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**DETERMINANTS OF SALES TAX COMPLIANCE AMONG
JORDANIAN SMEs: THE MODERATING EFFECT OF
PUBLIC GOVERNANCE**

AHMAD FARHAN AWAD ALSHIRA'H



**DOCTOR OF PHILOSOPHY
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**DETERMINANTS OF SALES TAX COMPLIANCE AMONG JORDANIAN
SMEs: THE MODERATING EFFECT OF PUBLIC GOVERNANCE**



**Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy (TISSA-UUM),
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in Fulfilment of the Requirement for the Degree of Doctor of Philosophy**



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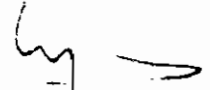
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ABSTRACT

Tax compliance leads to reducing the fiscal deficit and public debt, thereby it provides funding to satisfy the economic and social development. Despite the extensive government's efforts, the compliance of sales tax (typically known as value added tax globally) among the Small and Medium-sized Enterprises (SMEs) in Jordan is relatively low, thus, it negatively impacts the government revenues. Previous studies regarding the determinants of sales tax compliance among SMEs are limited and somewhat inconsistent. Therefore, the present study aimed at extending Fischer's model that is built on the integration of both economic and socio-psychological theories in the context of sales tax compliance as well as examining the moderating role of the public governance and patriotism as a new construct to have better understanding on the determinants of sales tax compliance. This study hypothesised eight factors affecting sales tax compliance, as well as eight hypotheses on the moderating effects of public governance on such relationships. Using the quantitative approach, this study employed a self-administered questionnaire survey of 660 owner-managers of SMEs listed in the Jordan Chamber of Industry of which 212 responses were usable for analysis purpose. The Partial Least Squares (PLS) results revealed positive influence of tax audit, tax penalty, tax moral, tax fairness and patriotism on sales tax compliance and a negative effect of tax complexity on sales tax compliance respectively. Meanwhile, peer influence and tax rate do not demonstrate any significant influence on sales tax compliance. The findings also ascertained the considerable moderating effect of the public governance on the associations between tax audit, tax penalty, and peer influence on sales tax compliance. Besides extending the body of knowledge by providing a comprehensive model to explain how several interrelated factors influence sales tax compliance, the results offer insights on the determinants of sales tax compliance among SMEs.

Keywords: sales tax compliance, value added tax, SMEs, public governance, patriotism.

ABSTRAK

Pematuhan cukai dapat mengurangkan defisit fiskal dan hutang negara. Justeru, kerajaan hendaklah menyediakan dana secukupnya bagi memenuhi pembangunan ekonomi dan sosial. Walaupun kerajaan telah melaksanakan pelbagai usaha dan pematuhan cukai jualan (lazimnya dikenali sebagai cukai nilai tambah di peringkat global) dalam kalangan Perusahaan Kecil dan Sederhana (PKS) di Jordan, namun ia masih berada pada tahap yang rendah, dan keadaan ini memberi kesan negatif kepada hasil kerajaan. Kajian terdahulu tentang penentu pematuhan cukai jualan dalam kalangan PKS adalah terhad dan tidak konsisten. Oleh itu, tujuan kajian ini dilaksanakan adalah untuk memperluaskan model Fischer yang dibina dengan mengintegrasikan kedua-dua teori ekonomi dan sosio-psikologi dalam konteks pematuhan cukai jualan. Kajian ini juga menguji peranan tadbir urus awam sebagai penyederhana dan patriotisme sebagai pemboleh ubah baharu untuk menjelaskan dan memahami pematuhan cukai jualan. Kajian ini menguji lapan hipotesis yang mempengaruhi pematuhan cukai jualan, dan juga lapan hipotesis bagi menguji kesan penyederhana tadbir urus awam terhadap hubungan tersebut. Kajian ini menggunakan kaedah soal selidik ke atas 660 pemilik pengurus PKS yang tersenarai dalam Dewan Perniagaan Jordan dengan mengaplikasi pendekatan kuantitatif. Sebanyak 212 maklum balas dapat digunakan untuk tujuan analisis kajian. Hasil ujian dengan menggunakan kaedah *Partial Least Squares* (PLS) menunjukkan bahawa pengaruh positif audit cukai, penalti cukai, moral cukai, keadilan cukai dan patriotisme terhadap pematuhan cukai jualan, dan hubungan negatif antara kerumitan cukai dan pematuhan cukai jualan. Manakala faktor rakan sebaya dan kadar cukai tidak menunjukkan sebarang hubungan yang signifikan terhadap pematuhan cukai jualan. Penemuan ini juga menunjukkan kesan penyederhana tadbir urus awam terhadap perkaitan antara audit cukai, penalti cukai, dan pengaruh rakan sebaya terhadap pematuhan cukai jualan. Selain daripada memperluaskan bidang pengetahuan dengan menyediakan model komprehensif bagi menjelaskan bagaimana beberapa faktor saling berkaitan yang mempengaruhi pematuhan cukai jualan, hasil kajian juga memberikan gambaran tentang penentu- penentu pematuhan cukai jualan dalam kalangan PKS.

Kata kunci: pematuhan cukai jualan, cukai nilai tambah, PKS, tadbir urus awam, patriotisme.

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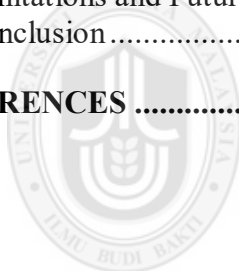
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LIST OF ABBREVIATIONS

ABJ	Association of Banks in Jordan
ACI	Amman Chamber of Industry
CA	Cronbach's Alpha
CR	Composite Reliability
DOS	Department of Statistics
EU	European Union
GDP	Gross Domestic Product
GST	General Sales Tax
GST	Goods and Services Tax
ISTD	Income and Sales Tax Department
IBP	International Business Publications
JIEW	Jordan Independent Economic Watch
JESC	Jordan Economic and Social Council
JCI	Jordan Chamber of Industry
JIC	Jordan Investment Commission
MOF	Ministry of Finance
MIT	Ministry of Industry and Trade
MYR	Malaysia Ringgits
OECD	Organization for Economic Cooperation and Development
USAID	United States Agency for International Development
USD	United States Dollars
SMEs	Small and Medium Enterprises
SST	Special Sales Tax
SPSS	Statistical Package for Social Sciences
VAT	Value Added Tax
VIF	Variance Inflation Factor
PLS-SEM	Partial Least Squares Structural Equation Modeling
YEA	Young Entrepreneur Association
ZCI	Zarka Chamber of Industry



CHAPTER ONE

INTRODUCTION

1.1 Background of Study

The economic growth and development of any country typically depends on how much revenue has been collected. Taxes remain as one of the major components in managing the national revenue in both developed and developing countries (Gangl, Torgler, Kirchler & Hofmann, 2014), which are afflicted by an extensive tax non-compliance (Schneider, Buehn & Montenegro, 2010). Countries aim at spending more money on developing the health services, public infrastructure, and education. Therefore, they need to increase their tax revenue as a proportion of Gross Domestic Product (GDP) if they want to develop and grow (Bird, Martinez-Vazquez & Torgler, 2008). Therefore, governments should have sufficient revenue (Frey & Torgler, 2007).

Tax revenue collection has become a significant issue, particularly after the world economic crisis of 2008, the upward trend of fiscal deficits and net public debt have raised the need for consideration of tax revenue, so countries have turned toward universal collaboration to combat tax non-compliance (Slemrod, 2016; Sawyer, 2014). Therefore, tax non-compliance is a serious and growing problem in all economies (Alm, Bloomquist & McKee, 2017; Alm, Clark & Leibel, 2016; Gangl, Hofmann & Kirchler, 2015), particularly in developing world (Rosid, Evans & Tran-Nam, 2017; Palil, 2016; Bird, 2015; Gangl, Kirchler, Lorenz & Torgler, 2015), and more especially in Jordan (Alasfour, 2017).

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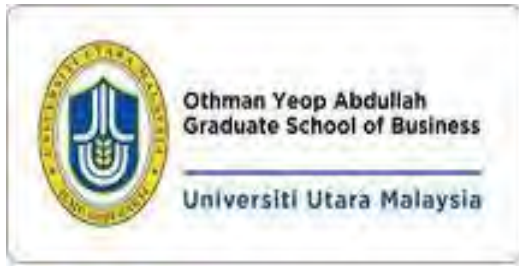
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Appendix A
The Questionnaire in English



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Dear Manager,

I am Ph.D. student at the University Utara Malaysia, currently preparing my doctoral project on

SALES TAX COMPLIANCE AMONG JORDANIAN SMEs

In Jordan, the economy is largely dependent on tax revenue, which is a crucial item in the Jordanian public budget; the main source of tax revenue is sales tax. In line with that, the government, through various initiatives, is strongly motivated to increase in tax revenue through encouraging tax compliance behaviour. Thus, it is important to recognize factors affecting sales tax compliance, particularly in the context of SMEs that have strategic significance in the national economy.

The main aim of this study is to discover determinants of sales tax compliance among Jordanian SMEs. We really appreciate your cooperation in making this research a success. The surveys take **10 minutes**. Please spare some of your valuable time to complete it. Please be assured that your responses will be analysed for academic purpose. Hence, respondent's identity will never be known throughout any part of the research process. If you have any questions about the questionnaire, or would you like to see the final results, feel free to contact the researcher.

Thank you for participating in this study. Your cooperation is highly appreciated

Researcher,
Ahmad Farhan Awad
Alshraah.Ahmad@yahoo.com

Supervisors: Assoc. Prof. Hijattulah Abdul-Jabbar
Dr. Rose Shamsiah Bt Samsudin

Section 1 Tax Rate: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Rate		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	A fair sales tax rate should be the same for every type of business size.	1	2	3	4	5
2	A fair sales tax rate should be the same for every type of goods.	1	2	3	4	5
3	A fair sales tax rate should be the same for every type of sector.	1	2	3	4	5

Section 2 Tax Audit: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Audit		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Businesses pay the correct amount of sales tax when there are greater enforcement and monitoring.	1	2	3	4	5
2	The likelihood of audits encourages me to comply with the sales tax law.	1	2	3	4	5
3	Businesses registered for sales tax are often subject to tax authority audits and inspections.	1	2	3	4	5

Section 3 Tax Penalty: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Penalty		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Businesses that are discovered for tax non-compliance will be forced to pay the sales tax they owe with interest.	1	2	3	4	5
2	Businesses that are discovered for tax non-compliance will be forced to pay large penalty and pay the sales tax they owe with interest.	1	2	3	4	5
3	Businesses that are discovered for sales tax non-compliance will be taken to court and pay the sales tax they owe with interest.	1	2	3	4	5
4	Businesses that are discovered for sales tax non-compliance will be taken to court, pay a substantial penalty and pay the tax they owe with interest.	1	2	3	4	5

Section 4 Tax Complexity: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Complexity		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	There are ambiguities in the sales tax law which may lead to more than one defensible position.	1	2	3	4	5
2	Too many computations must be made.	1	2	3	4	5
3	There have been frequent changes in the sales tax law.	1	2	3	4	5
4	There are excessive details in the sales tax law, such as rules and exemption to the rules.	1	2	3	4	5
5	Detailed special records must be kept by the taxpayer to comply with sales tax law.	1	2	3	4	5
6	The format and instructions of the sales tax forms are confusing.	1	2	3	4	5

Section 5 Tax Fairness: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Fairness		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Sales tax applies to most goods and services, so people who consume more pay more sales tax.	1	2	3	4	5
2	The sales tax registration threshold is fair to your business.	1	2	3	4	5
3	Being sales tax registered does provide other benefits such as better recordkeeping.	1	2	3	4	5
4	Although an administration cost falls on the sales tax registered business it is not significant.	1	2	3	4	5
5	The tax penalties imposed are applied consistently by the tax authority.	1	2	3	4	5
6	Being sales tax registered doesn't affect the competitiveness of my business, having to add sales tax rate to my prices doesn't affect my business sales volume.	1	2	3	4	5

Section 6 Peer Influence: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Peer Influence		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Most people who are important to me think that I should report all my sales tax return.	1	2	3	4	5
2	Most people who are important to me think it is unacceptable to overstate tax deductions on	1	2	3	4	5

	their sales return.					
3	Most people who are important to me think that the tax they pay is fair given the services they get from the government.	1	2	3	4	5
4	Most people who are important to me prefer to pay less tax even if it means receiving a more restricted range service.	1	2	3	4	5
5	Most people who are important to me think that sales tax non-compliance is a trivial offense.	1	2	3	4	5
6	Most people who are important to me think the government should actively discourage participation in the informal sector.	1	2	3	4	5

Section 7 Patriotism: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Patriotism		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Businesses are more patriotic when they buy goods made in Jordan than goods made in other countries.	1	2	3	4	5
2	A business that pays more in sales taxes is more patriotic than a business that pays less in taxes.	1	2	3	4	5
3	A person who cheats on his/her sales taxes is not patriotic.	1	2	3	4	5
4	A business that hides its sales revenue in a foreign country to avoid sales taxes is not patriotic.	1	2	3	4	5
5	Businesses that cheat on sales taxes are not patriotic.	1	2	3	4	5
6	I would be willing to increase sales tax rate if it would help my country.	1	2	3	4	5

Section 8 Tax Moral: Please state the extent to which you agree with each of the following statements by circling the appropriate number/answer.

Tax Moral		Strong Disagree	Disagree	Neutral	Agree	Strongly Agree
1	The current sales tax burdens can never be justified by sales tax non-compliance.	1	2	3	4	5
2	The easy availability of opportunities to evade sales taxes can never justify sales tax non-compliance.	1	2	3	4	5

3	If in doubt about whether or not to report a certain sales turnover, I would report it.	1	2	3	4	5
4	The government's getting enough sales taxes can never justify some people's evasion of sales taxes.	1	2	3	4	5
5	Sales taxes are so heavy that sales tax non-compliance is not an economic necessity for many to survive.	1	2	3	4	5
6	If I receive JD 2000 in cash for sales and services rendered, I would report it.	1	2	3	4	5
7	Cheating on sales taxes can never be justified by the unfairness of the sales tax system.	1	2	3	4	5
8	Sales taxes are not taken away from customers.	1	2	3	4	5
9	Evasion of sales taxes by everybody can never justify one doing it.	1	2	3	4	5
10	There is something bad about under-reporting taxable sales on one's sales tax return.	1	2	3	4	5

Section 9 Sales Tax Compliance: Please state the extent to which you agree with each of the following statements by circling appropriate number/answer.

Sales Tax Compliance		Strong Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Most business owner-managers always correctly record the details of a sale on the sale tax invoice.	1	2	3	4	5
2	Most business owner-managers generally believe that it is unacceptable to alter a sales tax invoice to allow a customer to claim more sales tax.	1	2	3	4	5
3	There are no circumstances when it might be acceptable to alter the details on a tax invoice to allow another business owner-managers to claim more sales tax.	1	2	3	4	5
4	If the customer's requests a tax invoice to be altered so they can claim more sales tax, business owner-managers will not do it for them.	1	2	3	4	5
5	If business owner-managers altered a tax invoice to allow a customer to claim more sales tax, they would not feel good about it.	1	2	3	4	5
6	There are no circumstances when business owner-managers find it justifiable to ask another sales tax registered business to alter a	1	2	3	4	5

	tax invoice so that they can claim more sales tax.					
7	Most business owner-managers believe that it is unacceptable to alter a tax invoice to include private expenses as business expenses for sales tax purposes.	1	2	3	4	5
8	I think it is unacceptable to alter a tax invoice so that private expenses appear to be business-related in order for me to make a sales tax claim.	1	2	3	4	5
9	Some businesses owner-managers believe that its unacceptable to create fake invoices or alter invoices in order to claim sales tax refunds they are not entitled to.	1	2	3	4	5
10	I do not find faking invoice or altering an invoice justifying a sales tax refund.	1	2	3	4	5
11	If I created or in any way altered a tax invoice to get a claim for sales tax I was not entitled to, I would not feel good about it.	1	2	3	4	5

Section 10 Public Governance: Please state the extent to which you agree with each of the following statements by circling appropriate number/answer.

Public Governance		Strong Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I trust the Jordanian parliament in making good laws for Jordan.	1	2	3	4	5
2	I believe that there are a free and fair elections in Jordan.	1	2	3	4	5
3	I believe that there is no wastefulness in government expenditures in Jordan.	1	2	3	4	5
4	I have access to the published accounts and annual report of the government in Jordan.	1	2	3	4	5
5	I am satisfied with quality of the general infrastructure in Jordan.	1	2	3	4	5
6	I feel that Jordanian public servants are not vulnerable to political interference.	1	2	3	4	5
7	I am satisfied with the manner in which the government is handling the health service.	1	2	3	4	5

8	I am satisfied with the manner in which the government is handling the education system.	1	2	3	4	5
9	I trust the financial honesty of Jordanian politicians.	1	2	3	4	5
10	I believe that the diversion of public funds due to corruption is not common in Jordan.	1	2	3	4	5
11	I think that individual and firms, frequently, make extra payments in connection to tax payment, loan application, etc.	1	2	3	4	5
12	I believe that political situation is stable in Jordan.	1	2	3	4	5
13	I believe that political protests are not a threat to Jordanian stability.	1	2	3	4	5
14	I believe that there is no tribal conflict threat to stability in Jordan.	1	2	3	4	5
15	I feel that Jordanian Judiciary is free from interference of other agencies of government	1	2	3	4	5
16	I believe that justice is fairly administered in Jordan.	1	2	3	4	5
17	I believe that Jordanian police has effective power in combating crime.	1	2	3	4	5

Please place an (√) in the block that relates to you.

The period your business has been in operation is:

- Less than 5 years.....
- 5 – 10 years.....
- More than 10 years.....

Your current position in the business is:

- Chief executive officer.....
- Managing director.....
- Owner- manager.....
- Other, please state

The sales turnover of your business in financial year 2016 was:

- Less than JD 100,000.....
- JD 1, 00,000– JD 5,000,000.....
- More than JD5, 000,000.....

Your educational qualifications are:

- Up to Secondary level
- Diploma.....
- Degree.....
- Postgraduate.....

The number of staff employed by your business is:

- 1- 9.....
- 10-49.....
- 50-249.....

The main manufacturing activity of your business is:

- Therapeutics.....
- Plastic, Rubber and Products.....
- Chemicals.....
- Engineering Industries.....
- Furniture, kitchens and doors.....
- Construction.....
- Printing, paper and stationeries.....
- Food & Supply.....
- Garments.....
- Mining.....

A registration in sales tax

- Registered Unregistered

Appendix B
The Questionnaire in Arabic



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

عن نزي لمير فضيل ،،

نا طالب للفتوراهي لظيه Tunku Puteri Intan Safinaz للمحلب في جامعہ Utara Malaysia ،
قوم حللي باعداد اط وح للفتوراهت تحت عنوان

ضريبه لبيع انتفي لشراري ع لخص غره ولتوس طه ا رويه

في لوقل عتعد لضريبه لامورد لاطلي لظيه ي ادا في لاموازنه لاعامه ا رويه وخصه ضريبه
للبيع ، واطري مع لثفان لالحكوم و من ل مضطف للبادرا وللعلي تشجع وتح اوليق وقي زياده
عليه التزام الضريبه للفاظ غوي بي موم لاموارد لاطليه ، ولتلي فمن لامم ان تخرج وندرس لاعوامل
لتي توش غوي التزامه في دفع ضريبه للبيع ا خص في لشراري للصغي ه ولتوس طه لتي تثل عمرب
ا قصاد ا روي وبتك تكون هذه اسبقله يعاره عن لتصور لخاص بك نحو التزامه في دفع ضريبه
للبيع ، ولا هدف لظيه من هذه لدريل مو دريل لاعوامل ولامحدا لامث في تخرج التزامه في دفع
ضيب للبيع في لشراري للصغي ه ولتوس طه في لقطاع للصناعي ا روي.

لذان جو من اعنكم وتعاونك في في لجاز هذه لدريله قنتم اعني اركم نكم لتطون لشي حه لامت ف في
للبحث. وهذه اسبقله لمن تاخذت من 10 قيق من قنكم لثين. شك الكم من اركم و نكم قنكم لثين
لتعني هذا اسبقله. ونك ذلك ان اجبتك بيتم لتعامل مع لبيسي تام و ستخدا امي مي. ولتلي فلن
لنتع ف مونتك بي أي جزء من علي للبحث. واذك ان ليك ليقسار حول لرائه اسبقله اوليك ل غه
في معفه للتتاج لن هني للبحث نت في اتص البالبحث.

شرك من تعونكم وتقل وطول وقت جيدي ،،

لمر للباحث: احمد ف حان عوض للش ع
ليهل: Alshraah.Ahmad@yahoo.com
مف: 0787230096/ 0779064943
ش اف : أ.د. حجه الله عدال جار
د. روزش مري مي تشمس ليين

لقسم اول بل جاء قبول ا سجل ق اءة كل عمار ق عر بي ووضع م (م) (عوى ا سجل ا لطلب اناه).

1- معدل ضريبة لبيعات : هونب هض بي لبيعا لغب وض عوى معظم للربح ولا خدم الهمز مع ملبيا.

معدل ضريبة لبيعات	غير موفلق بشدة	غير موفلق	محييد	موفلق	موفلق بشدة	
1	يجب أن يكون معدل ضريبة لبيعات هوفس هلكل نوع من أنواع الشركات.	1	2	3	4	5
2	يجب أن يكون معدل ضريبة لبيعات هوفس هلكل نوع من أنواع للضرائب ولا يحتاج.	1	2	3	4	5
3	يجب أن يكون معدل ضريبة لبيعات هوفس هلكل نوع من لقطاعات اقصائية لامضيه.	1	2	3	4	5

2- لتفويق لضريبي: هيفحص الوثائق لملكي وللقاري لضريبي لتفويق لضريبه واضساب لي هملغ اخ ي تكتب عوى لملكي ففيعض بي ه لبيعا .

لتفويق لضريبي	غير موفلق بشدة	غير موفلق	محييد	موفلق	موفلق بشدة	
1	الشركات التي تزم ببيع ضريبة لبيعات عن دم ا يكون فاك فوي من الرقبة ولقسيش.	1	2	3	4	5
2	التفويق في ضريبه لبيعات ايش جع فلعلي للضرائب عوى ا نبت الالقولون ضريبة لبيعات.	1	2	3	4	5
3	الشركات الهم لحة في ضريبة لبيعات تخضع لعليات تفويق وفتيش صارم من قبل للسلطات لضريبه.	1	2	3	4	5

3- لالبيعات لضريبه : هي مجموع ه من الجزاء ولاغ اما لغب وض عوى الالمعين للين هلتزم ورفي فعض بي ه لبيعا

لالبيعات لضريبه	غير موفلق بشدة	غير موفلق	محييد	موفلق	موفلق بشدة	
1	الشركات التي يتم اكتشافه ابل ه غير لتهزم ببيع ضريبة لبيعات س وفتفع قيم ه لضريبه مع لة لة.	1	2	3	4	5
2	الشركات التي يتم اكتشافه ابل ه غير لتهزم ببيع ضريبة لبيعات س وفتفع قيم ه لضريبه مع لة لة وتتعرض لالبيعات صارم ه من قبل للسلطات لضريبه.	1	2	3	4	5
3	الشركات التي يتم اكتشافه ابل ه غير لتهزم ببيع ضريبة لبيعات س وتتعرض للهم لة الالقولون ه وتتفع قيم ه لضريبه مع لة لة.	1	2	3	4	5
4	الشركات التي يتم اكتشافه ابل ه غير لتهزم ببيع ضريبة لبيعات س وتتعرض للهم لة الالقولون ه و لالبيعات صارم ه وتتفع قيم ه لضريبه مع لة لة.	1	2	3	4	5

4- تقييد قانون ضريبة له لبيعات: وهو الصعيف في فهم ومعقولي في ضريبة البيعا ، ولتقييد في فرع فلعي لضرائب وتقييد هم من التزام للوائح الضريبي

موفلق بشدة	موفلق	محيدي	غير موفلق	غير موفلق بشدة	تقييد قانون ضريبة له لبيعات
5	4	3	2	1	1 فانك غموض في قتلون ضريبة له لبيعات م ما يودي لليس و غمهم.
5	4	3	2	1	2 فانك العديدي من الاعلييات لحريليه له لبيعاته لتقييد جب اجرئها عن دفع الضريبة.
5	4	3	2	1	3 فانك العديدي من لتعدت لم خفة في قتلون ضريبة له لبيعات.
5	4	3	2	1	4 فانك العديدي من للفطريل لفمير طفي قتلون ضريبة له لبيعات.
5	4	3	2	1	5 يجب أن يعضظ فلغو للضرائب بسبب ت خاصة فمصرلة.
5	4	3	2	1	6 للشركل وللتربك لنم اذج ضريبة له لبيعات لتعبر ميركة.

5- لاعدله لضريبي ه: وهي انصاف وعدم التمييز في لتعامل مع اللذين لفع ضريبة له لبيعا

موفلق بشدة	موفلق	محيدي	غير موفلق	غير موفلق بشدة	لاعدله لضريبي ه
5	4	3	2	1	1 لتطبق ضريبة له لبيعات في معظم اللرع والخدمات، لذف ان اشخاص لافينيت لكون لذيدي من اللرع ولخدماتس يفتحون ضريبة له لبيعات لفسر.
5	4	3	2	1	2 حد لتس جمل لضريبة له لبيعات تي تعبر عادل ليش اطك للصرنا عي.
5	4	3	2	1	3 لتس جمل في ضريبة له لبيعات لتتفر العديدي من للوئد نخل فظ لاس ت لام حليبه.
5	4	3	2	1	4 لتعبر لتتألف اية لتتي تقوع في للشركات للصرنا عي لاس لفي لضريبة له لبيعات غير مهمه.
5	4	3	2	1	5 لتعربا لضريبة له لبيعات لتطبق عدله.
5	4	3	2	1	6 لتس جمل في ضريبة له لبيعات يثر في لقررة لتفلسي للشركتي، حيث ان لفرهه لضريبة له لبيعات كزياده في للسر عر يثر في حجم له لبيعات.

6- لتقير اقران: وهي وجه من نظلام في وتقعده من لتقير اشخاص لام هي نزل في دفع ضريبة له لبيعا

موفلق بشدة	موفلق	محيدي	غير موفلق	غير موفلق بشدة	لتقير اقران
5	4	3	2	1	1 اشخاص لام هي نزل بالليب له لي يتقيدون له ويثغي في ان ايقون بصراحة عن كامل ليراد له لبيعات.
5	4	3	2	1	2 اشخاص لام هي نزل بالليب له لي يتقيدون له من

					القبول لاجل غة في لخصومات لضريبة غوى طراد بي عه م.
5	4	3	2	1	اشخاص لام هين بالنيب لتي يتفق دون أن لضرائب لتي يفتحون ها عالى فنظر اللخدمات المقدم مل م.
5	4	3	2	1	اشخاص لام هين بالنيب لتي يفضلون ان يفتحو ضريبه بيعات قل مضى لو ادى لى تقييل لخدمات المقدمه.
5	4	3	2	1	اشخاص لام هين بالنيب لتي يعبرون ان عدم التزامه بفضريبه لبيعيات جريم متفلهه.
5	4	3	2	1	اشخاص لام هين بالنيب لتي يتفق دون له ي جب غوى لخدمه ان تقووم باعمال التشغيل فلع عي الضرائب غوى لاعمل في لقطاع غير رس مي.

7- لو طية : و هي حب لوطن وا له

موفلق بشدة	موفلق	م ح ل د	غير موفلق	غير موفلق بشدة	لو طية
5	4	3	2	1	الشركات ا لثغر و طية تقو و مبشراء اللولع لامر نعه م طيا لثغر من اللولع لامتورده.
5	4	3	2	1	الشركات لتي تفتح للثغر من ضرائب لبيعيات تعتبر لثغر و طية من الشركات لتي تفتح قل.
5	4	3	2	1	اشخاص لالينيت مبون من فاعضرائب لبيعيات يعبرون غير و طيين.
5	4	3	2	1	الشركات لتي تضي بي عه ه في دول اجني ت حها لفعضريبه لبيعيات تعتبر غير و طية
5	4	3	2	1	الشركات لتي بنت مرب من فاعضرائب لبيعيات تعتبر غير و طية.
5	4	3	2	1	ارغيفي ني اده نيبه ضريبه لبيعيات اذا كان فك س و فويس اع في تني ه و تطو ر بل دي.

8- ا خ ق لضريبه: هي اللدولع لثغر لفعضريبه لبيعيا للينج عن التزام ا خ ق ي ل فاع لض ط ب

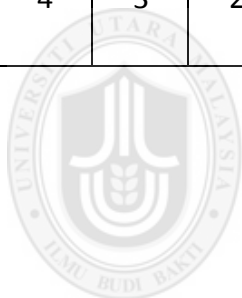
موفلق بشدة	موفلق	م ح ل د	غير موفلق	غير موفلق بشدة	ا ق لضريبه
5	4	3	2	1	نظر ال عمل غ ضريبة لبيعيات ل حلية، ي ل كن للمره أن يلقى يبالوم غوى لثغر موبين من فاع ها.
5	4	3	2	1	نظرا لسهولة تفر لمرص لثغر من ضريبة لبيعيات، ي ل كن للمره أن يلقى يبالوم غوى لثغر موبين من فاع ها.
5	4	3	2	1	إذا راودك شك حول قوامكبا غ او عدمه عن بيعيات م عينه فلان ي سئل و با غ عها.
5	4	3	2	1	وما أن لخدمه ت حمل غوى ضريبة بيعيات لثغرية، يقرر لك مرب من فاعضريبه لبيعيات.

5	4	3	2	1	مدراء للشركات في بعض الأحيان يلجأون لتزوير فواتير، أوت غير فواتير، من أجل للمطالبة بملئ ردادضريبة لبيعات خسوعه.	9
5	4	3	2	1	يوجد فاك ملع في بعض الأحيان عند اللجوء لتزوير فواتير، أوت غير فواتير، من أجل للمطالبة بملئ ردادضريبة لبيعات.	10
5	4	3	2	1	سوف نل عرب عدم الرضا ذا قمت بأي شكل من أشكال لتع بفسورة للبيعات للمطالبة في ملئ ردادضريبة تم فعها.	11

10- لملءه للاءمه : مي لعلني لتي تفها اضي ارقادة للسلط وم قلم وم وملتبدل م لاق در فوي اداره موارد لدل بشك لفعال وتني ذسري لسا سلمي ف عن اض ام ل موطن ولق لولون وتنظيم للفعال اق تصادي وا بضم اع يفها .

موفلق بشدة	موفلق	محلل	موفلق غير	موفلق غير بشدة	لملءه للاءمه
5	4	3	2	1	تلق في قدره ملئس اللواب ا رني فوي سن لقلوليين لملءه.
5	4	3	2	1	فاك لتخلبات حرة ونزه في اردن.
5	4	3	2	1	يوجد فاك مدر في افاق لملءومي.
5	4	3	2	1	ليس محل يفها لوصول للملءوميات وللق اير لملءومي.
5	4	3	2	1	تلع برضا عن جوده للبية لتلحبة للاءمه في اردن.
5	4	3	2	1	تلع برضا عن جوده لخدمات الصلحة للاءمه في اردن.
5	4	3	2	1	للموظلين بلقله قلم اعلمهم غير معرضين للهدت لسري لية.
5	4	3	2	1	تلع برضا عن جوده لخدمات لتلحبة للاءمه في اردن.
5	4	3	2	1	لأ فوي بقلة من شفلية لوضع لمللي للملءولين ا رنيين.
5	4	3	2	1	عدم اسلءدام انشل موال للاءمه بسبب لفساد امر غير شل فها اردن.
5	4	3	2	1	افراد وللشركات تنفع للغير من ا موال فيها

					1	يتحقق بالضرائب والقروض.
5	4	3	2	1	1	لوضع الليبل في متقرفي ا ردن.
					2	
5	4	3	2	1	1	ا يحتاج الليبل في هدد استقرارفي ا ردن.
					3	
5	4	3	2	1	1	يوجد صراع قلبي في هدد استقرارفي ا ردن.
					4	
5	4	3	2	1	1	لقضاء ا رني مستقل مع تدخل الحكوم.
					5	
5	4	3	2	1	1	لقضاء ا رني يدارب عدله وفضل في ا ردن .
					6	
5	4	3	2	1	1	لشرطة ا رني فاعلي لمفحة لاجريم.
					7	



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Appendix C

Summary of Income Tax Compliance Studies among SMEs Worldwide, 2000-2017

Author(s); year	Country	Key Findings on Income Tax Compliance
1	Joulfaian (2000) USA	<ul style="list-style-type: none"> • Non-compliant firms are more likely to be managed by executives who have failed to comply with personal income tax than are compliant firms. • High audit rates, lower tax rates, larger corporate size have a negative relation with tax non-compliance • High income level has a positive effect on tax non-compliance. • Foreign ownership has an insignificant impact on tax non-compliance.
2	Hanlon et al. (2005) USA	<ul style="list-style-type: none"> • The non-compliance in large companies is higher than in small and medium enterprises, while the tax non-compliance of medium enterprises is lower. • Tax rate and governance quality does not have an impact on the compliance behaviour of a firm's taxpayers. • Corporates in the private sector are linked with higher non-compliance.
3	Birskyte (2014) USA	<ul style="list-style-type: none"> • Higher confidence in government improves tax compliance.
4	Chan and Mo (2000) China	<ul style="list-style-type: none"> • Corporates are less compliant before a tax holiday. • Most corporates are more compliant in a tax-exemption period. • Domestic market-oriented corporates, service-oriented corporates, and joint ventures are less compliant than export-oriented corporates, wholly foreign-owned corporates and manufacturing-oriented corporates, respectively
5	Evans et al. (2005) Australia	<ul style="list-style-type: none"> • Poor SME record keeping practices leads to a decrease in tax compliance. • Tax compliance costs have a positive relation with poor record keeping.
6	Langham et al. (2012) Australia	Taxpayers do not have enough control over their behavior to guarantee the

			<p>successful fulfilment of all tax tasks.</p> <ul style="list-style-type: none"> • A high level of intention does not always mean compliance, and tax complexity has a negative correlation with the willingness to be tax compliant.
7	Hasseldine et al. (2007)	UK	<ul style="list-style-type: none"> • Communications are particularly efficient for self-preparers when reporting turnover. • In general, tax penalties letters are more efficient than normative citizenship letters for reported turnover.
8	Nur-Tegin (2008)	27 transition economies	<ul style="list-style-type: none"> • Anti-corruption, tax audit, tax reforms, and tax fairness have a positive relation with tax compliance. • A tax rate increase does not seem to cause companies to under-report their tax. • Owned enterprises in the private sector are more likely to evade than owned enterprises in the public sector.
9	Abdul-Jabbar (2009)	Malaysia	<ul style="list-style-type: none"> • An increase in tax complexity and a decrease in tax audit are positively associated with an increase in tax non-compliance. • Business size, tax level, tax fairness, IRB relationship and tax compliance costs do not affect the tax compliance behavior. • The impact of sector, business age, tax rate and incentives on the income tax compliance behavior of company SMEs is inconclusive.
10	Hai & See (2011)	Malaysia	<ul style="list-style-type: none"> • Attitudinal variables (expected tax cost, tax fairness), subjective norms variables (unapproved account preparer and unapproved tax preparer and) and demographic variables (age and gender) have a positive correlation with the tax non-compliance intention of sole proprietors.
11	Sapiei et al. (2014)	Malaysia	<ul style="list-style-type: none"> • Tax compliance cost has an insignificant relation with tax compliance. Large and medium-sized are more non-compliant than small-sized. • PLCs in the manufacturing sector are more compliant than those in the services

			sector.
			<ul style="list-style-type: none"> • Tax complexity and tax psychological costs have a positive relation with tax non-compliance. • PLCs with a lower tax liability tend to be more non-compliant. Older corporations are more compliant than their younger counterparts. • Tax audit and tax penalty lead to reduced tax non-compliance.
12	Yusof et al. (2014)	Malaysia	<ul style="list-style-type: none"> • An increase in tax rate and tax penalty has a positive relationship with tax non-compliance. • Financial and foreign ownership liquidity has no impact on tax non-compliance. • Large corporates are more compliant than small corporates. • There is a positive correlation between industry type and SMCs tax non-compliance.
13	Tedds (2010)	80 Courtiers	<ul style="list-style-type: none"> • Corporates throughout the world share in tax non-compliance. • The corruption of government and tax rate are the main reasons for tax non-compliance • Political instability, get on financing, tax fairness and organized crime were found to have no impact on tax non-compliance. • There is a significant relationship among tax non-compliance and the legal organization of the business, age, size, ownership, audit controls and competition.
14	Yong (2012)	New Zealand	<ul style="list-style-type: none"> • Unfair procedures have a negative correlation with the willingness of taxpayers to interact with the tax authority. • Tax audit operations are ineffective in detecting tax cheating by the business owner
15	Brainyyah (2013)	Indonesia	<ul style="list-style-type: none"> • Tax fairness positively affect taxa compliance • Tax knowledge insignificantly impacts tax compliance, • Tax complexity has a negative linkage with tax compliance.

16	Inasius (2015)	Indonesia	<ul style="list-style-type: none"> Income tax rate has a negative relation with tax compliance Tax audit, tax knowledge and referral group have a positive relationship with tax compliance.
17	Akinboade (2014)	Cameroon	<ul style="list-style-type: none"> Time-consuming operations, high registration cost, and complex tax system promote the tax non-compliance of SMEs owners. Perception of the tax system as being fair, clear, easy to understand promotes the tax compliance of SME owners.
18	Mahangila (2014)	Tanzania	<ul style="list-style-type: none"> Corporate income tax penalties levied on managers (responsible persons) are more effective than corporate income tax penalties charged on corporates. The retributive justice of corporate income tax penalties has a positive correlation with tax compliance. High tax compliance costs have a negative relation with tax compliance.
19	Antwi et al. (2015)	Ghana	<ul style="list-style-type: none"> Women are more non-compliant with tax laws. High education positively affects the non-compliance rate. Older people are more compliant compared to their younger counterparts. Marital status has a correlation with entrepreneurs' non-compliance behavior.
20	Ayuba et al. (2015)	Nigeria	<ul style="list-style-type: none"> There is interacting effect of perceived service orientation on the relation among work family conflict and tax compliance behavior, while no interacting effect was found between fuel subsidy removal and tax compliance
21	Oladipupo and Obazee (2016)	Nigeria	<ul style="list-style-type: none"> Tax knowledge and tax sanctions have a positive correlation with tax compliance.
22	Musimenta et al. (2017)	Uganda	<ul style="list-style-type: none"> Tax fairness and isomorphic forces were significant relationships between with tax compliance. Strategic responses were insignificant relation wiyh tax compliance.

Source: Abdul-Jabbar (2009) extended by the author (2017)

Appendix D

Summary of Income Tax Compliance Studies in Middle East and Arab Countries, 1977-2016.

	Author(s); year	Country	Key Findings on Income Tax Compliance
1	Mahmmud (1977)	Egypt	<ul style="list-style-type: none"> Weak tax law, tax unfairness, and poor awareness taxpayer has a positive relationship with tax evasion.
2	Al-Bahwashi (1986)	Egypt	<ul style="list-style-type: none"> Tax rate, tax audit, middle and low income has a positive relationship with tax evasion.
3	Al-Said (2001)	Egypt	<ul style="list-style-type: none"> Unfair tax exemption leads to increased tax evasion; tax rate is positively linked with tax evasion
4	Nomani (2011)	Egypt	<ul style="list-style-type: none"> Lack of transparency of public expenditure increases income tax evasion.
5	Said (2011)	Egypt	<ul style="list-style-type: none"> Loopholes in tax law and decrease in trust between taxpayers and government lead to tax evasion.
6	Alkatib (2000)	Syria	<ul style="list-style-type: none"> Taxpayers do not have morals or a willingness to pay their tax in Syria. There is no trust between taxpayers and government. Goods and service provided by the government are disproportionate to the size of tax payment, and government does not do anything for taxpayers. Tax rate is high and tax system is unfair.
7	Akroush and Zouhiri (2005)	Syria	<ul style="list-style-type: none"> Low wages and salary of tax department employees, increase in tax rate and unemployment were positively correlated with tax evasion.
8	Mrouh (2011)	Syria	<ul style="list-style-type: none"> Tax rate increase is positively linked with an increase in tax evasion and governmental revenues in Syria. Tax penalty has a positive relation with reduced tax evasion in Syria.

9	Al-Adi and Abdullah (2013)	Syria	<ul style="list-style-type: none"> • There is a positive relation between the fairness of the tax system and reduced tax evasion.
10	Al-Adi (2015)	Syria	<ul style="list-style-type: none"> • Tax complexity and tax unfairness have a positive correlation with tax evasion.
11	Mansour (2004)	Palestine	<ul style="list-style-type: none"> • The inefficiency of the tax penalty in Palestine. • The political and economic instability in Palestine. • Low cooperation between tax authority and taxpayers.
12	Al-Omour (2007)	Palestine	<ul style="list-style-type: none"> • The absence of security and political stability in the Gaza strip plays a major role in spreading the phenomenon of income tax invasion. • The lack of credibility in the general expenditure. • Clear lack of tax awareness can be noticed from the taxable to the role of income tax in supporting the treasury of the country.
13	Dergham and Al-Omour (2009)	Palestine	<ul style="list-style-type: none"> • Absences of security and political stability, full sovereignty of the Palestinian Authority over the Palestinian territories and the lack of transparency of public expenditure have a positive relationship with tax evasion.
14	Ateeq (2013)	Palestine	<ul style="list-style-type: none"> • Tax authority suffers from serious structural and functional deficiencies that lead to ignorance of taxpayer concerning the significance and objectives of tax and increased tax evasion.
15	Saruc (2001)	Turkey	<ul style="list-style-type: none"> • Increase in tax audit and tax penalty have a positive relation with tax evasion. • Ethics have a negative relation with tax evasion. • Young taxpayers are more likely to evade.

			<ul style="list-style-type: none"> • High level income has a positive relation with tax evasion.
16	McGee et al. (2011)	Turkey	<ul style="list-style-type: none"> • Males are more strongly opposed to tax non-compliance than females in Turkey. • The youngest group is least opposed to tax non-compliance in Turkey. • Tax non-compliance could be considered ethical in some respects and unethical in other cases in Turkey.
17	Çevik and Yeniçeri (2013)	Turkey	<ul style="list-style-type: none"> • Social norms are positively related to tax compliance. • Efficiency of tax administration has a significant positive moderating impact on the connection among social norms and tax compliance.
18	Aljaaidi et al. (2011)	Yemen	<ul style="list-style-type: none"> • Old people, female, single people, level of income and employees who work for the government have a negative relation with tax evasion in Yemen. • Highly educated people in Yemen perceived tax evasion as a more serious crime than those with medium and low education.
19	Megble (2012)	Yemen	<ul style="list-style-type: none"> • Tax unfairness, inadequate tax authority, ineffective tax penalty, prevalence of corruption among tax officers, unawareness of taxpayers and no trust among taxpayers and tax authority have a positive relationship with tax evasion.
20	Al-Taffi and Abdul-Jabbar (2016)	Yemen	<ul style="list-style-type: none"> • Tax service quality had a positive relation with income tax compliance of SMEs owners.
21	Juhi (2011)	Iraq	<ul style="list-style-type: none"> • There is positive relationship between tax compliance and tax fairness, and exchange with government and tax structure.

22	Samarrai and Obeidi (2012)	Iraq	<ul style="list-style-type: none"> • Tax unfairness and poor awareness of taxpayers have a positive relationship with tax evasion.
23	Baqer (2015)	Iraq	<ul style="list-style-type: none"> • Tax complexity, tax unfairness and inadequate tax authority lead to increased tax evasion.
24	Kazem (2016)	Iraq	<ul style="list-style-type: none"> • Taxpayers do not trust the tax office; the services and infrastructure are not good enough for the taxpayers.
25	Kabashi (2007)	Sudan	<ul style="list-style-type: none"> • The instability of tax legislation, the absence of well-trained employees, and the increase in tax rates have a positive relationship with tax evasion.
26	Abdul-Majid (2011)	Sudan	<ul style="list-style-type: none"> • No tax penalty to prevent taxpayers from tax evasion, together with the absence of tax equity among taxpayers, and the weakness of tax awareness among taxpayers.
27	Ali (2013)	Sudan	<ul style="list-style-type: none"> • Majority businesses do not keep regular and sound accounting records and ledgers. • accounting systems applied on the economic units were weak, incomplete, or even not available in some units, all of which contributed to tax evasion
28	Zaied (2009)	Algeria	<ul style="list-style-type: none"> • There is positive relation among increase in tax penalty, tax rate, education and confidence in the government with an increase in tax evasion in Algeria.
29	Murad (2010)	Algeria	<ul style="list-style-type: none"> • Unfair tax system, unpredictability of tax law, inadequate tax authority, tax rate is high are all positively associated with tax

			evasion.
30	Mohamed (2015)	Libya	<ul style="list-style-type: none"> • A positive relationship among tax rate, corruption, Islamic religion and tax penalty with tax evasion. • There is a negative relationship between education level and tax evasion.
31	Alshaibani (2014)	Morocco	<ul style="list-style-type: none"> • Lack of taxpayer's awareness, tax unfairness, tax complexity and loophole in tax laws are main reasons for high level of tax evasion.

Source: Compiled by the author (2016)



Appendix E

Summary of Income Tax Compliance Studies in Jordan, 1994-2016.

Author(s); year	Sample	Key Findings on Income Tax Compliance
1 Awamleh (1994)	174 employees in income tax department	<ul style="list-style-type: none"> • Taxpayers are not satisfied with the income tax department • There are several economic, political, social and managerial obstacles that limit the performance of the income tax department
2 Al-Khdour (1999)	Data analysis of income tax revenue over the period 1976-1997.	<ul style="list-style-type: none"> • Increase in the tax rate is the main reason for income tax evasion.
3 Zaiton (2003)	188 external auditors and 127 tax auditors.	<ul style="list-style-type: none"> • Level of confidence between taxpayers and tax authority is low. • Information about taxpayers is low.
4 Al-Maharma (2003)	200 personal income taxpayers in private sector.	<ul style="list-style-type: none"> • Taxpayer's weak awareness of the importance of tax payment. • There is no trust between citizens and the government. • The tax auditors in the tax authority are inexperienced and efficiency in reduce tax income evasion.
5 Bataineh (2003)	76 doctors, 43 lawyers, 55 pharmacists and 29 engineers (income taxpayers).	<ul style="list-style-type: none"> • Decrease in tax rate leads to a decrease in tax income evasion. • Experience of employees has a negative relation with tax income evasion.
6 Al-oran and Al-Khdour (2004)	Data analysis of income tax revenue over the period 1976-1997	<ul style="list-style-type: none"> • Tax rate and economic condition have a positive correlation with tax evasion.
7 Muharm (2004)	25 Tax auditors	<ul style="list-style-type: none"> • There is a relation between the income tax (unclear law, high tax ratio,

			unfair law and lack of penalty for evasion) and increase in tax income evasion.
8	Haddad (2006)	111 External auditors and 78 Tax auditors	<ul style="list-style-type: none"> • Tax audit is effective in reducing tax income evasion. • There are loopholes in the income tax law that facilitate tax evasion
9	Abusnina (2008)	91 External auditors	<ul style="list-style-type: none"> • Bad economic situation has a positive correlation with tax evasion. • Tax penalties are of no use in limiting tax evasion.
10	Khasawneh et al .(2008)	275 personal income taxpayers	<ul style="list-style-type: none"> • Tax system is fair. • Income tax law is fair. • Tax rate structure is fair.
11	Slehat (2009)	212 income taxpayers for private and public sectors	<ul style="list-style-type: none"> • Positive significant relationship among increase in penalty rate, tax rate, tax audit, tax fairness, religion, and ethics with increase in tax evasion. • Education and level of income is significantly negatively related to tax evasion. • No significant correlation between marital status, age, gender, and source of income with tax evasion.
12	Al-Zou'bi (2010)	614 of income tax assessors	<ul style="list-style-type: none"> • Psychological, ethical and social factors have statistically significant effect on the level of the income tax compliance.
13	Alkhdour (2011)	Data analysis of income tax revenue over the period 1977-2010.	<ul style="list-style-type: none"> • Unemployment rate has a negative effect on tax evasion. • Depreciation of the Jordanian dinar in 1988 had a positive effect on tax evasion in Jordan.
14	Olaimat (2012)	90 income tax auditors	<ul style="list-style-type: none"> • Personal, administrative, legislative, economic and social factors play a major role in tax evasion. • Manipulating revenue and expenses without keeping accounting records is considered to be one of the most important forms of tax evasion.

15	Al-Zoubi et al. (2013)	120 auditors	income tax	<ul style="list-style-type: none"> • Tax penalties insufficient to reduce tax evasion. • Employees in tax authority do not have experience for treatment of tax evasion.
16	Qblan (2014)	100 auditors	income tax	<ul style="list-style-type: none"> • Accounting policies impact on the temporary income tax Act No. (28) of 2009 to limit tax evasion. • Procedures applied by the tax department have no impact on limiting tax evasion.
17	Al-Falahat and Zaidan (2014)	12 external auditors and 18 tax auditors.		<ul style="list-style-type: none"> • There is an increase in the amount of evasion in Jordan. • Tax evasion is intentional acts of and planned in Jordan, with taxpayers paying huge amounts of money to tax advisors to help hide their money from taxes.
18	Al-Sheikh et al. (2016)	173 auditors	external	<ul style="list-style-type: none"> • Tax penalty, tax rate and company size have a significant effect on income tax evasion

Source: Compiled by the author (2016)

Appendix F

Summary of Sales Tax Compliance Studies Worldwide, 1995-2015.

Author(s); year	Countries	Key Findings on Sales Tax Compliance
1	Murray (1995) USA	<ul style="list-style-type: none"> • Greater non-compliance opportunities contribute to an increase in sales tax non-compliance. • Policy of tax audit has no obvious effect on combatting sales tax non-compliance.
2	Agha and Haughton (1996) 17 OECD countries	<ul style="list-style-type: none"> • Higher VAT rate is negatively linked with tax compliance. • Longer experience of administering VAT leads to an increase in VAT compliance.
3	Adams and Webley (2001) UK	<ul style="list-style-type: none"> • Inequitable tax system and a decrease of tax morals are positively related with VAT non-compliance. • Major opportunities for non-compliance mask a tendency to cheat if the penalties are not so extensive
4	Webley et al. (2004) UK	<ul style="list-style-type: none"> • Tax department is powerful, tax non-compliance behaviour is unacceptable, business owners admitted to sometimes engaging in non-compliance, a large majority of business owners perceived that the VAT law is unjust for small business, social norms are affected by VAT compliance behaviour and mental accounting has an insignificant relation with VAT compliance.
5	Engel et al. (2001) Chile	<ul style="list-style-type: none"> • An increase in enforcement spending leads to an increases in VAT compliance. • Tax rate is positively correlated with VAT compliance.
6	Bergman and Nevarez (2006) Chile and Argentina	<ul style="list-style-type: none"> • Tax audits have a negative effect on prompting VAT non-compliance behaviour among evaders, but have a more positive impact on those inclined to comply.
7	Matthews 14	<ul style="list-style-type: none"> • VAT system efficiency is reduced with an increase in VAT rate.

	(2003)	countries in the EU	<ul style="list-style-type: none"> VAT non-compliance is positively linked to the tax rate.
8	Salleh (2009)	Malaysia	<ul style="list-style-type: none"> Negative relationship among fair perception of tax system, complexity, tax knowledge and perception of tax law, and enforcement and registration as local sales tax licensee.
9	Symons et al. (2010)	145 countries	<ul style="list-style-type: none"> VAT is the prevalent form of consumption tax system applied in the world, The time necessary to comply with VAT differs considerable around the world and among neighbouring countries. VAT compliance in developed countries takes less time than in developing countries. VAT Compliance takes a longer time when extra documentation has been submitted with the VAT return. Administrative procedures vary from country to country and have a significant effect on how long it takes to be VAT compliant.
10	Johnson et al. (2010)	Canada	<ul style="list-style-type: none"> Increasing the tax audit does not necessarily lead to a reduction in tax non-compliance
11	Naibei (2011)	Kenya	<ul style="list-style-type: none"> Positive correlation between the use of ETRs and VAT compliance. VAT compliance is lower among firms that have middle turnover sales, while large companies are highly VAT compliant. Equally, VAT compliance is good among the companies with the lowest sales turnover Tax audit has a positive relationship with VAT compliance.
12	Wawire (2011)	Kenya	<ul style="list-style-type: none"> Certain factors demographic, institutional and structural features of the economy have a positive effect on VAT revenue.
13	Naibei et al. (2012)	Kenya	<ul style="list-style-type: none"> VAT non-compliance is high in middle-income enterprises. There is a positive link between VAT compliance and tax audit. A regular and effective use of tax registers is positively correlated with VAT

			compliance.
14	Biabani and Amezani (2011)	Iran	<ul style="list-style-type: none"> • Tax compliance cost and tax culture have a positive relationship with VAT compliance. • Tax complexity has an insignificant association with VAT compliance.
15	Giesecke and Tran (2012)	Vietnam	<ul style="list-style-type: none"> • A VAT compliance rate of around 13%, raising VAT rates and removing or reducing exemptions can be an efficient means of raising VAT revenue.
16	Oladipupo and Izedonmi (2013)	Nigeria	<ul style="list-style-type: none"> • Most respondents do not have knowledge of VAT law in Nigeria, irrespective of their literacy level. • Poor knowledge of tax laws is responsible for the high level of taxpayer's non-compliance.
17	Eragbhe and Omoye (2014)	Nigeria	<ul style="list-style-type: none"> • Business age, employee size, turnover, industry class and distance to tax office have a negative relationship with VAT tax compliance costs. • There is a positive correlation between export status and outsourcing and VAT tax compliance costs.
18	Faridy et al. (2014)	Bangladesh	<ul style="list-style-type: none"> • SMEs contribution in VAT revenue is underrepresented in Bangladesh. • Complexity in VAT law and compliance costs positively affects VAT non-compliance in SMEs. • Tax audits and tax penalties were found have little impact on VAT non-compliance.
19	Woodward and Tan (2015)	New Zealand	<ul style="list-style-type: none"> • Tax penalty, tax audit, tax fairness and tax morals have a positive relation with GST compliance.

Source: Compiled by the author (2016)

Appendix G
Six Stages of Moral Reasoning

Level	Moral reasoning	
Level 1	Stage 1	Pre-conventional level (Individual Perspective) The punishment and obedience orientation, you do what you are required firstly to avert penalty.
	Stage 2	Pragmatic selfhood and Simple reciprocity. Solely consideration the cost and/or self-interest.
Level 2	Stage 3	Conventional level (Member of Society Perspective) Interpersonal Concordance. Be considerate the good conduct and get along with different people. Attention and collaboration with persons and help them in your surrounding environment.
	Stage 4	The law and order. There is tendency toward respect and obey authority, conservation of the social order by people who live in society.
Level 3	Stage 5	Post-conventional, Autonomous, or Principled Level Social- contract, legalistic orientation. There is an evident knowledge that right action tends to be defined in terms of general personal standards and right, which agreed upon by the all society as determined by fairness and equality.
	Stage 6	Universal ethical, principal. The decisions of persons accord with ethical principles which derived from principle of fairness, equality of human rights and respect for the dignity of human beings as individual persons.

Source: Kohlberg and Hersh (1977).

Appendix H

Differences between Good and Bad Governance

Good Governance	Bad Governance
1 The authority described as institutional and it is appropriated to officials.	The authority is personal rather than institutional and it is appropriated to individuals.
2 Political leaders and others who share power are held accountable for their actions and the decisions they make.	Political leadership employ monopolistic power and are not accountable for both their actions and decisions.
3 Leaders wield their power by the provision of collective benefits that garner societal support.	Leaders use their power by providing collective benefits that only garners specific societal segments.
4 The government takes policy decisions in with transparency following public discussion and review.	The government takes policy decisions in secret without the involvement of the public.
5 Standards of decision-making are clear, with transparent procedures.	Standards of decision-making are ambiguous and procedures are carried out in secret.
6 Political parties are formed around stated programs affecting significant numbers of beneficiaries characterized by either universal or generic categories.	Political parties are formed around personalities and the distribution of individual benefits.
7 Political campaigns are supported by numerous, transparent donations.	Political campaigns are financed by major, secret donations.
8 Elections are held in an atmosphere that is free, fair, open and competitive.	Elections are characterized by intimidation, buying of votes, rigging and fraud.
9 The civil engineering projects are appropriated to meet the interests of significant portions of societal citizenry.	The civil engineering projects are only appropriated to meet the interests of small portions of the societal citizenry.
10 The recruitment and promotion of administrators involves a competitive processes based on merit and expertise.	The recruitment and promotion of administrators entails reward for personal relationships with political leaders and power brokers.
11 An authorized administrative hierarchy exists with clear labour, division, certain output standard, and well-defined channels of reporting.	An unspoken hierarchy exists with little to no specialization of output and ambiguous reporting channels.
12 Dismissal of administrators is based on cause and aligned with codified rules and procedures.	Dismissal of administrators is based on ambiguous reasons that are inconsistent with rules and procedures.
13 Administrators are not allowed to supplement their salary with extra	Administrators may supplement their salary through bribes and kickbacks.

	income or through bribery or other fraudulent means.	
14	The actions of administrators are predictable and are according to the objective methods, and standard procedures.	The actions of administrators are not predictable and are according to subjective reasoning and sub-standard procedures.
15	Rules are implemented in neutral and justified means to all citizens.	Rules are implemented favouring other people that are closely related to government.
16	Legal contracts that are binding are used in government procurement and sales.	Contracts that are conducted through verbal agreements are used in government procurement and sales.
17	There are strict internal controls, with clear records that are audited in a regular manner.	Lack of internal controls exists and documentation is lackadaisical with some matters omitted from records.
18	Citizens are allowed to appeal through proper channels to seek redress from poor service received.	Citizens have little to no recourse when they receive poor service or when they want to raise complaints.

Source: Brinkerhoff and Goldsmith (2005)



Appendix I
Replace Missing Values

	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
			First	Last		
1	TR2_1	1	1	215	215	SMEAN(TR2)
2	TR3_1	2	1	215	215	SMEAN(TR3)
3	TA2_1	2	1	215	215	SMEAN(TA2)
4	TA3_1	1	1	215	215	SMEAN(TA3)
5	TP1_1	1	1	215	215	SMEAN(TP1)
6	TP2_1	1	1	215	215	SMEAN(TP2)
7	TP3_1	1	1	215	215	SMEAN(TP3)
8	TP4_1	1	1	215	215	SMEAN(TP4)
9	TC3_1	2	1	215	215	SMEAN(TC3)
10	TC4_1	1	1	215	215	SMEAN(TC4)
11	TC6_1	1	1	215	215	SMEAN(STC6)
12	TF1_1	1	1	215	215	SMEAN(TF1)
13	TF3_1	1	1	215	215	SMEAN(TF3)
14	TF4_1	1	1	215	215	SMEAN(TF4)
15	PI1_1	1	1	215	215	SMEAN(PI1)
16	PI2_1	1	1	215	215	SMEAN(PI2)
17	PI6_1	1	1	215	215	SMEAN(PI6)
18	PA1_1	2	1	215	215	SMEAN(PA1)
19	PA6_1	2	1	215	215	SMEAN(PA6)
20	TM3_1	1	1	215	215	SMEAN(TM3)
21	TM6_1	1	1	215	215	SMEAN(TM6)
22	TM8_1	1	1	215	215	SMEAN(TM8)
23	TM10_1	1	1	215	215	SMEAN(TM10)
24	STCM2_1	1	1	215	215	SMEAN(STCM 2)
25	STCM3_1	1	1	215	215	SMEAN(STCM 3)
26	STCM7_1	1	1	215	215	SMEAN(STCM 7)
27	STCM8_1	1	1	215	215	SMEAN(STCM 8)
28	STCM10_1	1	1	215	215	SMEAN(STCM 10)
29	STCM11_1	1	1	215	215	SMEAN(STCM 11)
30	PG4_1	1	1	215	215	SMEAN(PG4)
31	PG5_1	1	1	215	215	SMEAN(PG5)
32	PG6_1	1	1	215	215	SMEAN(PG6)
33	PG7_1	1	1	215	215	SMEAN(PG7)
34	PG8_1	1	1	215	215	SMEAN(PG8)
35	PG9_1	1	1	215	215	SMEAN(PG9)
36	PG10_1	1	1	215	215	SMEAN(PG10)
37	PG11_1	1	1	215	215	SMEAN(PG11)
38	PG12_1	1	1	215	215	SMEAN(PG12)
39	PG13_1	1	1	215	215	SMEAN(PG13)
40	PG14_1	1	1	215	215	SMEAN(PG14)
41	PG17_1	2	1	215	215	SMEAN(PG17)

Appendix J
Outlier (Mahalanobis) Test

N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1
1	14.2144	32	10.2694	63	11.09380	94	4.61877	125	4.85174	156	2.89117	187	8.88795
2	6.26190	33	8.23793	64	1.91262	95	8.03074	126	4.23757	157	5.10521	188	5.49259
3	8.16354	34	22.9253	65	1.84849	96	5.22122	127	21.56757	158	2.86581	189	11.4594
4	6.75596	35	2.31765	66	2.21640	97	25.48230	128	2.11183	159	7.58305	190	14.6134
5	12.24567	36	3.62414	67	4.68760	98	7.39668	129	13.94372	160	6.47614	191	3.66447
6	35.92847	37	5.54598	68	10.11882	99	6.95316	130	12.77719	161	2.15096	192	12.1853
7	23.07301	38	11.9872	69	16.71552	100	25.41389	131	5.71675	162	5.86828	193	15.6744
8	16.30238	39	6.69661	70	12.79158	101	25.56895	132	2.19790	163	22.6482	194	5.67031
9	1.40622	40	3.86928	71	2.00742	102	5.14763	133	9.83727	164	22.4893	195	7.62361
10	4.67838	41	6.76030	72	20.59362	103	12.64717	134	4.06000	165	5.28479	196	5.65430
11	9.20894	42	7.81389	73	5.63703	104	2.02525	135	3.30721	166	7.78778	197	16.0193
12	3.53780	43	6.85907	74	3.61797	105	22.82336	136	9.06083	167	9.99408	198	10.0734
13	5.14355	44	1.42445	75	3.46359	106	4.25783	137	16.80133	168	5.87463	199	4.06279
14	7.41396	45	8.05026	76	8.74203	107	9.17749	138	4.53580	169	22.6231	200	10.4264
15	7.77388	46	4.69952	77	9.97602	108	5.03144	139	6.48454	170	3.22959	201	6.19835
16	3.25098	47	2.87226	78	4.53635	109	8.74937	140	2.48653	171	5.18154	202	8.01505
17	9.93723	48	9.50806	79	8.19269	110	25.05757	141	11.58608	172	13.0002	203	6.48544
18	7.97338	49	8.58457	80	14.72646	111	10.29621	142	6.57579	173	19.6831	204	4.12886
19	6.64280	50	37.4919	81	8.93961	112	7.43176	143	3.53180	174	19.0344	205	6.09288
20	4.44404	51	4.99912	82	12.65679	113	1.47120	144	14.17117	175	8.72859	206	8.51249
21	9.21090	52	4.31945	83	6.21292	114	17.27244	145	5.60578	176	12.4154	207	5.22141
22	4.29593	53	16.0336	84	3.42837	115	12.88509	146	5.80313	177	7.68510	208	6.28365
23	4.17313	54	13.3863	85	3.92268	116	5.44005	147	6.56774	178	7.25467	209	4.07305
24	5.43014	55	5.97646	86	6.55766	117	3.89835	148	4.91880	179	7.41963	210	7.11848
25	11.71722	56	6.85444	87	10.73934	118	3.43865	149	4.58269	180	6.18166	211	12.3582
26	8.98632	57	3.30462	88	7.56612	119	4.16521	150	1.46917	181	22.7493	212	6.39234
27	16.60784	58	4.08209	89	15.62738	120	42.76886	151	3.40796	182	6.03821	213	3.62756
28	4.52794	59	5.09644	90	26.03387	121	19.04093	152	5.37839	183	13.6573	214	7.51405
29	7.83279	60	13.6636	91	6.62944	122	21.39484	153	3.23971	184	10.4499	215	4.61398
30	4.24209	61	10.6820	92	6.62172	123	2.23341	154	8.20607	185	6.65733		
31	2.98152	62	13.9372	93	9.55129	124	5.53885	155	2.49320	186	12.8520		

Appendix K
Normality Test

	TR	TA	TP	TC	TF	PI	PA	TM	STCM	PG
Valid	212	212	212	212	212	212	212	212	212	212
Missing	0	0	0	0	0	0	0	0	0	0
Skewness	-.564	-.925	-1.024	-.746	-.555	-.733	-1.765	-1.311	-1.127	.213
Std. Error of Skewness	.167	.167	.167	.167	.167	.167	.167	.167	.167	.167
Kurtosis	-.600	.005	.627	.748	-.299	.448	3.811	2.195	1.519	1.510
Std. Error of Kurtosis	.333	.333	.333	.333	.333	.333	.333	.333	.333	.333

Appendix L
Mean Test

	TR	TA	TP	TC	TF	PI	PA	TM	STCM	PG
Valid	212	212	212	212	212	212	212	212	212	212
Missing	0	0	0	0	0	0	0	0	0	0
Mean	3.36	3.58	3.66	3.46	3.39	3.47	3.92	3.56	3.55	3.04
Std. Deviation	1.002	1.061	.885	.786	.907	.764	.753	.686	.695	.588
Minimum	1	1	1	1	1	1	1	1	1	1
Maximum	5	5	5	5	5	5	5	5	5	5



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