DETERMINANTS TAX COMPLIANCE BEHAVIOR OF SMALL AND MEDIUM-SIZED ENTERPRISES

Thang Ngoc Le [*], Dung Duc Nguyen [**], Quang Ngoc Nguyen [*], Hang Thu Nguyen [*]

* School of Accounting and Auditing, National Economics University, Hanoi, Vietnam
** *Corresponding author*, School of Accounting and Auditing, National Economics University, Hanoi, Vietnam
Contact details: School of Accounting and Auditing, National Economics University, 207 Giai Phong Road, Hai Ba Trung District, 10000 Hanoi, Vietnam

Abstract

The paper aims to factor in the effect of tax compliance on small and medium-sized enterprises (SMEs) in Vietnam. For SMEs, tax compliance is a critical aspect of financial management. In an emerging market with a dramatically growing economy, Vietnam provides a wide range of opportunities for SMEs to thrive. The author's 91 samples were collected from individuals specializing in accounting, auditing, and tax fields in some places in Vietnam. Efebera et al. (2004) applied an extension of the theory of planned behavior (TPB) model to demonstrate a positive relationship between equity perception, normative expectations, legal sanctions, and the intention to comply with tax regulations of individual taxpayers. We assess and analyze four factors including the perception of the utility of tax compliance, subjective norms, characteristics of tax policies, and economic environment affecting the tax compliance behavior of SMEs. The data analysis is carried out by using partial least squares structural equation modeling (PLS-SEM). The result shows that the perception of the utility of tax compliance, the characteristics of tax policies, and the economic environment have a positive and significant impact on tax compliance behavior. However, the research fails to test the influence of subjective norms on tax compliance behavior.

Keywords: Economic Environment, Perception, Tax Policies, Utility of Tax Compliance

1. INTRODUCTION

The small and medium-sized enterprises (SMEs) occupy an overwhelming proportion of the total number of the country's enterprises accounting for 97% and 87% of the regular workforce and registered capital criteria (Nguyen & Le, 2021). According to the data for the year 2021, Vietnam had approximately 800000 active businesses, with SMEs accounting for 97% of them. These enterprises contributed 45% to the gross domestic product (GDP), and 31% to the total state budget revenue and created employment opportunities for over 5 million workers (Le & Nguyen, 2020). However, many businesses have difficulties in fulfilling tax obligations despite the government's efforts due to complex tax regulations, a lack of transparency, and limited enforcement capacity.

Tax is one of the sources used by many countries to fund the government, including in Vietnam. In Vietnam, tax plays an important role in economic development. Therefore, tax compliance is one major issue that needs the proper attention of the authorities. In the past, many studies have shown factors affecting tax compliance behavior in developed countries such as (Marandu et al., 2015; Tilahun, 2018; Biru, 2020; Baker et al., 2020; Heang & Yongjin, 2021). Some factors that inherited in this article. However, individuals in different countries have different compliance behaviors (Kirchler, 2007). Therefore, it motivates us to conduct a study on factors affecting tax compliance behavior of SMEs in Vietnam. Research on tax compliance behavior by adopting the theory of planned behavior (TPB) has been conducted by various researchers TPB, developed by Ajzen in the 1980s, is a widely recognized psychological and behavioral theory. It extends the theory of reasoned action (TRA) and helps understand and predict human behavior based on the individual's intention. TPB consists of three main factors: attitude, subjective norms, and perceived behavioral control.

The research analyzes the influence of four factors: perception on the utility of tax compliance, subjective norms, characteristics of tax policies, and economic environment; analyzes the relationship between these factors; gives solutions to enhance and promote tax compliance in SMEs.

The method is the partial least squares structural equation modeling (PLS-SEM). PLS-SEM is an alternative method to the historically more commonly used covariance-based SEM (CB-SEM) when analyzing the data using SEM. The main findings in the research are the perception of the utility of tax compliance, the characteristics of tax policies, and the economic environment which have a positive and significant impact on tax compliance behavior.

The rest of the paper is structured as follows. After the introduction, we proceed to Section 2, namely the literature review. Section 3 covers the research method, sampling, and analyzing data. Furthermore, in Section 4, results are presented. Section 5 highlights the discussion. Finally, Section 6 highlights the conclusions of the research results, deficiencies, and recommendations for the future.

2. LITERATURE REVIEW

Efebera et al. (2004) applied an extension of the TPB model to demonstrate a positive relationship between equity perception, normative expectations, legal sanctions, and the intention to comply with tax regulations of individual taxpayers. Similar to Efebera et al. (2004) and Benk et al. (2011) also adopted the TPB approach to examine the factors that influence an individual's tax compliance intention in Zonguldak, Turkey. More recently, TPB was also used as a theoretical framework for tax compliance intention research in Cambodia by Izzo et al. (2021). Marandu et al. (2015) reviewing 18 studies on tax compliance spanning from 1985 to 2012 concluded that: The TPB provides the most effective framework for tax researchers to investigate the factors influencing taxpayer's compliance behavior. Therefore, this study adopts TPB as its theoretical framework.

Figure 1. TPB model
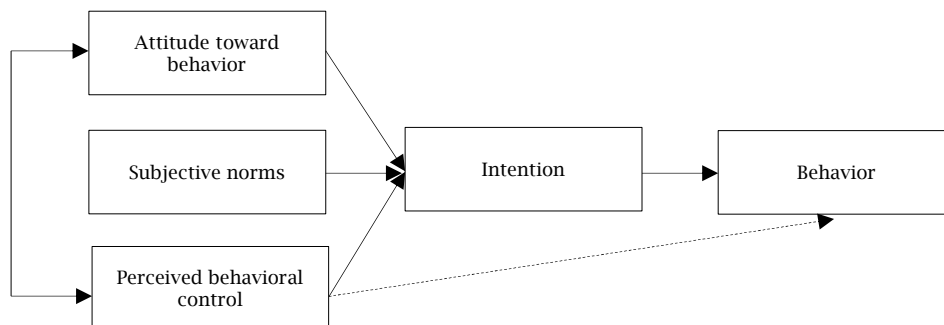
Attitude: Attitude refers to the individual's evaluation, either positive or negative, of the behavior in question during its development (Ajzen & Fishbein, 1980).

Subjective norms: Subjective norms are an individual's perception of the social pressure to perform or not perform a specific behavior (Ajzen, 1991). It represents an individual's perception of how important others (e.g., family,

friends, colleagues, business partners) think they should or should not engage in the behavior (Fishbein & Ajzen, 1975).

Perceived behavioral control: Perceived behavioral control is the perceived ease or difficulty of performing a behavior (Ajzen, 1991). Individuals who perceive better self-control are more likely to have a stronger intention to engage in the behavior (Ajzen, 1991).

2.1. Perception of the utility of tax compliance

Previous studies on cognitive variables in tax compliance have primarily focused on knowledge of tax regulations and awareness of non-compliance risks (e.g., Eriksen & Fallan, 1996), few studies have examined the influence of utility perceptions on tax compliance behavior, but some have successfully addressed this gap. Taxpayer awareness means that taxpayers have a high level of understanding of the role and benefits of taxation and are willing to fulfill their obligations. This viewpoint is supported by the research conducted by Oktaviani and Triyani (2023) Their study, which draws upon the TPB, examined the impact of taxpayer awareness on tax compliance. By utilizing the sig value from a t-test (with the result for the taxpayer awareness variable found to be 0.000), the study suggests that individuals are more likely to comply with their tax obligations when they possess a heightened awareness of the importance of taxes for social welfare and economic development.

Following previous studies, this research also tests the direct effect of perception on the utility of tax compliance. The first hypothesis is given below:

H1: Perception of the utility of tax compliance has a positive impact on tax compliance behavior.

2.2. Subjective norms

Subjective norm is a person's perception of the views or beliefs of others, the perceived social pressure to perform or not perform the behavior under consideration. In summary, subjective norms shape behavior through the social influence of the people around them, friends, tax consultants, tax officers, and corporate leaders (Ajzen, 1998). In human society, interactions between individuals are obvious and occur every day. Therefore, each individual is influenced by others and that is an objective existence. Many studies have shown that this is also true for individuals' tax compliance intentions and behavior. For example, Hai and See (2011) show that the taxpayers' non-compliance behavior will be influenced by peer's perceptions of opposition to tax laws. Specifically, the opinions of family members and friends often impact individuals' tax compliance intentions or behavior. This result was also confirmed in a recent research study by Muzakkir et al. (2019). Meanwhile, the study conducted by Muzakkir et al. (2019) with their partners from Hasanuddin University concluded that subjective norms have a positive and significant effect on taxpayer compliance through intention. However, some research shows that there is no significant correlation between the awareness of peer groups and taxpayers' intentions or behavior such as research by Oladipupo and Obazee (2016). To build upon this research, our study aims to explore the impact of subjective norms on tax compliance through the perception of the utility of tax compliance and tax compliance behavior. Hypotheses are given below:

H2a: Subjective norms have a positive impact on the perception of the utility of tax compliance.

H2b: Subjective norms have a positive impact on tax compliance behavior.

2.3. The characteristics of tax policy

Tax policy refers to the set of principles, rules, and guidelines that a government adopts regarding taxation. It outlines how taxes are levied, collected, and used to fund government activities. Tax policy decisions have a significant impact on the economy, individual and business behavior, and overall fiscal health.

Fairness of tax policy: Tax fairness is known as a government's tax system which states that tax must be equitable to all taxpayers. Both taxpayers and tax authorities believe that the fairness of the tax system is an important factor affecting an individual's tax compliance (Wärneryd & Walerud, 1982). However, the previous studies show different results about the relationship between tax fairness and tax compliance. For example, the research of Wärneryd and Walerud (1982) shows that perceptions of unfairness in the tax system have a positive impact on tax compliance behavior but it is not a cause of tax evasion. In addition, Adimasu and Jerene (2016) also found that tax compliance of individuals with the same income level will decline when they perceive their tax burden is higher. Meanwhile, some studies have confirmed that the tax fairness perception has a direct impact on tax evasions such as Etzioni (1986), and Richardson (2008). According to Richardson (2008), taxpayers tend to avoid paying taxes when they feel there is inequity in the tax system. Additionally, if the public increasingly feels that taxes are imposed unfairly, they will be more inclined to tax evasion (Etzioni, 1986).

Simplicity of tax policy: Tax simplification is making the tax system simpler and has the potential to increase tax compliance (Tilahun, 2018). Many previous studies suggest that the simplest tax system will motivate taxpayers to voluntarily follow the regulations in the tax system such as Richardson (2008), and Palil (2010). The simplicity of tax policy can reduce taxpayers' confusion when fulfilling tax obligations. The fewer unintentional errors of taxpayers, the better tax compliance behaviors (Plil, 2010). Previously, Slemrod (1989) also demonstrated that individual tax compliance would increase if the regulations and return of tax were designed to be simpler. In particular, saving time in determining the accuracy of tax returns and calculating tax obligations is the main reason why tax compliance rates are increasing (Selmrod, 1989). Moreover, the study of Tilahun (2018) also found the simplicity of the tax system by tax authorities has a significant positive effect on the tax compliance of taxpayers in different countries. In this study, we also design the following hypotheses to test the impact of tax simplicity on tax compliance behavior.

H3a: Characteristics of tax policy positively impact taxpayers' perception of utility.

H3b: Characteristics of tax policy have a positive impact on tax compliance behavior.

2.4. Economic environment

The economic environment encompasses a school of factors that exert influence and shape the development of the economy, including GDP

growth, interest rates, exchange rates, government expenditure, and the degree of economic openness. If the economic environment is developing and stable, enterprises have more opportunities to expand and generate profits. Conversely, a volatile economy creates significant pressure on businesses, especially SMEs. The impact of the economy has exerted financial burdens on a range of businesses including SMEs, which makes them difficult to comply. These findings are also in agreement with the other study conducted by Nguyen and Le (2021).

Taxation makes an important contribution to the national budget and finances government spending and investments. There is a relationship between government spending and taxpayer compliance behavior (Palil, 2010). Accordingly, taxpayers tend to be interested in how the government uses their money. The higher the taxpayers, the more concerned about this issue. Palil (2010) also suggests that the government should spend tax revenue carefully because it could influence the perception of taxpayers and their tax compliance behavior. However, quantitative research in Mauritius of Palil (2010) was not successful in demonstrating a significant relationship between government spending and Mauritanian tax compliance behavior. Meanwhile, Adimassu and Jerene (2016) found that the perceptions of taxpayers about government spending have a significant and positive impact on their tax compliance. Because of the inconsistency in previous research results, this study proposes the next hypotheses as follows:

H4a: The economic environment has a positive impact on the perceived usefulness of tax compliance.

H4b: The economic environment has a positive impact on tax compliance behavior.
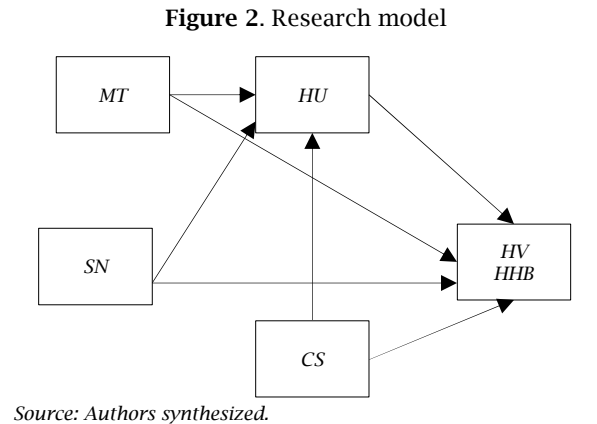
2.5. Research model and variable measurements

The research model (Figure 2) and variable measurements are provided as follows.

Figure 2. Research model

Source: Authors synthesized.

In which,
- *CS*: Characteristics of tax policies.
- *HU*: Perception on the utility of tax compliance.
- *HV*: Tax compliance behavior.
- *MT*: Economic environment.
- *SN*: Subjective norms.

In sum, the scale of tax compliance behavior has three items: Two items *HV2* and *HV3* are from previous studies and the *HV1* item is developed by authors. We propose *HV1* as an item because submitting tax reports on time is an expression of adherence to regulations and requirements of the tax system, so it is an act of tax compliance. The measurement for other variables: *HU, SN, CS*, and *MT* 3, 3, 6, and 3 items based on previous research findings (Bărbuţă-Mişu, 2011).

3. RESEARCH METHODOLOGY

For measuring the variables in model research, variable scales were inherited from previous studies and developed by authors. The measurement of variables is presented in Table 1 below.

Table 1. Variable measurements

No.	Variable	Code	Item	Source
1	Characteristics of tax policies	CS1	Fair and transparent distribution in the tax system	Biru (2010)
		CS2	Penalties for tax offenses	Nguyen et al. (2020)
		CS3	Regular assessment and inspections from tax authorities	Biru (2010)
		CS4	Quality of tax support services	Nguyen et al. (2020)
		CS5	Trust in tax authorities	Faizal et al. (2017)
		CS6	Tax rate	Biru (2010) and Tilahun (2018)
		HV3	Tax obligation payment	Tilahun (2018)
2	Perception of the utility of tax compliance	HU1	Enterprise reputation	Bobek et al. (2013)
		HU2	Social welfare	Tilahun (2018)
		HU3	Investing opportunities	
3	Tax compliance behavior	HV1	Submit tax report on time	Nguyen et al. (2020)
		HV2	Be updated and proficient in tax regulations	Le et al. (2020)
4	Economic environment	MT1	A favorable and stable economic environment	Biru (2010)
		MT2	Public expenditure efficiency	Tilahun (2018)
		MT3	Revenue control	Biru (2010)
5	Subjective norms	SN1	Tax morale	Tilahun (2018)
		SN2	Penalties for non–tax compliance	Bărbuţă-Mişu (2011)
		SN3	People surrounding prejudices	Efebera et al. (2004)

Source: Authors synthesized.

The quantitive research method is applied in this study to investigate the impact of four factors as mentioned on tax compliance behavior.

The research procedure includes 2 steps which are sampling and analyzing data.

3.1. Sampling

We applied sample selection to collect data for analysis. Accordingly, questionnaires were sent to managers and members of SMEs in September of 2023. Questionnaires were distributed through the online survey using a Likert scale with 5 rating levels ranging from "Strongly disagree" to "Strongly agree". Responses from SMEs account for 84,6% while 15,4% remain from large-scale enterprises. After cleaning data, 91 responses are used for analysis and the sample size is 91. It is appropriate for study according to sample size condition by Hair et al. (2014). With 15 items of independent variables, at least 75 respondents need to be accepted. The sample size is compiled formula: $N = 5 * m$ (Hair et al., 2014). In the model research, we suggested 5 latent variables and 7 links so the minimum sample size by PLS-SEM is 70.

3.2. Analyzing data

We used the PLS-SEM approach in this study due to the fact that PLS-SEM has been shown to be suitable for analyzing complex models, the data analysis was conducted using the SmartPLS 4.0 software providing accurate and reliable results for measuring scales and structural models.

4. RESULTS

To evaluate the measurement model, the study used Cronbach's alpha coefficient, composite reliability (CR), average variance extracted (AVE), and outer loadings. According to Hair et al. (2014), the CR should be greater than 0.7, and outer loadings should be greater than 0.4 to indicate acceptable reliability. Additionally, an AVE greater than 0.5 confirms the reliability and convergent validity of the measurement scales.

Table 2 below presents the results of the reliability assessment (Cronbach's alpha, CR, AVE).

Table 2. Construct reliability and validity

Variable	Cronbach's alpha	CR (rho_a)	CR (rho_c)	AVE
CS	0.926	0.932	0.942	0.732
HU	0.883	0.889	0.928	0.811
HV	0.842	0.859	0.904	0.76
MT	0.814	0.816	0.889	0.728
SN	0.886	0.917	0.928	0.812

Source: Authors synthesized.

The results show that all measurements have satisfactory reliability. The Cronbach's alpha coefficients exceed 0.7, indicating good internal consistency. The CR (rho_a and rho_c) values are also above 0.7, indicating acceptable reliability. Moreover, the AVE values for all measurements are above 0.5, indicating convergent validity and the reliability of the measurement scales. Additionally, the outer loadings shown in Table 3 were higher than 0.7 which also reinforced the convergence of scales.

Table 3. Outer loadings

	CS	HU	HV	MT	SN
CS1	0.858				
CS2	0.821				
CS3	0.888				
CS4	0.906				
CS5	0.874				
CS6	0.779				
HU1		0.866			
HU2		0.915			
HU3		0.92			
HV1			0.839		
HV2			0.92		
HV3			0.854		
MT1				0.837	
MT2				0.849	
MT3				0.874	
SN1					0.909
SN2					0.93
SN3					0.864

Source: Authors synthesized.

In addition, the study used the Heterotrait-Monotrait (HTMT) ratio to measure the discriminant validity between latent variables in the model and assess the model fit. Garson (2016) suggests that a value below 1 ensures discriminant validity. Henseler et al. (2015) proposed that an HTMT value below 0.9 ensures discriminant validity. However, Clark and Watson (1995) and Kline (2015) use a more stringent threshold of 0.85. Based on these thresholds, when the HTMT value for a pair of latent variables is low (less than or equal to 0.9), we can conclude that the discriminant validity between the latent variables in the model is satisfactory.

Table 4. Discriminant validity

	CS	HU	HV	MT	SN
CS					
HU	0.868				
HV	0.758	0.855			
MT	0.782	0.659	0.794		
SN	0.821	0.788	0.628	0.54	

Source: Authors synthesized.

In this study, the HTMT ratios for all latent variables are lower than 0.9, indicating that the discriminant validity between those latent variables in the model is satisfactory.

In a model involving independent variables, if multicollinearity occurs, the path coefficients cannot be guaranteed. In this research model, the variance inflation factor (VIF) results indicate that the factors do not violate the assumption of multicollinearity because all the coefficients fall within the range of 1–5.

Table 5. Collinearity statistics

Variable	VIF
CS1	2.796
CS2	2.399
CS3	3.679
CS4	4.022
CS5	3.088
CS6	1.971
HU1	2.118
HU2	2.760
HU3	2.995
HV1	1.701
HV2	2.729
HV3	2.294
MT1	1.781
MT2	1.690
MT3	1.986
SN1	2.348
SN2	3.400
SN3	2.526

Source: Authors synthesized.

According to Hair et al. (2017), R² values are also used to assess the quality of a structural model. A value of 0.25 indicates weak endogeneity, 0.5 indicates moderate, and 0.75 indicates high. The analysis results show that the adjusted R^2 value for the model of perceptions of tax compliance usefulness is 0.653, and the adjusted R^2 value for the model of tax compliance behavior is 0.627. Therefore, the influence of factors such as individual social prejudices, characteristics of tax policies, and the economic environment explains 62.7% of tax compliance behavior, while the remaining 37.3% is attributed to other factors outside the model.

Table. 6. R-squared

	R-squared	R-squared adjusted
HU	0.664	0.653
HV	0.644	0.627

Source: Authors synthesized.

The Bootstraping test with a resampling size of 1000 iterations, based on an initial sample size of 91, provides us with insights into whether the hypotheses are supported or rejected. The results are presented in the following Table 7.

Table 7. Total effects

Relationship	Original sample (O)	Sample mean (M)	Standard deviation (Std. dev.)	t-statistics (|O/Std. dev.|)	p-value	Result
CS → HU	0.545	0.543	0.149	3.662	0.000	Accepted
CS → HV	0.331	0.328	0.160	2.070	0.039	Accepted
HU → HV	0.532	0.537	0.148	3.593	0.000	Accepted
MT → HU	0.054	0.050	0.101	0.536	0.592	Rejected
MT → HV	0.366	0.361	0.115	3.184	0.001	Accepted
SN → HU	0.279	0.287	0.115	2.425	0.015	Accepted
SN → HV	0.139	0.148	0.136	1.024	0.306	Rejected

Based on the findings, it is evident that the characteristics of tax policies have the most significant impact on taxpayers' perceptions of the utility of tax compliance. This is followed by subjective norms, while the economic environment does not have a direct impact on taxpayers' perceptions of usefulness. The perception of usefulness, characteristics of tax policies, and the economic environment all directly influence tax compliance behavior. However, individual social prejudices in this model do not have a direct impact on tax compliance behavior. Therefore, hypotheses *H1, H2a, H3a, H3b*, and *H4b* are accepted with a 95% confidence level. The remaining hypotheses, *H2b* and *H4a*, are rejected with a 95% confidence level.

Figure 3. PLS-SEM results
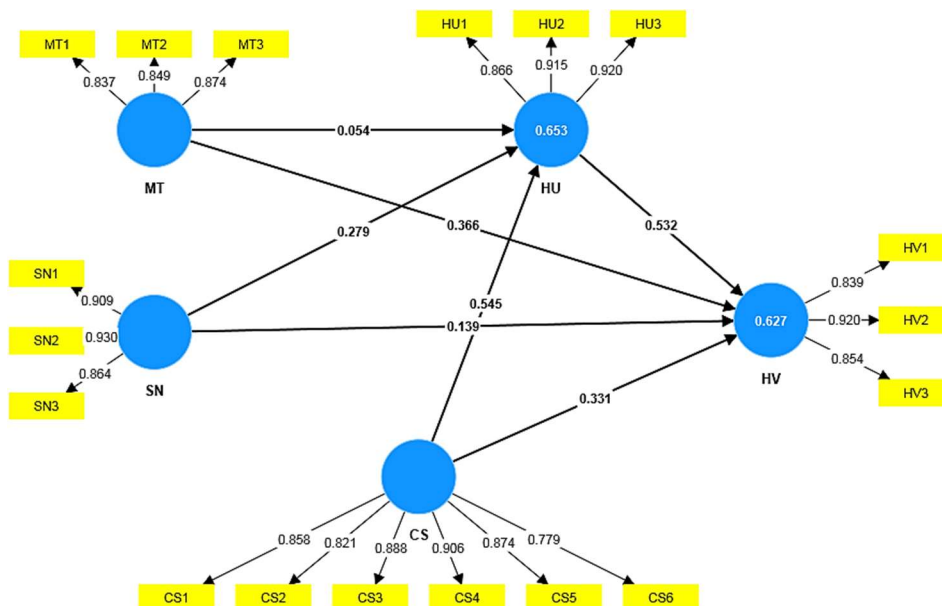
Source: Authors synthesized.

5. DISCUSSION

The findings of this study are in agreement with Eriksen and Fallan (1996), and Heang and Yongjin (2021) in concluding that the perception of the usefulness of taxpayers also influences tax compliance behavior. To foster greater awareness and appreciation for the usefulness of taxes, promoting voluntary tax compliance, implementing comprehensive educational campaigns through various channels, such as social media, TV, radio, and community events, using infographics, videos, and real-life examples to illustrate the direct impact of taxes on public services.

Regarding the relationship between subjective norms and tax compliance behavior, this study showed the opposite results with Hai and See (2011) but shared the same opinion with Oladipupo and Obazee (2016): Subjective norms have no influence on tax compliance behavior. However, this study is more successful than the above two studies when it proves that subjective norms also affect taxpayers' perception of usefulness. Therefore, to increase taxpayers' awareness of usefulness, tax authorities should leverage social media platforms to disseminate positive stories, infographics, and videos that emphasize the benefits of tax compliance. Besides, they also should encourage user-generated content sharing positive experiences related to tax contributions.

The results of the study have shown that tax policies have a positive impact on tax compliance behavior, similar to previous studies conducted by Nguyen et al. (2020). The study also supports the conclusion of which states that when legal and tax policies are well improved, enterprises will have favorable conditions to comply with tax regulations. However, this study has been more successful than the two aforementioned studies in identifying the relationship between tax policy characteristics and taxpayers' perceptions of usefulness.

The results of this study have shown that the economic environment does not significantly influence taxpayers' perceptions of usefulness, and no previous studies have addressed this issue. Therefore, fostering economic growth through strategic policies that encourage investment, job creation, and overall prosperity can have a positive impact on tax compliance behavior. Individuals and businesses may be more willing to comply with tax obligations as they see the direct benefits of public services and infrastructure investment.

6. CONCLUSION

The research may help to understand taxpayers' behavior. The most outstanding point regarding the results of the research has shown the perception of the usefulness of taxpayers, subjective norms, and tax policies' impact on tax compliance behavior. This research also evidenced that the economic environment does not significantly influence. Therefore, the state needs to create fairness between different subjects and help taxpayers realize the usefulness of taxes. Tax policies should be designed with fairness in mind, ensuring that the burden is equitably distributed among different income groups. By considering the economic and social context, tax authorities can build a tax system that not only promotes compliance but also fosters public trust and contributes to overall economic well-being.

Our study has certain limitations. Firstly, it primarily relied on quantitative methods, and the data collection period was relatively short, which may restrict the insights obtained over the long term. Despite these limitations, we believe that the findings of this study offer valuable insights for policy-makers, practitioners, academics, and regulatory authorities in shaping effective policies and strategies.

To address this, future researchers are encouraged to employ different methods, specifically qualitative approaches, to provide a more detailed understanding of how the factors examined in this study impact taxpayers' behavior. Further researchers can include other tax compliance determinant variables that were not included in this study. In addition, the upcoming research should be expanded into further aspects such as sample sizes, some developing countries, or by comparing tax compliance behavior in different business sectors by considering other tax categories.

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