

## Governance Framework to Optimize Value Added Tax Compliance among SMEs in Dubai

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### *Abstract*

**Purpose** – The purpose of this study is to develop a model to understand the relationships of the organizational characteristics and implementation efficacy on the compliance of Value Added Tax (VAT) among small and medium enterprises (SMEs) in Dubai. Specifically, this paper seeks to explore the moderating effect of the government supports on the relationship between the organizational characteristics and implementation efficacy with the tax compliance of the SMEs.

**Design/method/approach** – A survey research to test four hypotheses for the direct and indirect relationship among the variables were designed. Data collected through questionnaire from 387 SMEs in Food and Beverages sector operating in Dubai using stratified random sampling were considered for the survey. Partial least squares structural equation modelling (PLS-SEM) was used to validate the measurement model and structural model.

**Findings** – The results of the study revealed that organizational characteristics and implementation efficacy has significant relationship to VAT compliance. This result indicated that effective time management in VAT related processes, comprehension of VAT laws, cost management of VAT compliance, and use of VAT external advisors, which are the components of VAT implementation efficacy, have significant positive influence on VAT compliance. The government supports were found to moderate the relationship between the organizational characteristics and implementation

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**Practical Implications** – VAT compliance can be greatly enhanced by improving the implementation efficacy or by overcoming the barriers through government support. Tax authorities and policy makers in the UAE and other Arab countries, may use the results to improve tax compliance among SMEs on other business sectors for the contribution of the national income.

**Originality/value** – This study contributes to the knowledge on the VAT governance by proposing a model that enhances tax compliance among tax payers.

**Keywords**, Value Added Tax Compliance, Government Supports, Organizational characteristics, Implementation Efficacy, Small and Medium Enterprises.

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## 1. Introduction

In the context of the UAE, value added tax (VAT) had just been implemented in 2018, and there has been a very limited report on the successful implementation of VAT. In this case, Gurrib(2017) has called for the reassessment of the compliance gap post VAT implementation, in which the “Post [VAT] implementation, is important for the UAE government to consider evaluating the compliance gap and policy gap.” An investigation of the VAT compliance gap in the UAE represents both knowledge and contextual gap. Insight into this area will help to model a stronger alignment between specific theory and VAT compliance as relevant to the context of the study, for future research into this area and the region (Fjeldstad et al., 2020; Tanjung, 2020), The tax compliance has been investigated using a number of theories and models depending on the subject under observation. The general theories of taxation have been highlighted, often drawing reverence to Adam Smith’s in *The Wealth of Nations* in 1776 (Boudreaux, 2020; Sahari et al., 2020). Other behavioural and psychological theories to VAT compliance have been adopted: For example, Masaku (2019) builds on the theory of planned behaviour, deterrence theory, and the rational choice theory to explain VAT non-compliance behaviour. Other studies, including (Al-Hajj & Hamani, 2011) have adopted an econometric approach to modelling VAT compliance. In as much as it remains unclear which one of these theoretical considerations has unique relevance to investigating VAT compliance, the present study builds on the economic (Afolabi et al., 2018) psychological (Atawodi, & Ojeka, 2012; Devos, 2012) and equity-based (McKerchar & Evans, 2009).

## 2. Literature Review

Review of literature supports the research in many ways. Adequate and appropriate literature review help reveal the underlying research gap, against which the present study is conducted. Building on previous studies and emerging literature, the chapter opens up to existing literature

gaps, highlighting the need for additional literature insight to support the area of compliance. The review provides documented theoretical and empirical evidence to support the different factors that influence VAT compliance.

## **2.1 Concept of SMEs in UAE**

In the UAE, small medium enterprises (SMEs) has been defined as a firm that meets a given firm threshold determined by employees' headcount and revenues turnover (Haddad et al., 2019). This threshold depends on the sector, with three distinct categories, namely trading, services and manufacturing. UAE classifications of SMEs are separated into three main areas of trading, services, and manufacturing sectors. The Food and Beverages (FnB) sub-sector remains a key aspect of the service sector and remains central to the present study (Haddad et al., 2019).

In terms of business, SMEs contribute to 95-99% per cent of businesses located in UAE, making it the most critical sector of private business (Abdelhamid & Sposato, 2019; Jones & Mosteanu, 2019). Erogul(2014) multi-faceted approach on entrepreneurship in the UAE identified a number of environmental conditions that significantly affected the attitudes as well as the activities undertaken by Emirati entrepreneurs. In these observations, Erogul, (2014) observed that entrepreneurial readiness is a critical part to achieving greater entrepreneurial activity in UAE and the surrounding regions, which can be achieved through stronger linkages between industry and higher education institutions to create effective training. The presence of globally accredited leading institutions of higher learning in the Emirates has ensured that business has the skilled human capacity to their expansion.

## **2.2 The need for VAT Compliance in SMEs**

For every government, complete VAT compliance from the SME sector and the general business community is essential (Smulders *et al.*, 2016). The first milestone in this process is the complete registration of the concerned businesses for the tax regime. As indicated earlier, the tax regime should allow easy registration to enable wide compliance from the public Gurrib,( 2017). According to Faridy (2013), complex VAT registration systems not only minimise levels of acceptance of VAT policies but also provide loopholes for corruption and theft of tax money by rogue tax consultants.

## **2.3 Nature of Laws in VAT Regulation in UAE**

The value Added Tax (VAT) is administered by federal government of the UAE which empower the Federal Tax Authority (FTA) to manage and collect the VAT and distribute the revenue among the Federating Emirates. Accordingly, there is no specific laws regulating VAT in only UAE but it cut across the entire UAE. Accordingly, the nature of the laws relating VAT in UAE is the overall law governing the UAE. This section therefore reviews the entire UAE within which UAE falls.

The UAE adopted a new VAT law in 2017 in line with the requirements of the Gulf Cooperation Council (GCC); however, implementation of this law only came into effect in January 2018

(Devos, 2012). Under the new regime, a tax of 5% is levied on value addition for all business enterprises (Nuseir & Aljumah, 2020; Mohammed, 2018). Business ventures were given up to 1 January 2018 to comply with the taxation requirements. Mohammed, ( 2019) elaborates that the tax regulations provide guidelines for business enterprises with no particular exemptions for the small and medium enterprise. The laws clearly define what comprises a tax group and specify that every taxable enterprise should only have one registration number. Clause 15 of the tax laws outline situations of companies that are eligible for tax exemptions and provide a clear platform for ensuring compliance for all varied enterprises, as stated in the Federal Decree-Law No. (8) of 2017 on Value Added Tax (Zaidan, 2017).

The UAE Federal Tax Authority is tasked with ensuring that the laws are broken down to the understanding of the ordinary entrepreneur. According to (Ainsworth & Alwohaibi, 2017), in an assessment prior to the VAT policy implementation, observed that the complete uptake of the provisions in the tax law is likely to lead to increased income for the government, towards enhancement of service delivery. Gurrib, (2017) emphasized the need for the revenue arm of the government to initiate public awareness campaigns to promote the uptake of the tax obligations by all eligible businesses ahead of the policy implementation. On the other hand, Thacker et al., (2008) alludes that the responsible institutions should also educate the public regarding the penalties available for non-compliance. This is considered essential, since entrepreneurs may not understand the magnitude of the challenges they face if they fail to comply with government regulations. Proper and clear communication with the enforcing authorities will enhance the adoption of the law and result in an enhanced collection of income for the government (Harun et al., 2016).

### **3. Research Methodology**

Quantitative research approach was employed due to the nature of the unit of the analysis and subject of the research. The respondents of the research study were organisations that had permission to conduct businesses within last 12 months. For the purpose of the present study, a sample size of 387 SMEs entities were considered for the survey. Due the nature of SMEs stratified proportional sampling attempt was implemented. After applying the sampling technique, all the selected entities were contacted on various media platforms, mainly through their official email addresses. The information sheet and informed consent form was added to the email sent to all entities.

### **4. Results Discussion**

The results of the VAT implementation efficacy were shown in the below table. This is how government shows its commitment in taken measures for sensitising the SMEs to contribute their quota for overall development.

#### 4.1 VAT Implementation Efficacy

VAT implementation efficacy construct is presented in this section. The result is presented in table1 below.

**Table1: VAT Implementation Efficacy**

Statement	Mean	Std. Deviation
<b>Effective Time Management in VAT Related Processes</b>	<b>4.0040</b>	<b>1.135687</b>
	<b>67</b>	
There is a lack of automation/technology for timely filing of VAT	3.9877	1.13943
Filing VAT generally is time wastage	3.9908	1.13269
The VAT system is complex	4.0337	1.13494
<b>Comprehension of VAT Laws</b>	<b>3.8558</b>	<b>1.142754</b>
	<b>2</b>	
My organisation is not fully aware of the VAT laws	4.0061	1.11492
We do not have time to study then VAT laws	3.7025	1.14776
Generally, I think the VAT laws are unnecessary	3.8190	1.16397
My organisation does not really like the VAT	3.7147	1.14283
My business wishes the VAT was not implemented	4.0368	1.14429
<b>Cost Management of VAT Compliance</b>	<b>4.0650</b>	<b>1.092264</b>
	<b>6</b>	
VAT compliance has some cost associations – is expensive	3.9663	1.11027
VAT compliances slow down the way we work	4.1074	1.09157
My business often faces technicalities of VAT costs	4.0767	1.09696
Many other FandB businesses are not filing their VAT	4.0982	1.08537
The financial position of a business compels it not to file VAT	4.0767	1.07715
<b>Use of VAT External Advisor</b>	<b>3.9883</b>	<b>0.786496</b>
	<b>4</b>	
Using external VAT advisor impact on the cost of doing business	4.0491	.71299
Using external VAT advisor impact on the cost of goods	3.9969	.75038
My company is not willing to engage an advisor	3.8804	.83082
In my company, there are no IT experts to develop the VAT system	4.1871	.70947
We have public knowledge to ensure compliance, so we don't need a special advisor.	3.8282	.92882
<b>Overall</b>	<b>3.9783</b>	<b>1.03930</b>
	<b>2</b>	

Table 1 is used to present the result of VAT implementation efficacy construct. Overall, the level of VAT implementation efficacy is high as indicated by mean value of 3.9783. The level of organisational characteristics is measured by the level of effective time management in VAT related processes, comprehension of VAT laws, cost management of VAT compliance, and use of VAT external advisor which were equally high as indicated by mean values of 4.004, 3.8558, 4.0651 and 3.9883 respectively.

#### 4.1 VAT Compliance

The VAT compliance construct's descriptive result is presented in this section. The result is presented in table2 below.

**Table 2: VAT Compliance**

<b>Statements</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Pre-emptively (preparation towards) filling of VAT</b>	<b>4.06628</b>	<b>1.003106</b>
We conduct quarterly self-assessment for VAT filing	3.8589	1.13613
We incorporate VAT into the preparation of books of entry	4.2117	.87071
We ensure VAT accountability in all sections of the organisation	4.1166	.95687
We have a detailed knowledge (education) on VAT filing preparation	4.2638	.86169
We have a system in place for VAT filing preparation	3.8804	1.19013
<b>Timeliness of VAT filling</b>	<b>4.127</b>	<b>1.034458</b>
We are always on time in preparing for VAT returns	4.3988	.78085
My business acknowledges the role of an agent in timely filing	4.0736	1.11526
We also consider the role of technology (e.g. ETR Machine) in timely filing	4.0583	1.07259
My organisation maintains informative value in VAT filing	3.9877	1.07553
Timely stakeholder decision making is equally relevant for timely VAT filing	4.1166	1.12806
<b>Accurate VAT Reporting/Payment</b>	<b>4.11838</b>	<b>1.030764</b>
We run periodic auditing to ensure VAT accuracy	4.1564	1.03332
We use an electronic invoicing system to ensure VAT accuracy	4.2423	1.00438
Invoicing process is technology-based to ensure accuracy of VAT	4.0920	.95634
In my organisation, we see VAT accuracy as an obligation to our society	4.1472	1.03617

In the foods and beverages sector companies generally take advantage of tax inaccuracies	3.9540	1.12361
<b>VAT Regulation Conformance</b>	<b>4.2944</b>	<b>0.81762</b>
	<b>6</b>	
We have good knowledge of the VAT to ensure compliance	4.3466	.84459
In my organisation, we believe the vat treatment conforms to equity	4.3589	.72961
We comply with the VAT due to trust of the government and economic system	4.3957	.71458
VAT compliance in my organisation is void of political influences	4.3650	.71803
We have a fair control over compliance within my organisation	4.0061	1.08129
<b>Overall</b>	<b>4.1515</b>	
	<b>3</b>	<b>0.971487</b>

Table 2 is used to present the result of VAT compliance construct. Overall, the level of VAT compliance by the organisations is high as indicated by the aggregate mean value of 4.1515. The level of VAT compliance is measured by the level of pre-emptively (preparation towards) filling of VAT, timeliness of VAT filling, and accurate VAT reporting/payment which were equally high as indicated by mean values of 4.0663, 4.127, 4.1184 respectively. However, the level of VAT regulation conformance is very high as indicated by mean of 4.29446, this results agrees with the result of (Masaku , 2019; Obeng, 2018).

#### 4.2 To examine the impact of VAT implementation efficacy on VAT compliance among UAE SMEs

To examine the impact of VAT implementation efficacy on VAT compliance among UAE SMEs. The objective is achieved by testing the below research hypothesis which states that “*VAT implementation efficacy has a positive and significant impact on VAT compliance among UAE SMEs*”. The result of the hypothesis is presented in table 3 below.

**Table 3: Hypothesis results**

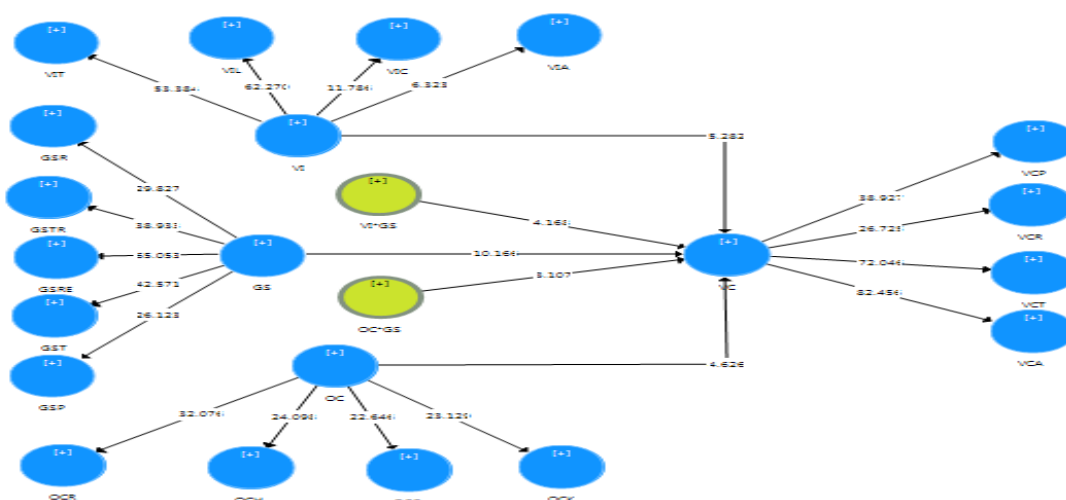
Hypothesis	Paths	Path Coefficient	T Statistics	P Values	Remarks
H <sub>1</sub>	OC -> VC	0.214	4.626	<b>0.000</b>	Accepted
H <sub>2</sub>	GS -> VC	0.541	10.166	<b>0.000</b>	Significant
H <sub>3</sub>	VI -> VC	0.244	5.282	<b>0.000</b>	Accepted
H <sub>4</sub>	GS -> VC	0.541	10.166	<b>0.000</b>	Significant
	VI*GS -> VC	0.138	4.168	<b>0.000</b>	Accepted

Table 3 shows the result of H3 hypothesis testing. The result shows that VAT implementation efficacy has significant positive effect on VAT compliance ( $\beta = 0.244$ ,  $t$  statistics = 5.282,  $p < .001$ ). Thus, the hypothesis that “*VAT implementation efficacy has a positive and significant impact on VAT compliance among SME*” is accepted. This result indicated that effective time management in VAT related processes, comprehension of VAT laws, cost management of VAT compliance, and use of VAT external advisors, which are the components of VAT implementation efficacy, have significant positive influence on VAT compliance. It shows that any 1-unit change in VAT implementation efficacy directly changes VAT compliance by 0.244 unit. In other words, 100 per cent improvement in VAT implementation efficacy improves VAT compliance by about 24 per cent.

The implication of this result is that VAT compliance can be greatly enhanced by improving the implementation efficacy or by overcoming the barriers. This finding buttresses the previous literature submissions favouring the direct positive influence of VAT implementation efficacy on VAT compliance. For instance, previous studies suggested that effective VAT implementation help in overcoming VAT compliance issues (Thacker et al., 2008). Similarly, overcoming time constraints related to VAT is reported to improve VAT compliance (Ainsworth & Alwohaibi, 2017; Atawodi, & Ojeka, 2012; Thacker et al., 2008). The cost of VAT filling was also reported to disrupt VAT compliance. An effective VAT cost management therefore improves VAT compliance (Anderson, 2007; Gurrib, 2017; Khaleqi Qaleh Jooq et al., 2020). Similarly, understanding VAT laws enables the tax payers to comprehend its importance and have ease of payment. Accordingly, the business owners that comprehend the VAT laws are more likely to comply with the VAT than those that do not. The result of this research confirms this and therefore aligned with the submission of (Sarkar et al., 2016) that comprehension of VAT regulation is an important influencer of VAT compliance. such as (Aladejebi & Oladimeji, 2019; Malauri et al., 2022) and Nordin et al., (2016) reported poor book keeping which is was attributed as a constrain to VAT compliance. The findings of this research therefore confirm the positive effect of VAT implementation efficacy on VAT compliance.

#### **4.3 Assessment of structural model on VAT compliance**

Structural model shows the interrelationships and interdependences among the measurement models in the research model. The structural model shows the causal effect of the exogenous latent variables on the endogenous latent constructs used to test the formulated research hypotheses and answer research question



### Structural Model T-statistics

The Figure above showed structural models and the path's significance respectively. The result shows that the VAT compliance is explained by the exogenous constructs. The model produced an  $R^2$  value of 0.819 indicating that the variation in VAT compliance is explained by organisational characteristics (VAT behaviours), VAT implementation efficacy (Overcoming barriers), and government support. By implication, it means that about 81.9 per cent changes in the VAT compliance level is caused by the mentioned exogenous constructs.

## 5. Conclusion and Recommendation

The study concluded that the empirical analysis of the research revealed that the level of VAT compliance is high among UAE SMEs. The research also found that VAT implementation efficacy has positive and significant impact on VAT compliance among UAE SMEs which led to the acceptance of the third research hypothesis H<sub>1</sub>. This finding suggests that when the barriers against effective VAT implementation are overcome, the VAT compliance level is improved by up to 24 per cent. The study also recommended that this research is limited to VAT compliance of UAE SMEs and the factors that impact it. The research found that government support significantly moderates the impact of organisational characteristics on VAT compliance. The findings of this work may not be generalizable to the entire UAE considering the fact that UAE may have different economic base with other cities in UAE. Accordingly, similar researches should be conducted on SMEs in other cities of UAE so as to have a holistic VAT compliance regime in UAE.

## 6. Theoretical implications

The projected framework features the influence of SMEs organisational characteristics, VAT implementation efficacy and government support on VAT compliance. This connection is viewed from the angles of economic, psychological, and equity perspectives. Conforming with

the VAT payment hinge on the choice of the SMEs learnt by their awareness and their economic upended. The affiliation between the SMEs characteristics with their belief, culture and perception; and VAT compliance are formed by the psychological and economic theory perspectives. In the SMEs context, likelihoods for circumvention are high and capitals are often scarce for field inspecting (Kamleitner et al., 2012). SMEs have higher economic enticements to dodge tax may likely not entirely conform with the VAT. However, where the peril of VAT dodging compensates the benefit of the elusion may likely advance VAT compliance. Therefore, acuity of dissuasion by the government may likely decrease VAT elusion and therefore rise VAT compliance (Ahmed & Braithwaite, 2005; Gurrib, 2017). Thus, the psychological and dissuasion hypothetical perspectives offer noteworthy insight for empathetic the VAT compliance performance of SMEs.

Another significant theory that supports the proposed framework is the equity theory. The equity theory contracts with the professed fairness of the VAT management. The acuity of the SMEs on careful administration of the VAT may likely impact their preparedness to comply with the VAT. A reasonable administration of the VAT may likely advance the volume of the SMEs to overwhelmed the challenges related to the VAT management. Equally, the care given by the government to simplify their VAT payment may be supposed by the SMEs as an entertainment of impartiality and equity thus civilising their VAT compliance. The framework employed the theory to sympathetic the link between the SMEs VAT implementation efficacy, government support and VAT compliance.

### **6.1 *Practical implications***

The universal issue of tax compliance has been an issue of apprehension to governments and researchers internationally. VAT, as a part of the universal tax, has also established considerable consideration among SMEs. The proposed framework supports the SMEs VAT compliance to dissuasion, psychological and equity viewpoints signifying that VAT compliance can be enhanced at the SMEs level and the government level.

The framework infers that the level of VAT compliance can be improved by refining the SMEs intrinsic characteristics. By advancing the bookkeeping, human capitals, knowledge provision, culture, and knowledge orientation competences of SMEs, their volume to comply with VAT may progress meaningfully. The conceivable SMEs VAT refusal has been ascribed to bookkeeping limitations which deter smooth, timely reporting, and inspecting VAT accounts (Aladejebi & Oladimeji, 2019), employees' lack of passable attention to VAT guidelines (Fauziati, P. & Kassim, 2018) poor human resources attitude towards VAT (Goh et al., 2014; Usman & Lizam, 2016), and poor information of VAT bookkeeping by some workers (Faridy, 2013; Fauziati, P. & Kassim, 2018). Overpowering these SMEs features may advance VAT compliance. By implication, to enhance SMEs VAT compliance, their features should be upgraded.

As well as the SMEs characteristics, the framework proposed SMEs VAT implementation efficacy as a factor that impacts VAT compliance. Certain barricades were identified to hinder

VAT compliance by SMEs. These includes the cost of implementing VAT in the form of obtaining VAT-compliant software and training staffs to run them (Tyagi et al., 2019); mechanisation difficulties; the difficulty and inefficient nature of the VAT filling process ((Ainsworth & Alwohaibi, 2017); the rate of VAT filling (Gurrib, 2017); poor SME monetary position (Boudreaux, 2020); little acceptance of VAT guideline (Faridy, 2013; Sarkar et al., 2016); and the SMEs' inability to use external auditors (Devos, 2012; Obeng, 2018). Overwhelming these barriers advances the compliance size of SMEs. By implication, SME compliance can be better by overpowering these challenges. Government should abridge the VAT process. Such popularisation of the VAT process, which is in line with this framework, will significantly reduce the time and cost of VAT filling. Equally, since the framework also reflects the psychological underpinning, SMEs should also make mechanical changes where perception interrupts VAT compliance.

The framework increases the role of government support on SMEs VAT payment compliance. The framework proposed the moderation effect of government support towards VAT compliance. The research study argues that government support can be in form of both supportive incentives or castigatory measures which may have economic and psychological implications to the SMEs, in accumulation to the fairness deliberation. Economically, SMEs are more likely to comply with VAT if the government enticement could lead to a decrease in VAT charge, or if the economic rate of the peril of VAT elusion outweigh its possible perceived advantage. Psychologically, SMEs will be disposed to pay their VAT if they see their chance to avoid VAT is slim due to the probable government penalty. By implication, this framework proposes that government can advance VAT compliance by establishment its care to SMEs. The government support influence how the SMEs answer to their features and the barricades that deter their VAT compliance.

## **6.2    *Limitations and Future Studies***

This research work projected a framework conceptualised after the economic (dissuasion), psychological, and relevant theories to recognise SME VAT compliance conduct in the study area. The framework conceptualises that SME VAT compliance is gritty by their features and their capability to overwhelmed the VAT implementation blockades toned-down by government care. The research work is not short of some limitations. Firstly, the study is not supported by empirical data from field survey. The framework, therefore, can be subjected to another round of critical validated other professional in the field of specialisation. Secondly, the framework is imperfect to three main issues affecting VAT compliance predominantly within the study area. Other researches should discover other determinants of VAT compliance particularly within the milieu of SMEs.

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