

External Compliance Costs of Vat for SMEs in Algeria

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Abstract: This study focuses on the external tax compliance cost specifically for Value Added Tax (VAT) in Algeria. The objective is to identify and measure the external tax compliance costs of Algerian SMEs based on monetary cost and time spent on the compliance processes. This study used questionnaire survey to collect data from the respondents. Results obtained from this study reveal that SMEs in Algeria spend an amount of DZD 4,165,000 per year in terms of external compliance cost. Out of this total, 55.34% (DZD 2,305,000/year) is incurred on external advisors for the compliance with national and international accounting standards; whereas 44.65% (DZD 1,860,000/year) is spent on external advisors for tax compliance. This study also found that, on average, meeting cost with external advisors both through virtual and face-to-face for SMEs operating in Algeria is DZD 17,522 per year for accounting compliance related to VAT; while DZD 15,000 per year is incurred for tax compliance of VAT. This study suggests that Algerian government needs to review the tax policy, structure and legislation, and tax administration with a view to reduce the tax compliance costs for VAT specifically for the case of SMEs in Algeria.

Key words: Indirect • Tax • Compliance

INTRODUCTION

Bhatia [1] regards taxes as revenues which governments of many countries collect for the purpose of providing infrastructural facilities and smoother public utilities. However, experience has shown that most taxpayers are not willing to comply voluntarily and in this respect, the government at various levels has taken it up as a challenge to find a solution for the purpose of ensuring that taxes are maintained as one of the adequate sources of revenue [2].

Voluntary compliance with the tax laws and regulations among taxpayers is highly desired by the tax authorities around the world. However, tax compliance comes with its own cost. Compliance costs of taxation are the amount of resources expended by taxpayers, in addition to the amount of tax they are required to pay, in conforming to the requirements of the relevant tax legislation. The compliance costs are not only incurred by taxpayers, but by all the agents/parties involved in making possible the transfer of funds from the private sector to the government department that controls public money [3]. Since the compliance cost constitutes an additional

cost to taxpayers over and above the actual amount due to the government, it is likely that it is a burden and that taxpayers want to evade tax by not declaring their true financial position and revenue [4].

Compliance is a topical policy issue especially in developing countries. This is important since governments across different countries are continuously trying to improve their tax and revenue collection process for the purpose of financing their budgets. Although the concept of tax compliance cost and its impact are yet to be studied exhaustively, Value Added Tax (VAT) compliance cost specifically for small and medium enterprises (SMEs) is an important element that remains under-analyzed [5].

Compliance cost for SMEs is particularly important as SMEs in most developing countries constitute the bulk of business taxpayers. As such, their compliance levels have significant influence on government tax revenue collection [6]. In Algeria for example, SMEs constitute 94% of nationwide businesses network; and more importantly, generate 52% of the total production of the non-oil private sector and nearly 35% of the VAT of the economy [7]. Between 2002 and 2012, SMEs accounted for 99% of all declared investment projects in Algeria [8].

Furthermore, the SMEs engaged over 1.8 million people in 2012, recording a 6% increase in the employment rate against 2011, averaging 2.61 jobs per SME in 2012 [7]. Consequently, SMEs have helped in the financing of public infrastructure, especially that its per sector share of private investment revealed that 17% was from the manufacturing sector; 46% from transportation; 35% from building and public works; while fishing and agriculture generated 2% taxes [7]. [9] emphasizes that the refusal of SMEs to comply with tax regulations, especially in the form of non-registration for tax, improper filing of returns, under-reporting of sales and profit, improper or poor record-keeping, etc., constitute major threats to revenue generation efforts of the government.

In Algeria, VAT is charged on all economic activities, such as commercial and industrial handicraft and other professional activities. Based on this, its compliance with respect to cost-related factors has become an important issue for the SMEs. In Algeria, all goods or services for export by definition are not subject to VAT. However, if VAT is charged under such a situation, the tax is usually refunded. The purpose of this is to stimulate and encourage export activities while imports are discouraged. Broadly, two different types of VAT rates are often applied in Algeria. The first rate is 7% and is applicable to commodities, products, wares, operations and merchandise which are related to materials for agriculture, plants and domestic buildings, printing, plants and domestic animals, products of traditional crafts, etc. The second rate is 17% and is meant for operations that are related to goods and services that are covered or subjected to another rate. Registration generally is required for entities that have an annual turnover of Algerian dinar DZD 100,000. A business must register within 30 days of becoming liable. Filing and payment of monthly returns and the tax payable are due by the 20th of the following month.

Given the important position of SMEs in Algerian economy, its failure to comply with VAT regulations could cause a great economic distortion as it concerns decision-making for the optimal allocation of resources. For instance, the increased burden on SMEs may discourage new startup businesses, which in turn, can reduce tax revenue [10]. Importantly therefore, investors may avoid starting a new business, thus adversely affecting the growth of SMEs.

Even though many studies have been undertaken in both developed and developing countries with respect to tax compliance cost (see for example [11], [12], [13]), to the best knowledge of the researcher, very limited published studies are available in the context of Algeria. Therefore,

the objective of this study is to investigate the costs of compliance for VAT in Algeria. The study is the first in Algeria to study VAT compliance costs for SMEs. It is aimed at examining and measuring the external tax compliance costs of VAT for SMEs in Algeria.

Literature Review: Tax compliance costs have been extensively studied globally. Researchers have been explaining and reviewing the evolution of tax compliance costs over the last six decades [14]. [15] for instance, carried out a study on tax compliance cost in Canada and argue that more research needs to be conducted for the purpose of curbing the problems that are associated with government revenue generation.

In addition, extensive reviews of tax compliance costs have also been conducted by [16], [12] and [17] for the purpose of reviewing and specifying the importance and burdensomeness of tax compliance costs. [11] also carried out an overview of administrative and tax compliance costs. His study revealed three important findings that arise from the literature: compliance costs are regressive; compliance costs are high and significant; and compliance costs are not reduced over time. Furthermore, the findings of [18] are also aligned with [11] first two conclusions. In addition, [18] emphasizes the political sensitivity of tax compliance costs and asserts that many governments of the world do not give serious commitment to the efficiency and simplicity of tax policy and do their best to minimize research and/or publicity on the topic.

As for studies on VAT compliance cost, a study by [19] in New Zealand found that VAT (or GST in the case of New Zealand) is the most time consuming of all taxes surveyed. The mean for the internal compliance costs of the GST were estimated at NZ\$1,852. With regard to psychological costs, the study found that owners/partners, managers, clerks and unpaid family or friends report higher levels of stress associated with GST compliance. Similarly, a study by [20] found GST to be the most time consuming of all taxes surveyed. Mean GST compliance costs are estimated to be \$2,185.

In a recent UK study carried out by [13], the outcome with respect to the VAT division reveals that 219 hours on average is spent annually on VAT compliance. This equates to more than half of the in-house time spent on tax compliance. On average, VAT compliance costs are approximated to be £6,062, representing more than 40% of the internal tax compliance costs.

In the Netherlands, VAT is found to be the second most expensive tax to comply with, with its costs of compliance is estimated at 6% of VAT revenue [21]. A high costs-revenue ratio for VAT is also reported by [22].

In Sweden, the Swedish VAT compliance costs are estimated at 2.5% of the VAT revenue. Moreover, the average costs of handling VAT are found to be more than twice the costs of complying with preliminary taxes and payroll charges and are also highly regressive [22].

In a major Australian study on GST start-up compliance costs for small businesses conducted by [23], the mean gross start-up compliance cost for small businesses was estimated at A\$7,600. The start-up compliance costs expressed as a percentage of turnover show substantial economies of scale. Although this study did not focus on recurrent costs, its findings are important as they highlight the regressivity of GST compliance costs upon small businesses.

[24] estimated the GST recurrent compliance costs/benefits for small businesses in Australia. The estimated average gross recurrent compliance costs of GST are A\$2,481, while the average net costs amount to A\$1,244. They noted that even though the recurrent costs are smaller than the transitional costs estimated in an earlier phase of the project, they are still high for small businesses, indicating that these costs still comprise some elements of transitional costs. In addition, small business taxpayers appear to suffer some psychological costs over and above the monetary costs.

[25] investigated the VAT compliance costs in Croatia. He used the services of a commercial polling agency to conduct face-to-face interviews with a total of 339 companies. The VAT compliance costs are estimated at HRK968.13 million, which constitutes around 4.5% of VAT revenue. The findings of the study also indicated that out of all the taxes surveyed, VAT is the most costly.

In Slovenia, [26] conducted a survey on a random sample of 750 VAT taxpayers to estimate the compliance costs of VAT. Aggregate VAT compliance costs are estimated at 25% and 2.5% of VAT revenue and GDP respectively, when weighted by annual turnover. [26] concluded that the operating costs in Slovenia are increasing, a trend that is opposite to that in most developed countries. The study excluded the compliance costs related to collection of VAT on imports as well as the time spent by friends and family on VAT activities of the business.

The VAT in Ukraine appears to be the most time consuming when compared to other countries. Companies in Ukraine spent, on average, 650 person-hours on VAT functions in 2007 [27]. In Uzbekistan, the average time spent on preparing VAT invoices amounts to 94 man-hours per year, which represents a burden of approximately UZ\$28 billion in terms of labor cost for all legal entities in Uzbekistan [28].

VAT is found to be the most time consuming of all taxes paid in Armenia, with record-keeping being the most onerous VAT activity. An interesting finding is that large companies spent, on average, 108 hours searching, studying and analysing VAT legislation in 2009 [29]. This shows that VAT can be very complex. In Nepal, tax compliance costs are found to be high for VAT. Overall, average VAT compliance costs are estimated at Nepalese rupees 14,756 [29]. Furthermore, VAT compliance costs are found to be high for businesses that partially outsource tax compliance services.

More recently, [30] conducted an electronic survey of a sample of 3,500 small businesses, with a response rate of 4.5%, to investigate the tax compliance costs of those businesses. GST was found to be the most time consuming of all taxes. A total of 287 hours were estimated as Internal GST compliance time and this is estimated to be equivalent to AU\$11,950. This cost is higher than other monetary costs since it represents about half of the total internal costs.

Generally, the outcomes of the VAT compliance costs researches from developed nations reveal that tax compliance cost is regressive in nature and this is in line with previous research findings from developing countries. Another conclusion reached by previous studies is that VAT is more burdensome than other taxes. Furthermore, when VAT compliance services are outsourced, it tends to lead to higher compliance cost. Overall, VAT compliance costs are high (whether incurred internally or externally) and more burdensome for smaller businesses.

Based on the extensive review of VAT literature across the countries, it is discovered that published studies which investigate VAT compliance cost are very limited in Algeria. It is in this regard that this study intends to fill the gap as its findings shall help to improve VAT administration and management particularly in Algeria.

MATERIALS AND METHODS

Previous studies have come up with the way and manner in which tax compliance costs should be defined and measured. This study follows [31] in defining and measuring the external gross tax compliance costs as explicit costs which represent monetary values that are paid to external parties, such as tax advisers and tax agents.

This study used questionnaire survey to collect data from the respondents for the purpose of investigating the VAT compliance cost for SMEs in Algeria.

Table 1: Definition of SMEs in Algeria

Business Size	Number of Employees	Total Turnover (DZD)	Total Balance Sheet
Micro	1 - 9	≤ 20 million	≤ 10 million
Small	10 - 49	≤ 200 million	≤ 100 million
Medium	50 - 250	100 million - 2 billion	100 - 500 million

Note: 1US\$ = 75 DZD

Source: [7]

Table 2: Response Rate for VAT Compliance Cost Survey: Response Rate

	Respondents
Questionnaire Distributed	338
Questionnaire Returned	327
Response Rate	96.7%

The questionnaire in this study used a five-point Likert scale adopted from [32] and [4]. The questionnaire is divided into two sections: Section A consists of general information on SMEs and Section B focuses on external compliance cost of VAT for the SMEs. Section B covers questions on external advisors handling VAT matters for the SMEs.

In this study, the researcher focuses on the SME operators within Adrar State in Algeria. Adrar is the second largest province in Algeria and it is a large administrative region. The SMEs selected include sole proprietorship, partnership and limited liability enterprises. The SMEs were identified by the number of employees (not more than 250 employees) and their fixed capital which ranges between DZD 200 million to 2 billion [7].

In Algeria, irrespective of its legal establishment, SME is defined as any business producing goods and services and employing one to 250 persons, with annual turnover not exceeding DZD 2 billion or total balance sheet not exceeding DZD 500 million [7] (MISMEPI, 2012). Importantly, this definition clearly differentiates between SMEs and micro-enterprises based on three criteria which are the number of employees, total turnover and total balance sheet (Table 1).

For this study, the populations consists of 2,164 private sector SMEs [7]. Based on [33], the appropriate sample size for this study is 338. The sampling process of this study is based on simple random sampling technique. The SMEs were randomly selected from the registered taxpayers in the database of the Adrar State tax department. The data collection was conducted in the year of assessment 2014. The employees of the tax department in Adrar State were requested to distribute and collect the questionnaires from the selected sample as the SMEs have to visit the tax department for tax payment purposes on a regular basis of at least once in a month. The researcher managed to obtain 327 completed

questionnaires from the sample which represented a 96.7% response rate. The response rate of the survey is summarized in Table 2.

RESULT AND DISCUSSION

Demographic Profile of Respondents: The demographic characteristics of the respondents with regards to their position in the SMEs shows that 185 (56.4%) respondents are either owners/directors/partners/trustees of the SMEs; 31 respondents are managers other than proprietor (e.g., finance managers); 50 respondents are accountants (employees of the SMEs); 50 respondents are other employees; and 11 respondents are accountants (not employees of the SMEs but performing duty as accountants).

A total of 45 of the respondents in this study belong to the industrial products sector; 129 from trading sector; 113 from services sector; and 40 from construction sector. From the total of 327 respondents, 22 respondents are from the SMEs which have more than or equal to DZD 20 million of turnover; while 174 and 131 of the SMEs have turnover of = DZD 200 million and between DZD 100 million to DZD 2 billion respectively. A total of 51 SMEs from the total of 327 recruited 1 to 9 employees; while 185 and 91 SMEs recruited 10 to 49 and 50 to 250 employees respectively.

Among the surveyed respondents, only 19 SMEs have been paying VAT for more than 10 years; while 51, 103, 120, 34 SMEs have been paying VAT for 7 to 9 years, 4 to 6 years, 1 to 3 years and less than 1 year respectively.

The survey on the rate of VAT for the SMEs shows that 100 respondents are paying 7% rate for VAT; while the other 227 are paying 17% rate for VAT. The amount of monthly VAT paid by 110 SMEs was more than DZD 100,001; 137 SMEs paid DZD 60,001 to 100,000; 60 SMEs paid DZD 30,001 to 60,000; 18 SMEs paid DZD 10,001 to 30,000; and only 2 SMEs paid less than DZD 10,000 per month.

External Tax Compliance Costs: The main objective of this study is to identify and measure the external tax compliance costs of the Algerian SMEs via quantitative method (monetary cost and time spent). Result shows that 62.7% of the respondents have not employed any external

advisors to handle the tax related matters and only 37.3% have employed external advisors to handle the tax related matters. It was also found that the majority of SMEs (94.5%) have their own internal tax advisors and the remaining 5.5% of the SMEs do not hire external tax advisors because they think it is expensive to hire external advisors as compared to having internal tax advisors. The biggest source of external advisor for Algerian SMEs is accounting firms; 75.4% of SMEs have hired external advisors from the accounting firms, while fiscal consultants are the second priority. None of the SMEs has hired a legal advisor as external advisor for VAT tax compliance. It was also revealed that the majority (48.4%) of the SMEs have been using external sources for tax advices for a period between 1 to 3 years. None of the SMEs have been using external tax advices for more than 10 years. Only 0.8% of the SMEs hire external tax advisors from the 'Big 4' group of companies that provide tax advices while the remaining 99.2% hire external tax advisors from the non-'Big 4' group.

This study found that 93.4% of SMEs hire external advisors to do the accounting and taxation tasks while only 6.7% hire external advisors to focus on taxation-related activities only. For accounting activities, 54% of the SMEs were charged a fee between DZD 10,001 to DZD 20,000, 28% were charged between DZD 20,001 to DZD 30,000, while only 8% were charged more than DZD 30,001. As for taxation activities, the result shows that 21 external advisors charged less than DZD 10,000, 86 external advisors charged between DZD 10,001 to 20,000, 12 external advisors charged between DZD 20,001 to 30,000 and only 3 external advisors charged more than DZD 30,000. The result indicates that most of the external advisors hired for either taxation or accounting or for both accounting and taxation charged between DZD 10,001 to 20,000.

The result indicates that the scope of the work related to VAT performed by external advisors for the SMEs were only for taxation. It shows that only 0.8% of the advisors were engaged in tax planning, while the rest i.e., 99.2% were hired for tax preparation and computation. 86.8% of the external advisors charged more compared to previous year for providing their services while only 13.2% provided their services for the same fee as charged in the previous year. A total of 32 respondents indicated that the meetings with external tax advisors for discussing matters related to tax were more than 12 times per year; 64 respondents said that the frequency of meetings were between 10 to 12 times; 16 respondents held meetings between 7 to 9 times; 9 respondents have meetings

between 4 to 6 times; and only 1 respondent have meetings between 1 to 3 times per year. The duration of each meeting was between 30 minutes to 60 minutes for 75 SMEs, less than 30 minutes for 41 SMEs and more than 60 minutes for 6 SMEs. Result also shows that 61 SMEs made contacts between 10 to 12 times per year with the external advisors; 48 SMEs made contacts more than 12 times per year; 11 SMEs made contacts between 7 to 9 times per year; and only 2 SMEs made contacts between 4 to 6 times per year.

In addition to the above results, this study also reveals that SMEs in Algeria spend an amount of DZD 4,165,000 per year in terms of external advisors for VAT compliance. Out of this total, 55.34% (DZD 2,305,000/year) is incurred for the compatibility with the national and international accounting standards; whereas another 44.65% (DZD 1,860,000/year) is spent for tax matters. This high cost of compliance discourages voluntarily compliance behavior among managers, accountants and owners of the SMEs. Moreover, meeting costs both through virtual and face-to-face with external advisors, on average, for SMEs operating in Algeria is DZD 17,522 per year for accounting compliance related to VAT; while DZD 15,000 per year is spent for tax compliance of VAT. About 95% of the respondents, both managers and accountants, agreed that this high cost of compliance discourages the investors to invest their money in SMEs in Algeria.

Generally, results of this study reveal that VAT compliance cost for SMEs is high in Algeria. SMEs in Algeria spend an amount of DZD 4,165,000 per year in terms of external advisors for VAT compliance. From this total amount, costs incurred on meetings both through virtual and face-to-face with external advisors is DZD 17,522 per year for accounting compliance related to VAT; while DZD 15,000 per year is incurred on tax compliance for VAT. This high cost of compliance discourages voluntarily compliance among managers, accountants and owners of the SMEs.

CONCLUSION

SMEs in Algeria are the backbone of the Algerian economy, contributing almost 60% to GDP. However, the rate of tax and the compliance cost for this sector is very high which can discourage investors to invest in SMEs. Therefore, the government needs to review the tax policy, structure, legislation and tax administration with a view to reduce the tax compliance costs for VAT specifically for the case of SMEs in Algeria.

There are two main limitations of this study that have to be acknowledged. First, the data was collected from only one state in Algeria while other states might differ in their business perspectives. Second, VAT compliance cost as a percentage of GDP or total tax compliance cost has not been considered in this study. Future studies can be conducted by making GDP as the base for the percentage of expenses incurred on compliance cost. Moreover, future studies can use different ways to collect data, including qualitative methods. Future studies can expand the sample to all Algerian states so that the result could be generalized to the whole of Algerian population.

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