

FEDERAL BOARD OF REVENUE

TAXPAYERS' SATISFACTION SURVEY

SERVICE FOR ASIAN DEVELOPMENT BANK TA-6938-PAK
PREPARING THE IMPROVED DOMESTIC RESOURCE MOBILIZATION REFORM PROGRAM

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Semiotics Consultants (Pvt.) Limited

6-7, 2nd Floor, Pearl Center, Block-13, F-6 Markaz,
Islamabad – Pakistan

Ph: 051-227 1248, 287 7266, Fax: 051-227 1606, mail@semiotics.pk



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Table of Contents

1	Introduction	1
1.1	Objective of the survey.....	1
2	Methodology.....	3
2.1	Sampling	3
2.2	Implementation	3
2.3	Limitations and mitigating measures	3
3	Findings	5
3.1	Profile of Surveyed Businesses.....	5
3.2	Aspects of Tax Return Filing.....	6
3.3	Interaction with FBR.....	11
3.4	Attitudes towards compliance	13
3.5	Notification and appeal.....	15
3.6	Other products and services.....	16
4	Key learnings and recommendations	17
	Annexures	19
	Annexure 1: Survey Tool/Questionnaire.....	21



List of Figures

2.1 Surveys Completed – valid responses (n=516).....	3
3.1 Main sector of operation (n=516).....	5
3.2 Business size by employees (n=516).....	5
3.3 Businesses by gender (n=516).....	5
3.4 Tax return filing (n=516).....	6
3.5 Ease of completing tax return form (n=273).....	6
3.6 Main reason for hiring external assistance (n=243).....	6
3.7 FBR website use - by business type (n=509).....	7
3.8 Ease in navigating FBR website (n=378).....	7
3.9 Change in recent years (n=378).....	7
3.10 IRIS Portal use - by business type (n=506).....	8
3.11 Ease in navigating Iris Portal (n=335).....	8
3.12 Change in recent years (n=335).....	8
3.13 Businesses filing Sales Tax Returns (n=516).....	9
3.14 Ease in filing Sales Tax Returns (n=282).....	9
3.15 Extension sought (u/s 119) (n=516).....	10
3.16 Experience in seeking extension (n=74).....	10
3.17 Request for issuance of exemption certificate (n=516).....	10
3.18 Experience in requesting exemption certificate (n=52).....	10
3.19 Interaction with FBR (n=516).....	11
3.20 Interaction method (n=198; multiple selections allowed).....	11
3.21 Experience by interaction method.....	12
3.22 Interaction - Composite Score (score 1-5).....	12
3.23 Recommendations to improve interaction (n=198).....	13
3.24 Perceptions on taxation (n=493).....	13
3.25 Measures to encourage tax compliance (n=516).....	14
3.26 Selected compliance measures by gender (n=516).....	15
3.27 Correspondence/ order for assessment received (n=516).....	15
3.28 Experience during correspondence/ order (n=47).....	15



1 Introduction

1.1 Objective of the survey

The Taxpayers' Satisfaction Survey was conducted for the Federal Board of Revenue (FBR) through funding provided by the Asian Development Bank with two primary objectives:

- Conduct a taxpayer satisfaction survey on Federal Board of Revenue services and products in the inland revenue services.
- Generate insights on how to further improve the quality of service and product provided by the inland revenue services to taxpayers.

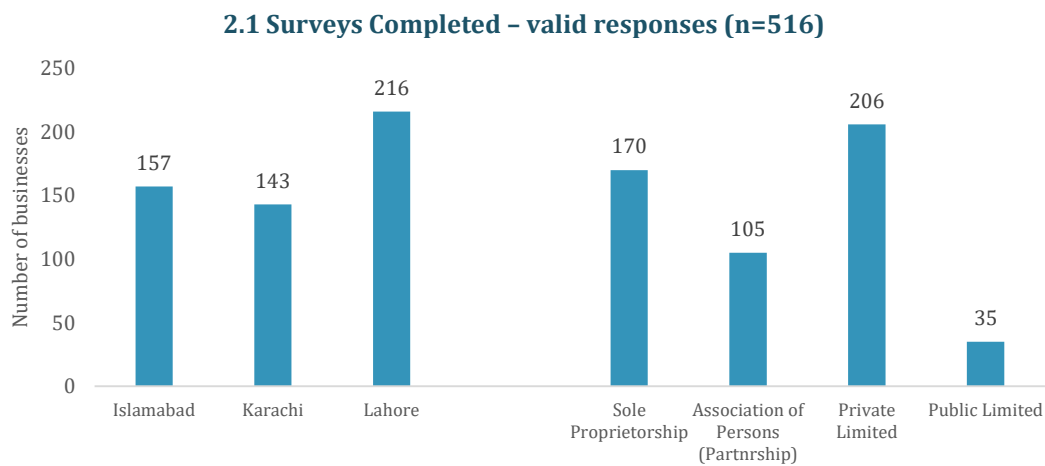
The focus of this survey was on businesses, and thus, the sample included i) sole proprietors, ii) association of partnerships (AOP), iii) private limited companies and iv) public limited companies.

2 Methodology

2.1 Sampling

The survey sample targeted two major taxpayer groups: i) businesses which were members of the Pakistan Business Council (PBC) and ii) businesses which were members of Chambers of Commerce in Islamabad, Karachi and Lahore. A total of 550 firms were surveyed from both these groups based on membership listings across the three cities. This sample size was sufficient to cover all four business types comprising sole proprietors, AOPs, private limited companies and public limited companies. Note that 10% of the sample included women-owned/represented companies.

Of the 550 firms which were surveyed, 516 confirmed to be registered taxpayers. Hence, the valid responses considered for this exercise was based on these 516 businesses. Breakdown of these businesses is shown below, demonstrating a geographical spread and a mix of business types.



2.2 Implementation

The planned modality was to conduct this survey online, through a customized survey software and associated weblink. However, as a result of low online response rates, online surveys were supplemented by telephonic surveys as well as physical visits in industrial and commercial areas across the three cities. Participation in the survey was voluntary and all data was obtained anonymously to ensure confidentiality of respondents. The data collection exercise was implemented during the month of January, 2023.

2.3 Limitations and mitigating measures

There were a few limitations affecting the implementation of this survey. Firstly, due to the tax-oriented nature of the survey, there was hesitance on part of businesses in participating in this survey resulting in low response rates. Secondly, the original modality of conducting this survey online proved sub-optimal; supplementary data collection techniques were deployed to meet the sample target in the given timeframe. Third, while sample frames were drawn based on PBC and Chambers' member directories, this was applicable for online and telephonic surveys; on-ground surveys followed random walk method in selected industrial and commercial areas in the three cities with qualifier questions on membership of respective Chambers. Therefore, data obtained using all three modalities—collectively—provides insightful findings on businesses' feedback.

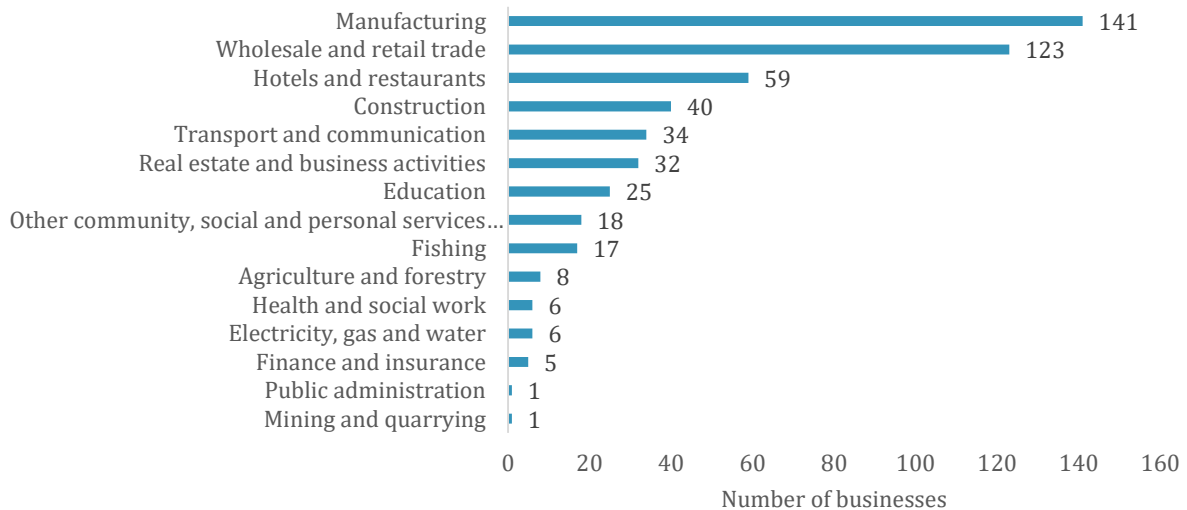
3 Findings

3.1 Profile of Surveyed Businesses

3.1.1 Sector, size and gender

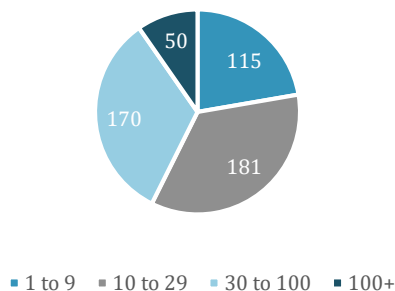
Surveyed businesses in Islamabad, Lahore and Karachi belonged to a variety of economic sectors. Of these, 141 (27%) businesses operated in the manufacturing sector, mostly comprised of private and public limited companies. This was followed by 123 (24%) businesses operating in wholesale and retail trade and 59 (11%) businesses which classified themselves under hotels and restaurants category. Sampled businesses also included those engaged in construction (50 businesses), transport and communication (34 businesses) and real estate and business activities (32 businesses). Note that out of the 58 businesses which were women-owned or led, most (32 businesses) of them operated in wholesale and retail trade followed by manufacturing (11 businesses).

3.1 Main sector of operation (n=516)

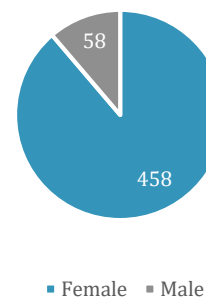


Surveyed businesses also varied in terms of employee headcount. In terms of businesses size by headcount, 10% (50 businesses) of surveyed businesses employed over 100 employees and 32% (170 businesses) had between 30-100. These firms comprised public and private limited companies. In addition, around 35% (181 businesses) employed between 10 to 29 employees comprising private limited companies and association of partnership while 19% (115 business) had less than 9 employees, mostly comprised of AoPs and sole proprietors. Thus, a good mix of businesses in terms of sector and size were captured in the survey.

3.2 Business size by employees (n=516)



3.3 Businesses by gender (n=516)



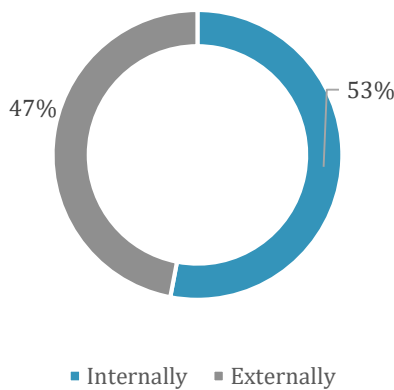


3.2 Aspects of Tax Return Filing

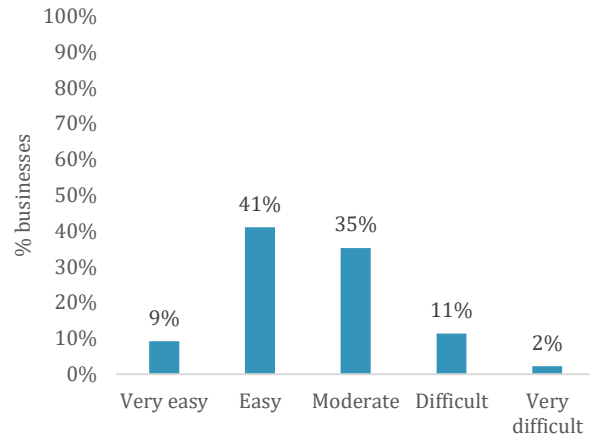
3.2.1 Tax return form

Businesses were asked about various aspects of tax return filing process. This commenced by inquiring who completes and files the tax form return for the business and it was observed that 53% of businesses completed the form internally (by the owner or internal account or finance personnel) while 47% of businesses obtained assistance externally, primarily from an external accountant/chartered account or tax lawyer.

3.4 Tax return filing (n=516)



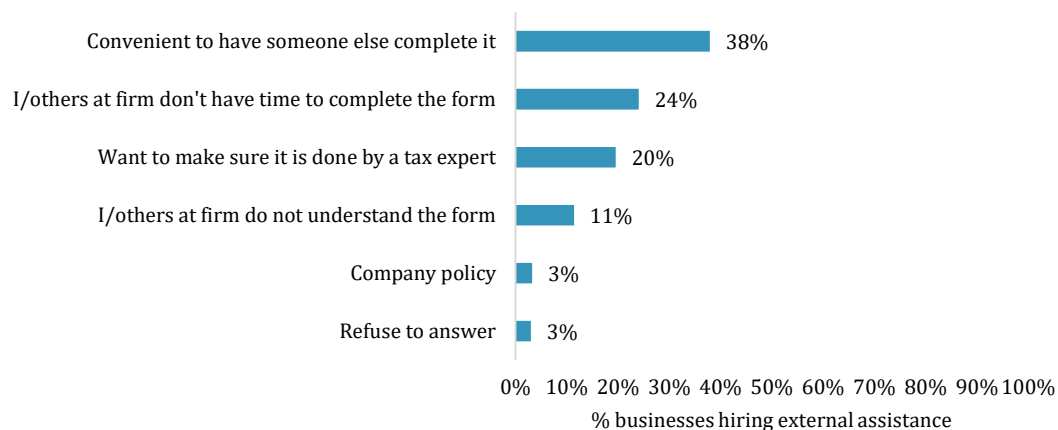
3.5 Ease of completing tax return form (n=273)



Amongst the businesses which completed the tax form internally, 41% of them found the tax form to be easy while 9% stated it was very easy. Around 35% of firms found this to be moderate, while 13% cited difficulty. On the other hand, those businesses which sought external assistance noted that this was mainly due to convenience (38%) and time (24%), followed by ensuring that the form is completed by a tax expert (20%) or not having the understanding within the business (11%).

While it can be inferred that businesses mostly find the tax return form moderate/easy to file, and those which utilize external services do it primarily due to convenience – there is some room for improvement. The quantitative score for ease on a scale of 1 to 5 stands at 3.55, suggesting that further simplification of the form may enable enhanced ease in filing.

3.6 Main reason for hiring external assistance (n=243)

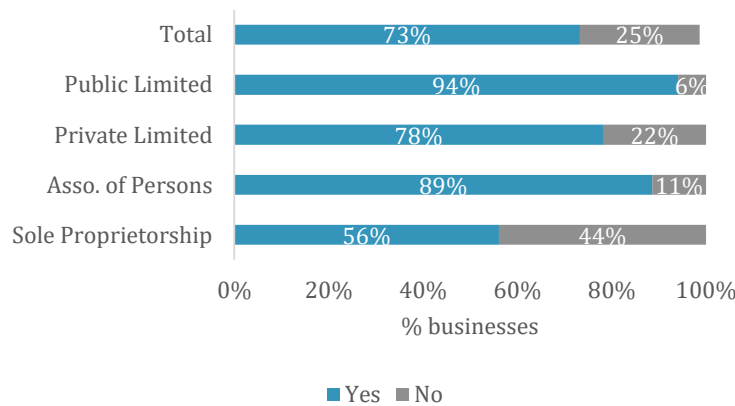




3.2.2 FBR Website

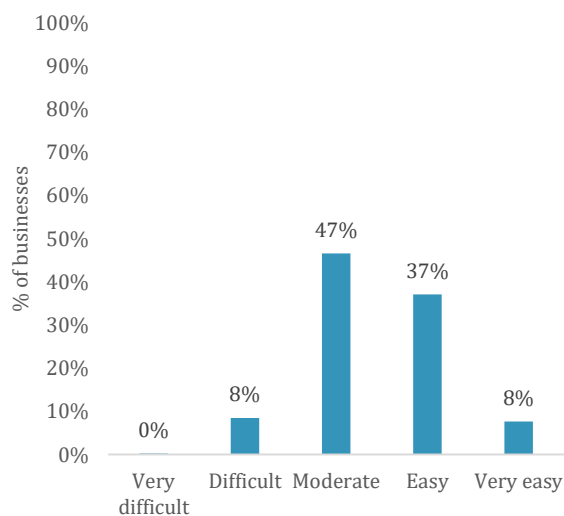
Surveyed businesses were asked whether they had ever used the FBR website. Overall, 378 (73%) of businesses responded in the affirmative—primarily those who completed that tax return forms internally—while 25% had never used the website (and 2% did not respond). Analyzing website use by business type, it also appears that non-users of the website mostly fall in the sole proprietorship category, where 44% of them have never accessed the website. Thus, making the website content more relevant and easily understood by sole proprietors may increase access by this segment.

3.7 FBR website use - by business type (n=509)



Amongst those businesses which had ever used the website, 47% found it moderate to navigate, 37% found it easy and 8% indicated very easy, translating to an overall quantitative score of 3.43 out of 5. Relating this with website content being helpful, the majority (78%) of users found the content of the website to be helpful and 8% found it to be very helpful. Moreover, 78% of businesses have found the FBR website to have improved over the years. Thus, this suggests the need to improve content placement to further assist website navigation for users as well as content promotion amongst non-users.

3.8 Ease in navigating FBR website (n=378)



3.9 Change in recent years (n=378)

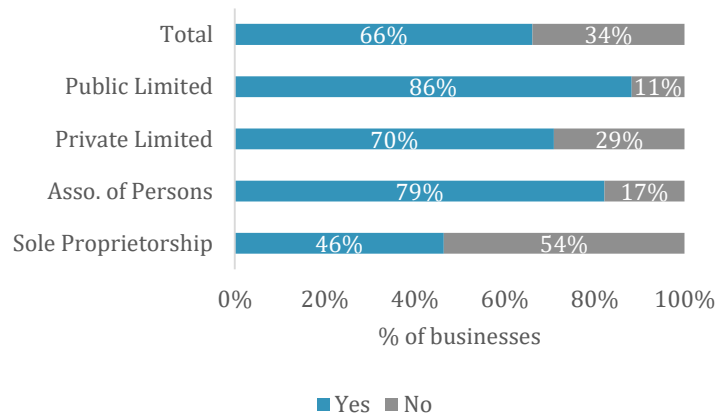




3.2.3 IRIS Portal

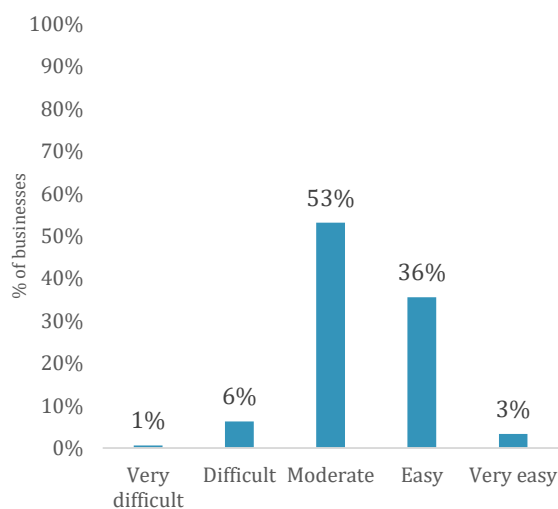
Similarly, questions were asked regarding the use of the IRIS Portal amongst businesses. It was observed that 66% of businesses had ever used the IRIS portal – again, these users were primarily those who completed tax returns internally amongst their businesses. As in the case of website non-use, non-users of the IRIS portal mostly fall in the sole proprietorship category where more than half (54%) noted that they had never used the IRIS Portal.

3.10 IRIS Portal use - by business type (n=506)

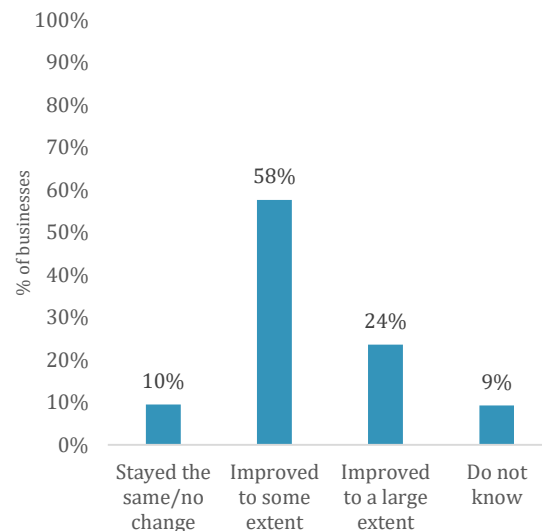


Amongst those businesses which had ever used the IRIS portal, 53% found it to be moderate to navigate, 36% found it easy and 3% indicated very easy. This translates to an overall quantitative score of 3.35 out of 5, slightly below the ease in navigating the website – and closer towards moderate level of ease/difficulty. Nevertheless, 82% users of the IRIS portal indicated that there has been improvement to a certain extent in recent years. While this is positive feedback, there is a need to make continued improvements to the portal to allow for portal operation more user-friendly and enhance user experience.

3.11 Ease in navigating Iris Portal (n=335)



3.12 Change in recent years (n=335)

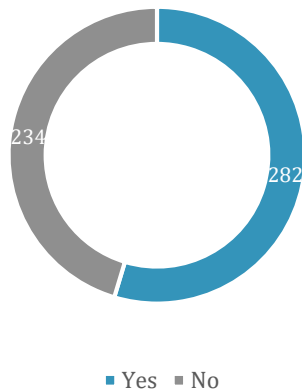


3.2.4 Sales tax return

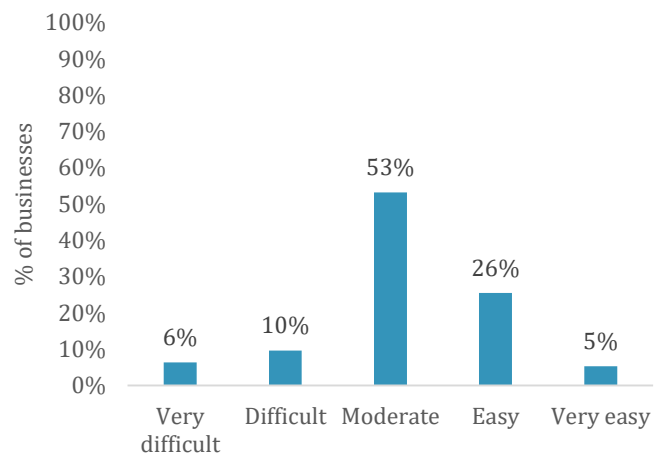
Turning to sales tax returns, 282 (55%) businesses out of 516 filed Annexure C of sales tax returns. These businesses mostly comprised public and private limited companies, followed by AOPs. Since many sole proprietors are operating in wholesale and retail trade, this suggests the need to increase awareness of applicability of sales tax amongst this category. While there may be cases of intended non-compliance, there remains a need to educate sole proprietors on whether sales tax (and subsequent filing) is applicable to the nature of their trade.

Amongst filers of sales tax returns, 53% of businesses found this to be moderate to complete while 26% it was easy and 5% very easy. With a score of 3.14 out of 5, this is lower than the score of income tax return filing (which received a score of 3.44) which means that businesses find it more difficult to complete sales tax returns relative to income tax returns. Further simplification in filing of sales tax returns is thus suggested.

3.13 Businesses filing Sales Tax Returns (n=516)



3.14 Ease in filing Sales Tax Returns (n=282)

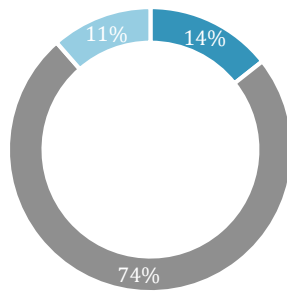


3.2.5 Extensions and Exemptions

The survey also explored whether businesses have sought extensions for submitting the tax return form under section 119. Of the 516 businesses surveyed, 74 businesses (14%) stated that they had ever sought an extension – mostly public and private limited companies (and to a lesser extent, AOPs).

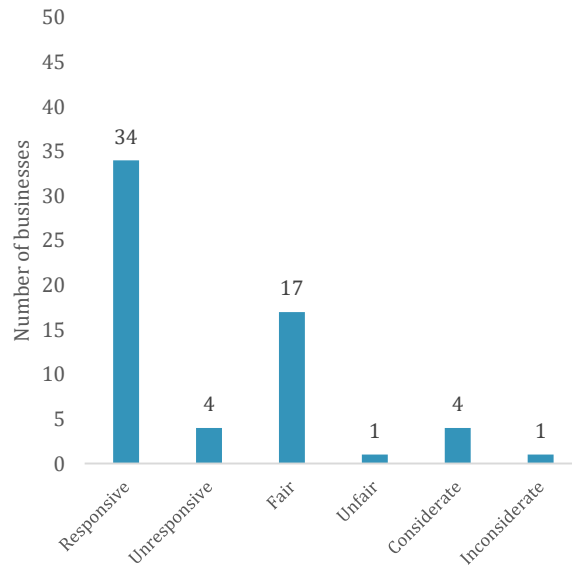
These businesses were asked about their experience in regard to seeking an extension. They were given feedback options which would best describe their experience and it was observed that the responses were generally positive. Out of the 74 businesses, 34 indicated that in response to their request for extension they found the FBR to responsive and another 17 stated that the FBR was fair. There were only a few businesses which had a negative experience in seeking this extension.

3.15 Extension sought (u/s 119) (n=516)



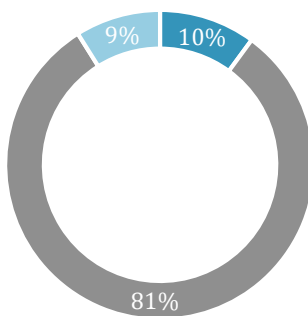
- Sought Extension
- Did not seek extension
- Do not know

3.16 Experience in seeking extension (n=74)



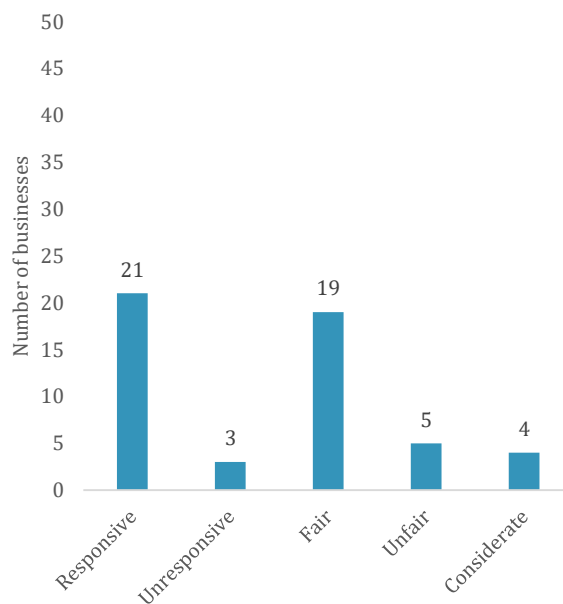
Further, businesses were asked whether they had ever requested issuance of exemption certificates under section 159. Only 52 businesses had ever requested for an exemption certificate amongst the surveyed sample – again, mainly public and private limited companies. When asked about their experience in terms of the response to their request, 21 out of 52 businesses found FBR to be responsive and 19 businesses stated that the FBR was fair. Similar to the request in seeking an extension, the experience of businesses who sought extensions was generally positive. Nevertheless, there were 8 out of 52 businesses which indicated a negative experience in this regard – a proportion slightly higher than seeking an extension. However, inferences cannot be clearly drawn in this regard due to the smaller sample of businesses requesting an issuance of exemption and not having data on the basis of refusal.

3.17 Request for issuance of exemption certificate (n=516)



- Sought exemption
- Did not seek exemption
- Do not know

3.18 Experience in requesting exemption certificate (n=52)





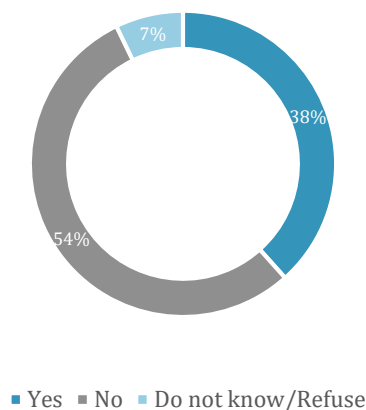
3.3 Interaction with FBR

3.3.1 Interaction method

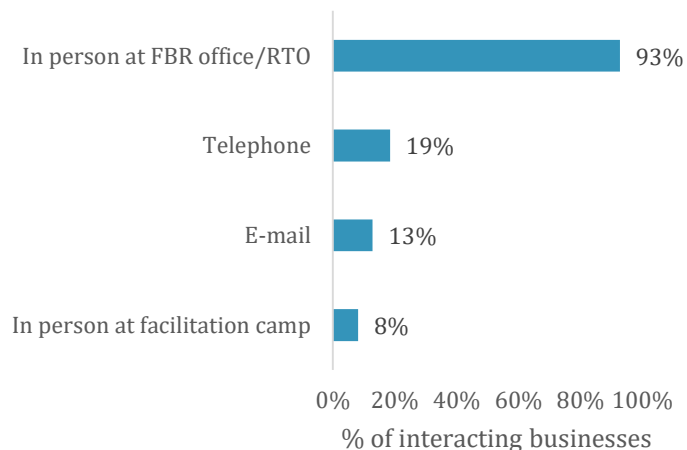
An important section of the survey was to assess the interaction experience of businesses with the FBR. Businesses were asked whether they had ever interacted with the FBR, and 198 (38%) businesses from all segments confirmed that they had done so. On the other hand, 54% of surveyed businesses stated that they had not ever interacted with the FBR. The main reason for not interacting with the FBR was that businesses felt that they did not need to (206 out of 281); 42 businesses chose not to respond and 43 stated that they did not know.

Amongst those businesses which did interact with the FBR, the leading method of communicating was in person at FBR office/Regional Tax Office, stated by 180 businesses (93%). Nineteen percent (19%) also indicated that they communicated with the FBR via telephone, but this was often subsequent to having met an FBR representative in person (as was the case of e-mail). Around 8% of businesses engaged with FBR personnel at locally set up facilitation camps. These findings demonstrate that the main interacting channel is in person, while other methods are utilized during follow-up communication once a point of contact has been established. There is also a lower level of awareness of these other forms of communication.

3.19 Interaction with FBR (n=516)



3.20 Interaction method (n=198; multiple selections allowed)



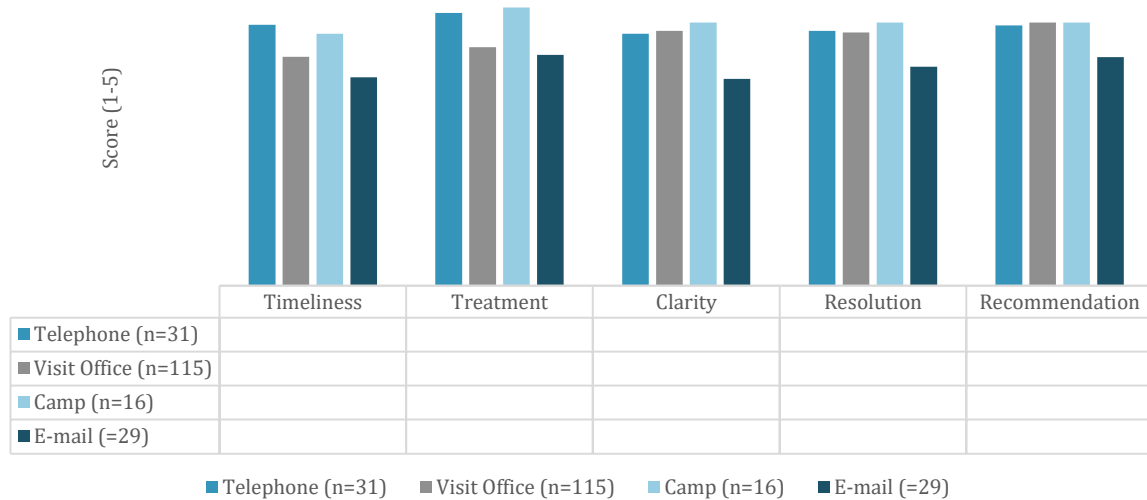
3.3.2 Interaction Experience

When inquiring upon the experience of their interaction, responses were gauged based on a set of factors which included: timeliness of response; treatment by FBR personnel; clarity of information provided; resolution to issue and recommendation to use this channel. The first point to note is that not all businesses which confirmed interaction with FBR chose to provide feedback on their experience. For instance, of the 180 businesses which interacted with the FBR in person at FBR office/RTO—the leading method of interaction by surveyed businesses—only 115 businesses chose to provide feedback on their experience. Hence, when probing deeper on interaction experience, a considerable proportion of businesses refrained from providing feedback. The number of businesses providing feedback on other forms of interaction is quite low, and hence, responses are analyzed with caution. Therefore, while the sample of responses related to in-person visits at FBR office/RTO is sufficient, feedback related to other forms of interaction should be viewed as a broad indication.



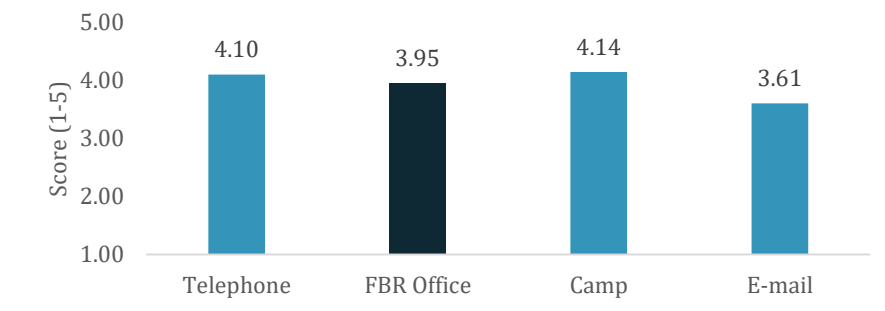
Focusing on businesses which visited FBR office/RTO in person, it was observed that the experience was generally positive. Businesses noted that there was clarity in the information which was provided and their issues were resolved; these businesses also recommended this method for engaging with the FBR. While still positive, there is further room for improvement in regard to the timeliness of being attended and treatment by the FBR personnel. Note that the scores are slightly higher across the factors for follow-up engagement via telephone, once a contact has been established with an FBR representative.

3.21 Experience by interaction method



A composite indicator was created based on the 5 factors to quantify businesses' experience of interacting with the FBR. As can be observed, interaction in person scored 3.95 out of 5—a relatively high score which can be further improved by focusing on some of the factors discussed above. Note that interacting via e-mail scored the lowest—attributable to lower scores across the set of factors.

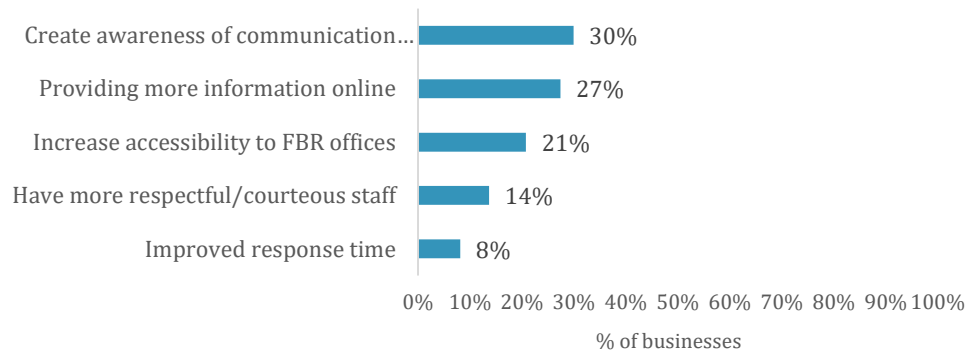
3.22 Interaction - Composite Score (score 1-5)



Recommendations were provided by businesses to help improve their interaction experience with the FBR. Amongst the 198 businesses which provided feedback, 30% stated that there was a need to create awareness on available communication channels followed by 27% suggesting more information to be provided online. Additional measures focus on the experience factors discussed above, with 21% suggesting increased access to FBR office/RTO and 14% proposing to have more courteous/respectful staff.



3.23 Recommendations to improve interaction (n=198)



3.4 Attitudes towards compliance

3.4.1 Businesses' perception and behavior

Broader views and perceptions on taxation and compliance were gauged to assess businesses' attitudes; this approach allows to further extract insights on business behavior and can inform recommendation measures for the FBR. The extent of their disagreement or agreement with given statements was quantified on a score of 1 to 5, with 5 being the highest level of agreement.

3.24 Perceptions on taxation (n=493)



It was observed that businesses generally agree that paying tax is a legal obligation (score 4.16) and that tax payment will help bring progress/betterment in Pakistan (score 3.98). However, they tend to agree less that the taxes levied upon businesses in their industry are fair (score 3.17). Correlating this further with the behavior dimension, respondents note that businesses are not fulfilling this responsibility in terms of paying their taxes because they feel that they are not rewarded for their payment and they are unsure how the tax monies will be used. Businesses also fear harassment by FBR.



Thus, a large majority of businesses understand and agree that paying taxes is a legal responsibility, and a social one, which is necessary for the development of the country. However, they note that businesses are not always fulfilling this responsibility. In other words, there are apparently inconsistent norms prevailing in the taxpayers where legal requirements are not necessarily equated with appropriate behavior in society.

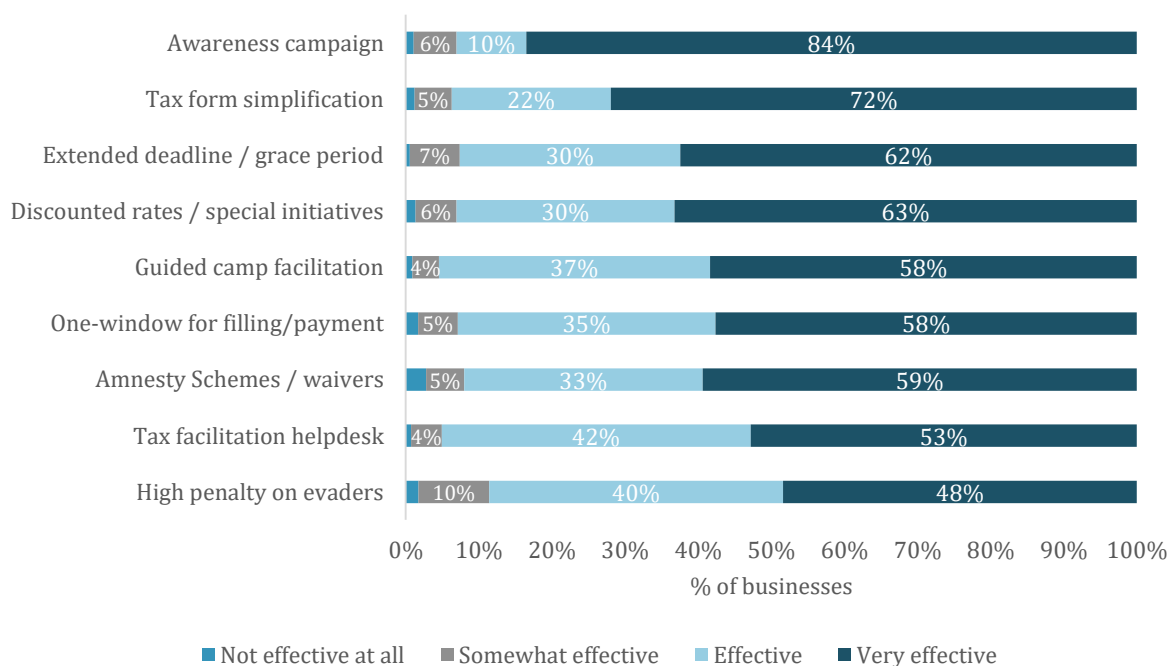
When taxpayers view the tax system to be unfair and regressive (or not progressive enough) it may contribute to low compliance. This is an important finding, as it is a key feature which formulates tax morale and influences tax compliance. These results indicate that gains in voluntary compliance can be made through appropriately structured taxpayer communication programs. Appropriately designed (and targeted) programs for taxpayer education can also seek to change taxpayer norms in the country which modulate voluntary compliance.

Focusing on digitization of services at FBR, feedback from businesses was quite positive. Businesses generally agreed that digitization of services has made it easier to file their tax returns (score 4.00) and that digitization as made the tax filing process more transparent (score 3.89). This is a key area to project further to not only improve tax filing processes, but also promote the image of FBR.

3.4.2 Facilitation measures to encourage tax compliance

To encourage tax compliance, businesses highlighted that facilitating measures and improved communication appear to be more effective relative to penalties. As shown below, 84% of businesses believed that awareness campaigns could be very effective in helping to promote tax compliance (an additional 10% believed this could effective and 6% somewhat effective). This was followed by process-oriented measures including tax form simplification and extended deadlines. On the other hand, high penalty on evaders scored the lowest in terms of effectiveness on encouraging compliance.

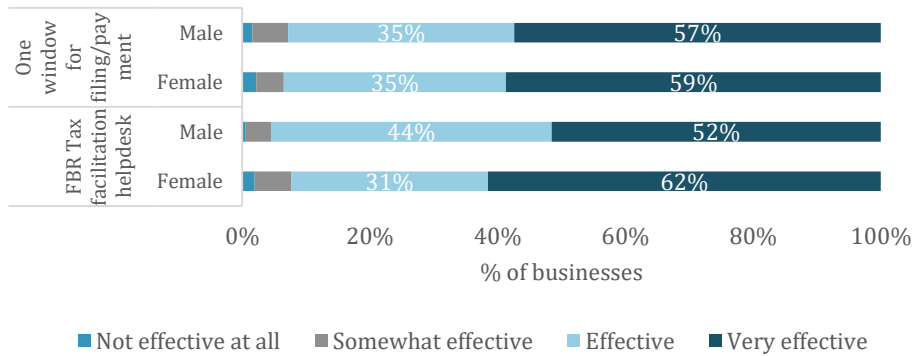
3.25 Measures to encourage tax compliance (n=516)





Analyzing by gender, it was observed that women indicated particular facilitating measures would help with tax compliance—which may be suggestive of their need. This included higher level of agreements (and scores) for FBR Tax Facilitation Helpdesks and one window for services for filing and payments. A targeted service and associated campaign strategy may be considered particularly for women-led businesses, where tax facilitation services are provided to women through dedicated help desks, one window kiosks and female FBR representatives.

3.26 Selected compliance measures by gender (n=516)

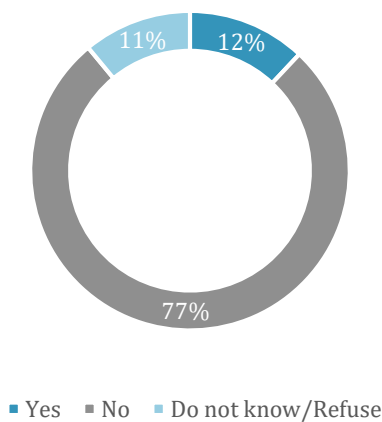


3.5 Notification and appeal

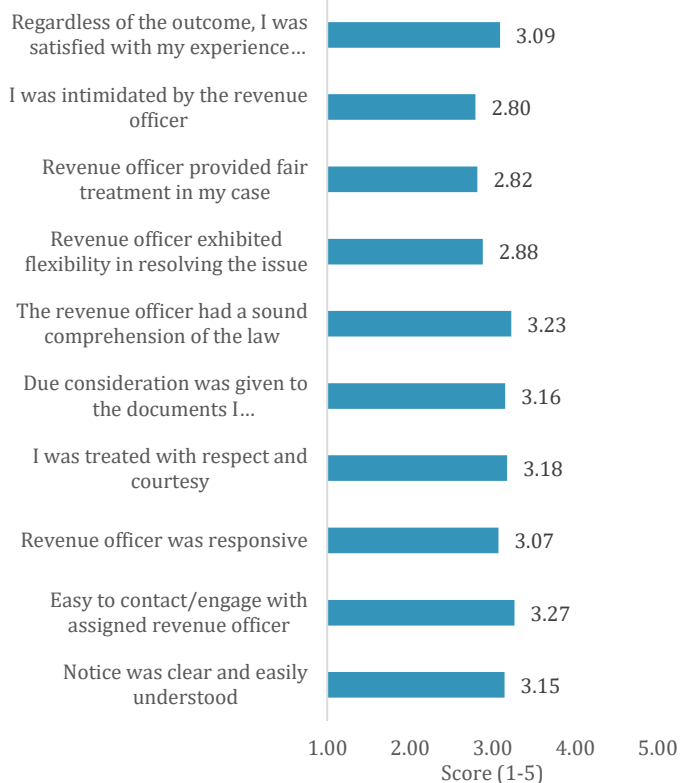
3.5.1 Correspondence /Order of Assessment

Amongst the surveyed businesses, only 47 businesses confirmed that they had ever received a correspondence or order of assessment from FBR. Other businesses did not receive an order or chose not to respond.

3.27 Correspondence/ order for assessment received (n=516)



3.28 Experience during correspondence/ order (n=47)





Businesses which received an order were asked about their experience, which was based on multiple factors shown above. Responses across these factors lean towards being neutral (indicated by the scores hovering around 3.00). Scores on similar indicators are lower compared to general interaction with the FBR discussed earlier, suggesting that the experience of engagement with the FBR during an assessment order is less satisfactory (score 3.09 overall). Results show that there was a leaning towards disagreement amongst businesses when asked if they felt fair treatment was provided to their case or whether the revenue officer exhibited flexibility in resolving their case. While it is not surprising to see lower scores on these indicators, since businesses would prefer avoiding an assessment order altogether, these are indicative of considering randomized monitoring of revenue officers/ cases in light of documentation/ responses shared by businesses.

Of these 47 businesses, nearly half (28) filed for an appeal – with a similar pattern of neutrality in responses in terms of the experiences which businesses faced. The small number of appellants limits the analysis to take place on experience indicators.

3.6 Other products and services

3.6.1 Other services

The taxpayer survey attempted to obtain feedback on other products and services offered by the FBR. However, the number of businesses availing such services was limited and is summarized below:

- **Issuance of refund** was requested by 28 businesses: most of them found FBR's response to their request to be unresponsive, inconsiderate or unfair
- **Rectification** was requested by 29 businesses: mixed feedback was shared by businesses in terms of their experience – half with positive views and half with negative perceptions.
- **E-khuli kacheris**: only 9 businesses participated in them and found this to be fair and responsive.
- **Representation to Chairman FBR under section 7 of the FBR Act** was made by only 8 businesses made which found this the experience to be responsive.
- **Customs clearance services** was used by 34 businesses which provided mostly neutral/positive feedback regarding the service to be facilitative or efficient.
- **Clearance through green channel** was used by 21 businesses which provided mixed feedback regarding the service to be facilitative or efficient.

3.6.2 Withholding tax

Amongst the surveyed businesses, 141 businesses reported that they filed **statements for withholding tax** u/s 165. In response to the extent to which businesses found these filings easy or difficult, 65% businesses found this to be of moderate level difficulty while 22% found them to be easy/very easy.

3.6.3 Advance tax

On the other hand, 107 businesses confirmed that they paid **advance tax**. Mixed views were found amongst businesses with 57% finding advance tax collection on a quarterly basis to be unfair or inconsiderate, while others noted quarterly collection was fair or responsive.



4 Key learnings and recommendations

4.1.1 User experience (U/X) for FBR Website and IRIS portal

The FBR website is a rich resource and gateway to information on FBR's products and services. While majority of surveyed businesses had accessed the website and found the content useful, it was observed that the ability of navigating the website could be further improved. Moreover, website content needs to be made more accessible for non-users, such as those falling in the sole proprietorship category, through better placement of relevant content. Similarly, while businesses indicated improvement in the IRIS portal in recent years, survey scores related to its ease of navigating exhibits room for further improvement.

4.1.2 Customized facilitating measures to encourage/facilitate tax return filing and compliance

Taxpayer facilitation programs should be designed to meet specific needs of business taxpayer segments (i.e. sole proprietors, AOPs, private limited and public companies) – beyond current segmentation based on businesses' revenue volume. Findings suggest that businesses have differing needs, such as more basic assistance required amongst sole proprietors related to tax return filing to more complex tax matters amongst public limited companies. Moreover, women-led businesses highlighted a greater need than male-led businesses for facilitation in the process of tax return filing.

Customized facilitation programs can increase accessibility and interaction with FBR, thereby, improving taxpayer understanding and encouraging tax compliance. Measures such as dedicated help desks at RTOs, dedicated telephonic and email services, and outreach activities focused on particular business segments or women-led businesses with coordination from business chambers and sector associations may be considered. Once developed, equally important will be to appropriately advertise these facilitation programs to the respective target audiences.

4.1.3 Designing an effective communications strategy

Findings from the survey substantiate the need for an effective communications strategy to i) enhance facilitation and taxpayer education and ii) promote the institution's credibility through transparency.

- ***Enhance facilitation and taxpayer education***
There is a need to enhance facilitation to encourage tax return filing and compliance. These should be creatively advertised and promoted amongst respective taxpaying segments (using targeted channels, also indicated above). FBR can leverage from these customized measures to appear more accessible, considerate and supportive for taxpayers.
- ***Promote the institution's credibility through transparency***
While digitization has helped improve taxpayers' perception on tax filing, there remains a deficit in terms of utilization of taxpayers' monies. The survey found a few contentious aspects related to tax compliance which included the use of taxpayers' monies and the minimal or lack of demonstration of its use. Low levels of information seem to have created biased perceptions in the taxpayers. Demonstrating the use of taxpayer's money could serve as a transparency mechanism as well as a motivational factor. It has the potential to improve the perception of the FBR as well as the government, which may influence tax compliance. A targeted campaign including mass media, discussion programs and messages should aim to offer well laid out cases to demystify these notions and offer accurate picture to the taxpayers.



4.1.4 Increase presence on communication channels; generating awareness on available interacting channels

Where businesses interacted with the FBR, this was mainly done in person through visits at the FBR office/RTO. Other mediums were rarely cited, and where used, were often secondary to physical visits. There is a need for FBR to increase its presence for engagement through multiple channels. This recommendation is closely aligned to customized facilitating measures discussed above. Enabling interaction through digital means, for instance, can increase anonymity/confidentiality of taxpayers making them more receptive to engaging with the FBR on tax-related matters.

4.1.5 Improve interaction experience during notifications/orders

Interaction with FBR/RTO representatives during notifications/orders for assessment showed average scoring with respect to business' experiences. There is a need to work towards further improving scores on key aspects discussed, particularly case resolution, giving due consideration to taxpayer documents and providing fair treatment.

4.1.6 In-depth follow-up sessions with businesses

Findings from this quantitative survey provide some informative insights on taxpayers' satisfaction on FBR's products and services as well as broader perceptions on tax compliance. There is a need to supplement these findings with in-depth qualitative sessions with businesses (all categories) led by FBR in coordination with PBC, chambers of commerce and industry, sector associations, etc., for deeper understanding.



Annexures



Annexure 1: Survey Tool/Questionnaire

Preparing the Improved Domestic Resource Mobilization Reform Program Taxpayers' Satisfaction Survey

Questionnaire for Companies/Businesses

Please note

This survey is being conducted to learn businesses' perceptions on tax administration as well as products and services offered in Pakistan. Your business has been selected through a random sampling method. Your identification and the identification of your business for the purposes of this survey is not known to any tax authority nor will it be recorded during the survey or provided to any tax authority. The survey responses will be anonymous. Your participation is voluntary and you may refuse to answer any question. The survey has been designed to understand attitudes toward tax administration and its results will be used to improve and/or develop products, services and policies to facilitate taxpayers.

LOCATION

Business Location – Region (Head office)	Balochistan	1
	Khyber Pakhtunkhwa	2
	Punjab	3
	Sindh	4
	Islamabad Capital Territory	5
City	[Drop down list of cities]	

SECTION 1: GENERAL INFORMATION

ID	Question	Response	
ID1	Which type of business is yours?	Sole Proprietorship	1
		Association of Persons (partnership)	2
		Private Limited	3
		Public Limited	4
		Other (specify)	5
ID2	Which sector is your business categorized in? <i>Select all that apply</i>	Agriculture and forestry	1
		Fishing	2
		Mining and quarrying	3
		Manufacturing	4
		Electricity, gas and water	5
		Construction	6
		Wholesale and retail trade	7
		Hotels and restaurants	8
		Transport and communication	9
		Finance and insurance	10
		Real estate and business activities	11
		Public administration	12
		Education	13
		Health and social work	14
Other community, social and personal services activities	15		
Other (specify)	16		
ID3	How long has your business been operational?	_____ years	
ID4	How many employees do you have?	Very Small (1-9)	1
		Small (10-29)	2
		Medium (30-100)	3
		Large (100+)	4
ID5	Is your business a registered taxpayer (holds an NTN)?	Yes [skip to ID 7]	1
		No	2



ID	Question	Response	
	[in case of sole proprietor, do you hold an NTN yourself?]		
ID6	If the answer to ID7 is no, please specify the reason for this?	Unaware of NTN and its use	1
		Do not know where to obtain this from	2
		Do not need it	3
		Do not see the benefit of having NTN	4
		Difficult to obtain NTN	5
		Other (specify)	6
		Do not know	7
		Refuse to answer	8
<i>End survey here</i>			
ID7	What is your designation at the business?	Owner/Chief Executive Officer	1
		Director/Senior Manager	2
		Finance Officer/Accountant	3
		External Auditor	4
		Administration	5
		Other (specify)	6
ID8	Gender	Female	1
		Male	2
ID9	Are you familiar with tax matters relevant to your business?	Yes - completely familiar	1
		Yes - somewhat familiar	2
		No - not familiar at all (Kindly have someone familiar with tax related matters to complete this survey. Should this not be possible, end survey here)	3

SECTION 2: TAX FILING PROCESS

ID	Question	Response	
ID10	Who files the tax return form for your business?	Myself	1
		Internal Account/finance team	2
		External accountant/chartered accountant (Skip to ID 12)	3
		Tax lawyer (Skip to ID 12)	4
		Friend/relative (Skip to ID 12)	5
		Other (specify) (Skip to ID 12)	6
		Do not know (Skip to ID 12)	7
		Refuse to answer (Skip to ID 12)	8
ID11	How easy/difficult did you find the tax return form? <i>Scale 1 to 5 where 1 is very easy and 5 is very difficult</i>	Very Easy	1
		Easy	2
		Moderate	3
		Difficult	4
		Very difficult	5
		Do not know	6
		Refuse to answer	7
Skip to ID 13			
ID12	If you hired someone for form completion (outside of firm) what was the main reason?	I/others at firm do not understand the form	1
		I/others at firm do not have time to complete the form myself	2
		I/others at firm want to make sure it is done by a tax expert	3
		Convenient to have someone else complete it	4
		Company policy	5
		Other (specify)	6
		Do not know	7
		Refuse to answer	8



ID	Question	Response
ID13	Have you ever used the FBR Website ?	Yes 1
		No (skip to ID 17) 2
		Do not know (skip to ID 17) 3
		Refuse to answer (skip to ID 17) 4
ID14	How difficult or easy did you find it to navigate? <i>Scale 1 to 5 where 1=very easy and 5=very difficult</i>	Very Easy 1
		Easy 2
		Moderate 3
		Difficult 4
		Very difficult 5
		Do not know 6
		Refuse to answer 7
ID15	To what extent was the content on the FBR website helpful? <i>Scale 1 to 5 where 1=not helpful and 5=very helpful</i>	Not helpful at all 1
		Mostly unhelpful 2
		Neither unhelpful nor helpful 3
		Helpful 4
		Very helpful 5
		Do not know 6
		Refuse to answer 7
ID16	To what extent do you feel that the FBR website has improved in recent years?	Worsened 1
		Stayed the same/no change 2
		Improved to some extent 3
		Improved to a large extent 4
		Do not know 5
		Refuse to answer 7
ID17	Have you ever used the IRIS portal?	Yes 1
		No (skip to ID 20) 2
		Do not know (skip to ID 20) 3
		Refuse to answer (skip to ID 20) 4
ID18	If you submitted your tax return online through IRIS , how easy did you find to navigate the portal/online form? <i>Scale 1 to 5 where 1=very easy and 5=very difficult</i>	Very Easy 1
		Easy 2
		Moderate 3
		Difficult 4
		Very difficult 5
		Do not know 6
		Refuse to answer 7
ID19	To what extent to you feel that IRIS has improved in recent years?	Worsened 1
		Stayed the same/no change 2
		Improved to some extent 3
		Improved to a large extent 4
		Do not know 5
		Refuse to answer 6
ID20	If your business is sales tax registered, how easy or difficult was the filing of Annexure C of Sales Tax Returns ?	Very Easy 1
		Easy 2
		Moderate 3
		Difficult 4
		Very difficult 5
		Not applicable 6
		Do not know 7
		Refuse to answer 8
ID21	Have you ever sought extension for submitting the tax return (u/s 119)?	Yes 1
		No (skip to ID 23) 2
		Do not know (skip to ID 23) 3
		Refuse to answer (skip to ID 23) 4
ID22	In response to your request for extension, do you feel that FBR was... (select all that apply)	Responsive 1
		Unresponsive 2
		Fair 3
		Unfair 4
		Considerate 5
		Inconsiderate 6
		Do not know 7
		Refuse to answer 8



ID	Question	Response	
ID23	Have you ever requested issuance of Exemption Certificates (u/s 159)?	Yes	1
		No (skip to ID 25)	2
		Do not know (skip to ID 25)	3
		Refuse to answer (skip to ID 25)	4
ID24	In response to your request, do you feel that FBR was... (select all that apply)	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Considerate	5
		Inconsiderate	6
		Do not know	7
		Refuse to answer	8
ID25	Overall, how easy or difficult do you think it is for your business to file tax returns? <i>Scale 1 to 5 where 1=very easy and 5=very difficult</i>	Very Easy	1
		Easy	2
		Moderate	3
		Difficult	4
		Very difficult	5
		Do not know	6
		Refuse to answer	7
ID26	Do you feel that an online training (webinar) would help guide you about FBR's products and services?	Strongly disagree	1
		Disagree	2
		Neutral	3
		Agree	4
		Strongly agree	5
		Do not know	6
		Refuse to answer	7
ID27	In your opinion, what can be done to improve the tax return filling process ? (select all that apply)	Simplify tax return form	1
		Make IRIS portal more user-friendly	
		Set up tax facilitation centres for guidance	2
		Devise and publish tax form completion guidance	3
		One-stop-shop for form obtaining/filling/payment/ filling	4
		Electronic payments (online, ATM, mobile etc.)	5
		Other (specify)	6
		Do not know	7
Refuse to answer	8		

SECTION 3: INTERACTING WITH FBR

ID	Question	Response	
ID28	Which method do you find most useful to interact with FBR? <i>(Select all that apply)</i>	Telephone	1
		In person at FBR office/RTO	2
		In person at facilitation camp	3
		E-mail	4
		Other (specify)	5
		Do not know	6
		Refuse to answer	7
ID29	Did you/others at your business interact with FBR representative during tax filing process?	Yes (skip to ID 31)	1
		No	2
		Do not know (skip to ID 31)	3
		Refuse to answer (skip to ID 31)	4



ID	Question	Response	
ID30	If not, please specify the main reason.	Did not know of any method to interact with FBR	1
		Did not need to interact with FBR	2
		Felt intimidated to interact with FBR	3
		Did not want to come under any scrutiny	4
		Have had previous unhelpful engagements with FBR	5
		Other (specify)	6
		Do not know	7
		Refuse to answer	8
<i>Skip to section 4</i>			
ID31	Which method did you/others use at your business to interact with the FBR representative? <i>(Select all that apply)</i>	Telephone	1
		In person at FBR office/RTO	2
		In person at facilitation camp	3
		E-mail	4
		Other (specify)	5
		Do not know	6
		Refuse to answer	7
ID32	If you called (telephoned) FBR contact center over the last year, please tell us about your experience	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		My call was answered in a timely manner	
		I was treated with courtesy and respect	
		I was provided with clear information	
		Officer was able to resolve my question/issue	
		I would recommend using call center to others	
ID33	If you visited an FBR/RTO office over the last year, please tell us about your experience	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		I was attended to in a timely manner	
		I was treated with courtesy and respect	
		I was provided with clear information	
		Officer was able to resolve my question/issue	
		I would recommend visiting FBR/RTO offices to others	
ID34	If you visited an FBR facilitation camp over the last year, please tell us about your experience	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		I was attended to in a timely manner	
		I was treated with courtesy and respect	
		I was provided with clear information	
		Officer was able to resolve my question/issue	
		I would recommend visiting FBR facilitation camp to others	



ID	Question	Response	
ID35	If you communicated with FBR via e-mail over the last year, please tell us about your experience	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		My email was responded to in a timely manner	
		I was treated with courtesy and respect	
		I was provided with clear information	
		Officer was able to resolve my question/issue	
		I would recommend using email to others	
ID36	What measures could be taken to further improve interaction with FBR?	Create awareness of communication channels	1
		Have more respectful/courteous staff	2
		Increase accessibility to FBR offices	3
		Improved response time	4
		Providing more information online	5
		Other (specify)	6
		Do not know	7
		Refuse to answer	8

SECTION 4: PERCEPTIONS ON TAX PAYMENT

ID	Question	Response	
ID37	Please provide your perceptions on tax payment in Pakistan	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		Taxes levied upon businesses in my industry are fair	
		Paying tax is a legal obligation	
		Tax payment will help bring about progress/betterment in Pakistan	
		Digitalization of services by FBR makes it easier for businesses to file their tax returns	
		Digitalization of tax filing services by FBR has made processes more transparent	
		Businesses avoid paying taxes because they feel that they are not rewarded for their payment	
		Businesses avoid paying taxes because they are not sure how tax money will be used	
		Businesses try to avoid interaction with FBR	
		Businesses fear harassment by FBR	
		Tax filing is a complex process	



ID	Question	Response						
ID38	What can be done to encourage tax payment? Rank based on effectiveness where 1 is not effective at all and 4 being very effective.		1. Not Effective at All	2. Somewhat effective	3. Effective	4. Very Effective	Don't Know	Refuse to answer
		Amnesty Schemes / waivers						
		Discounted rates / special initiatives						
		Extended deadline / grace period						
		Guided camp facilitation						
		High penalty on evaders						
		Awareness campaign						
		FBR Tax facilitation helpdesk						
		One-window for filling/payment/submission						
		Tax form simplification						
Other (specify)								
ID39	Of the measures above, what do you think will be the most effective?							
ID40	Any other suggestions to help improve tax collection?							

SECTION 5: NOTIFICATION AND APPEALS

ID	Question	Response		
ID41	Over the last 5 years, did you receive any correspondence/notice/order from FBR regarding assessment or audit?	Yes	1	
		No (skip to section 6)	2	
		Do not know (skip to section 6)	3	
		Refuse to answer (skip to section 6)	4	
ID42	If your business received correspondence/notice/order , please tell us about the experience.	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer	
		The notice was clear and easily understood		
		It was easy to contact/engage with the assigned revenue officer		
		The revenue officer was responsive		
		I was treated with respect and courtesy by the revenue officer		
		Due consideration was given to the documents I submitted/shared		
		The revenue officer had a sound comprehension of the law?		
		I was given acknowledgement of the documents I submitted/shared		
		Revenue officer exhibited flexibility in resolving the issue		
		Revenue officer provided fair treatment in my case		
		I was intimidated by the revenue officer		
Regardless of the outcome, I was satisfied with my experience working with the revenue officer assigned to my case				
ID43	Did you file the appeal in response to an order?	Yes	1	
		No (skip to section 6)	2	
		Do not know (skip to section 6)	3	
		Refuse to answer (skip to section 6)	4	
ID44	Who drafted the appeal for your business?	Myself	1	
		Internal Account/finance team	2	
		External accountant/chartered accountant	3	
		Friend/relative	4	



ID	Question	Response
		Other (specify) 5
		Do not know (skip to section 6) 6
		Refuse to answer (skip to section 6) 7
ID45	If an appeal was filed, please tell us about the experience.	
	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
	It was an easy process to file the appeal	
	Commissioner (Appeals) was responsive	
	I was provided with timely hearing notice(s)	
	I was provided with a proper hearing opportunity	
	I was treated with respect and courtesy during the appeals process	
	Due consideration was given to the documents I submitted/shared	
	Commissioner (Appeals) exhibited flexibility in resolving the issue	
	Commissioner (Appeals) provided fair treatment in my case	
	Issuance of orders took place in a timely and correct manner	
	Regardless of the outcome, I was satisfied with my experience working with the Commissioner (Appeals)	
ID46	In your opinion, what can be done to improve the appeals process?	

SECTION 6: OTHER SERVICES

ID	Question	Response
ID47	Have you ever requested for issuance of a refund ?	Yes 1
		No (skip to ID 49) 2
		Did not know of option for refund request (skip to ID 49) 3
		Do not know (skip to ID 49) 4
		Refuse to answer (skip to ID 49) 5
ID48	In response to your request, do you feel that FBR was... (select all that apply)	Responsive 1
		Unresponsive 2
		Fair 3
		Unfair 4
		Considerate 5
		Inconsiderate 6
		Do not know 7
		Refuse to answer 8
ID49	Have you ever requested for Rectification ?	Yes 1
		No (skip to ID 51) 2
		Did not know of option of rectification request (skip to ID 51) 3
		Do not know (skip to ID 51) 4
		Refuse to answer (skip to ID 51) 5
ID50	In response to your request, do you feel that FBR was... (select all that apply)	Responsive 1
		Unresponsive 2
		Fair 3
		Unfair 4
		Considerate 5
		Inconsiderate 6
		Do not know 7
		Refuse to answer 8



ID	Question	Response	
ID51	Have you ever participated in e-khuli kacheris?	Yes	1
		No (skip to ID 53)	2
		Did not know of option of e-khuli kacheris (skip to ID 53)	3
		Do not know (skip to ID 53)	4
		Refuse to answer (skip to ID 53)	5
ID52	What was your experience of e-khuli kacheris?	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Useful/effective	5
		Not useful/ineffective	6
		Do not know	7
		Refuse to answer	8
ID53	Have you ever made representation to the Chairman FBR under section 7 of the FBR Act, 2007?	Yes	1
		No (skip to ID 55)	2
		Did not know of option of representation (skip to ID 55)	3
		Do not know (skip to ID 55)	4
		Refuse to answer (skip to ID 55)	5
ID54	What was your experience making representation to Chairman?	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Useful/effective	5
		Not useful/ineffective	6
		Do not know	7
		Refuse to answer	8
ID55	Have you used customs clearing services at the import/export stage?	Yes	1
		No (skip to Section 7)	2
		Do not know (skip to Section 7)	3
		Refuse to answer (skip to Section 7)	4
ID56	If your business used customs clearing services, please provide your feedback on the following aspects.	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		Services provided were facilitative	
		Services provided helped save time	
		Services provided were easy to use	
ID57	<i>For importers:</i> Have you ever used clearance through green channel ?	Yes	1
		No (skip to Section 7)	2
		Do not know (skip to Section 7)	3
		Refuse to answer (skip to Section 7)	4
ID58	If your business used the green channel, please provide your feedback on the following aspects.	Aspect	Scale 1-5 (where 1 is strongly disagree and 5 is strongly agree); Do not know; Refuse to answer
		Service provided was facilitative	
		Service provided helped save time	
		Service provided was easy to use	
		Service was provided in letter and spirit	



SECTION 7: OTHER TAXES

ID	Question	Response	
ID59	Did your business file statements for withholding taxes (u/s 165) in the last year?	Yes	1
		No (skip to ID 61)	2
		Do not know (skip to ID 61)	3
		Refuse to answer (skip to ID 61)	4
ID60	To what extent did you find these filings easy or difficult?	Very Easy	1
		Easy	2
		Moderate	3
		Difficult	4
		Very difficult	5
		Do not know	6
		Refuse to answer	7
ID61	What measures could be taken to improve filing of statements withholding taxes (u/s 165)?		
ID62	Did your business any pay advance tax in the last year?	Yes	1
		No (end here)	2
		Do not know (end here)	3
		Refuse to answer (skip to Section 7)	4
ID63	If your business pays advance tax , do you feel that collection of advance tax on quarterly basis was....	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Considerate	5
		Inconsiderate	6
		Not applicable	7
		Do not know	8
		Refuse to answer	9
ID64	If your business pays advance tax , do you feel that deduction of advance tax/withholding tax was...	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Considerate	5
		Inconsiderate	6
		Not applicable	7
		Do not know	8
		Refuse to answer	9
ID65	If your business pays advance tax at import stage , do you feel that this was...	Responsive	1
		Unresponsive	2
		Fair	3
		Unfair	4
		Considerate	5
		Inconsiderate	6
		Not applicable	7
		Do not know	8
		Refuse to answer	9