and reforms to overcome the weaknesses in the tax system to eliminate tax non-compliance. However, the phenomenon of tax non-compliance has remained a growing

concern of Yemeni tax authority. During the period of between 2004 and 2013, it was reported that the volume of tax non-compliance showed a continuous increasing trend, reaching USD2.5 billion and USD3 billion for the year 2012 and 2013 respectively [5,6,7].

In this regard, Mwangi [8] and Fararah [9] urged researchers to concentrate on the Small and Medium Enterprises (SME) sector, as the sector is often seen as constituting a very large segment of the economy. The Yemeni economy relies heavily on the SMEs sector, which represents 99.6% of the business entities in Yemen [5, 10]. The number of SMEs is increasing, as it was about 32,649 in 1996, and in 2000 the number was 33,351. In 2004, the number grew to more than 41,000 and it was 45,483 in 2010 [10,11,12]. However, the majority of players in the SME sector in Yemen were also known to be not paying any tax all or only paying it partly [13]. Thus, the current researchers have decided to investigate the determinants of income tax non-compliance behaviour among SMEs in Yemen. The present paper reports findings from an important part of the study, which relates specifically to the issue of tax service quality, as one of the key factors that have had an influence on tax non-compliance behaviour.

## **2.0 LITERATURE REVIEW**

### **2.1 Tax Non-Compliance Studies in Yemen**

In investigating the causes of tax non-compliance, numerous studies on tax compliance have been conducted internationally, with most of the studies concentrated on the classic model of tax compliance [14]. Tax compliance research in the Middle East region as a whole, and Yemen in particular are extremely limited [15], with only a few studies which have offered possible explanations of tax non-compliance among Yemenis.

Al-Doias [16] conducted a descriptive study of the role of accounting in reducing tax evasion in Yemen. However, his study was limited to the specific area of accounting information system and was considered not comprehensive as it did not cover many other aspects. Gubran [13] offered an analytical study of the reality of tax non-compliance in Yemen. In his study, he tried to answer the following three questions: What are the actual causes of tax non-compliance in Yemen? What are the effects of tax non-compliance? and What are the ways to reduce tax non-compliance? He found that the unfairness of the government is the main cause of tax non-compliance in Yemen. In a recent study, Al-Ttaffi [15] examined the influence of some variables on tax non-compliance, including gender, age, marital status, education level, level and type of income, penalties, tax rate and fairness of the government. Aljaaidi et al. [17] conducted a study to find out the perception of Yemenis towards tax evasion. The study was concerned with whether tax evasion was considered to be a crime or not. The unexpected finding was that the Yemeni people did not perceive tax evasion as a crime. However, the researchers did not explain the reasons for this widespread perception.

More recently, Helhel and Ahmed [18] divided the factors which may influence tax non-compliance into internal factors and external factors. They concluded that tax non-compliance was affected by a broad range of factors such as the individual characteristics of taxpayers, the tax system and its administration, and the economic and political situation. However, their scope of the study was limited to Sana'a, the capital city of Yemen. Overall, more comprehensive studies are needed to explain the determinants of non-compliance in Yemen. The findings are expected to serve as a crucial input for the country's tax authority, in particular, to help address recurrent issues and strategize determined efforts to increase tax collection and to reduce the tax non-compliance simultaneously.

## 2.2 Tax Service Quality

Service quality can be defined as a degree of excellence or superiority and can be, either objectively or subjectively, evaluated [19]. It is a judgment of how well a distributed service conforms to the customer's expectations. Service business providers frequently assess the service quality provided to their customers to increase their service quality, identify problems and to attain customer satisfaction [20]. Like any other public sector organizations, the issue of service quality is also critical to tax offices since they provide numerous services to taxpayers. In other words, the issue of service quality in the context of taxation is rather similar to that found in a private organization, that is, the organization cannot sustain itself if it does not meet or exceed the satisfaction of its customers. This idea was supported by Asubonteng et al. [21]. They clarified that service quality is measured as the difference between what the customers expect from service performance before the service come across and their perceptions of the services that have been rendered. Accordingly, customers will evaluate the quality of service they received as low if the performance does not meet their expectation, and the service quality as high if performance more than meet their expectation. Concerning obligations towards the government, Muhammed, and Saad [22] suggested that the quality of services is considered an important factor for compliance.

In the area of taxation, Jackson and Milliron [23] almost five decades ago, highlighted the importance of services provided by the Internal Revenue Service (IRS) on US taxpayers. They concluded that the quality of service of tax offices has a significant influence on the behaviour of taxpayers. Ott [24] indicated that the quality of tax service was considered as evidence that the society was modern, and pointed out that the goal of any tax authority was to always provide a better service to taxpayers. Christensen [25] brought in the general service perspective to the taxation field. Christensen highlighted that taxpayers had to be treated in a similar way like in any other private businesses. So, the positive perception of taxpayers towards tax service quality will lead to more compliance and vice versa. In 2003, Job and Honaker [26] indicated that the satisfaction of the USA taxpayers was very low because the service quality of the IRS was deteriorating. Torgler [27] suggested that a tax authority could improve the compliance of taxpayers by establishing cooperation with taxpayers. Torgler argued that the tax authority had to consider itself a service institution and provide quality service and treat taxpayers as their partners.

Thornton et al. [28] categorized the tax service provided by a tax authority into three categories: information, interaction, and transaction. The transaction is the interior service, whereas information and interaction services offer support to the transaction service. Hidayat et al. [29] suggested that tax collection was not a simple process, over and above the active role of tax officers, there had to be a sense of awareness among the taxpayers. They explained that since tax service quality had a direct impact on the satisfaction level of taxpayers, and subsequently on taxpayer behaviour, it was important to increase the satisfaction of taxpayers through increasing the quality of service to taxpayers. Lin et al. [30] also concluded that service quality had a significant negative impact on non-compliance behaviour.

In developed nations, such as the USA, the UK, France, Sweden and Denmark, they are increasingly becoming aware of the necessity to accord their taxpayers the status of customers. The tax authorities in these countries have begun to apply the concept of New Public Management in their service orientation towards taxpayers, i.e., by considering their tax service requirements and taking care of them as clients [31]. Stuart and Tax [32] explained that tax service quality must integrate elements such as the physical evidence of the service

environment, the action of the participants and the processes required to facilitate service delivery.

Alabede et al. [33] tested the tax service quality in Nigeria. They found that Nigerian taxpayers had a low perception of the quality of tax services offered by the tax authority. Their study indicated that there was a negative correlation between perceived tax service quality and tax non-compliance behaviour. Thus, the improvement in the quality of tax service provided by the tax authority will improve taxpayer's compliance behaviour via better-perceived service quality. The study of Al-Yasani [34] showed that most citizens were not satisfied with the quality of tax service delivered in Yemen. Although the study was conducted more than a decade ago, it is logical to expect that the perception is likely to be even worse, due to the current political and financial situation in Yemen.

Drawing from the theory of social influence, the present study has postulated that the behaviour of a taxpayer would change according to their opinion and attitudes about the quality of the tax service. The present empirical study is an attempt to demonstrate the inverse relationship between tax service quality and tax non-compliance in Yemen. Hence, for the purpose of this study, it was hypothesized that there would be a negative association between tax service quality and tax non-compliance behaviour of SMEs in Yemen.

### **3.0 METHODOLOGY**

#### **3.1 Data Collection Procedures**

The present study utilized the drop-off survey questionnaire as a tool of data collection. A quota sampling was considered as a form of proportionate stratified sampling, in which a predetermined proportion of respondents were sampled from different cities. Finally, after identifying the quota sampling in seven major cities in Yemen, questionnaires were distributed randomly among SMEs owner-managers in each city to ensure an equal distribution of the participants. Out of the 500 questionnaires distributed, 330 (or 66%) were returned and considered as usable for data analysis.

#### **3.2 Measurement of Variables**

Tax service quality was measured using 18 items adapted from Parasuraman et al. [35]. These items were rated using a five-point Likert scale. Respondents were asked to indicate their disagreement or agreement to statements relating to the quality of tax service. Taken together, the instrument comprising the 18 items is a measure of the unit of analysis - the tax service quality. A high score indicates a high perception of the tax service quality, while a low score is an indication of the poor perception of the tax service quality. Concerning tax non-compliance behaviour, it was measured with four components covering the four types of income tax compliance/non-compliance situations using an indirect hypothetical scenario case. Respondents were asked to indicate; (i) the amount of income that should be reported on the tax return, (ii) the amount of deduction that should be claimed on the tax return, (iii) the date the income tax returns should be filed, and (iv) how many days after receiving an assessment notice the income tax should be paid. The values were coded as compliance and non-compliance. The overall value of all four types of compliance/non-compliance situations was interpreted as fully compliant, partly compliant and fully noncompliant.

## **4.0 FINDINGS AND RESULTS**

### **4.1 Respondents Profile**

Descriptive analysis has been utilized to explain the profile of respondents regarding both demographic information of SME owner manager, namely age, gender, marital status and education and the business information, namely length of time in the business, business sector and business location. The analysis revealed that the majority of respondents were aged between 30 and 50 years (52%), while 38 percent of the respondents were more than 50 years and only 10 percent were less than 30 years old. The summary also showed that most of the respondents were males (94%) and married (85%). In respect of the education level of the respondents, 44 percent of the respondents had secondary school or diploma certificate, followed by 34 percent having at least a bachelor degree and the remaining 22 percent of the respondents only had primary school education. Concerning the length of time in business, it was revealed that 36 percent of the SMEs in the survey were established for the past 5 to 10 years, 33 percent were in business between 11 and 15 years, 17 percent had been established for more than 15 years and only 14 percent were set up less than 5 years. Concerning the business sector of the SMEs, the survey showed that 42 percent of them were in the retail trade, 28 percent in wholesale trade, 13 percent were from the service sector, while the other four SME sectors, namely farming, industry, livestock and others recorded a total of 16 percent.

### **4.2 Tax Service Quality**

This study was aimed at identifying the perception of Yemeni taxpayers on the quality of tax service and investigating its impact on their compliance behaviour. This section reports the findings on tax service quality, followed by tax compliance in section 4.3, and the relationship between the two is presented in section 4.4.

The viewpoints of respondents about tax service quality in Yemen have been obtained using the five-point Likert scale instrument especially designed for this study. The mean value of the perceived tax service quality was 2.09 (out of 5), with a standard deviation of 0.645. This indicated that taxpayers in Yemen perceived the quality of tax service as low. This perception is likely the result of the low level of accountability and responsibility of governmental agencies which did not perform their duties well [36]. The results supported the literature which concluded that most citizens were not satisfied with the quality of service rendered by governmental agencies and their officers [34]. A similar trend was evidenced by other researchers in the context of their respective countries, such as Alameda et al. [33] in Nigeria, Lin et al. [30] in Taiwan and Feld and Frey [37] in Switzerland.

Further, a test of mean differences (t-test or ANOVA) among groups was performed on both demographic and business profiles. Except for marital status, all other demographic and business characteristics did not show any significant differences among the different group of respondents. More specifically, a single person has the lowest tax service quality perceptions (mean = 1.80) compared to both the married person (mean = 2.1) and the divorcee/widow (mean = 2.3).

### **4.3 Tax Non-Compliance Behaviour**

To describe tax non-compliance at the SME owner-manager levels, the responses were classified into three categories, namely compliant, partly compliant and fully noncompliant. The compliant respondent is the respondent who is complying in all four situations, while the

fully noncompliant is the one who is totally noncompliant, and the partly compliant is the respondent who is complying in some situations and not complying in other situations. Table 1 presents the level of overall tax compliance and tax non-compliance.

**Table 1:** Summary of overall tax compliance/non-compliance behaviour

	Compliance		Non-compliance			
	Frequency	Percent	Partial compliance		Full non-compliance	
			Frequency	Percent	Frequency	Percent
All four tax situations	108	33%	67	20%	155	47%
N = 330						

Table 1 shows three levels of compliance and non-compliance, namely compliance, partial non-compliance and full non-compliance. It illustrates that only 33 percent of the respondents were fully complying with tax rules and regulations, while 47 percent of the respondents were fully not complying, whereas 20 percent of the respondents showed partial compliance with tax laws. Hence, it could be summarized that the level of tax non-compliance was higher (47% + 20%), compared to those who were compliant (33%). As for each tax situation, findings are as reported in Table 2 below:

**Table 2:** Summary of individual tax compliance/non-compliance situation

Tax Situations	Compliance		Non-compliance	
	Frequency	Percent	Frequency	Percent
Reporting income	175	53%	155	47%
Claiming deductions	175	53%	155	47%
Filing tax return	108	33%	222	67%
Timing of tax payment	108	33%	222	67%
N = 330				

From Table 2, it is evident that two out of four individual situations indicated a very high non-compliance among taxpayers, with the other two situations are considered high but not severe relatively. More specifically, situations involving reporting income and claiming deduction indicated non-compliance of 47 percent respectively. Both situations were directly relevant in determining the taxable income. While the other two situations were administrative related, but there was evident of significant non-compliance (67%). In summary, all tax situations, either at the individual level or the combined levels, indicated a non-compliance trend among SME owner-managers in Yemen, with income reporting and deduction of expenses situations requiring additional attention.

#### 4.4 Tax Service Quality and Tax Non-Compliance Behaviour

The simple regression carried out revealed that the tax service quality was able to explain the 15.4 percent (adjusted  $R^2$ ) of tax non-compliance behaviour significantly ( $p < 0.05$ ,  $f = 59.97$ ). The inverse relationship ( $\beta = -0.165$ ;  $p < 0.05$ ) was observed between tax service quality and tax non-compliance behaviour which showed that tax non-compliance behaviour decreased when tax service quality was higher. A similar result was found in the studies of Job and Honaker [26], Torgler [27], Lin et al. [30] and lately confirmed by Wolde [38].

Thus, the above analysis reaffirmed the findings of previous studies concerning the impact of tax service quality on tax non-compliance and provided further corroborative evidence of a strong inverse relationship between the quality of tax service delivery by the tax offices and

non-compliance behaviour in Yemen. Social influence theory has been able to explain that people are always affected by their surroundings; therefore, improving the quality of tax service by the tax authority will be reflected on the perception of people, and in turn, on their behaviour. As a result of the findings in the present empirical study, it is recommended that the tax authority in Yemen improve the quality of tax service and take practical steps to achieve a high quality of tax service to reduce the level of non-compliant behaviour of Yemeni taxpayers.

## 5.0 CONCLUSION

The findings of the current study have provided a strong indication that taxpayers in Yemen have a low perception of the quality of tax services provided by the tax offices. This statistical analyses carried out in this study supported the arguments of Al-Yasani [33], which showed that a large number of Yemeni citizens were not satisfied with the quality of service delivered, and argued that this viewpoint was a common one in Yemen. Additionally, the current study hypothesized that tax service quality negatively influenced tax non-compliance behaviour. The regression result supported the claims made in social influence theory. Therefore, to improve compliance behaviour of taxpayers, tax authorities must first improve their quality of tax service. Finally, the literature reviewed show that service quality is a multi-dimensional factor, and thus, the level of quality of some dimensions are likely to be perceived differently. The current study investigated the effect of tax service quality, as a whole variable, on tax non-compliance. Future researchers should perhaps try to deconstruct these variables and test the relationship between a specific dimension of service quality and tax compliance behaviour separately. This would likely provide further details about the possible effects of each dimension on tax non-compliance behaviour.

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