

# Factors Affecting Electronic Tax Compliance of Small and Medium Enterprises in Vietnam

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## Abstract

In Vietnam, tax compliance has become an important goal in the tax reform strategy. In the context of technology 4.0, the application of the electronic tax system is of great significance to small- and medium-sized enterprises (SMEs). The paper explores factors influencing electronic tax compliance of SMEs in Vietnam. Data from 402 SMEs, who are business taxpayers, was selected through a researcher-designed questionnaire survey method. The results indicate that four groups of factors have significant effects on electronic tax compliance among Vietnamese SMEs. These groups include Taxpayer Awareness (TA), Perceived Ease of use (PTE), Vietnamese tax administration (VTA,) and Efficiency of Vietnamese tax policy (VTP). The factor analysis was adopted; Cronbach's alpha coefficients were calculated, exploratory factor analysis (EFA) was used. The findings found that among these four groups, the most influencing factor is taxpayer awareness. It is suggested that the Vietnamese government should pay attention to promote and support SMEs to raise full awareness of tax obligations. This could be done through various methods such as conducting workshops for updating tax policies and short courses to business taxpayers of electronic tax compliance. The study is expected to provide some important implications for policy-makers and practitioners in tax policy reform in Vietnam.

**Keywords:** Electronic Tax, Tax Compliance, SMEs, Vietnam Tax Law

**JEL Classifications Code:** H25, G30, G38, M10

## 1. Introduction

In Vietnam, in the context of the 4.0 technology revolution, the modernization of tax administration is required in line with the need for innovation. According to the economic census in the period 2012 - 2017, the SMEs in Vietnam made a significant contribution to the economy. In particular, SMEs accounted for 98.1% of the total number of operating businesses, contributing about 45% of GDP, 31% of budget revenue, and creating jobs for over 5 million

workers. However, the reality is that SMEs with simple business structure, mostly service (about 20% is production activities), nearly half of them shown annual revenue of less than 1 billion VND. The contribution of SMEs has great potential but the scale and mode of operation are still fragmented, especially the tax compliance issues of SMEs in Vietnam. The issue arises from awareness to public application, the effort to improve information technology system in tax declaration, payment and refund along with the unexpected cost of companies. Therefore, the study on the factors affecting the electronic tax compliance of SMEs will be an important contribution in proposing solutions to improve electronic tax compliance for SMEs in Vietnam.

## 2. Literature Review and Hypothesis Development

### 2.1. Literature Review

Electronic taxation (e-tax) is an integration of many services including tax declaration, payment, and refund through a single information technology application

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to facilitate taxpayers' online transactions with the tax authorities, helping the tax authorities to check the tax obligation as well as answer relevant questions of businesses quickly. Electronic tax declaration and payment system not only reduces cumbersome tax payment procedures and shorten travel time and costs, but also limit errors in the filling and payment process. SMEs must understand full compliance with tax obligations in accordance with the law, including activities through the online system of tax registration, tax declaration, tax calculation, tax payment, and complying with other requirements on tax administration as prescribed by the law. Non-compliance causes revenue loss, affecting the State's revenue policy, and ultimately affecting economic growth. As a result, the tax system is a potential risk, increasing inequality in society. Conversely, if the taxpayer's compliance is at a high level, it will directly impact on improving the budget revenue management as well as an efficient tax system. This allows the country to collect certain taxes without having to change tax policies regularly, creating a relatively stable and comprehensive tax policy system.

Theoretical research shows that several factors affecting tax compliance as well as electronic tax compliance are as follows:

**- Group of factors in respect of tax policy and tax administration:**

(i) Tax rate is considered as one of the important factors in the tax base, determining whether the tax amount is big or small. A study by Tanzi and Parthasarathi (1993) points out the positive relationship between marginal tax rates and tax evasion. Accordingly, the higher the tax rate, the greater the possibility of tax evasion; (ii) The probability of tax examination is a decisive factor in tax compliance. In a study by Allingham and Sandmo (1972), it was shown that there was a positive relationship between the penalty factor and the likelihood of tax examination and the increase on the actual income of taxpayer's declaration. A higher probability of tax examination will have a positive effect on tax compliance (Shanmugam, 2003); (iii) Tax penalties are considered as a liability, as such, heavy tax penalties will reduce tax evasion. However, if the level of sanction is too high, it will cause adverse effects, causing social discontent, leading to a reduction in voluntary tax compliance (Friedland, 1982).

**- Group of factors in respect of the level of tax awareness and understanding:**

(i) The level of awareness is a state of knowing and understanding, while the tax payment is an issue that requires taxpayers to have a sense of compliance and knowledge of this work (Mubarak & Faridah, 2019). Whether taxpayers'

perceptions are positive or not, this is based on the effectiveness of the implementation of public functions, which will affect people's compliance in tax declaration and payment (Jackson & Milliron, 1986). According to Loo et al. (2009), tax awareness is necessary for taxpayers to know, recognize, respect, and strictly abide by the current tax regulations. In other words, good tax awareness will enhance the taxpayer's voluntary compliance. Rantung and Adi (2009) evaluated 3 main points of tax perception. First, tax is a major source of income, hence taxpayers want to pay taxes because they acknowledge the benefits of the public good. Second, the delay in tax payment or tax exemption or reduction will greatly disadvantage the country's growth, hence taxpayers want to pay taxes because they understand that tax-deferred will reduce the national financial resources, depressing the economic development. Third, tax compliance means paying taxes properly and on time. This is an undeniable obligation for anyone in society. Tax awareness must cooperate with taxpayer acceptance. As taxpayers' awareness increases, there will be a higher percentage of taxpayers complying with taxes (Nalendo, 2014); (ii) Tax acknowledgment reflects that taxpayers who obtain good tax knowledge are more likely to comply than those with narrow tax knowledge (Hofmann, 2008). Moreover, this factor should be combined with other factors such as tax ethics, the possibility of a tax examination, etc., which will make the research model more comprehensive (Loo et al., 2009); (iii) Tax ethics emphasizes the responsibility of citizens to contribute to society. According to Torgler and Schneider (2007), a tax ethics perspective will increase compliance. However, researchers also believe that only when taxpayers feel the fairness of taxation and are aware of the effectiveness of public expenditures, tax compliance will be better. On the contrary, if tax knowledge is good but tax ethics is poor, taxpayers will seek to evade taxes with more sophisticated tricks (Murphy, 2004).

**- Group of factors in respect of the firm's business activities:**

(i) Business performance, including industry, operating time, and type of ownership, reflects the level of tax compliance. Businesses with high or low profits affect the ability to pay taxes. The operating time of a newly established enterprise or a short time of operation is shown lower tax compliance than others. The type of ownership of a business will affect the degree of tax compliance differently (Turban et al., 1997); (iii) Tax compliance costs are the costs incurred by taxpayers to comply with the tax laws. For businesses, compliance costs include internal costs (costs for stationery, phones, or the value of the time for accountants to handle tax work), external costs (fees paid for tax advice if outsourced, additional administrative fees, etc). Friedland (1982) argued that there was an inverse relationship between the cost of

tax compliance and compliance behavior. The complexity of tax regulations and the costs of tax compliance are positively related. Marcus (2003) used survey data from the US Internal Revenue Service (IRS) and found a positive effect between the complexity of income tax law and the cost of tax compliance. Besides, with the mechanism of the taxpayers' self-declaration and self-payment, it is extremely important to understand tax laws and forecast the compliance costs. If the tax law is complicated, requiring qualified accounting practitioners to handle, it is accompanied by the cost of hiring employees. Generally, compliance costs consist of 2 types: general cost and psychological cost. The aggregate cost is the cost that taxpayers have to pay in cash and also costs related to timing and other sources during tax procedure (Evans & Tran, 2014). Psychological cost is associated with tax stress and anxiety brought to taxpayers, measured on the Likert scale. Shekidete (1999) determined that compliance costs will decrease with adjustments to tax rates, along with simplicity in tax procedures, to help improve corporate tax compliance. Similarly, as reported by Evans and Tran (2014) in Australia, the cost of compliance with tax declines with the stability of tax laws. Tax systems with high compliance costs are often unfair and SME taxpayers realize that they are in an unfavorable position because the tax system does not create vertical equity. In particular, Jankeeparsad and Nienaber (2016) studied the effectiveness of an electronic tax system in South Africa when the South African Government introduced the electronic filing system (eFiling), allowing tax returns to be filed electronically. They utilized the decomposed theory of planned behavior with factors adjusted specifically for South Africa as a developing country to identify the possible determinants of user acceptance of the electronic tax system

among taxpayers. For taxpayers using the manual method, lack of facilitating conditions such as access to computer and internet resources was the most significant barrier to electronic tax usage, while taxpayers using the electronic method reported perceived usefulness as the primary determinant in their decision to use the electronic tax system. Understanding these acceptance factors can extend knowledge of taxpayers' decision-making and lead to better planning and implementation of future E-Government initiatives in South Africa and other developing countries.

**- Group of tax perception factors:**

(i) The usefulness of technology is considered as an important factor to help users trust the use of advanced technology in supporting their current jobs (Davis, 1989). In this study, PEU (Perceived Ease of Use) denotes the extent of usefulness (for taxpayers) of performing tax works electronically. Empirical evidence shows that the application of new technology brings high efficiency, fast data processing speed as well as helps taxpayers store information. These advantages positively impact tax compliance (Mustapha, 2013); (ii) The level of tax reception is the belief that the application of information technology will assist in tax compliance. The electronic tax payment system introduced by the Nigerian government as tax administrative reform has been embraced by the people as a new step instead of carrying out the paper tax work as before. Most previous studies used the variable "Awareness of usefulness" as an independent variable to explain behavioral intent. According to previous studies, a good understanding of the usefulness of electronic taxation has always had a positive relationship with tax compliance (Wang, 2003; Ozgen & Turan, 2007).

**Table 1:** Research variables

<b>Dependent variables</b>	<b>Descriptions</b>	<b>References</b>
Tax policy and management	The optimal level of tax policy and its effectiveness in tax administration management	Mason and Calvin (1984) Shanmugam (2003)
The level of taxpayers' understanding of tax	The level of knowledge and awareness about compliance with tax policies and the implementation of tax procedures of enterprises	Nalendo (2014) Hofmann (2008)
The level of taxpayer's electronic tax perception	The extent to which taxpayers believe that the application of electronic tax supports their compliance	Mustapha (2013); Mamta (2012); Olatunji and Ayodele (2017); Ozgen and Turan (2007)
Business performance	Including business sector, operating time, ownership type, which reflects tax compliance	Turban and Greening (1997)
Tax compliance costs	The costs that taxpayers must pay when complying with tax procedures	Jankeeparsad and Nienaber (2016) Shekidete (1999)
Tax ethics of taxpayers	Recognizing the responsibility of the social contribution from taxpayers.	Murphy (2004)

## 2.2. Hypothesis Development

The following hypotheses are generated:

*H1: A simple, stable, fair, transparent, and well-informed tax policy has a positive impact on the electronic tax compliance of SMEs.,*

*H2: Effective tax administration has a positive impact on SMEs' electronic tax compliance*

*H3: Taxpayers' good psycho-awareness of tax has a positive impact on SME's electronic tax compliance.*

*H4: Profitable business performance have a positive impact on SME's electronic tax compliance.*

*H5: Better perception of an SME's electronic tax, better tax compliance.*

## 3. Research Methodology

The authors conducted the study with a combined method through two specific stages as follows:

Step 1: Reviewing the theoretical basis with results of group discussions and face-to-face discussion with experts from tax departments and tax accountants in SMEs to propose the model of the factor affecting e-Tax compliance of SMEs in Vietnam

Step 2: After generating the proposed model from the previous stage, the authors carried out the quantitative analysis with 420 surveys sent to SMEs.

### 3.1. Research Model

#### *Data Collection Instrument*

Some considerations are directed to the development of the 21-variable questionnaire and provide indicators of the reliability and validity of the proposed measurement. Many matters were discussed before a factor was constructed. The first methodological issue is the number of variables to be included in the model for the study and the sample size to be used. Moreover, there are at least four variables for each common factor which are expected to emerge from the data analysis (Creswell, 2009). Based on preliminary readings of previous literature, the scale (of the 21-variable questionnaire) was constructed to SMEs' perceptions of the subject of E- tax compliance, as well as some demographic information. The items are a combination of positive and negative statements rating on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Statistical Package for Social Sciences (SPSS), Version 20.0 was used to conduct the exploratory factor analysis (EFA).

#### *Scales for the main survey*

We surveyed the factor impacting SMEs' perceptions of E-tax compliance. Scales include: Tax Policy, Tax Administration in Vietnam; Taxpayer Awareness; A payer's Financial Situation; Perceived Trust in E-tax; Tax Compliance.

### 3.2. Sample and Data Collection

The research collected 402 valid questionnaires (out of a total of 420 responses, 420 responses, and invalid votes were excluded from the analytical data) from SMEs of different business sectors in Vietnam with the sample of 64.9% in the trading service business, 12.1% in manufacturing, and the rest in construction and other sectors. There are 64.5% of the respondents had at least 5 years of experience in tax and accounting. Google form was used for the online survey.

#### *Cronbach's Alpha Coefficient:*

Most studies agree the general rule of thumb is that a Cronbach's alpha of .70 and above is good, 80 and above is better, and 90 and above is best. Cronbach alpha values of 0.7 or higher indicate acceptable internal consistency. Other suggested that Cronbach's Alpha of more than 0.6 is usable if the research topic is new or unfamiliar to the respondent in the context of the study (Chu & Nguyen, 2005). Therefore, for this study, Cronbach's Alpha 0.7 and above can be used.

Confirmatory Factor Analysis (CFA) is a multivariate statistical procedure that is used to test how well the measured variables represent the number of constructs. It is used to test whether measures of a construct are consistent with a researcher's understanding of the nature of that construct (or factor). All the scales submitted to CFA demonstrated a satisfactory level of reliability with coefficient alphas exceeding the cut-off value of 0.7. Exploratory factor analysis (EFA) (a statistical approach for determining the correlation among the variables in a dataset) was selected because it does not impose a specific pattern on the data in a prior manner.

In EFA, each observed variable is potentially a measure of every factor, and the goal is to determine relationships (between observed variables and factors) are strongest. It also provides an opportunity to identify a factor's inclusion substantially. EFA was warranted in this study as no previous research has examined the factor to measure SMEs e-tax compliance by using EFA and reliability analysis. The EFA was conducted to identify and interpret the underlying and common factors of the respondents' reasons that influence their perceptions of e-tax. The basic assumption of factor analysis is that for a collection of observed variables there are a set of underlying variables called factors that can explain the interrelationships among those variables.

**Table 2:** Research variable description:

<b>The scale</b>	<b>Coding</b>
Vietnam Tax Policy	VTP
Simple and stable tax policies will promote more tax compliance	VTP1
The fairer and more transparent tax policy will promote the tax compliance of businesses	VTP2
All new regulations and tax policies have been disseminated and updated, helping businesses in tax compliance	VTP3
<b>Vietnam Tax Administration</b>	VTA
The mechanism of self-declaration and self-assessment makes businesses more tax compliant	VTA1
The higher the probability of tax examination, the higher tax compliance of the business	VTA2
The higher the fine for non-compliance, the better tax compliance	VTA3
Tax officers have the ability to quickly and accurately solve jobs, supporting and encouraging SMEs to comply with tax filing better.	VTA4
<b>Taxpayer Awareness</b>	TA
Recognizing fairness in tax law increases corporate tax compliance	TA1
Recognizing the fairness in tax policy enforcement promote corporate tax compliance	TA2
Enterprises are well aware that tax payment is its obligation	TA3
If the fear of being penalized when not complying with tax increases, the business will comply with tax	TA4
If the business owner perceives that the government spends the tax revenue properly, the higher the tax compliance behavior	TA5
<b>Taxpayer's Financial Situation</b>	TFS
Businesses which are difficult to manage revenue and cost, tend to be less tax compliant than others	TFS1
Enterprises which have high-profit margins are better at tax compliance	TFS2
The better the business performance is, the easier it will be to comply with tax	TFS3
<b>Perceived Trust in E-tax</b>	PTE
Electronic tax helps to file tax quickly, saves time in tax filing, and promotes better tax compliance	PTE1
A sense of ease of use of electronic taxation helps businesses better comply with taxes	PTE2
Little security risks when filing E-tax will make businesses more willing to comply	PTE3
<b>Tax Compliance</b>	TC
Your business always tries to pay taxes on time.	TC1
The information on the tax returns are accurate and fully reflects the business situation	TC2
Enterprises are interested in and knowledgeable about the provisions of tax laws, especially those related to the rights and obligations of taxpayers.	TC3

According to Gorsuch (1997), EFA explains the variation in the observed variables in terms of the underlying latent factors. The first step required to perform a factor analysis is to determine whether it is necessary to perform it on the data. This is done by testing the adequacy with which the data can be sampled. The measuring of sampling adequacy is a measure of how suited the data is for factor analysis and this

was evaluated using the Kaiser-Meyer-Olkin (KMO). The test measures sampling adequacy for each variable in the model and the completed model. The statistic is a measure of the proportion of variance among variables that might be common variance. The lower the proportion, the more suited your data is to Factor Analysis. (Bernaus & Gardner, 2008). KMO values between 0.8 and 1 indicate the sampling is adequate.



**Table 3:** Descriptive Statistics

	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
VTP1	402	1	5	3.88	1.064
VTP2	402	1	5	3.91	1.110
VTP3	402	1	5	3.89	1.083
VTA1	402	1	5	3.73	1.090
VTA2	402	1	5	3.37	1.075
VTA3	402	1	5	3.20	1.035
VTA4	402	1	5	3.86	1.153
TA1	402	1	5	3.81	1.070
TA2	402	1	5	3.74	1.042
TA3	402	1	5	3.59	1.049
TA4	402	1	5	3.93	1.065
TA5	402	1	5	3.84	1.116
TFS1	402	1	5	3.56	1.125
TFS2	402	1	5	3.25	1.140
TFS3	402	1	5	3.22	1.116
PTE1	402	1	5	3.84	1.065
PTE2	402	1	5	3.86	1.056
PTE3	402	1	5	3.56	1.113
TC1	402	1	5	3.98	1.168
TC2	402	1	5	3.96	1.127
TC3	402	1	5	3.90	1.023
Valid N (listwise)	402				

**Table 4:** Reliability Statistics

<b>Factor</b>	<b>Cronbach's Alpha</b>	<b>Cronbach's Alpha if Item Deleted</b>
VTP	0.908	0.877, 0.859, 0.868
VTA	.813	.737, .781, .790, .751
TA	.913	.882, .883, .911, .892, .900
TFS	.761	.752, .548, .720
PTE	.858	.792, .759, .853
TC	.892	.824, .850, .863

#### 4. Empirical Results

After performing factor analysis for the independent variables in the model, including VTP, VTA, TA, TFS, and PTE to make conclusions about keeping the appropriate variables and removing the inappropriate ones, the observed variables with factor loading less than 0.4 will

be rejected (Watson et al., 1988). Factor loading shows the variance explained by the variable on that particular factor. A higher factor loading represents that the factor extracts sufficient variance from that variable. In this study, the principal components extraction method was applied with the Varimax rotation (used at one level of factor analysis as an attempt to clarify the relationship among factors) and the index represents the amount of variation explained by factors greater than 1 (Eigenvalue > 1). Total variance extracted greater than or equal to 0.5 will be accepted (Hair, 1998).

The variables eliminated include TA4 and TFS1 due to uploading 2 factors at the same time but the difference of the factor loading <0.3 violates the discriminant value.

KMO coefficient = 0.872 shows that factor analysis is appropriate. Bartlett's test = 3,893,748 at Sig's significance level. = 0.000, describes that factor analysis is relevant and the hypothesis of the overall correlation matrix as homogeneous matrix is rejected, that is, the variables are correlated with each other and satisfy conditions in factor analysis.

**Table 5:** Rotated Factor Matrix and Reliability Analysis of SMEs Electronic tax compliance scale

	Component				
	1	2	3	4	5
TA2	.832				
TA3	.785				
TA5	.763				
TA1	.761	.339			
VTP3		.865			
VTP1		.865			
VTP2		.856			
PTE1			.830		
PTE2	.307		.811		
PTE3			.773		.304
VTA2				.831	
VTA3				.815	
VTA1			.352	.718	
VTA4			.327	.695	
TFS3					.877
TFS2					.790

Extraction Method: Principal Component Analysis.  
 Rotation Method: Varimax with Kaiser Normalization.

**Table 6:** Regression Results Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.100	.162		-.619	.536		
TA	.501	.043	.463	11.512	.000	.509	1.966
VTP	.194	.036	.192	5.442	.000	.658	1.519
PTE	.275	.038	.261	7.191	.000	.626	1.598
VTA	.144	.036	.125	3.961	.000	.827	1.210
TFS	-.039	.031	-.039	-1.255	.210	.842	1.188

Results extracted 5 independent factors corresponding to the rotation matrix with the total variance extracted 77.907, greater than 50%. The factor loading is all greater than 0.5. The EFA analysis conditions are satisfied. The analysis was performed similarly with the dependent variable: TC. The results of the TC variable satisfy the conditions of EFA analysis. To test regression, the factor point method was used to determine the number multiplier for the extracted factors to conduct the correlation and regression.

Regression results illustrate that the Adjusted R Square coefficient reaches 67% > 50%, sig < 0.05. The independent

variables have the same direction (beta > 0) and are statistically significant (sig beta < 0.05) with the dependent variable, except for the TFS variable. Beta magnitude indicates the degree of influence of the independent variables on the dependent variable. As follows, TA (Taxpayer) has the largest influence, followed by PTE (Perceived Trust E-tax), VTP (Vietnam tax policy), and VTA (Vietnam Tax Administration). Additionally, the VIF coefficient < 2 indicates that the problem of multicollinearity does not significantly affect the regression results. Variance inflation factor (VIF) is a measure of the amount of multicollinearity in a set of multiple regression variables

## 5. Conclusions and Implications

Recently, the tax system in Vietnam has successfully applied electronic tax to replace the traditional manual form in most of the stages. Thanks to the application of information technology, it assists taxpayers in fulfilling their tax declaration and payment, including providing correct information on tax returns and filing; quickly complete electronic tax registration, electronic tax declaration, and electronic tax payment; get electronic VAT refund; monitor and manage information of tax authorities, electronic communication between tax authorities and taxpayers or between tax authorities and relevant agencies including State Treasury, state of the bank, customs, etc. Based on the above analysis results, the study proposes many solutions to promote better compliance of SMEs, contributing to the regulation of tax policy.

### **First, regarding taxpayer awareness**

Based on the results, electronic tax compliance is significantly affected by the perception and psychology of SMEs. The study proposes that the government should encourage SMEs through supporting tools, and train them to have full awareness of tax obligations. To help taxpayers realize tax fairness (both policies and administration), the government should follow budget expenditure discipline and transparent information on the annual public budget report.

### **Second, regarding perceived trust in E-tax**

The analysis results show that the perception of electronic tax helps to quickly declare tax and save time on tax declaration. SME's perceptions of the ease of use of electronic tax as well as low-security risks related to electronic tax will motivate taxpayers to better tax compliance. The application of electronic tax depends largely on the information technology infrastructure. The tax industry needs to regularly upgrade the electronic tax return system to avoid congestion, which causes a delay in filing tax returns. Moreover, promoting and spreading the implementation of the electronic tax system helps all tax administrative procedures to be one-clicked. As consequence, the application of electronic tax is more convenient because taxpayers can reduce the time for tax declaration and payment as well as restrict unnecessary costs.

### **Third, regarding the recent Vietnam tax policy**

SMEs wish for the simplicity and stability of the tax policy. Besides, the tax policy needs to be fair and transparent. All new tax regulations and policies need to be disseminated and updated to taxpayers properly.

### **Last, regarding the recent Vietnam tax administration**

Since 2007, when Vietnam applied the mechanism of self-declaration and self-responsibility for tax compliance, it has created favorable conditions for enterprises to be proactive in complying. This also helps businesses with better tax compliance. The analysis also shows that a highly profitable

business improves tax compliance better. The level of tax compliance is also proportional to the administrative fine (penalty) of non-compliance. If tax officers are capable of quickly and accurately handling their jobs, they will support businesses' tax compliance procedures, and encourage businesses to comply with tax better. This result also proposes that tax staff need to be trained and improved in both quantity and quality related to information technology development.

In general, except for the factor 'taxpayer finance situation', the other factors such as Taxpayer Awareness, Perceived Trust in E-tax, Vietnam Tax Policy and Administration have significant effects on electronic tax compliance of SMEs in Vietnam.

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