

## The Role of Tax Expert in Reducing the Cost of Tax Compliance: The Case of Auditor

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### Abstract

*Tax compliance costs represent additional burdens on top of the tax liability of the taxpayer. This study aims to examine the role of tax expert in reducing the cost of tax compliance, and it focuses on the case of auditor as a tax expert. The financial cost, time cost, and psychological costs used to measure the tax compliance costs. The research collects data by five-scale Likert questionnaire. This study is applied on Small and Medium Enterprises in Jordan. The regression found a significant and positive impact of auditor in reducing the cost of tax compliance. This study recommends that small and medium-sized companies in Jordan rely on the auditor as a tax expert to reduce compliance costs.*

**Keywords:** Tax compliance cost, tax expert, and auditor

### تكلفة الامتثال الضريبي: حالة المدقق ور خبير الضرائب في تخفيض

#### ملخص

تمثل تكاليف الامتثال الضريبي أعباء إضافية على دافع الضرائب. تهدف هذه الدراسة إلى فحص دور خبير الضرائب في تقليل تكلفة الامتثال الضريبي، وتركز على حالة المدقق كخبير ضريبي. التكلفة المالية وتكلفة الوقت والتكاليف النفسية تم استخدامها لقياس تكاليف الامتثال الضريبي. تم الاعتماد على الاستبيان كاداة لجمع البيانات باستخدام مقياس ليكرت الخماسي. تم تطبيق هذه الدراسة على الشركات الصغيرة والمتوسطة في الأردن. وجد تحليل الانحدار تأثيراً مهماً وإيجابياً للمدقق في تقليل تكلفة الامتثال الضريبي. توصي هذه الدراسة بأن تعتمد الشركات الصغيرة والمتوسطة في الأردن على المدقق كخبير ضريبي لتقليل تكاليف الامتثال.

**الكلمات المفتاحية:** تكاليف الامتثال الضريبي، خبير الضرائب، المدقق.

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## **1. Introduction**

One of the most important sources of revenue for the developing and developed countries to satisfy their responsibilities is tax revenue that consider as tax liability over taxpayer. However, whenever the tax law becomes very complicated, the cost of compliance rises as well (Musimenta & Ntim, 2020).

According to Eragbhe & Modugu (2016), individuals face compliance costs consist of acquiring sufficient capability to fulfill statutory requirements; collecting the required receipts and other data; performing the necessary calculations and achieving tax returns; paying professional advisors for tax advice; and paying incidental costs of postage, telephone, and travel to communicate with tax advisors or a government agency. Compliance costs for enterprises also include costs of collecting, refunding, and settling for taxes on the business's products or profits, as well as the wages and salaries of its employees. Tax a business's compliance costs also include the expenditures of learning the knowledge needed to complete this activity, such as understanding their legal requirements and penalties (Sandford et al., 1989). Therefore, in addition of tax liability, taxpayers face additional cost could has a role in lowering tax compliance behavior. In other words, the costs of tax compliance may contribute in an indirect effect on tax evasion practices that are the opposite of tax compliance sought by governments.

Tax compliance costs are seen as a major concern since they negatively affect individual and organizational tax compliance, which reflects on the financial health of a country (Erard and Ho 2003, Gambo et al., 2014). Therefore, most tax reform efforts in developed and developing countries have aimed to simplify procedures and processes to reduce the cost of tax compliance for taxpayers. The United States and the United Kingdom, for example, have emphasized lowering the cost of tax compliance as a technique for increasing tax compliance behavior (Hansford & Hasseldine, 2012).

On the other hand, when the tax system becomes more complicated that lead to unclear tax regulations, taxpayers will tend for facilitated tax methods such as self-preparation with tax program and hiring tax advisors, which has expanded in recent years (Kaghazloo et al., 2020, Marcuss et al., 2013). To minimize tax compliance cost, taxpayers tend to have diverse workforce high accuracy knowing and analyzing the systems and the

new tax laws (Musimenta & Ntim, 2020). In the United States for example, tax preparation and related financial advising has grown into a significant industry. Nearly half of all tax return are completed with the assistance of third parties, according to a widely quoted figure (Scotchmer, 2016). On the other hand, since the taxpayers hire tax experts to help them satisfy their tax obligations, tax experts know and face tax complexity regulations issues more than taxpayers (Kaghazloo et al., 2020). Therefore, tax experts' opinions can have a big impact on how a country's tax policy is designed with primary purpose to reduce tax compliance cost and increase tax compliance behavior.

Researchers highlighted tax advisors as a critical party helps reduce tax compliance costs for taxpayers. For example, Isa et al., (2014) were concluded that taxpayers prefer to use tax experts and agents to organize tax matters, as relying on tax experts is more effective in terms of financial cost. In other words, tax advisers are one of strategies taxpayers depend on to reduce tax compliance cost. The taxpayer depends on tax agents, tax advisors or auditors to assist them in tax compliance process and then reduce tax compliance costs.

In 2000, the American Institute of Certified Public Accountants issued eight standards for tax services provided by CPAs to the taxpayers, which were amended in 2009 and which were applied at the beginning of 2010. The first standard relates to the position of the auditor regarding tax declaration, as this standard provides guidelines for auditors when issuing tax certificates. The second standard is concerned with providing information to auditors when responding to inquiries related to tax declaration. The third standard stresses the validity of the procedural aspects of preparing the tax declaration. As for the fourth standard, the auditor is allowed to use estimates in preparing the tax declaration if it is not possible to obtain accurate information and data. However, this standard confirms that this does not conflict with the taxpayer's responsibility to provide basic information for preparing the tax declaration. The fifth standard requires the auditor to review the tax position and previous tax bases of the taxpayer. As for the sixth standard, the auditor is required to identify the mistakes of previous tax declaration and the mistakes of the tax administration when examining. The seventh standard is concerned with determining the form and content of tax advice provided by the auditor to the client. Although the IACPA

regulates the tax services provided by auditor, the consequences of the auditor's role on tax outcomes between the advantages and disadvantages still a wide debate among researchers.

In the literature, limited studies until now highlighted on the role of auditor as tax expert in reducing tax compliance cost in both developing and developed countries. This study aims to examine the impact of auditor as tax expert in reducing tax compliance costs of small and medium enterprises in Jordan.

## **2. Literature Review**

### **2.1 Tax Compliance Cost (TCC)**

Taxpayers participate with the complicated and challenging tax code; as a result, they are burdened with tax compliance costs that are expected to grow in complexity (Eichfelder & Hechtner, 2018). Thus, tax law complexity is a critical issue researchers argue as the determinant for tax compliance and increasing the tax compliance cost (Gambo et al., 2014; Borrego, 2015; Yahya et al., 2021; De Neve et al., 2021). Furthermore, complex and expensive compliance activities are a waste of wealth and resources from the standpoint of efficiency, as they maximize the tax liability of people and enterprises while not growing government revenues (Eichfelder & Hechtner, 2018).

In the 1930s, tax compliance costs debates began by Haig (1935). According to Sandford et al. (1989), tax compliance cost is the cost incurred by taxpayers in fulfilling the requirements imposed by tax legislation and the revenue authorities. Besides, Nam et al. (2000. P. 229) define the tax compliance cost as "the value of resources expended by taxpayers in meeting their tax obligations." In other words, Nam et al. (2000) describe the tax compliance cost as "hidden cost". Sandford et al. (1989) distinguish between gross compliance costs and net compliance costs; as the net compliance costs are defined as gross compliance costs less tax compliance benefits such as tax relief, cash flow advantages, and management benefits.

Researchers classify and define the tax compliance cost from different perspectives. Furthermore, several evidence examine tax compliance costs and their impact on other variables. For example, Sapiei et al. (2014) indicate that tax compliance costs can be

classified into internal costs, external costs, and incidental costs. Internal cost is time spent on tax administration by an employee of the organization. External cost is costs charged to a tax advisor. Incidental cost is the other than internal and external costs incurred in dealing with tax issues. On the other hand, Manual & Xin, (2016) determine the financial cost, psychological costs and time costs as the main component of tax compliance cost incurred by taxpayers. They define the financial cost as economic costs paid to obtain specialists such as tax agents, auditors, and lawyers, as well as other associated fees related to tax matters. Time costs are borne by employees who are involved in the tax reporting process, such as keeping required records of tax information, submitting tax forms, or preparing tax information for tax experts, as well as time is spent cope with tax administration. The psychological costs refer to the effects on a taxpayer who has to deal with tax issues, such as mental stress. Furthermore, Eragbhe and Modugu (2014) classify the tax compliance cost into computational costs and tax planning costs.

Abdul-Jabbar (2009) also classify the tax compliance costs into external and internal compliance costs. The fees paid to outside government obligation experts, such as legal counsel and bookkeepers, are known as external compliance costs. Internal compliance cost, on the other hand, are tied to time and monetary expenditures incurred within the company.

Researchers therefore agree that tax compliance costs are all costs incurred in addition to tax liability. However, several factors, according to Savitri and Musfialdy (2016), contribute to the rising cost of tax compliance. The age of the firm, the respondent's bookkeeping information, the use of an outside-specialized organization and the type of bookkeeping framework are all elements to consider.

The results are mixed when it comes to empirical evidence. For instance, a recent study by Ofori (2020) sought to determine the extent to which tax morale, compliance costs may affect taxpayer compliance among Small, and Medium sized Scale Enterprises in Ghana. The research indicates a statistically significant positive relation between tax morale, compliance costs, and tax compliance in this study. Besides, Nzioki & Peter (2014) found that tax compliance cost significantly positively affect tax compliance behavior. Besides, Mahangila (2017) conducted a study to examine whether the increase in tax compliance cost lead to decrease in tax compliance behavior in Small and Medium

Enterprises. The results show that tax non-compliance significantly increased as tax compliance costs increased. The findings suggest that high tax compliance cost may be to blame for SME taxpayers' poor tax compliance. As a result, tax system simplification is required.

On the other hand, Manual & Xin (2016) and Sapiei et al. (2014) found that tax compliance cost has insignificant impact on tax compliance behavior by taxpayers. Eragbhe and Modugu (2014) found that tax compliance costs are relatively high for small and medium enterprises in Nigeria. The cost of tax compliance appears to be proportional to the extent of compliance. As a result, they may increase the level of tax evasion (Erard and Ho 2003).

## ***2.2 The Role of Auditor in Reducing Tax Compliance Cost***

In the last few decades, the way of prepare and file tax returns by taxpayers has evolved substantially. The use of tax administration software has increased significantly, as has the outsourcing of tax processes to outside experts (Eragbhe and Modugu, 2014). There is still widespread debate about the impact of tax services performed by auditors from various respects. Many audit firms have recently added non-audit services to their services, such as management advice services, information system services, and taxes services, under the demand of company image and making profits for administration. A concern relating to the provision of non-audit services and whether it impacts auditor independence has arisen as a result of changes in the amount of audit firms' services (Doan et al., 2020).

For example, Lebowski et al. (2014), Meuwissen and Quick (2019), and Notbohm and Valencia (2021) argue that audit tax services has a negative impact on auditor independence and quality of financial reporting, and can lead to questionable and aggressive tax practices. On the other hand, Berg and Moré (2016) conducted study to examine the impact of the services provided by the auditor other than the audit on auditor independence. This study presented a list called "the black list" that contains the services that audit offices may not provide. These services include taxes, corporate finance and legal services, as these services contribute to establishing an economic relationship between the client and the auditor, which weakens the objectivity and independence of the auditor. Moreover, this study concluded that tax service is one of the most dangerous service on the

independence of the auditor. Besides, Doan et al. (2020) found a link between the non-audit services and auditor independence. Furthermore, the findings showed that two major elements have an impact on auditor independence: taxation services and management advisory services. On the other hand, because audit company tax providers have deep understanding about their clients, organizational operations, structures, and industry, and have access to vast internal financial data, they may be able to devise more successful tax techniques that lead to reduce tax compliance costs (Chyz et al., 2021). Besides, companies prefer to hire the company's auditor because they have a great knowledge of the company's tax structure, which will be reflected in tax savings, thus promoting tax evasion (Cripe and McAllister, 2009).

The use of tax experts, whether auditors or others, in general, is part of the costs of tax compliance. For example, Eragbhe & Modugu (2014) found that hiring a tax expert for addressing tax problems increases tax compliance costs for SMEs. On the other hand, although tax compliance costs include the payment of salaries and fees to tax advisors, this portion of the cost may be much less than the costs of understanding and gaining tax knowledge to meet tax requirements and other compliance costs.

Awad (2019) conducted study to examine the role of auditor in reducing cost of tax compliance. The findings show a significant relationship between the auditor and reducing the cost of tax compliance. However, Klassen et al. (2016) argue that auditors who perform tax compliance services; they face more risks to their reputation. As a result, audit firms that provide greater levels of tax compliance services may be less likely to promote tax evasion, which lead to high level of tax compliance (Klassen et al. 2016). According to Blaufus et al. (2011), they found that self-employed taxpayers in German bear a higher cost burden. They also found that taxable income and demand for external advisers are positive and significantly correlated with compliance costs. Therefore, the researcher developed the following hypothesis:

***H<sub>1</sub>: The auditor as a tax expert has a significant impact in reducing the tax compliance costs.***

### **3. Methodology**

#### ***3.1 Research Design***

A research design is a structure or guideline that is used to organize, perform, and analyze a study (Burns, 2005). This study uses cross-sectional and correlational design to show the role of auditor in reducing tax compliance costs. The majority of correlational designs are cross-sectional (Walker, 2005). These models are used to see if changes in one or more variables are linked to changes in another (s). Co-variance is the term for this. The direction, degree, amplitude, and intensity of the relationships or associations are investigated using correlations (Driessnack, 2007). To achieve the study's objective, the questionnaire is the most appropriate tool for data collection. The questionnaire was developed and divided into five sections. The first section is demographic variables that include gender, age, years of experience, and educational level. The second section contains the dimension of the of auditor that contain four paragraphs. Regarding to cost of tax compliance three dimensions is used. Each item of the role of auditor and cost of tax compliance is pointed on a five-point scale ranging from 1 "strongly disagree" to 5, "strongly agree."

#### ***3.2 Sample Selection***

The study population consists of all enterprises facilities in Jordan. Since the study population is large, based on the report of the Department of Statistics issued every five years, the number of companies in the capital Amman reached 75,913, noting that this census includes all types of companies, even individual companies. According to the classification of the Department of Statistics in Jordan, companies with less than 100 employees are considered a small company, and 100-500 are considered a medium company, while 500 or more are considered a large company. Given the difficulty of enumerating small and medium enterprises in Amman, the researcher focuses on the intentional spatial examination to choose the sample, where it gone to companies that organize from 1-100 workers, as well as from 100-500 workers. Small and medium enterprises are the actual engine of the national economy and constitute the social safety net of the state due to the size of their contribution to the national income, their influential contribution to preparing the market, and their large contribution to paying taxes.



Furthermore, SMEs make up around 90% of all private sector enterprises, over 50% of private sector employment, and up to 40% of private sector turnover in most nations (World Bank, 2019).

### 3.3. Study Variables

Table 1 shows the study variables and their dimensions used in the study.

**Table 1: Study Variables**

	Variables	Dimensions
Independent variable	Role of Auditor	1. Role of auditor
		1. Financial cost
Dependent variable	Tax Compliance Cost	2. Psychological cost
		3. Time cost

## 4. Results

### 4.1 Response Rate and Key Information about Responders

To achieve the purposes of the research, the questionnaire was distributed to 140 companies in the capital, Amman. However, the number of respondents was 107, with a response rate of 76.4 %. Table 2 shows the demographic data of respondents.

**Table 2: Respondents' demographic data**

Variable		Frequency	Percent
Gender	Male	103	88%
	Female	14	12%
	Total	107	100%
Age	25-35	7	6%
	30-45	88	75.2%
	More than 45	22	18.8%
	Total	107	100%
Years of Experience	1-5	5	4.3%
	5-15	73	62.4%
	More than 15 years	39	33.3%
	Total	107	100%
	Diploma	3	2.6%

Education level	Bachelor's degree	98	83.8%
	Postgraduate	16	13.7%
	Total	107	100%

#### 4.2 Reliability

Before calculating the correlation between variables, Cronbach and Meehl (1955) recommend that the questionnaire's created scales/items be checked for consistency. Only constructs with a coefficient of scale greater than 70% are considered valid measuring constructs (Pallant, 2001). The internal reliability of the questions on the Likert scale was assessed with Cronbach's Alpha, as shown in Table 3.

**Table 3: Reliability Statistics**

Variable	Cronbach's Alpha
The role of auditor	.934
Financial cost	.885
Psychological cost	.941
Time cost	.930

Table 3 indicates that the values of Cronbach's alpha coefficients were all greater than 70%, where the value of the reliability of the role of the auditor dimension was .934. In terms of tax compliance costs; financial cost, psychological cost, and time cost, the reliability values were .885, .941, and .930, respectively. These values of Cronbach's alpha coefficient indicate the validity of the survey and the adoption of the study results.

#### 4.3 Regression Results

This study used simple linear regression to examine the impact of auditor in reducing the cost of tax compliance.

**Table 4: Regression Results**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	28.445	3.472		8.193	.000
	The role of auditor	2.580	.225	.730	11.471	.000
a. Dependent Variable: Tax Compliance Cost						
R Square = .534    Adjusted R Square = .530						

As shown in table 4, the adjusted R square of the study model is 53%, this indicates that the auditor make change in tax compliance cost by 53%. The regression found a significant and positive impact of auditor on reducing tax compliance cost ( $t = 11.471$ ,  $\text{sig} = .000$ ). Therefore, the H1 is accepted. This result indicates the importance of relying on the auditor as a tax expert to reduce tax compliance costs represented in financial costs, psychological costs and time costs incurred by the taxpayers in addition to tax obligations. As mostly small and medium enterprises lack tax knowledge and experience, on the other hand, relying on tax experts and auditors in particular is more effective, efficient, and less costly than establishing independent tax administrations, as is the case in larger enterprises.

## 5. Conclusions

The lack of tax knowledge, the continuous updating of tax laws, the increasing complexity and ambiguity of tax legislation and other challenges create additional burdens called “hidden burdens” on the taxpayer. These challenges highlighted the need for tax advice and expertise from specialized parties. This study highlighted on the role of auditor as tax expert in reducing the cost of tax compliance of Small and Medium Enterprises in Jordan. The highlight of the auditor as a tax expert arises from the individual factors that characterize him, such as the tax and non-tax knowledge he possesses, years of experience and other factors that support a course as a tax expert. The results of the study indicate that auditor has a significant and positive impact on reducing cost of tax compliance.

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