Antecedents of Tax Compliance Behaviour in a Self-assessment System: A Conceptual Model

Rani Jacob*

ABSTRACT

Though the topic tax compliance has been widely approached by various writers in comparison with different tax laws, the factors affecting tax compliance varies across nations and individuals. The most significant measure of accomplishment in the enactment of a new system of taxation is the degree of taxpayers' voluntary or unenforced compliance. In a Self-assessment System like GST, tax officials and taxpayers perceive one another as parties following similar objectives. Absence of appropriate safeguards to ensure tax compliance can result in significant revenue losses and potentially jeopardize a nation's financial system. Evaluation of the taxpayer voluntary compliance is very essential in the Indian scenario because of the historic reform (introduction of GST) that happened in the indirect tax system. This study tries to develop a conceptual model focusing on one main research question of what affects taxpayers' voluntary tax compliance under a Self-assessment System the most. Therefore, we theoretically explore the influence of antecedent variables such as taxpayer perception, awareness, benefits, constraints and satisfaction on taxpayer compliance behaviour. This paper adds a theoretical model to the body of current literature that enables the governments, tax authorities, policymakers and all other stakeholders to take measures ensuring voluntary compliance from taxpayers.

Keywords: Constraints; Tax Compliance Behaviour; Self-assessment System; Perception; Awareness.

1.0 Introduction

Self-assessment System or SAS is well-thought-out as a contemporary device of tax administration that is in force in more than half of the countries around the world.

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*Assistant Professor, P. G. Department of Commerce, Government Arts and Science College Santhanpara, Kerala, India (E-mail: ranirosejacob@gmail.com)

Using current legislation and policy pronouncements from tax authorities', people are mandated legally to assess their chargeable revenue, compute their tax obligation and file their return of earnings (Kasipillai, 2000). According to this taxation system, taxpayer is responsible for computing, reporting and submitting the required taxes. The responsibility of the tax authority is limited to supervision, law enforcement, tax inspections and investigations. Essentially the Self-assessment System transfers the accountability from the tax authority to individuals who file their taxes (Okon & Israel, 2020). Thus, SAS is characterized by greater taxpayer responsibility, lower administrative expenses for tax authorities and a complete upsurge in the efficacy of tax administration. India moved towards this Self-assessment System in 2017. The new tax system in India is acknowledged as Goods and Services Tax (GST). GST in India is regarded as a landmark reform as it was a culmination of 17-year journey that began in the year 2000. In contrast to the prior tax system, individuals are now required to assess their tax amount and file their monthly or annual tax proceeds in accordance with the GST law. This is also referred as taxpayer compliance under GST.

The readiness of taxpayers to fulfil their duties in accord with existing legislation without any need of inspections investigations, notices, execution of both administrative and legal punishments is known as tax compliance (James & Alley, 2002). Taxpayer compliance under a self-assessed tax scenario can be either voluntary or enforced. As per Kirchler *et al.*, (2008) increasing levels of power and trust can lead to tax compliance. But the resultant obedience is mandated in the first scenario and intentional (voluntary) in the second situation. Thus, the willingness of an individual or other entity to obey with the tax legislations even in the absence of any administration action is termed as voluntary tax compliance (Kirchler *et al.*, 2008; Palil, 2010). An effective Self-Assessment System necessitates greater intended compliance from taxpayers (Loo *et al.*, 2010). Taxpayer voluntary compliance is persuaded by numerous factors. That can be both internal and external. It is believed that internal factors have greater significance in forming taxpayers' readiness to obey (Kirchler *et al.*, 2008). Although economists emphasize the significance of exterior factors like rate of tax, annual income, frequency of audits and harshness of penalties, several studies (Hofmann *et al.*, 2008) demonstrates that interior aspects are equally important. An analysis of the prior studies on various determinants that influence voluntary tax compliance behaviour of taxpayers uncovered five major factors of tax compliance behaviour. These include taxpayer perception, awareness, benefits of GST compliance, constraints faced while complying with GST and satisfaction.

The key intention of conducting this research is to conceptually evaluate the association between antecedents of tax compliance behaviour such as taxpayer perception, awareness, benefits, constraints and satisfaction in a distinct dimension. The study

provides a complete evaluation of theoretical and empirical works on antecedents of tax compliance behaviour and discusses their influence on taxpayer readiness to collaborate with the GST law. Thus, the article is envisioned to plug the conceptual gap in the current literature about tax compliance behaviour.

From researcher's view point, this model can serve taxpayers, the government authorities and tax administrators both at the Central and the State levels, and other policymakers to understand their strengths and weaknesses in ensuring voluntary tax compliance.

2.0 Literature Review and Model Development

2.1 Tax compliance behaviour

In the taxation domain, compliance is viewed as an important research area and gets attention from researchers and practitioners. The concept of tax compliance has been characterized differently by numerous scholars. As specified by Brown & Mazur (2003) tax compliance is a multidimensional indicator that can be conceptualized by considering three forms of compliance such as reporting, filing and payment compliance. The reporting obedience indicates the per cent of tax liability that is accurately stated. The filing compliance means the per cent of revenue details that are filed on time. Taxpayer compliance with payment specifies the per cent of the stated tax that is paid on time. Saad (2014) refers tax compliance as a person's inclination to act voluntarily and in agreement with the provisions of the law, free from any form of compulsion, to deposit required taxes timely, and record their tax responsibilities accurately in line with applicable regulations. Mckerchar (2002) presented two aspects of tax compliance that are intention and outcome. In respect of the accuracy of the return, its timely lodgment and the payment of all amounts by the due date, taxpayers were categorized as either compliant or non-compliant depending on whether their actions were deliberate or not. Another facet of compliance introduced by Tran-Nam (2015) includes: gaining tax knowledge, attending seminars, keeping records, filing tax returns, making payments, interacting with the tax authority, working with external tax advisors etc.

Studies on tax compliance have been conducted for over four decades. Several theories as well as conceptual models were applied for gaining better understanding of the antecedent factors that affect taxpayer compliance. Three well known theoretical models such as deterrence theories, economic and psychological models and behavioural models generally serve as the foundation for studies on taxpayer compliance (Nguyen *et al.*, 2020). Pragmatic research on antecedent factors of tax compliance behavior has revealed varied

indication on the outcome of economic elements including rate of tax, audits and fines. The irregularity of outcomes recommends that economic aspects are mitigated by emotional or psychological variables (Hofmann *et al.*, 2008). This particular study focusses on the behavioural approach of tax compliance that uses the concept of behavioural intention. Behavioural approach is needed to increase tax compliance voluntarily (James & Alley, 2002). A proactive desire or intention to abide by tax laws will absolutely stimulus tax compliance behaviour (Mamman *et al.*, 2016). The Theory of Planned Behaviour postulates that behavioural intention is the utmost dominant predictor of a particular behaviour. As per Fishbein & Ajzen, (1975), the behavioural intention of a person refers to the subjective possibility that he/she will exhibit some behaviour. Thus, with regard to this study, the term compliance behaviour indicates the behavioural intentions of taxpayers regarding their GST compliance.

Pragmatic research regarding taxpayer compliance behaviour is limited in the Indian context under the GST scenario as it has been only recently implemented in India. Prior studies have explored more about corporate/personal income tax or paradigms like tax buoyancy, tax avoidance, tax evasion, tax knowledge, tax education and so on. It is found from the literature that, though there are many studies carried out on the compliance behaviour of different categories of taxpayers across the globe by eminent researchers (Palil & Mustapha, 2011; Saad, 2014; Alabede, 2014; Kirchler *et al.*, 2008; Palil, 2010; Loo *et al.*, 2010; Shiferaw & Tesfaye, 2020; Abdul & McFie, 2019; Assfaw & Sebhat, 2019) there are not enough studies in the Indian context. This paper tries to elucidate the discrepancy in voluntary tax compliance behaviour by means of four exogenous variables and one mediating variable. The main reason for choosing the variables is based on the belief that several hypothetical optics in a solitary study can clarify voluntary tax compliance behaviour more holistically than the singular studies (Hassan *et al.*, 2021).

2.2 Perception

Taxpayer perception can be regarded as how tax is understood or interpreted by a taxpayer. Perception can make an individual with a favorable attitude towards tax. It is essential to comprehend how taxpayers view the tax system of a country as these perceptions can have a favorable or unfavorable stimulus on taxpayers' behaviour (Oberholzer & Stack, 2009; Agarwal, 2017; Fochmann & Kroll, 2016).

Many studies (Adimasu & Daare, 2017; Barhate, 2017; Lignier, 2009; Oberholzer & Stack, 2009) have stressed the importance of taxpayer perception as it is regarded as a vital factor that affects taxpayer compliance behaviour. Improved compliance in complex circumstances is largely depend on the taxpayer's perception of the tax fairness of the tax system (Che Azmi *et al.*, 2016). Taxpayers have tendency to withhold payments when

they believe that the tax system is unfair (Adimasu & Daare, 2017). Whereas, individuals who see the system to be simple and consistent are expected to be registration compliant (Akinboade, 2015). The easiness or simplicity of the taxation system is indispensable for the successful functioning of a Self-Assessment System, where people are responsible to complete their returns, as they have unlike level of tax familiarity, education and income level (Palil, 2010; Deyganto, 2018; Assfaw & Sebhat, 2019). Saad (2014) contended that simplifying taxes could raise the impression of public about its fairness and as a consequence, lesser non-compliance. Therefore, taxpayer perception is taken as an antecedent of tax compliance behaviour in the recommended model and proposed the following hypothesis for evaluation.

H1: Taxpayer perception significantly influences their tax compliance behaviour.

2.3 Awareness

Another important aspect that has an influence on taxpayer compliance is their tax awareness. Tax awareness is a situation where a person identifies, adhere, and follows the legal requirements with a sincere desire to fulfil his or her tax responsibilities (Shamsuddin *et al.*, 2014; Jalil *et al.*, 2015). Awareness is an imperative aspect in voluntary compliance primarily for finding correct tax obligation and knowing the various provisions of the tax laws (Hastuti, 2014). Due to lack awareness people may inadvertently fail to fulfil their tax responsibility (Adimasu & Daare, 2017). The more the degree of taxpayer awareness, the better is the ability to determine their behaviour. Many GST registered individuals are unaware of their obligations under the self-policing GST system, especially in confirming precise payments and about the repercussions of filing erroneous returns (Liang, *et al.*, 2019). GST registered person's tax awareness is significant, as lack of awareness may result in unintentional non-compliance.

Poor awareness of the tax structure breeds distrust. Taxpayers' awareness and attitudes towards taxation are considered as major determinants leading to voluntary compliance (Hofmann *et al.*, 2008). Understanding the essential tax policy concepts of a country can also be termed as tax awareness (Defitri & Fauziati, 2018). Owing to several factors such as i) deficiency of awareness ii) the supposition that payment of taxes decreases annual income, iii) non transparent allocation of tax revenue and iv) the instances of tax fraud taxpayer awareness is exceedingly difficult to achieve (Listyowati *et al.*, 2018). When it comes to payment of duties, individuals who are more aware likely to be more compliant or obedient than those who are not. This is because those who are aware of taxes do not feel that they are being taken benefit of when taxes are collected.

Research conducted by Anto *et al.*, 2021; Lestari & Wicaksono, 2017; Bernad *et al.*, 2018; Adhikari, 2020 observed that awareness of individuals on tax matters has significant influence on taxpayer compliance. Nevertheless, outcomes of this work challenged the results of research conducted by Famami & Norsain (2019) and Nurgroho *et al.*, (2016). These writers specified that taxpayer awareness has no substantial influence on individuals' willingness with the tax laws. Due to the differences in findings of various studies, the role of tax awareness in GST compliance needs specific interrogation. Reasoning from these remarks, the following hypothesis is framed for evaluation.

H2: Awareness of tax significantly influences taxpayer compliance behaviour.

2.4 Benefits

The term benefit here refers to the good effect of the taxation system of a country that can impact taxpayers' compliance behaviour. GST in India has been anticipated to bring a number of benefits to the nation's economy, the producers of goods, providers of service, various middlemen in the distribution channel and finally to the ultimate customers (Kshetrimayum *et al.*, 2019). Empirical analysis on the impact of tax benefits on taxpayer compliance is shockingly scanty both at national and international tax scenarios. In SAS, benefits can be derived in the aspects of cash flow, technical know-how, and administrative efficiency (Rametse *et al.*, 2018)

One of the vital aspects that affects the public in paying taxes on time is the benefits that the community receives in exchange for those taxes (Estiningsih *et al.*, 2019). There are several indicators that were identified from the literature review as the benefits of GST in India. The important benefits identified are; i) revenue growth of the business (Subramanian *et al.*, 2019; Acharee, 2018), ii) reduction in material cost (Roy, 2017; Miller & Wongsaroj, 2018), iii) fewer tax calculations (Rametse *et al.*, 2018; Fatima, 2018), iv) elimination of cascading effect (Garg, 2014; Radhakrishnan *et al.*, 2019), v) transparency of business transactions (Nandal & Diksha, 2018; Praharaj, 2017), vi) improved documentation (Breen *et al.*, 2002; Lignier, 2009), vii) fast-tracking of refund & ITC (Sharma, 2016; Ranjithkumar & Mohan, 2017), and viii) expansion of business (Purohit, 2010; Somani, 2018). Since methodological studies are lacking in this area, especially in the Indian tax scenario, researcher find it imperative to validate the importance of benefits in tax compliance behaviour. Thus, the following hypothesis was formulated:

H3: Benefits received while complying with tax significantly influence taxpayer compliance behaviour.

2.5 Constraints

Constraints of tax compliance here refer to the factors that limit or control taxpayers' actions or behaviour. Generally, taxes are taken as a burden. Nonetheless, the burden comes from numerous sources related to a person's perceived pressure and dissatisfaction. The compliance burden of taxpayers is more under SAS as they have to calculate, deposit and report the tax due and prove that their returns are accurate whereas the role of tax officers is limited to the verification of the returns as well as the supervision of enforcement activities (Slemord, 2004).

Review from previous studies disclose that compliance cost, complexity of tax system, financial and technical challenges are the major difficulties in a Self-Assessment System. As per Jackson & Milliron (1986), tax system's complexity is regarded as a potential motive for lower tax compliance. This view is supported by many other researchers (Pope and Abdul-Jabbar 2008; Evans *et al.*, 2013; Brackin, 2007). The tax system will be less complicated and may promote tax compliance if tax rules are stable and uniform in their enactment and application. Furthermore, the cost associated with compliance is inversely proportional to the intention for voluntary compliance (Adam & Yusof, 2017; Smulders *et al.*, 2012; Eichfelder & Hechtner, 2017; Schoonjans *et al.*, 2011). Further taxpayers face technological (Woodward & Tan, 2015; Azmi *et al.*, 2016; Somani, 2018; Nayyar & Singh, 2018; Shome, 2017; Mohan & Ali, 2018) and financial constraints (Isle & Freudenberg 2015; Chen & Taib, 2016; Alm *et al.*, 2019) under a Self -Assessment system. Studies hypothesize that a company that encounter more financial constraints will react by ramping up its tax evasion activities. Therefore, it is postulated that:

H4: Constraints faced by taxpayers significantly influence their compliance behaviour.

2.6 Satisfaction

Earlier studies exhibit that satisfaction is the most investigated aspect in empirical evaluation concerning behavioural intention. But there is little academic research can find regarding taxpayer satisfaction under a Self -Assessment System. Taxpayers' satisfaction is a condition where the desires, prospects, and requirements of the taxpayers are met (Awaluddin & Tamburaka, 2017). An individual's satisfaction will result in his/her different behaviours (Palil, 2010). Satisfaction is revealed with clarity of information access and facilities, communication, expectations and acceptance of service levels (Edwards, 2001).

Though the majority of the studies (Yesegat & Fjeldstad, 2016; Debere, 2014; Hidayat *et al.*, 2014) treat satisfaction as an antecedent variable, there are studies

(Boonyarat *et al.*, 2015; Masunga *et al.*, 2021) which give emphasis to the mediating effect of taxpayer satisfaction. The proposed model of this study took satisfaction as an antecedent variable to tax compliance behaviour and a mediating variable that acts as the linking factor between independent and dependent variables. This is reinforced through the verdicts of various studies that say: benefits of taxation may increase taxpayer satisfaction with tax payment (Lamberton *et al.*, 2014); Awareness have played a significant role in the taxpayer's satisfaction (Adhikari, 2017); taxpayer's dissatisfaction result from the unexpected consequences of the new tax system and the public's view about the value they receive is lower than the taxes they pay (Awaluddin & Tamburaka, 2017). From the literature, it is evident that taxpayer satisfaction is one among the vital reasons that insist taxpayers to fulfil their responsibilities. Thus, it can be specified that the more satisfied the taxpayer is, the more likely it is that they will comply with tax law.

In connection with the sustaining theories and prior empirical results on taxpayer satisfaction, the following hypotheses are formulated.

H5: Satisfaction significantly influences taxpayer compliance behaviour.

H6: Satisfaction mediates the relationship between perception and tax compliance behaviour.

H7: Satisfaction mediates the relationship between awareness and tax compliance behaviour.

H8: Satisfaction mediates the relationship between benefits and tax compliance behaviour.

H9: Satisfaction mediates the relationship between constraints and tax compliance behaviour.

3.0 Conceptual Model

Figure 1: Conceptual Model – Antecedents of Tax Compliance Behaviour
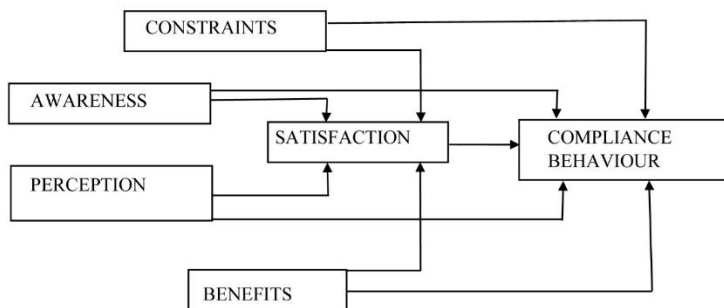
Source: Developed by the researcher

Based on the discussions made in this article, a theoretical model (as shown in Figure 1) is proposed to express the antecedent factors of tax compliance behaviour in a SAS. The model included relevant factors that were adopted from an extensive review of literature and it was intended to discover the degree of association between five independent variables (awareness, perception, benefits, constraints and satisfaction) and one dependent variable (tax compliance behaviour).

4.0 Theoretical and Practical Implications

Considering the practical significance, the objective of this study was to develop a theoretical model of antecedent factors that affect taxpayer compliance behaviour. A comprehensive study covering the perception, awareness, benefits, constraints and satisfaction lacks in the Indian context. Therefore, the model provides the existing body of knowledge, new measures for promoting voluntary tax compliance. The constructs in this model were taken by considering the technology-driven tax scenario. It is confirmed that this model will offer a comprehensive outline to understand the taxpayer compliance behaviour under the modern taxation system.

The study will have tremendous implications in India as the proposed model attempts to recognize the influences that may affect the readiness of taxpayer to cooperate with the new GST scenario. The study's findings will enable the taxpayers to be aware of their strengths and weaknesses thereby improving their obedience with the GST guidelines. The tax officials can focus on creating a proper tax environment by addressing the factors that hinder voluntary compliance as well as by communicating the benefits accruing from obedience to the law.

By using this model, they can comprehend moderating factors such as age, gender, income and business experience and tailor their services to different taxpayer groups according to their demographics. Policymakers may frame policies and provide smoothing conditions such as taxpayer education and training which in turn would result in taxpayers' voluntary compliance. From the academic perspective, this model lessens the dearth of studies in the field of GST compliance adding to the body of knowledge already in existence. Though there are many studies have been undertaken in well developed nations, the findings cannot be generalized to the Indian tax scenario. Thus, this study will enable the academic community to conduct empirical studies on taxpayer compliance grounded on the proposed model.

5.0 Directions for Future Research

There are some unresolved questions in voluntary tax compliance behaviour such as i) are there dimensions beyond perception, awareness, benefits, constraints and satisfaction that affect voluntary tax compliance behaviour of people specifically from particular segments; ii) Can better tax administration facilities foster taxpayer voluntary compliance; iii) what is the role played by the factor 'trust' in taxpayer compliance; iv) how effective is the administration's measures to advance voluntary tax compliance and so on. The researcher recommends studying these aspects in future research. Further, future research can concentrate on the deterrent effect of enforced measures in taxpayer compliance behaviour under the GST era. It is good to extend the analysis of the proposed model to other countries and to other time periods.

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