

Perceptions of Tax Compliance Willingness Among SME Owners in KCCA, Uganda

Omwima Husein Mause¹, Masibo Safina²

¹Student, Islamic University In Uganda

²Lecturer, Islamic University In Uganda

Abstract

The study assumed that voluntary tax compliance practices of registration, taxable income disclosure, and tax remittance timeliness were indicators of tax compliance willingness among SMEs. However, there was unending tax enforcement operations and forceful seizure of goods due to major offences like mis-declaration, false documentations, under valuations, outright smuggling and concealment among Ugandan SMEs. This prompted an exploration into the underlying perceptions of tax compliance willingness among SME owners in KCCA. The study adopted a cross-sectional survey design, a qualitative approach, and an interview guide to collect data from 6 owners of SMEs across the 5 divisions of KCCA. The study concluded that although some SME owners in KCCA were aware that voluntary tax compliance practices such as voluntary registration, full disclosure of taxable income, and timely tax remittance were beneficial to their businesses because it helped them secure business with reputable organizations, avoid penalties, and contribute to overall economic development. The study equally concluded that the same SME owners had negative perceptions towards such voluntary tax compliance practices because of perceptions of high and unfair tax rates, unclear tax regulations, and mis-match between taxes and public service delivery. Among others, the study recommends that KCCA and URA tax policymakers ought to embark on mass sensitization of tax payers about the merits for voluntary tax compliance to both the tax payers and government authorities by holding routine mass media and social media campaigns to enlighten SMEs on the role of adopting tax compliance behavior. The study also recommends that flexible and more fair tax rates are adopted by tax authorities by holding massive consultative meetings with SMEs to ensure participation of key stakeholders. Lastly, the study recommends that government policymakers give priority to availing sufficient public services as evidence of an effectively utilized tax, which will help in changing the negative perceptions of SMEs and boost their voluntary tax compliance willingness.

INTRODUCTION

Tax compliance among Small and Medium Enterprises (SMEs) is a critical issue for governments worldwide due to its impact on revenue generation and economic stability (PwC, 2020). SMEs play a significant role in the economy, contributing to job creation, innovation, and GDP growth (Ayyagari et al., 2011). However, tax compliance among SMEs remains a challenge, with studies highlighting various factors influencing their behavior, including tax knowledge, attitudes, perceptions, and socio-economic factors (Alm et al., 2019; Cucciniello et al., 2020). On a similar note, a strong SME sector has a considerable contribution to a country's economy, by enhancing its overall GDP, reducing poverty levels and accounts for unemployment reduction (Sarwar et al., 2021; Khan, 2022). This is why government policymakers worldwide often use their taxation mandate to ensure that SMEs do not only survive but

thrive sustainably. Indeed, tax authorities usually strategize to encourage voluntary registration, taxable income disclosure, and tax remittance timeliness as indicators of tax compliance willingness among SMEs. Perception of tax compliance, defined as SME owners' attitudes, beliefs, and subjective norms regarding their tax obligations, has gained attention in recent years as a determinant of voluntary compliance behavior (Boll et al., 2020). Understanding SME owners' perceptions is crucial for policymakers and tax authorities to design effective tax policies and compliance strategies tailored to the needs and challenges faced by this sector (Kirchler et al., 2017). Perception of tax compliance encompasses various dimensions, including fairness of the tax system, trust in tax authorities, perceived benefits of compliance, and perceived risks of non-compliance (Torgler, 2012). Studies suggest that SME owners' perceptions of these factors significantly influence their compliance behavior (Fjeldstad et al., 2019). Further research indicates that SME owners often perceive the tax system as complex, burdensome, and unfair, leading to negative attitudes towards compliance (Braun et al., 2020). Moreover, trust in tax authorities and perceptions of corruption and inefficiency can undermine SME owners' willingness to comply voluntarily (Mascagni et al., 2019). Conversely, perceived benefits of compliance, such as access to government support programs and enhanced business reputation, can motivate SME owners to fulfill their tax obligations (Sadiq et al., 2020).

While studies have explored the perception of tax compliance among SME owners, there is a need for further research to deepen our understanding of this phenomenon, particularly in the context of developing countries and emerging economies (James et al., 2021).

This study therefore aims to address this gap by investigating the perception of tax compliance among SME owners in KCCA and its implications for tax policy and administration.

LITERATURE REVIEW

Divergent tax payer perceptions have been identified globally for tax non-compliance (Ojo & Shittu, 2023). For example, Malaysian SMEs perceived tax procedures as complex (Hamid et al., 2022) and some other SMEs in Malaysia perceive the lack of distributive fairness and transparency as significant negative effects, which leads to SME owners' tax evasion (Sikayu et al., 2022). Likewise, Indonesian SMEs possess perceptions of tax unfairness as determinants of low tax compliance and willingness to pay taxes (Inasius, 2019). Equally, although tax revenue collection depends on taxpayers' willingness to comply with the respective tax legislations (Deyganto, 2018), African SMEs have portrayed different perceptions regarding tax compliance. For example, perceptions of high taxation rates and rampant political corruption was documented as one of the factors for low tax compliance and tax evasion in Zimbabwe (Kurauone et al., 2020). The same perceptions of corruption and high taxation rates were reported as the cardinal for the low compliance against agricultural taxes by SMEs in Ghana (Mensah et al., 2020). In addition, tax system complexity perceptions were reported as important determinants of tax compliance behavior among SMEs in Nigeria (Vincent, 2021). Similarly, Zimbabwean tax authorities were reported to be facing perceptions of low trust among SME owners in Harare (Mutanga et al., 2021).

The East-African region wasn't immune to such negative tax perceptions among SMEs. Indeed, SMEs in Mwanza region of Tanzania perceived unfairness in tax estimation and never trusted that their tax contributions to be properly utilized by government (Giesi & Bishagazi, 2022). In Kenya, the tax gap in the SME sector had remained very high between 33.1% to 35% and such was attributed to the low voluntary compliance levels (Musyoka, 2019). In Uganda, tax non-compliance resulting from low willingness to remit/pay corporate taxes has been often cited as the main reason behind the uncertain tax

revenue collections (Uganda Revenue Authority (URA), 2019). Further, reports indicated that there were tax disagreements between URA and SME tax payers resulting into low willingness to pay taxes (Kintu et al., 2019). Such revelations necessitate a thorough investigation to explore the actual perceptions of SME owners towards voluntary tax compliance practices like registration, disclosure, and remittance, using a case study of KCCA.

Ideally, SME owners ought to voluntarily register, disclosure, and timely remit taxes to express their tax compliance willingness. However, optimism was yet to be celebrated in the Ugandan context previous reports illustrate coercion by tax authorities to ensure that SMEs comply. For example, during FY 2018/19, tax enforcement operations culminated into recovery of UGX 78.48 billion after forcefully seizing nearly 9,152 goods due to major offences like mis-declaration, false documentations, under valuations, outright smuggling and concealment (URA, 2019). Likewise, during FY 2019/2020, nationwide enforcements led to recovery of nearly UGX 64.48 billion from seizures of 6,909 seizures (URA, 2020). Although this symbolized failure by SME owners to be voluntarily tax compliant, such reports didn't explain the perceptions of SME owners behind the seemingly low compliance levels. Further, some reports indicated that SME taxpayers were unwilling to comply to their tax obligations due to negative attitudes and mistrust relating to government tax misappropriation and misallocation (Mugarura et al., 2021). These revelations made Kiconco et al. (2019) to suggest that URA ought to understand the social psychology (perceptions) of taxpayers so as to adopt policies that would increase tax compliance. That's why this current study explored the perceptions of tax compliance willingness, using the case study of SMEs in KCCA.

Theoretical Framework

Just like Taing and Chang (2021), this current study used the theory of planned behavior (TPB) to explore the voluntary tax compliance willingness among SME owners in KCCA. This was based on the fact voluntary tax compliance was perceived as a business intention and behavior. According to the TPB, human behavior or intention to behave is a result one's attitude to a certain behavior, beliefs of normative expectations towards that behavior, and the belief of control towards one's behavior (Bosnjak et al., 2020). Given that this study was intended to explore perceptions towards willingness to adopt the behavior of voluntary tax registration, disclosure, and remittance as requirements of tax compliance, the of application of TPB was appropriate. This was in line with recommendations that behavioral intentions represent one's motivation reflected in his/her conscious plans, decisions, or self-instructions to exert efforts to perform a given target behavior (Conner, 2020).

METHODOLOGY

The study embraced a cross-sectional research design. It was acknowledged that this current study was in the category of an observational research, which aimed at obtaining the opinions of participants on given research variables at a given point in time, hence the adoption of a cross-sectional survey design (Wang & Cheng, 2020; Kesmodel, 2018). This was in perfect alignment with the study's objective; to explore the perceptions of voluntary tax compliance willingness among SME owners in KCCA, Uganda.

The study used purposive sampling to select SME owners and/or managers across the different divisions of KCCA to participate in the study. This was because sampling respondents purposively allows aligning the study sample to its objectives, which ultimately improves the study's rigor and trustworthiness (Campbell et al., 2020). This was also based on the fact that purposive sampling is the one whose characteristics are established/defined for a given purpose that was relevant to the study (Andrade, 2021).

The study followed the saturation principle, which refers to a given point during data collection when subsequent respondents avails almost similar data compared to one already collected and the researcher believes that collection of additional data seems repetitive, insignificant, and redundant (Hennink & Kaiser, 2021). This was in accordance to avoiding over-sampling and under-sampling, which often to financial and time resource wastage during research (Sarfo et al., 2021). Basically, the study followed the endorsements that the first 5-6 interviews offers the majority of new data and information in a qualitative research dataset, and very slight new information is attained as the sample size increases to 20 interviews (Guest et al., 2020). With that in mind, the study held telephone interviews with 7 SME owners, where at least one respondent was selected from each of the 5 divisions of KCCA. This was in line with discoveries that although in-person interviews were more advantageous in producing word-dense transcripts and field notes, there was no significant from the telephone interviews in terms of interview length and overall interview quality (Johnson et al., 2021). A semi-structured interview guide was used since it permits the interview sessions to remain focused on the questions that underpin the specific study variables (Adeoye-Olatunde & Olenik, 2021). Telephone interviews sessions were recorded after seeking permission from respondents.

Content analysis technique was used in data analysis. Qualitative content analysis was defined as a systematic analysis of qualitative research responses or data, where latent values and the meanings of the text are identified, described, and interpreted (Sheydayi & Dadashpoor, 2023). The study used a thematic proximity principle (Armborst, 2017), by arranging data in relation to similarity in the responses of respondents regarding a given theme of the study. The study first summarized each participants' opinions on each question and identified related themes to be reported and discussed as findings to guide formulation of conclusions on each objective under investigation.

RESULT AND DISCUSSION

The study interpreted and classified data along its core three themes of voluntary tax registration, voluntary taxable income disclosure, and voluntary tax remittances. Later summarized themes were interpreted to arrive at the following findings;

Findings regarding voluntary tax registration Perceptions among SMEs in KCCA

The study found that although tax registration helps SMEs to secure big business deals with reputable organizations and government authorities, many SMEs had negative perceptions towards voluntary tax registration by intimating that “voluntary tax registration processes were challenging and not straightforward” (SME Owners in KCCA, 2023). This was in line with discoveries from SMEs in Nigeria, where it was reported that tax system complexity perceptions were deterring voluntary willingness to adopt tax compliance behavior (Vincent, 2021), and among Malaysian SMEs where tax procedures as complex (Hamid et al., 2022).

Further, the study discovered that voluntary tax registration among SMEs in KCCA was marred with perceptions of unfairness and limited tax importance to the community. This was backed by revelations that “taxes were unfair, didn't match social services received in return, hence had limited value to overall society” (SME Owners in KCCA, 2023). This was in line with discoveries from SMEs in Malaysia perceived to lack of distributive fairness and transparency as significant negative effects, which leads to SME owners' tax evasion (Sikayu et al., 2022). Likewise, the findings of this current study were in agreement with reports from Indonesia, where it was demonstrated that SMEs possessed perceptions of tax unfairness as determinants of low tax compliance and willingness to pay taxes (Inasius, 2019).

The study also found that some SMEs in KCCA registered for taxes and obtained Tax Identification numbers just because KCCA authorities made it mandatory but wouldn't register willingly. These negative sentiment was based on fear that the very many taxes would reduce the profitability of their small businesses. This was illustrated in the perceptions that "taxes were costly to pay taxes since they reduce the income against the limited benefits that accrue from registration" (SME Owners in KCCA, 2023). This was in line with discoveries from among Zimbabwean SMEs where perceptions of high taxation rates were documented as one of the factors for low tax compliance and tax evasion (Kurauone et al., 2020).

Findings pertaining voluntary taxable income disclosure perceptions among SMEs in KCCA

The study found that most SMEs in KCCA were not willing to voluntarily fully disclose taxable income of their businesses because of having perceptions of tax unfairness, limited knowledge on how its calculated, limited client base, and the absence of the need to register. This was illustrated in the revelations that "Our businesses do not feel the need to disclose, and very many normal Ugandans don't know how its calculate it" (SME Owners in KCCA, 2023). This was in line with reports that indicated that there were tax disagreements between URA and SME tax payers resulting into low willingness to pay taxes (Kintu et al., 2019). The study also agreed with reports that SME taxpayers in Uganda were unwilling to comply to their tax obligations due to negative attitudes and mistrust relating to government tax misappropriation and misallocation (Mugarura et al., 2021).

Likewise, the study discovered that many SMEs had negative perceptions towards fully disclosing the taxable income due to tough economic and business environment. This was in line with reports that, during FY 2018/19, tax enforcement operations culminated into recovery of UGX 78.48 billion after forcefully seizing nearly 9,152 goods due to major offences like mis-declaration, false documentations, under valuations, outright smuggling and concealment (URA, 2019).

Findings concerning voluntary tax remittance perceptions among SMEs in KCCA

The study discovered that although some SME owners perceived tax timely and tax remittances to help their businesses avoid tax penalties and develops a nation, many of their counterparts had negative attitudes against voluntary remittances. This was illustrated in the revelation that, "We are willing to remit the compulsory ones for licensing purposes and to be rated as tax compliant due to fear of penalties" (SME Owners in KCCA, 2023). This was in agreement with discoveries in Kenya, the tax gap in the SME sector had remained very high between 33.1% to 35% and such was attributed to the low voluntary compliance levels (Musyoka, 2019).

In addition, the study revealed that many SME owners in KCCA were not willing to make timely remittances of taxes because of perceptions that their taxes were not commensurate with service delivery from the government authorities and the fact that tax remittances reduce the operational capital of their business which threatens SME survival in business (SME Owners in KCCA, 2023). This was in agreement with perceptions of corruption and high taxation rates which were reported as cardinal for the low compliance against agricultural taxes by SMEs in Ghana (Mensah et al., 2020).

CONCLUSION AND RECOMMENDATIONS

The study concluded that although some SME owners in KCCA were aware that voluntary tax compliance practices such as voluntary registration, full disclosure of taxable income, and timely tax remittance were beneficial to their businesses because it helped them secure business with reputable organizations, avoid penalties, and contribute to overall economic development. The study equally concluded that the same SME owners had negative perceptions towards such voluntary tax compliance practices because of

perceptions of high and unfair tax rates, unclear tax regulations, and mis-match between taxes and public service delivery. The study also concluded that although it appears that some SMEs in KCCA had registered with tax authorities and had tax identification numbers, they did so unwillingly due to the need to receive operating licenses.

- The study recommends that KCCA and URA tax policymakers ought to embark on mass sensitization of tax payers about the merits for voluntary tax compliance to both the tax payers and government authorities. This can be attained by holding routine mass media and social media campaigns to enlighten tax payers (SMEs) on the role of adopting tax compliance behavior.
- The study also recommends that flexible and more fair tax rates are adopted by tax authorities by holding massive consultative meetings with SMEs to ensure participation of key stakeholders. This will make SMEs believe in the fairness of the tax rates.
- Likewise, SME owners are advised to willingly register for tax to harness the advantages of being registered business owners like VAT refunds, attraction of big business deals with other registered businesses, receive fair tax assessments, and avoid penalties.
- Lastly, the study recommends that government policymakers give priority to availing sufficient public services like road networks, health facilities, education etc as evidence of an effectively utilized tax. This will help in changing the negative perceptions of SMEs and boost their voluntary tax compliance willingness.

No will to register, disclose, and remit

Res4:

- Do it in fear of penalties and often don't remit in time
- There is a way SMEs sort the tax officers to be allowed to reopen
- Training is needed by SME owners

Res2:

- No full remittance willingness but often forced to be licensed otherwise no personal willingness

Res5:

- Business environment costs are high to operate a business
- Taxes are not commensurate with service delivery
- For survival, no paying full taxes

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