



Effects of Service Quality on Taxpayer Satisfaction: A Case of a Client Relationship Management Program

Enoch Hapala¹
Stan G Kaunda²
Andrew M Lipunga³

¹ Malawi Revenue Authority

² Business Management Department, School of Business and Economic Sciences, Malawi

² Accountancy and Finance Department, School of Business and Economic Sciences, Malawi
email: alipunga@poly.ac.mw

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Abstract: The purpose of the study is to examine the effects of service quality on the satisfaction of taxpayers using the service quality (SERVQUAL) framework. Specifically, it evaluates the influence of reliability, assurance, tangibility, and empathy on taxpayer satisfaction. The study sampled 143 taxpayers under the client relationship management program introduced by the tax authority in Malawi. Data was collected using a questionnaire and was analyzed using a multiple regression model. The results indicate that 49% of the variations in taxpayer satisfaction can be explained by service quality ($R^2 = 0.4892$). Further, the results indicate that while all five dimensions of service quality have a positive effect on taxpayer satisfaction, four (reliability, assurance, tangibility, and empathy) are statistically significant (p -values < 0.05) while responsiveness is insignificant (p -values > 0.05). The results imply that tax authorities should not overly focus on service quality to enhance taxpayer satisfaction as it accounts for only half of the variations. The other factors may need to be identified and implemented together with service quality. Concerning service quality, the focus of the tax authorities should be placed on reliability, assurance, tangibility, and empathy.

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INTRODUCTION

Tax revenue collection can be boosted by directing efforts toward dealing with tax non-compliance (Alshira'h & Abdul-Jabbar, 2020). One way is to encourage voluntary compliance, which entails self-directed effort on the part of taxpayers. For this to work, the taxpayers need support in meeting their tax obligations through, among other things, the tax authorities improving service delivery in order to minimize taxpayers' efforts of compliance.

In Malawi, tax administration has seen reforms starting from the colonial period. In totality, Chafuwa et al. (2017) argue that all these reforms were aimed at improving service delivery to maximize

tax revenue. Notable reforms include the setting up of a quasi-government organization, the Malawi Revenue Authority (MRA), to collect and account for tax revenue. The MRA became operational in the year 2000. And within the organization, in 2007, the Large Taxpayer Office (LTO) was established to manage a large taxpayer/client base. This was made after realizing that different taxpayer segments require different strategies to manage their tax compliance. Malawi Revenue Authority (2015) defined large taxpayers by either the amount of tax contribution (minimum of U\$750,550.33 per year) or the annual turnover (minimum of U\$1,411,100.65).

In 2015, the LTO introduced a Client Relationship Management (CRM) program. CRM is an initiative aimed at improving service delivery to improve voluntary compliance through the provision of customized services, products, and assistance to the taxpayers (Malawi Revenue Authority, 2015). As applied in tax administration, CRM refers to all activities that the tax authorities conduct to ensure that taxpayers are provided with all the support they need to ensure tax compliance through enhancement of the cordial relationships and partnerships (Alshira'h & Abdul-Jabbar, 2020). Thus, the primary purpose of the program is to improve service quality. It is postulated that quality of service creates client satisfaction and loyalty. Thus, organizations attempt to offer high quality services to achieve customer satisfaction, loyalty, and retention. These elements trigger the client's right behavior in the context of tax administration, taxpayers voluntarily comply and willingly pay taxes. As evidenced by the growing rate of tax evasion, developing countries like Malawi are struggling to create a willing culture towards tax payment (Marandu et al., 2015), hence the importance of CRM in tax administration. CRM is linked to tax compliance as it promotes a positive attitude towards tax paying through the tax authorities providing satisfactory services.

It is worth noting that tax authorities worldwide are moving away from the semi-military approach of tax enforcement to voluntary compliance. Marandu et al. (2015) note that heavy reliance on the use of semi-military efforts to prevent taxpayers from evading tax may result in a temporary increase in revenue collection but its sustainability, in the long run, tends to be difficult. However, building the relationship between tax authorities and taxpayers creates a platform for long-term revenue gains. This is a proactive approach that mitigates compliance costs. Against this background, this study examines the effects of service quality on taxpayers' satisfaction in the context of the CRM program at the MRA. It employs the service quality (SERVQUAL) framework that proposes that service quality is a function of service tangibility, service reliability, service responsiveness, service assurance, and service empathy (Parasuraman et al., 1985). On the other hand, client satisfaction comprises the experience of clients for a particular product that is measured by comparing the expected level of service and the actual level delivered (Ghotbabadi et al., 2012). Although, there are several extant studies on the effects of service quality on customer satisfaction generally. The studies have been conducted in different sectors of the economy. There is a dearth of literature relating to the taxation sector, besides, the existing studies provide different results regarding the effects of the service quality dimensions on satisfaction. This suggests the need for further empirical analysis. Accordingly, this study provides empirical evidence on the impact of service quality on taxpayer satisfaction, specifically, on the dimensions that the tax authorities may need to focus on.

The remainder of the paper is structured as follows. The next section reviews the existing studies and presents the hypotheses that were tested. Thereafter, research methodology is provided followed by the presentation of results and discussion. Finally, the last section of the paper gives the concluding remarks.

LITERATURE REVIEW AND HYPOTHESES

The study is premised on the theory of planned behavior developed to predict human behaviour (Ajzen, 1991). This theory is based on the attitudes of a human being. It postulates that a person's actions are not abrupt but go through a process of reasoning. Bani-Khalid et al. (2022) observe that the theory can assist the tax authority in supporting taxpayer behavior. This is the case because, in most cases, it takes a reasoning process for taxpayers not to comply with their tax obligations. Based on the theory, the decision

to be a compliant taxpayer is based on attitudes, subjective norms, and the perceived control of the taxpayer (Bani-Khalid et al., 2022; Hameed et al., 2023). CRM program is implemented to positively change taxpayers' attitudes toward tax compliance. Since if the taxpayer has a positive attitude toward compliance the higher are the chances of complying (Nurwanah et al., 2018; Sekti & Latifah, 2019). It is a proactive approach to encourage compliance behavior by enhancing the quality of service. This is done by the tax authority being intimately close to the taxpayers through the provision of tax information, tax sensitization activities, and frequent reminders by deliberate alert telephone calls and messages. Based on the theory of planned behavior, the focus of CRM program is to enhance tax compliance in a way that shifts from the economic and military approach to the social psychological approach (Damayanti et al., 2015; Marandu et al., 2015). Improving the quality of service, like in other sectors, is believed to lead to taxpayer satisfaction and consequently tax compliance.

Customer or client satisfaction is defined as “the feeling that clients get when they encounter a benefit that satisfies or outperforms their desire” (Khan et al., 2021). The definition presupposes that clients access a benefit that may be in the form of a service or product because they have specific desires to be satisfied. Failure to satisfy their desires leave them unsatisfied and may resort to seeking the benefit elsewhere or not at all and vice versa if they are satisfied. In the case of taxpayers, they may decide not to comply or to comply, respectively. The quality of the benefit provided is one of the factors that influence client satisfaction (Zygiaris et al., 2022). According to the SERVQUAL framework, the quality of service can be decomposed into five dimensions namely reliability, tangibles, responsiveness, empathy, and assurance (Parasuraman et al., 1985). Reliability involves the dependability and accuracy of the service provider when offering the service (Khan et al., 2021). Tangibles deal with aesthetics, that is the desirability of the physical infrastructure used in service provision (Nambiar et al., 2019). Khan et al. (2021) observed that responsiveness is the provision of instant assistance to the clients, empathy is attentiveness to individual client needs, whereas, assurance refers to friendliness of the service provider and the ability to command respect and trust.

There are several extant studies on the effects of service quality on customer satisfaction. The studies have been conducted in different sectors of the economy. For instance, Gonu et al. (2023) examined the causal relationship of the two factors in the banking sector in Ghana. They found that service quality had direct effects indicating that customer satisfaction would be improved if service quality was improved. Specifically, Gonu et al. (2023) concluded that the emphasis was to be placed in the areas of tangibility, responsiveness, and empathy to enhance customer satisfaction. In Bangladesh, Khan et al. (2021) studied the influence of service quality and customer satisfaction focusing on mobile banking. They found that all five elements of service quality had positive and significant effects on customer satisfaction, however, special focus was to be given to responsiveness and reliability as they had the greater effects on customer satisfaction. Rita et al. (2019) evaluated the effect of e-service quality and customer satisfaction on customer behavior in online shopping in Indonesia. In the process, they also investigated the effects of e-service quality on customer satisfaction and they found that e-service quality had a large impact on customer satisfaction. Zygiaris et al. (2022) examined the influence of service quality on customer satisfaction in the post-Covid-19 pandemic world of the auto care industry. The results suggested that reliability, empathy, assurance, tangibles, and responsiveness have a significant positive influence on customer satisfaction.

There are however fewer extant studies with respect to taxation, that is, how the service quality of tax authorities affects taxpayer satisfaction. Some of the studies include one conducted by Mascagni et al. (2016) in the Rwanda Revenue Authority. They found that enhanced level of service delivery improved tax compliance. The study involved sending messages to nine thousand taxpayers aimed at encouraging compliance. The messages were in the form of deterrence, fiscal exchange and reminders. They were sent through emails, letters, and SMS. The study established that friendly approaches such as sending simple reminders of deadlines were more effective than deterrence messages. Setyoko et al. (2023) studied the effects of system quality, information quality, and service quality on e-filing taxpayer satisfaction. The results suggested that system quality, information quality, and service quality had a positive influence on

e-filing user satisfaction. Information quality also has a positive influence on e-filing user satisfaction. A similar study was earlier conducted by Windriati et al. (2021) which also found similar results.

Sukeesi and Yunaidah (2020) examined the influence of superior service, tax socialization, and service quality on taxpayers' satisfaction and compliance. The results suggested a significant effect of tax socialization, superior service products, and quality of service on the satisfaction of the taxpayers in the case where tax compliance is a mediating variable. The results implied the need for the tax authorities to ensure that they effectively conduct tax socialization, provide superior service products, and delivers quality of services to enhance voluntarily tax compliance. Ayuba (2018) tested the assumptions of the slippery slope framework on tax compliance among SMEs in Nigeria. The aim of the study was to determine the applicability of the framework to various classes of taxpayers. The findings revealed a strong interaction between perceived corruption and perceived service orientation. The study clarifies the paradox in the context of tax compliance. Thus, the study recommended that tax authorities needed to ensure that offered services are delivered in harmony with the changing requirements.

Based on the results from the extant studies, this study tested the following hypotheses:

H₁: Service reliability has a significant positive effect on taxpayer's satisfaction

H₂: Service assurance has a significant positive effect on taxpayer's satisfaction

H₃: Service tangibles has a significant positive effect on taxpayer's satisfaction

H₄: Service empathy has a significant positive effect on taxpayer's satisfaction

H₅: Service responsiveness has a significant positive effect on taxpayer's satisfaction

METHODS

The study employed quantitative design in order to test the causal relationship between service quality and taxpayer's satisfaction. Data was collected using a structured questionnaire that was administered online. The questionnaire was emailed to the participants who are large taxpayers, as they are the ones under the CRM program. The questionnaire was made up of thirteen items. The participants were to express their level of satisfaction to the items measuring taxpayer satisfaction and service quality on the scale of 1 (denoting "very satisfied") to 4 (denoting "very dissatisfied"). The questionnaire was pre-tested to ensure that it was consistent with the study data demands.

Systematic random sampling was employed to select respondents from the population of 500 large taxpayers based on the updated list obtained from the Large Taxpayer Office. The sampling method was opted for considering that the taxpayers are arranged on the list in order of the largest to the smallest. The method, thus, ensured systematic coverage of participants from the list. The study used Cochran's (1977) formula to determine the number of large taxpayers to be sampled. Consequently, the formula gave a sample size of 218 taxpayers.

Data was analyzed using the multiple regression analysis technique whereby taxpayer satisfaction was the dependent variable and on the other hand, independent variables were five service quality dimensions namely reliability, assurance, tangibles, empathy, and responsiveness based on the SERVQUAL framework. The following model was used:

$$Y = \alpha + \beta x_1 + \beta x_2 + \beta x_3 + \beta x_4 + \beta x_5 + \varepsilon$$

Where:

Y is the taxpayer satisfaction

α is the intercept

β is the slope of the coefficient

X₁ is the service reliability

X₂ is the service assurance

X₃ is the service tangibility

X₄ is the service empathy

X₅ is the service responsiveness

Table 1 provides the measurement of the variables.

As provided in Table 1, mean scores were used to measure the dependent variable (taxpayer satisfaction) and the five independent variables depicting the service quality relating to CRM.

Table 1: Measurement of variables

Variable	Label	Measurement
Taxpayer satisfaction	Y	Mean scores of the participants' levels of satisfaction with the components of CRM
Service reliability	X ₁	Mean scores of the participants' ratings of the information being free from errors
Service assurance	X ₂	Mean scores of the participants' ratings of the employees' trustworthy
Service tangibility	X ₃	Mean scores of the participants' ratings of the office set-up and employees' attractive appearance.
Service empathy	X ₄	Mean scores of the participants' ratings of the extent to which employees show that they have the best interest of taxpayers in mind
Service responsiveness	X ₅	Mean scores of the participants' ratings of the willingness (or speed) of employees to help taxpayers

RESULTS AND DISCUSSION

Demographic details

The questionnaire was distributed to 218 taxpayers, out of which 143 responded representing a response rate of 66%. In terms of location, Figure 1 indicates that 47% of the respondents were drawn from the southern region, 45% were from the central region and 8% were from the northern region. The proportions were in line with the statistics on the ground. Many large taxpayers are in the southern region followed by the central region and the northern region has the least number of taxpayers. The southern region has a higher number of large taxpayers because it hosts the city of Blantyre, which historically, is regarded as the commercial city of Malawi. On the other hand, the central region hosts city of Lilongwe, which is the capital city of the country. The two regions host most of the head offices of most organizations in the country. The northern region is least in the development, with relatively very few organizations.

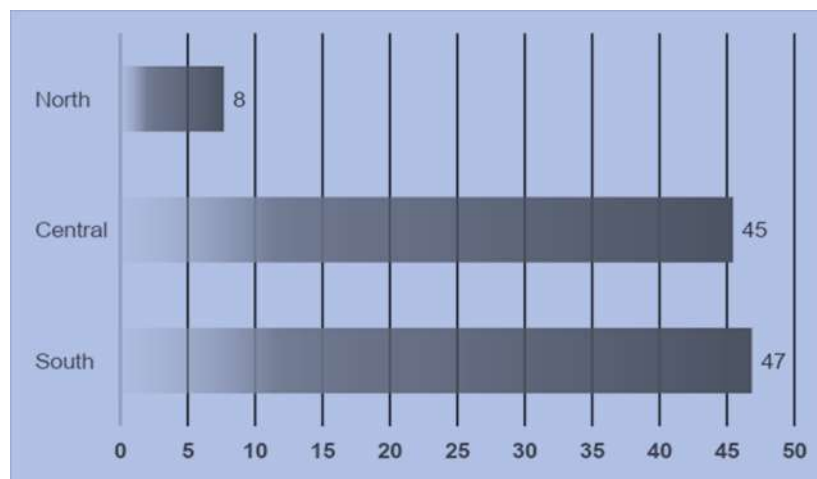


Figure 1:Regional Location

In terms of the position of the person completing the questionnaire, Figure 2 indicates that 66% were in top-level positions being 17% executive managers and 49% senior managers. It is important to

note that the law requires companies to choose tax representatives holding managerial positions. Most likely, these are the ones that completed the questionnaires.

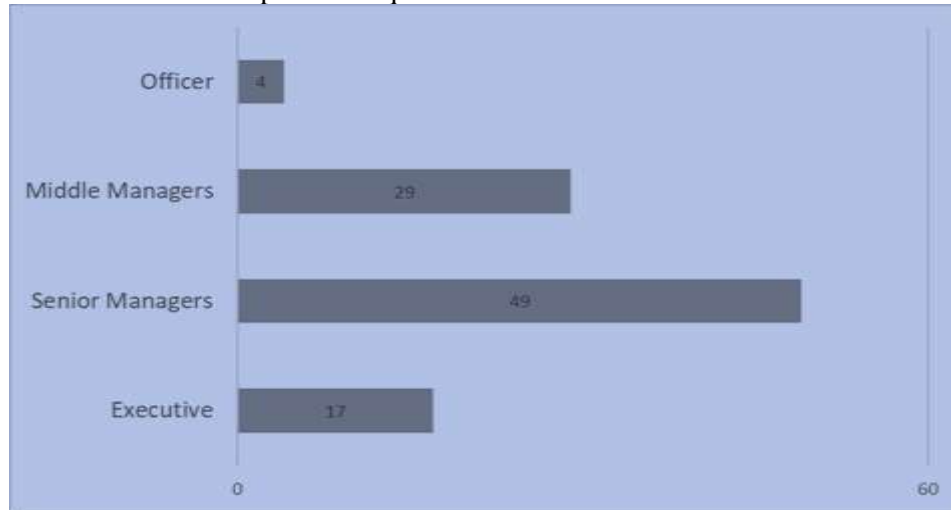


Figure 2: Position held by respondents

Descriptive statistics

Under the CRM program, different services are provided to large taxpayers ranging from emails to issuance of certificates. This study also sought to assess the client’s satisfaction rating with different CRM services provided. Table 2 presents the ratings. The analysis indicates that the majority of the sampled taxpayers (over 50%) were satisfied with all the services offered to them under the CRM initiative. However, it is imperative to note that the ratings range from 92% to 55%. The email services were rated highest at 92% followed by face-to-face interfacing and issuance of certificates at 85% apiece. The least rated were advisory visits at 55% followed by education and awareness materials at 56%. Besides, advisory visits had the highest number of taxpayers (14%) being very dissatisfied with it. It was followed by education and awareness materials and responses on enquires of which 11% of the sampled taxpayers noted that they were very dissatisfied with them. This implies that the two services should be a cause for concern for tax authority officers managing the CRM initiative. On average 79% of the sampled taxpayers were satisfied with CRM services with 21% being dissatisfied.

Table 2: Satisfaction rating with CRM Services

CRM Service	Service Rating	Frequency	Percentage
<i>Emails</i>	Very Dissatisfied	1	1
	Dissatisfied	10	7
	Satisfied	80	56
	Very Satisfied	52	36
	Total		143
<i>Face to face interfacing</i>	Very Dissatisfied	4	3
	Dissatisfied	17	12
	Satisfied	80	56
	Very Satisfied	42	29
	Total		143
<i>Letters</i>	Very Dissatisfied	11	8
	Dissatisfied	38	27
	Satisfied	73	51

	Very Satisfied	21	15
	Total	143	100
<i>Phone calls</i>	Very Dissatisfied	5	4
	Dissatisfied	32	22
	Satisfied	56	39
	Very Satisfied	50	35
	Total	143	100
<i>Visits</i>	Very Dissatisfied	20	14
	Dissatisfied	44	31
	Satisfied	52	36
	Very Satisfied	27	19
	Total	143	100
<i>Education and Awareness Materials</i>	Very Dissatisfied	16	11
	Dissatisfied	47	33
	Satisfied	61	43
	Very Satisfied	19	13
	Total	143	100
<i>Response on Enquires</i>	Very Dissatisfied	16	11
	Dissatisfied	14	10
	Satisfied	85	59
	Very Satisfied	28	20
	Total	143	100
<i>Issuance of Certificates</i>	Very Dissatisfied	8	6
	Dissatisfied	21	15
	Satisfied	66	46
	Very Satisfied	48	34
	Total	143	100

Source: (Processed by the researchers, 2024)

Further, table 3 provides a descriptive analysis of how the respondents rated the five dimensions of the service quality of the CRM program. The analysis indicates that the majority of the sampled taxpayers (60%) rated all the dimensions as good or very good. The ratings ranged from 87% to 60%. Tangibility got the highest score of 87% followed by assurance at 84%. On the other hand, empathy received the lowest rating of 60% followed by reliability at 67%. It is worth noting that empathy was perceived to be very poor by 13% of the sampled taxpayers. On the other hand, none of the sampled taxpayers found reliability, assurance, and tangibility as very poor. On average 78% of the sampled taxpayers found service quality to be at least good.

Table 3: Rating of CRM service Aspects

CRM Service Aspect	Service Rating	Frequency	Percentage
Reliability	Very Poor	0	0
	Poor	47	33
	Good	60	42
	Very Good	36	25
	Total	143	100
Assurance	Very Poor	0	0
	Poor	22	15

	Good	95	66
	Very Good	26	18
	Total	143	100
Tangibles	Very Poor	0	0
	Poor	16	11
	Good	109	76
	Very Good	18	13
	Total	143	100
Empathy	Very Poor	18	13
	Poor	38	27
	Good	65	45
	Very Good	22	15
	Total	143	100
Responsiveness	Very Poor	4	3
	Poor	25	17
	Good	87	61
	Very Good	27	19
	Total	143	100

Source: (Processed by the researchers, 2024)

Effect of service quality on taxpayer satisfaction

This study assessed the effects of CRM attributes on overall client satisfaction using a multiple regression model. Table 4 presents regression analysis results. The results on the goodness of fit indicate that the overall model is significant at 99% confidence interval as can be seen from the p-value of 0.0000. Furthermore, the results indicate that 49% ($R^2 = 0.4892$) of the variations in taxpayer satisfaction can be explained by service reliability, service assurance, service tangibility, service empathy, and service responsiveness. This means that 51% of the variations in taxpayer satisfaction are explained by other factors that may be non-service quality attributes. Thus, service quality is just one of the factors that influence taxpayer satisfaction. Accordingly, to enhance taxpayer satisfaction, tax authorities should not be overly focused only on enhancing service quality. It is worth noting that although the R^2 of this study is significant is however lower than those found in Gosal and Utami (2020), which was 0.795, and Simanjuntak et al. (2022), which was 0.891.

The results in Table 4 further reveal that service responsiveness is the only attribute of service quality that is not statistically significant in influencing taxpayer satisfaction (p-value > 0.05), the other four attributes have significant positive effects (p-values < 0.05) on taxpayer satisfaction. This entails that an increase in the magnitude of reliability, assurance, tangibility, and empathy leads to an increase in taxpayer satisfaction. The results slightly differ from those of Thadathitigorn (2019), Gosal and Utami (2020), and Simanjuntak et al. (2022), who found that all the dimensions have positive significant effects on taxpayer satisfaction. The results agree with Lastu (2023) on reliability as a factor that contributes to service quality and responsiveness as not being a factor, however, they differ on tangibility.

Besides, the results show differences in the magnitude of the effects of the significant dimensions of service quality. The most intense attribute is service tangibility ($t = 6.88$) followed by service assurance ($t = 4.58$), and service empathy ($t = 4.18$). The least effect was observed on service reliability ($t = 2.3$). The findings entail that while all the dimensions of services may need to receive attention, however, in terms of enhancing taxpayer satisfaction focus may need to be placed on the attributes with positive significant effects. In the process, tangibility would need greater emphasis as it has a

greater effect. The results are in harmony with Lastu (2023), who found that reliability, though an important factor of service quality was, however, not the dominant factor.

Table 4: Regression analysis results

Taxpayer satisfaction	Coefficient	Robust Std. Error	t	P>t	99% Confidence Interval	
<i>Reliability</i>	0.1778087	0.0771609	2.3	0.023	0.0252283	0.3303892
<i>Assurance</i>	0.4518175	0.0987141	4.58	0.000	0.2566171	0.6470179
<i>Tangibles</i>	0.7754353	0.1127466	6.88	0.000	0.5524865	0.998384
<i>Empathy</i>	0.289823	0.0694077	4.18	0.000	0.4270723	0.525746
<i>Responsiveness</i>	0.0136142	0.0734229	0.19	0.853	-0.1315746	0.158803
<i>Constant</i>	-0.5920909	0.3041417	-1.95	0.054	-1.19351	0.0093285
<i>Number of Obs</i>	=	143				
<i>F (5, 137)</i>	=	37.69				
<i>Prob > F</i>	=	0.0000				
<i>R-squared</i>	=	0.4892				
<i>Root MSE</i>	=	0.41331				

Source: (Processed by the researchers, 2024)

On the whole, the findings are in harmony with Nurhadian and Khoirunurrofik (2022) who found that service quality has a positive significant effect on taxpayer satisfaction. Further, the results agree generally with existing studies such as that of Gachiku (2015) and Korir et al. (2015) who found a positive relationship between customer management initiative and the level of customer satisfaction. However, the results, to some extent, differ from the studies such as that of Gonu et al. (2023) who found that significant dimensions of service quality in the banking sector were responsiveness, empathy, and tangibility. This suggests that different sectors may have different areas of service quality emphasis to enhance the satisfaction of their clients. But what is clear is the fact that service quality affects taxpayer satisfaction, hence attention should be given to improving service quality. This is imperative considering that ultimately, this has a positive effect on tax compliance and consequently tax revenue (Adikur and Imran, 2022; Dharmayanti, 2023; Ratnawati et al., 2019; Susuawu et al., 2020).

CONCLUSION

The objective of the study was to examine the effects of service quality on taxpayer satisfaction using the SERVQUAL framework. The study took a case of the CRM program that was introduced in the Large Taxpayer Office of the Malawi Revenue Authority. The program was introduced to enhance voluntary tax compliance through enhancing service quality. The introduction was in recognition that the enforcement approach is expensive and only results in a short-term increase in revenue, on the other hand, the voluntary approach is cheaper but results in a long-term, sustained increase in revenue (Marandu et al., 2015).

On the whole, the results suggest that taxpayer satisfaction cannot be enhanced by the promotion of service quality alone, other factors must be combined with the CRM initiative to promote total taxpayer satisfaction. It is therefore imperative that efforts should be made to identify these other factors and their significance. Accordingly, future studies may have to identify non-service quality factors and their effects on taxpayer satisfaction. In terms of the effects of service quality, the results have revealed that significant dimensions of service quality are service reliability, service assurance, service tangibility, and service empathy. Meanwhile, while service responsiveness has a positive effect, it is, however, not a significant dimension. Accordingly, the focus of tax authorities should be on the four statistically significant dimensions to enhance taxpayer satisfaction.

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