

Survey of SMEs 2022

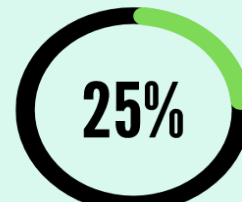
Fifth SME survey conducted since 2006



Online Survey



10,000 SMEs Surveyed



Response Rate

Revenue Customer Service

- **Satisfaction** levels with Revenue are high: **77%** are either "**very satisfied**" or "**satisfied**", while a further **18%** are "**somewhat satisfied**".



- **ROS** and the **telephone** are the **most preferred** methods for **contacting** Revenue.



- **20%** of SMEs experienced an **improvement** in Revenue's customer service in the past 12 months, while **4%** indicated a **disimprovement**.

- **91%** find the the **information on Revenue's website helpful**, **87%** believe it **easy to find** and **85%** find it **easy to understand**.



Compliance & Tax Payments

- **Factors that influence voluntary compliance:**

1. Your personal belief that you should do the right thing
2. Because it is the law.
3. Presumption of Honesty



- **20%** of SMEs had **difficulties paying their taxes on time**, while **16%** had **difficulties paying in full**. The **impact of the COVID-19 pandemic** was cited as the **main reason**.



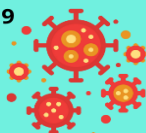
Taxpayer Burden



- **49%** spend an **hour or less per week** on Revenue related matters, while **10%** spend **more than four hours**.

Impact of Significant Economic Shocks

- The **wage subsidy schemes** and **extended pay & file deadline in 2020** were the **most availed of COVID-19 support measures**.



COVID-19

- **82%** of SMEs either "**strongly agreed**" or "**agreed**" that the **supports were important** to the **continuation of the business**.



BREXIT

- **40%** of SMEs have been **impacted by Brexit**, with **increased overheads/costs** and **supply chain delays** being the **most common issues** arising.

Revenue thanks all those who participated in the survey. Without your time and effort, the survey and this report would not be possible. One of the benefits of Revenue's move to online surveys in recent years is the increased detail in free text feedback fields. The time taken to provide these is greatly appreciated as they add to the wealth and value of the survey. The responses and feedback will assist Revenue to continue to provide the best possible service to all taxpayers.

Executive Summary

Revenue's fifth survey of Small and Medium-sized Enterprises ("SMEs") was conducted from April to June 2022¹. Conducting regular surveys of customers provides a deeper understanding of their needs and expectations and helps Revenue to deliver a customer service that facilitates voluntary compliance by taxpayers. We periodically revisit taxpayer categories in our surveys as the economic and tax administration landscape changes. For SMEs, key changes since the last survey in 2017 include the COVID-19 pandemic, the UK's departure from the EU, and rising inflation.

Over 10,000 SMEs were invited to participate. The response rate of 25 per cent provides a robust basis for reporting and extrapolating results. Some key results include:

Customer Satisfaction and Communication Channels

- ❑ Overall satisfaction rates remain high, with 95 per cent reporting that they are either 'somewhat satisfied', 'satisfied' or 'very satisfied' (no change to 2017 survey). However, the proportion who are 'very satisfied' has fallen to 23 per cent (from 31 per cent in 2017).
- ❑ 20 per cent of respondents reported an improvement in Revenue customer service, 76 per cent reported no change and 4 per cent indicated disimprovement.
- ❑ 62 per cent of respondents contacted Revenue in the 12 months prior to the survey (+3 percent on 2017). MyEnquiries use has increased significantly from 49 per cent of SMEs in 2017 to 78 per cent in 2022.
- ❑ For the first time in a Revenue survey, Revenue Online Service ("ROS") is the most preferred method of contact.

Compliance and Tax Payments

- ❑ The most important influences on compliance relate to civic responsibility - personal belief that you should do the right thing and obeying the law (no change to 2017).
- ❑ 20 per cent of respondents reported having difficulties with paying their taxes on time (+8 per cent on 2017) while 16 per cent reported difficulties paying their taxes in full (+14 per cent on 2017). 36 per cent of those with difficulties contacted Revenue to seek advice.
- ❑ 6 per cent of respondents indicated 'Yes' to having seen an increase in shadow economy activity in their business sector in the last 12 months (-1 per cent on 2017).

Impact of Significant Economic Shocks

- ❑ The wage subsidy schemes and the extended pay & file deadline in 2020 were the most widely availed of COVID-19 supports administered by Revenue.
- ❑ 53 per cent of respondents strongly agreed that the supports were key to the continuation of business.
- ❑ 40 per cent of SMEs indicated that the UK's departure from the EU has had an impact on their business.

¹ Previous SME surveys were conducted in 2006, 2008, 2013 and 2017.

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1 Introduction and Survey Methodology

This report presents the results from Revenue's survey of Small and Medium sized Enterprises ("SMEs"), which was conducted between April and June 2022. The survey represents the fifth in a series of SME surveys carried out by Revenue since 2006 and the first SME survey to be conducted after the UK's departure from the EU and in a post COVID-19 economic environment².

1.1 Motivation

Revenue carries out regular surveys of taxpayers. The objective of these surveys is to assess customer satisfaction and use the opinions expressed to improve the service offered by Revenue to assist in the fair and efficient collection of taxes and duties. The topics covered include customer service, factors that influence compliance, taxpayer burden and Revenue's response to COVID-19.

SMEs are a significant contributor to the Irish economy, representing over 99 per cent of entities and 68 per cent of persons engaged in 2020.³ These enterprises generate 50 per cent of economy-wide turnover and 38 per cent of Gross Value Added (GVA). It is not surprising then that SMEs account for a large share of Revenue's interactions with taxpayers.

The remainder of this section outlines the survey design and methodology, while subsequent sections summarise the responses to the survey. Section 8 concludes.

1.2 The Population

The target population consists of any taxpayer who filed a recent CT1 or Form 11 and who meets the definition of an SME: a business entity with less than 250 employees and turnover not exceeding €50 million or a balance sheet total not exceeding €43 million.⁴ In the case of Form 11 taxpayers, only those with Case I/II income (income from a trade or profession) are included.⁵ This definition differs to previous Revenue surveys of SMEs, which primarily relied on taxpayers' VAT records and a VAT liability threshold for identifying SMEs. The updated definition is broader, as many micro businesses and farmers are exempt from filing VAT returns, and many medium-sized enterprises would have VAT liabilities in excess of the previous surveys' threshold. Comparison to previous surveys can be maintained as required by stratifying the results, while the new definition is more aligned with the public policy approach to SMEs.

² Reports documenting previous SME surveys (2006, 2008, 2013 and 2017) as well as other Revenue customer surveys are available at: <https://www.revenue.ie/en/corporate/information-about-revenue/research/surveys/index.aspx>. Comparisons are made throughout this report to previous surveys where appropriate. However due to occasional changes in survey design, or the addition of new questions, this is not possible for all questions.

³ CSO Statistical Yearbook for 2020 is available at: <https://www.cso.ie/en/releasesandpublications/ep/p-syi/statisticalyearbookofireland2020>.

⁴ Employment is based on the annual average of monthly data from Revenue's PAYE Modernisation system.

⁵ This is to avoid the inclusion of taxpayers whose only source of income on the Form 11 is passive income e.g. rental income or interest income.

When considering any taxpayer who filed a recent CT1 or Form 11 and who meets the definition of an SME, this created a target population of 457,977 companies. Following additional data cleaning steps and matching taxpayers to email addresses held centrally in Revenue, this produces a survey population of approximately 205,405 taxpayers, as shown in Table 1. This survey population is divided into sub-groups based on Revenue division (Table 2). Revenue's Medium Enterprises Division (MED) contains taxpayers who correspond to medium-sized SMEs while the Business Division (BD) contains taxpayers who correspond to small and micro-sized SMEs.

Table 1: Survey Population

Criteria	Number of SMEs
Form 11 taxpayers with Case I/II who meet SME definition ⁶	314,927
<i>Plus:</i> CT taxpayers who meet SME definition	143,050
<i>Equals:</i> Target population	457,977
<i>Less:</i> Taxpayers without an email on centralised Revenue system	(250,566)
<i>Less:</i> taxpayers removed following additional cleaning steps	(2,006)
Survey Population	205,405

Source: Revenue analysis

Table 2: Survey Population by Revenue Division

Revenue Division	Number of SMEs	Share of SMEs (%)
Medium Enterprises Division (MED)	10,406	5
Business Division: Farmer (BD Farmer)	19,017	9
Business Division: Non-Farmer (BD Non-Farmer)	175,982	86
Survey Population	205,405	100

Source: Revenue analysis

Tables 3, 4 and 5 give further details regarding the survey population, focusing on employer size, turnover and sector breakdown respectively. The majority of SMEs in this Revenue population are not employers (60 per cent) and generate less than €2 million per year in turnover (79 per cent). Construction (17 per cent), Professional Services (14 per cent) and Wholesale & Retail (12 per cent) are the most common economic sectors.

Table 3: Survey Population by Employer Size

Employer Size (Number of Employees)	Number of SMEs	Share of SMEs (%)
Not an employer	124,522	60
1 – 2	34,696	17
3 – 9	28,460	14
10 – 49	14,424	7
50 – 249	3,303	2
Survey Population	205,405	100

Source: Revenue analysis

Note: Employer size based on 2020 figures.

⁶ A jointly assessed couple count as one taxpayer unit on the Form 11.

Table 4: Survey Population by Turnover Size

Turnover	Number of SMEs	Share of SMEs (%)
Micro (\leq €2m)	162,049	79
Small (\leq €10m)	7,005	3
Medium (\leq 50m)	278	<1
Turnover Unknown	36,073	17
Survey Population	205,405	100

Source: Revenue analysis

Note: Turnover based on 2020 figures.

Table 5: Survey Population by Sector

Sector	Number of SMEs	Share of SMEs (%)
Agriculture	17,315	8
Mining and Quarrying	236	<1
Manufacturing	10,188	5
Construction	34,424	17
Wholesale and Retail	25,256	12
Transportation and Storage	10,538	5
Accommodation and Food Services	8,612	4
Information and Communication	10,901	5
Financial and Insurance	2,757	1
Real Estate	8,958	4
Professional, Scientific, and Technical	29,577	14
Administrative and Support Services	8,123	4
Public Administration and Defence	519	<1
Education	6,184	3
Health and Social Work	9,384	5
All Other Activities	22,433	11
Total	205,405	100

Source: Revenue analysis

1.3 From Sampling Frame to Survey Sample

To ensure that the survey would produce representative results, a sufficient number of taxpayers was randomly drawn from each of the three Revenue division sub-groups (as outlined in Table 2).⁷ This process is known as stratified random sampling. The sampling method ensures the statistics for each sub-sample are representative of that Revenue division in the broader SME population, and that survey statistics representative of the population can be calculated by correctly weighting each sub-sample. However, in executing our sampling approach, the original MED sub-sample (the smallest group) was deemed unlikely to generate the required statistically significant representative number of responses. To account for this likelihood, it was decided to oversample SMEs in the Medium Enterprise Division (MED) when drawing the survey sample of approximately 10,000 taxpayers.

Table 6: Sample Frame and Sample

Business Division	Target Population (%) (457,977)	Sampling Frame (%) (205,405)	Sample (%) (10,000)
MED	3	5	17
BD Farmer	20	9	20
BD Non-Farmer	77	86	63
Survey Population	100	100	100

Source: Revenue analysis

⁷ A confidence level of 95 per cent and a margin of error of 5 per cent were chosen to determine the sample size for each sub-group. In addition, a survey response rate of 25 per cent and an email failure rate of 10 per cent were assumed ex ante.

Taxpayers who choose to respond to a survey may possess unobserved characteristics or preferences, which systematically differ from those who choose not to respond. This problem, inherent to most surveys, is known as non-response bias. The implication is that the results of a survey might not be fully representative of the true views of the overall population of SMEs. However, the strong response rate (Section 1.5) ensures that the sample size is large enough for representative results at the 95per cent confidence level and mitigates concerns of non-response bias.

1.4 Issuing the Survey

The survey was conducted online using the Qualtrics survey software.⁸ An email was issued by Revenue to each taxpayer in the randomly chosen sample, inviting them to provide feedback to Revenue by participating in the survey. Each email contained a personalised link to the survey that allowed responses to be recorded.

Taxpayers were assured of the confidentiality of their responses and that the survey would be used for research purposes only. A notice confirming the authenticity of the survey was placed on the News section of the Revenue website to alleviate any concerns regarding spam or phishing emails.

The survey issued on Monday 25 April 2022 with a deadline to complete by 3 June 2022. Reminder emails were issued on Tuesday 3 May 2022 and Monday 16 May 2022 to those who had not yet responded, with a final reminder email sent on Monday 25 May 2022.

The emails issued and the survey questions are reproduced in the Appendices. The survey was designed to place a minimum time burden on respondents, and the average time taken to complete the survey was 16 minutes.

⁸ Prior to issuing the survey to the sample, the software and survey questions were tested internally, with feedback incorporated into question design where appropriate.

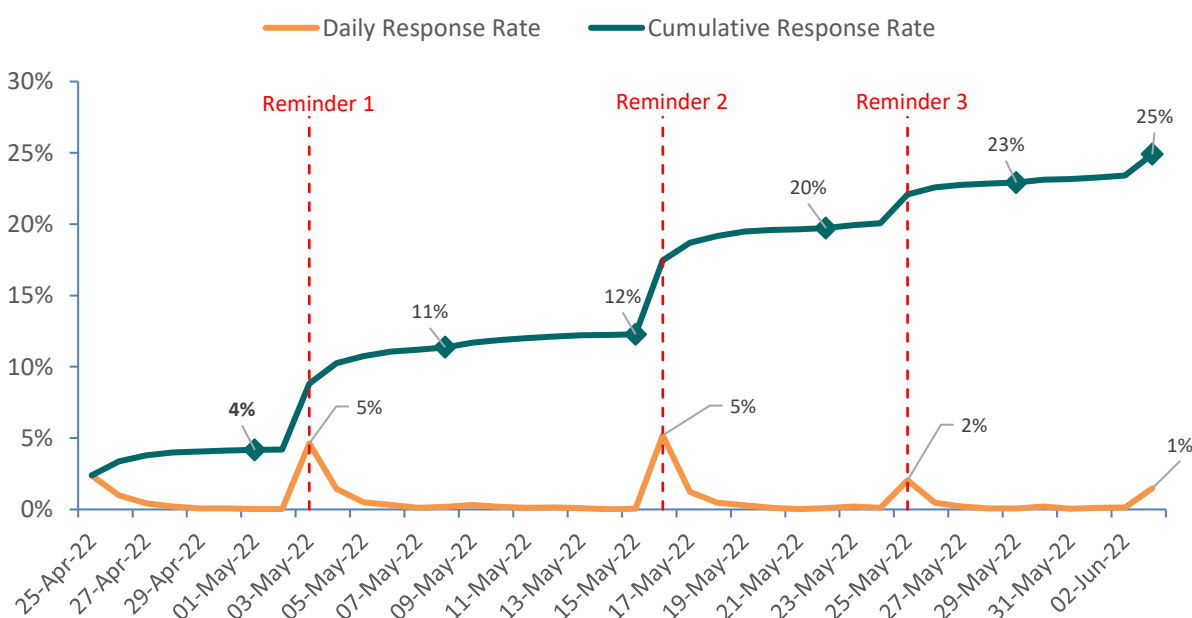
1.5 Response Rate

From the 10,000 invitations issued on 25 April 2022, 9,059 emails delivered successfully.⁹ This indicates a successful delivery rate of 91 percent. Consistent with past Revenue surveys, the survey response rate is measured as the proportion of respondents who opened the survey link out of the successful emails delivered.

The total cumulative response rate for the entire survey period is 25 per cent, meaning 2,251 SMEs took part in the survey. This is a relatively high response rate and compares favourably with previous Revenue SME surveys. The 2017 SME survey was the only other SME survey to be conducted entirely online, and this survey had an overall response rate of 20 percent. One potential explanation for the higher response rate in 2022 relates to the application of recent Revenue research on behavioural insights, which found that the use of personalisation in email communication (e.g., “Dear John”) is associated with higher survey response rates.¹⁰ All emails issued for the 2022 survey used this design, where the taxpayer’s name was available.

As shown in Figure 1, there is a sharp increase in responses on the date the survey was distributed, followed by a decrease. Another jump occurs after each reminder email is distributed, and a final “deadline” effect is observed on the last day of the survey. Not all responses adhered to the deadline, with responses recorded in the three days following the deadline.¹¹

Figure 1: Survey Response Rate



Source: Revenue analysis

⁹ Unsuccessful delivered emails are those that “bounced”. This may be due to a variety of reasons, e.g., the email address no longer exists or an inbox may be too full to receive the email.

¹⁰ Research available at: <https://revenue.ie/en/corporate/documents/research/behavioural-insights.pdf>

¹¹ The deadline was Friday 3 June 2022, but the survey was not closed until 9am Monday 6 June 2022 as experience from the SME Survey 2017 showed that responses are still submitted after the deadline.

While the overall response rate is 25 per cent, it varies slightly across the different sub-groups (Table 7). MED had the highest response rate (28 per cent) while BD Farmer had the lowest response rate (24 per cent).¹² All sub-group response rates are suitably high to allow inference about each sub-group population from each sub-group's survey respondents.

Table 7: Response Rate by Revenue Division

Revenue Division	Response Rate (%) ¹³
MED	28
BD Non-Farmer	25
BD Farmer	24
Overall	25

Source: Revenue analysis

¹² These differences in response rates by taxpayer size are also observed in Revenue's 2019 Employer Survey.

¹³ Calculations based on 9,059 emails successfully sent.

2 Communication Channels and Customer Service

This and following sections present the results of the survey. This section initially focuses on contact with Revenue, which helps the organisation to better evaluate its resourcing and strategy on customer service. The second part of the section reviews customer service satisfaction, an important means for Revenue to assess its own performance.

2.1 Contact with Revenue

62 per cent of survey respondents contacted Revenue in the 12 months prior to the survey. This is an increase of 1 per cent on the 2019 Survey of Employers and 3 per cent on the 2017 SME survey level.

When looking at SMEs by level of employer (Table 8), the likelihood of a company needing to contact Revenue in the past 12 months increases as employer size increases. SMEs with 50 to 249 employees were the most likely to contact Revenue (93 per cent), while only 55 per cent of companies not classified as employers contacted Revenue in the past 12 months.

Table 8: Contact with Revenue (Breakdown by Employer size)

Employer Size (Number of Employees)	Contact (%)	No Contact (%)
Not an employer	55	45
1 – 2	55	45
3 – 9	67	33
10 – 49	82	18
50 – 249	93	7
Overall	62	38

Source: Revenue analysis
Note: Employer size based on 2020 figures.

Table 9 shows that Revenue's On-line Service ("ROS") is by far the most frequently used contact channel by SMEs with 89 per cent of respondents indicating they used it at least once in the past 12 months. In contrast, WebChat and Letters are very rarely used, with 95 per cent never using the former and 86 per cent never using the latter. The infrequent use of WebChat is not unexpected as it is currently only available in certain Revenue contexts, such as Local Property Tax (LPT).

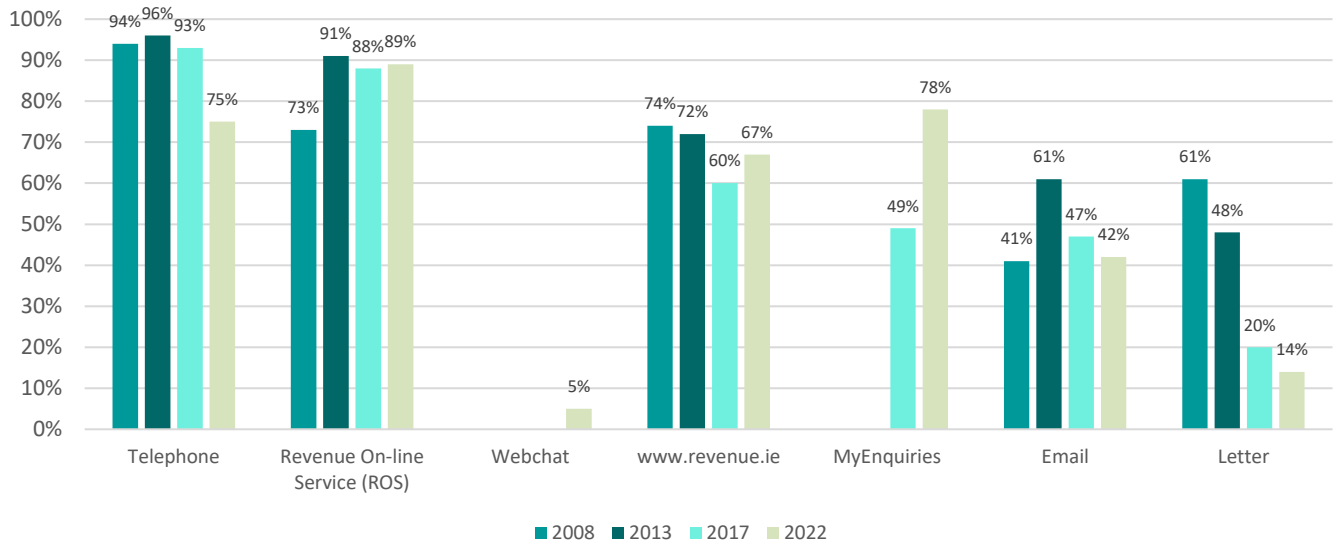
Table 9: Channel and Frequency of Contact

Method of Contact	Frequency of contact (%)					Total (at least once)
	Never	Once	2 to 3	4 to 6	More than 6	
Telephone	25	24	34	8	9	75
Revenue On-line Service (ROS)	11	15	28	14	32	89
Webchat	95	2	1	1	1	5
www.revenue.ie	43	12	19	10	16	57
MyEnquiries Online Service	22	18	30	15	15	78
Email	58	15	17	5	5	42
Letter	86	7	4	1	2	14

Source: Revenue analysis

Figure 2 and Table 10 provide a comparison to previous surveys for the usage of the various methods of contact. The use of MyEnquiries has grown significantly since the 2017 SME survey, with the proportion of respondents indicating they used it at least once growing from 49 per cent to 78 per cent. In contrast to this, the use of the telephone and letters has decreased, reflecting increased digitalisation as well as changes to Revenue's phone service provision over time.

Figure 2: Methods of Contact Over Time



Source: Revenue analysis

Table 10: Previous SME Surveys - Channel and Frequency of Contact¹⁴

Method of Contact	Frequency of contact (%)					Total (at least once)
	Never	Once	2 to 3	4 to 6	More than 6	
2017						
Telephone	7	27	44	12	11	93
Revenue On-line Service (ROS)	12	15	24	12	37	88
Webchat	n/a	n/a	n/a	n/a	n/a	n/a
www.revenue.ie	40	11	19	7	22	60
MyEnquiries Online Service	51	16	18	7	9	49
Email	53	16	19	5	6	47
Letter/Fax	80	8	7	2	3	20
2013						
Telephone	4	21	50	13	13	96
Revenue On-line Service (ROS)	9	7	19	12	52	91
Webchat	n/a	n/a	n/a	n/a	n/a	n/a
www.revenue.ie	28	8	24	10	30	72
MyEnquiries Online Service	n/a	n/a	n/a	n/a	n/a	n/a
Email	39	20	28	4	6	61
Letter/Fax	52	22	16	4	6	48
2008						
Telephone	6	23	45	14	12	94
Revenue On-line Service (ROS)	27	10	21	10	32	73
Webchat	n/a	n/a	n/a	n/a	n/a	n/a
www.revenue.ie	26	10	28	10	25	74
MyEnquiries Online Service	n/a	n/a	n/a	n/a	n/a	n/a
Email	59	14	21	3	4	41
Letter/Fax	39	21	25	7	8	61

Source: Revenue analysis

¹⁴ Total percentages in tables or figures may not add up to 100 per cent due to rounding.

Irrespective of whether they contacted Revenue in the past 12 months, respondents were asked to rank their preferred contact method. Table 11 shows the share of each preference ranking by method of contact. Revenue On-line Service (ROS) received the highest share of first preference responses recorded with 37 per cent. This is followed by the telephone at 26 per cent. ROS and the telephone have been consistently ranked as the most preferred contact method by customers in previous Revenue surveys, but this is the first time where ROS is preferred above the telephone (and by a considerable degree). The least preferred method is for call-in person (appointment), which is consistent with previous Revenue surveys.

Table 11: Preference Ranking by Method of Contact

Order	Method of Contact (%)							
	Telephone	ROS	Webchat	revenue.ie	MyEnquiries	Email	Letter	Appointment
Most Preferred (1)	26	37	7	5	12	17	8	17
2	12	15	8	9	16	15	11	6
3	10	8	14	18	14	14	10	4
4	10	7	12	20	15	16	11	6
5	9	7	13	20	16	13	11	8
6	10	6	16	15	11	12	14	7
7	9	7	12	9	9	7	22	14
Least Preferred (8)	13	13	19	4	8	8	12	38
Total	100	100	100	100	100	100	100	100

Source: Revenue analysis

Irrespective of whether SMEs contacted Revenue in the past 12 months, they were asked to rate the information available on the Revenue website (Table 12). Respondents strongly agreed that information on the website was easy to find (18 per cent), and this aspect of the service also received the highest proportion for "Agree" (41 per cent). Out of the three aspects of the website mentioned below, SMEs appear to view the information on the website as hard to understand, as it received the highest proportion of "Strongly Disagree" (3 per cent) and "Disagree" (4 per cent). This is also emphasised in section 7, where the simplification of language used by Revenue was a prominent suggestion by respondents regarding the improvement of Revenue services.

Table 12: Satisfaction with Revenue Website

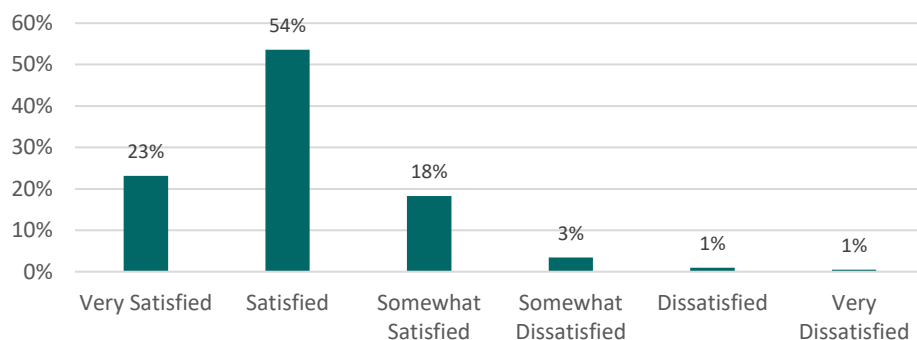
Aspect of Website	Response Share (%)						Total
	Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree	
Information is easy to find	18	41	28	7	3	2	100
Information is easy to understand	13	41	31	8	4	3	100
Information is helpful	15	47	29	6	2	2	100

Source: Revenue analysis

2.2 Customer Service Satisfaction

Respondents were asked to rate their overall satisfaction with the service they received from Revenue in the last 12 months. 95 per cent of respondents indicated satisfaction ("Very Satisfied", "Satisfied" or "Somewhat Satisfied"), while 5 per cent indicated a level of dissatisfaction¹⁵ (Figure 3).

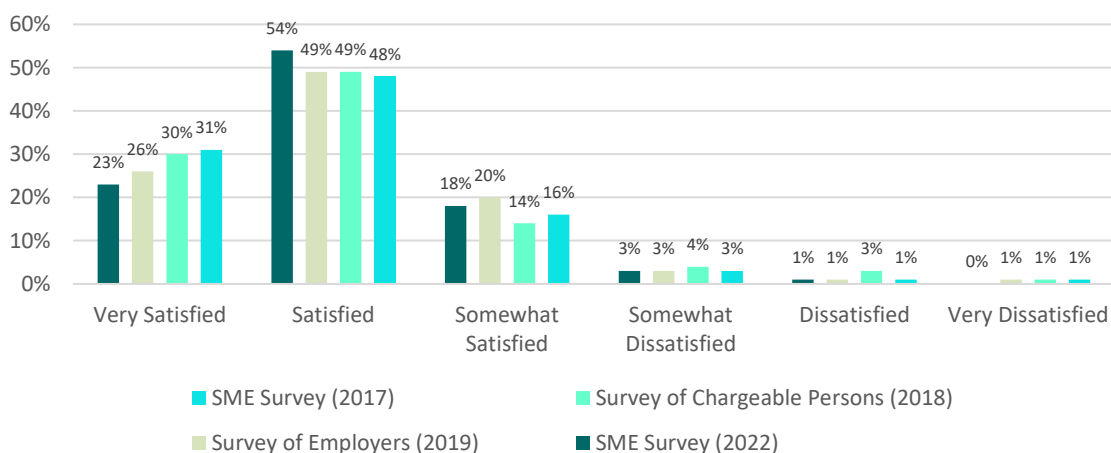
Figure 3: Overall Satisfaction with Revenue Customer Service



Source: Revenue analysis

The results are reasonably in line with general satisfaction levels reported in the 2017 SME, 2018 Chargeable Persons, and 2019 Employers surveys (Figure 4). Previous surveys targeted different segments of the taxpayer population but as a somewhat comparable performance indicator, this shows that overall customer satisfaction among tax cohorts is strong and dissatisfaction consistently low. That said, there is a discernible downward trend in taxpayers who are "Very Satisfied". In particular, there has been an 8-percentage point drop in "Very Satisfied" SMEs between 2017 and 2022 (this is partially compensated for by a 6-percentage point increase in the "Satisfied" SMEs over the period).

Figure 4: Overall Satisfaction – Previous Revenue Surveys



Source: Revenue analysis

¹⁵ The 5 per cent of SMEs who expressed dissatisfaction are discussed in further detail in Section 7.

Furthermore, SMEs were asked if they experienced an improvement in Revenue customer service in the past 12 months. 20 per cent of respondents reported an improvement, 76 per cent reported no change and 4 per cent indicated a disimprovement. The proportion of respondents who indicated a disimprovement is consistent with the 2019 Employers Survey (3 per cent), but there is a significant drop in the proportion indicating improvement (decreased from 43 per cent).¹⁶

For specific contact channels (Table 13), SMEs reported the highest satisfaction for ROS (33 per cent "Very Satisfied"), followed by Telephone (31 per cent). Similar to the 2017 SME survey, the highest dissatisfaction levels were expressed for MyEnquiries, albeit the proportion was still very low (3 per cent).

Table 13: Satisfaction with Service by Contact Method

Method of Contact	Response Share (%)							Total
	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied	Not Applicable	
Telephone	31	32	10	3	3	2	19	100
Revenue On-line Service (ROS)	33	42	12	3	2	2	6	100
Webchat	3	6	5	1	1	1	82	100
www.revenue.ie	17	27	16	5	2	1	32	100
MyEnquiries	25	33	14	5	2	3	18	100
Letter	6	12	6	2	1	1	72	100

Source: Revenue analysis

For SMEs who indicated they use the telephone, these respondents were then further asked to indicate their satisfaction with particular aspects of the telephone service provided to them (Table 14). Staff knowledge and expertise received the highest share of "Very Satisfied" (26 per cent), while respondents seemed to be most dissatisfied ("Somewhat Dissatisfied", "Dissatisfied" or "Very Dissatisfied") with the ease of getting information or services (17 per cent).

Table 14: Satisfaction with Telephone Service

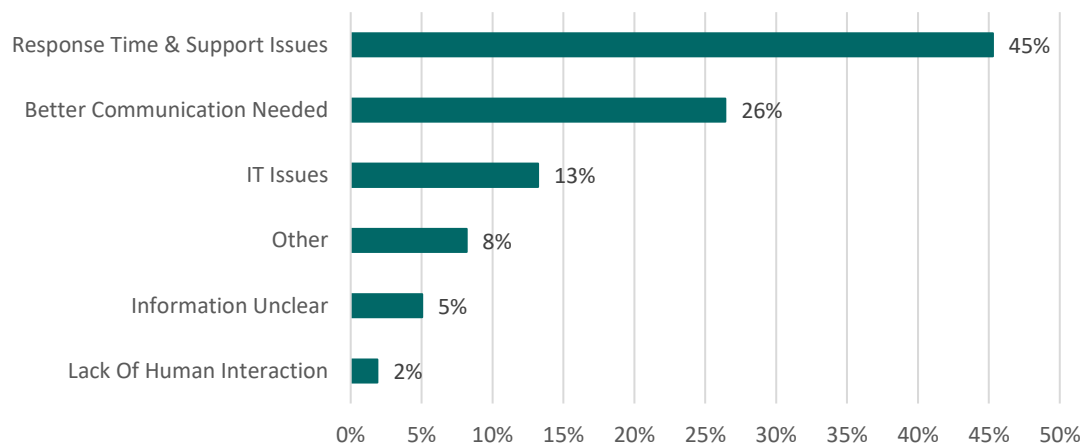
Aspect of Service	Response Share (%)							Total
	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied	Not Applicable	
Staff knowledge & expertise	26	47	14	4	3	2	4	100
Ease of getting the information or services you needed	19	42	18	8	4	5	3	100
Time taken by Revenue to resolve your query	19	43	20	6	5	4	3	100

Source: Revenue analysis

¹⁶ The phrasing of this question prevented a comparison with the 2017 SME Survey. The higher proportion indicating improvement in the 2019 Employers Survey may reflect its timing, as the survey was run immediately after a positively received Revenue reform ('PAYE Modernisation').

SMEs who were dissatisfied with the customer service received via any of Revenue’s contact channels were invited to provide feedback. Figure 5 outlines the main points that arose from the cohort who provided feedback. Response times to queries and support issues emerged as the most common reason (almost half of the free text comments related to this). IT and communication issues also featured very prominently.

Figure 5: Reasons for Dissatisfaction with Revenue Customer Service¹⁷



Source: Revenue analysis

¹⁷ Percentages are based on the subsample of respondents who provided feedback for this particular question (7 per cent of overall responses). 27 per cent of this subsample indicated overall dissatisfaction with Revenue customer service.

3 Compliance and Tax Payments

Revenue invests significantly in maintaining and improving service delivery, as striving to maintain a fair and efficient tax administration service is at the core of Revenue's business. Revenue's self-assessment system also relies significantly on the presumption of honesty of taxpayers and confidence among taxpayers in the service Revenue provides. Understanding the factors that influence engagement and compliance among taxpayers is central to this. The survey asks questions on factors influencing compliance, difficulties in paying taxes and awareness of various Revenue initiatives.

3.1 Factors that Influence Compliance

The motivations for taxpayer compliance are important for Revenue to understand, to ensure that voluntary compliance is facilitated. Survey respondents are asked to rank statements relating to their compliance behaviour from 1 (the lowest influence) to 5 (the highest influence). These statements relate to either civic responsibility (Table 15) or concern of sanctions (Table 16).

On civic responsibility, "Your personal belief that you should do the 'right thing'" is rated by SMEs as having the highest influence, with 75 per cent of respondents giving it the highest rating.¹⁸ Similarly, 70 per cent ranked "Because it is the law" with the highest rating. In contrast, "Belief that other taxpayers are declaring and paying honestly" is rated as the least influencing factor, only receiving the highest ranking from 21 per cent of respondents but also receiving the highest share of the lowest ranking (28 per cent).¹⁹

Table 15: Compliance Factors related to Civic Responsibility

Civic Responsibility	Response Share (%)					Total
	1 (Low)	2	3	4	5 (High)	
Your personal belief that you should do the right thing	5	2	5	13	75	100
Because it is the law	7	2	9	12	70	100
The fact that Revenue presumes that you have been honest in your dealings with them	12	5	14	18	52	100
Because Revenue makes it easy to pay taxes	11	6	20	23	40	100
Because tax payments are used to fund public services	12	7	23	21	37	100
Belief that other taxpayers are declaring and paying honestly	28	11	24	15	21	100
Because your tax obligations are fully explained and understood	8	6	25	22	39	100

Source: Revenue analysis

In regard to non-compliance sanctions, "Concern at having to pay interest charges for late payment of tax" received the highest proportion of respondents, indicating this factor had the strongest influence on their compliance behaviour (49 per cent). The remaining compliance factors had a relatively lower influence on compliance behaviour.²⁰

¹⁸ Personal norms are consistently ranked the highest influence in Revenue surveys, irrespective of customer type.

¹⁹ Social norms are consistently ranked the lowest influence in Revenue surveys, irrespective of customer type.

²⁰ Concern regarding interest charges consistently ranked the highest in Revenue surveys, irrespective of customer type.

Table 16: Compliance Factors related to Sanctions

Sanctions	Response Share (%)					Total
	1 (Low)	2	3	4	5 (High)	
Concern at having to pay interest charges for late payment of tax	13	7	16	15	49	100
Concern that Revenue will obtain a court judgment against you for failure to pay tax and publish details of that judgment	35	12	18	10	25	100
Concern that your name will be published on Revenue's Quarterly List of Defaulters	35	11	19	10	25	100
Concern at having goods seized by the Revenue Sheriff for failure to pay tax	42	11	15	7	25	100
Knowing that Revenue has the power to receive certain information about you from 3rd parties (e.g., payments, rental income, interest, dividends)	33	13	24	10	19	100
Concern that a third party (e.g. a bank), owing money to you, will be ordered to pay that money over to Revenue	49	13	20	6	12	100
Because Revenue have notified me of a known tax risk (and asked me to conduct a self-review)	40	10	21	10	19	100

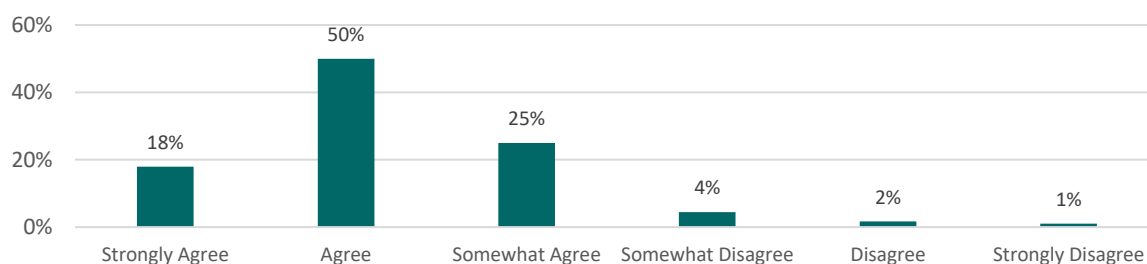
Source: Revenue analysis

Overall, the responses suggest that factors relating to civic responsibility have a higher influence on compliance than those relating to sanctions. When compared to the 2017 SME survey, the influence of the civic responsibility factor "your personal belief that you should do the 'right thing'" remained consistent (75 per cent for both years), with figures remaining consistent also for "Because it is the law" and "The fact that Revenue presumes you are paying honestly". These two civic responsibilities also appear influential in previous surveys, consistently being ranked the highest influence on compliance, from over 70 per cent and 50 per cent respectively for various customer types. In terms of sanction factors, "concern at having to pay interest charges for late payment of tax" is lower, with 54 per cent for 2017 SMEs compared to 49 per cent for the present survey group. Other sanction factors remained relatively consistent.

3.2 Revenue's Influence on Compliance

SMEs were asked to rate their level of agreement with the following statement: "Revenue provides me with the information I need to comply with my tax obligations". 50 per cent of respondents agreed with this statement, while a further 18 per cent strongly agreed. Just under one per cent of respondents strongly disagreed that Revenue did not provide enough information needed to comply with tax obligations (Figure 6).

Figure 6: “Revenue provides me with information I need to comply with tax obligations”



Source: Revenue analysis

3.3 Difficulties Paying Taxes

SMEs were asked if they encountered any difficulty paying taxes on time and/or difficulty paying taxes in full over the last 12 months, whether COVID-19 related or for other reasons. Of the responses, 20 per cent reported having difficulties with paying their taxes on time, with 16 per cent reporting difficulties paying their taxes in full. Of those who indicated they had difficulty paying their taxes on time, 70 per cent also reported having difficulty paying their taxes in full.

The breakdown of SMEs by number of employees who have difficulty paying taxes in full or on time is presented in Table 17. SMEs with 10-49 employees have the most difficulty paying on time (27 per cent), and they also have one of the biggest difficulties paying in full (20 per cent). SMEs that are not employers had the lowest proportion struggling to pay on time (16 per cent) and the second lowest proportion for struggling to pay in full (15 per cent), suggesting a lot of the difficulties for other SME types relates to payroll taxes. The non-employer category that answered this question also contains a large proportion of farmers (65 per cent), most of whom do not register for VAT.

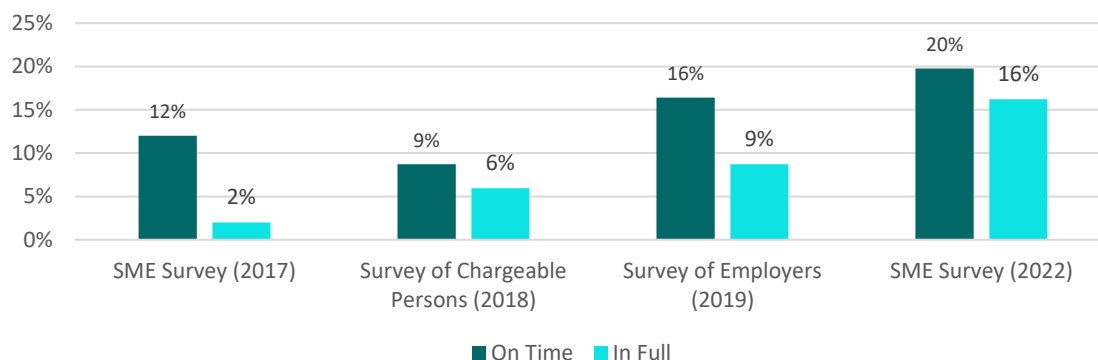
Table 17: Difficulties Paying Taxes in Full or on Time (Breakdown by Employees)

Number of Employees	Response Share (%)	
	On Time (%)	In Full (%)
Not an Employer	16	15
1 – 2	22	16
3 – 9	24	20
10 – 49	27	20
50 – 249	21	13
Overall	20	16

Source: Revenue analysis

A comparison of tax payment difficulties across other Revenue surveys is presented in Figure 7. The difficulty in paying taxes on time and in full has increased significantly compared to the 2017 SME survey, with 8 and 14 percentage point increases respectively.

Figure 7: Survey Comparison of Difficulty Paying Taxes



Source: Revenue analysis

It is important to Revenue to understand what is causing these significant increases. When asked to identify reasons for the difficulties experienced (Table 18), the impact of COVID-19 is referenced as the leading issue (89 per cent). The two most common reasons in past Revenue surveys have been ongoing financial problems and lack of awareness/understanding of payment obligations, but the impact of the COVID-19 pandemic even outweighs these two issues combined in this survey. This indicates that the impact of the COVID-19 pandemic has had a severe impact on the ability of SMEs to pay taxes in full and on time.

For the respondents that selected "other", they were asked further to elaborate. The main reason cited was personal issues outside of the business (19 per cent).

Table 18: Difficulties Paying Taxes in Full or on Time

Reason	Response Share (%)		
	Yes	No	Total
The impact of the COVID-19 pandemic	89	11	100
Other temporary cash-flow problems	57	43	100
Ongoing financial problems	28	72	100
Lack of awareness/understanding of payment obligations	10	90	100
Other	8	92	100

Source: Revenue analysis

36 per cent of people who had difficulty paying taxes contacted Revenue to seek advice about their options. This is less than both the 2019 Survey of Employers (45 per cent) and the 2017 SME survey (59 per cent) and may be linked to the fact that the vast majority of SMEs were defaulted into the Debt Warehousing Scheme by Revenue.

There is general satisfaction in all areas of Revenue's response for those who chose to get in touch (Table 19). This marks an improvement on the results of recent surveys, as the satisfaction levels for a timely Revenue response was consistently below the rest in the 2019 Employers Survey and 2018 Survey of Chargeable Persons.

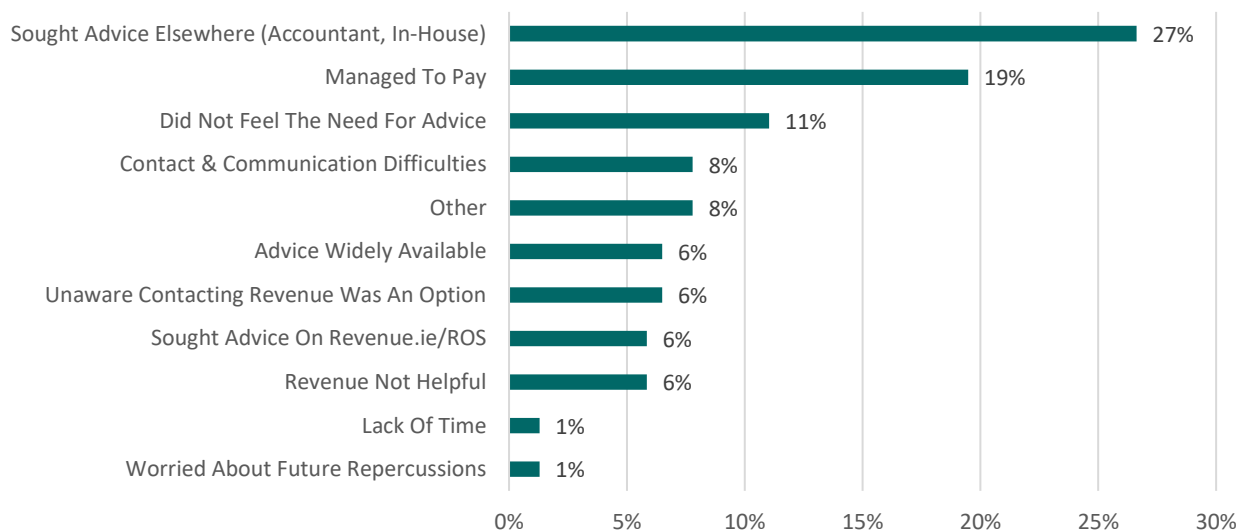
Table 19: Revenue's Response to Tax Payment Difficulties

Satisfaction	Approachable	Response Share (%)			Fair
		Helpful	Timely		
Very Satisfied	48	51	50		49
Satisfied	34	33	30		35
Somewhat Satisfied	11	11	14		12
Somewhat Dissatisfied	4	3	3		1
Dissatisfied	2	1	2		2
Very Dissatisfied	1	1	1		1
Total	100	100	100		100

Source: Revenue analysis

When SMEs were asked why they did not contact Revenue to seek advice about their options (Figure 8), 27 per cent of respondents who provided feedback sought advice elsewhere (e.g. Accountant, In-House). However, 6 per cent of those who provided feedback had found Revenue unhelpful in the past, and 6 per cent were not even aware that contacting Revenue was an option.

Figure 8: Reasons for Not Seeking Advice from Revenue²¹



Source: Revenue analysis

²¹ Percentages are based on the subsample of respondents who provided feedback for this particular question (7 per cent of overall responses). 5 per cent of this subsample indicated overall dissatisfaction with Revenue customer service.

Box 1: Reasons for Not Contacting Revenue

"The options were widely in the public domain."

"Clear guidelines published on Revenue website."

"Advice sought from accountant."

"Revenue had already put in place measures to assist our business. The debt warehousing has allowed us to manage VAT payments and we continued with our payroll tax payments as normal."

"We were confident that we would be in a position to pay our taxes and used the debt warehousing option."

"I knew it was ok to pay vat returns a few days late and really appreciated this option."

"Too much hassle in getting through to Revenue and long waiting time on phone."

"It would lead to further administration and difficulties in proceeding years."

"Do not want to deal with Revenue and draw attention to myself."

"Because we were afraid it would cause difficulties and be penalised."

"Purely due to lack of time and very busy with other projects."

3.4 Shadow Economy Activity

Shadow economy activity refers, in a Revenue context, to the understating or non-reporting of taxable income, such as sales or payments received for services or paying employees off record. SMEs were asked for their experience and views relating to shadow economy activity. As with all other survey questions, respondents are assured that their responses are treated in confidence.

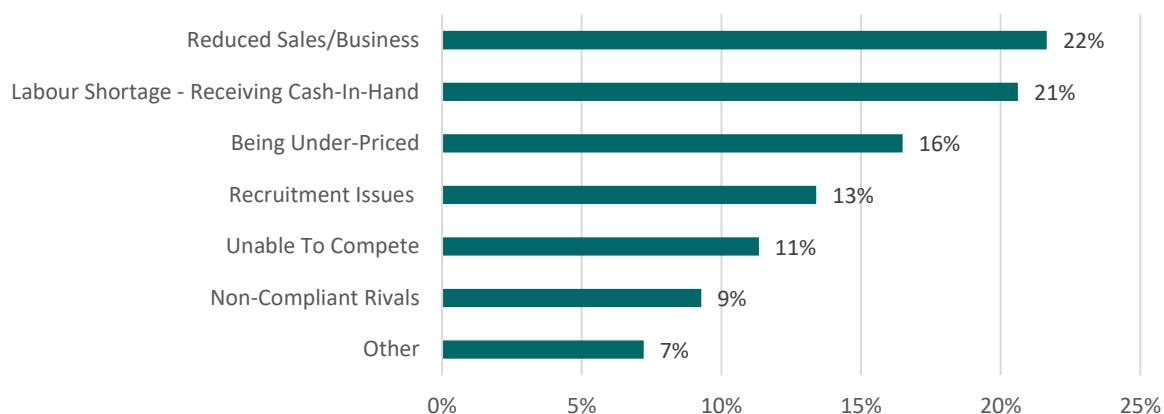
When asked if they had personally seen evidence of an increase in shadow economy activity in their business sector in the last 12 months, 6 per cent indicated 'Yes' to having seen an increase. This compares favourably to past Revenue SME surveys, with 7 per cent indicating 'Yes' in 2017 and 17 per cent in 2013.

A follow-on question asked SMEs whether shadow economy activity had an impact on their business. 62 per cent (of the 6 per cent indicating 'Yes' to having seen an increase) say they have been impacted, which is a slight decrease when compared to the 2017 survey. For the respondents who indicated that they had not personally seen evidence of an increase in shadow economy activity in their business sector in the last 12 months (94 per cent), even 2.5 per cent of these still felt that the shadow economy has had an impact on their businesses.

SMEs are asked to detail the perceived impact of the shadow economy on their business, and Figure 9 gives the breakdown of responses received. Respondents highlight a number of impacts, such as:

- Loss of income due to diminished sales.
- Labour shortage due to potential workers seeking cash payments.
- Being under-priced due to tax obligations not adhered to in the shadow economy.
- Being unable to compete due to the downward pressure on market prices caused by cheaper alternatives.
- Recruitment issues since the introduction of the Pandemic Unemployment Payment (PUP). Some respondents felt like it made it harder for people to return to their jobs and instead sought shadow economy work to supplement this State income.

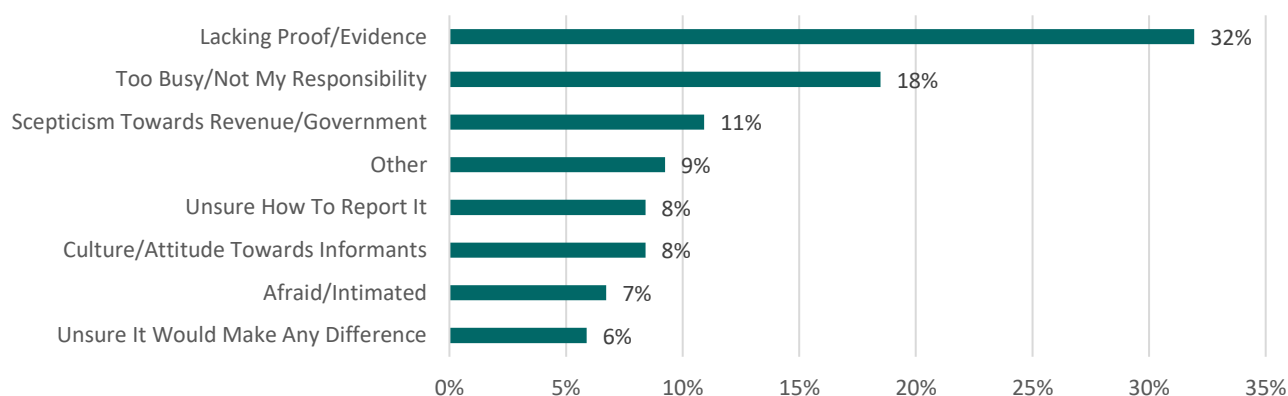
Figure 9: Impact of Shadow Economic Activity



Source: Revenue analysis

Asked if they have reported specific instances of shadow economy activity to Revenue, 3 per cent of respondents indicated 'Yes'. For those who indicated they have not reported instances of shadow economy activity to Revenue, the reasons given are summarised in Figure 10. Lacking proof/evidence (32 per cent) was the most common justification, followed by being too busy or not seeing it as their responsibility (18 per cent). There is also scepticism towards Revenue/Government, and many are also concerned about the culture/attitude towards informants.

Figure 10: Reasons for Not Reporting Shadow Economy Activity²²



Source: Revenue analysis

²² Percentages are based on the subsample of respondents who provided feedback for this particular question (8 per cent of overall responses). 3 per cent of this subsample indicated overall dissatisfaction with Revenue customer service.

Box 2: Impacts of Shadow Economy Activity & Reasons for Not Reporting It

Impact

"Ensuring that all employees are on the payroll system is a substantial expense to any business and when some businesses may not comply with the law in this instance, they operate with a distinct advantage."

"Facebook and online activities have a huge effect on our day-to-day economic existence. We have to fund the 6-day opening of our stores, while online/home operators cherry pick weekend busy times to cash-in."

"Unable to get staff as people can obtain work in shadow economy."

"Domestic customers opting to employ cash only traders."

"Other people in my field not declaring their income therefore are able to charge lower charges and undercutting me, making business very difficult."

"People booking the cheaper price especially now because of the rise of inflation."

"Undercutting prices by up to 40%."

"We find it hard to get trades people or deal with some UK suppliers as we are vigilant in avoiding the shadow economy."

Reasons for Not Reporting

"Don't think it would do anything to improve the situation nationally."

"Anything that I see would be on a very small level by people who are struggling. If I thought that there was large scale tax evasion by rogue individuals or companies then I would report it."

"Traditional Irish attitude to informers."

"Afraid our name would be brought into it."

"Too difficult to contact the correct section in Revenue."

"I am aware but do not have proof."

"Not 100% sure of their circumstances."

"Reported it previously and did not notice any action."

"As an ordinary citizen, not involved in revenue collection or law enforcement, and despite my conviction that taxable income should always be declared, I do not feel that it is be my responsibility to identify individuals acting dishonestly in this regard."

4 Taxpayer Compliance Burden

Revenue supports the SME sector by making it as easy as possible for sole traders, partnerships and businesses alike to be compliant without incurring significant costs. Efforts by Revenue to maximise timely compliance while minimising the compliance burden include simplifying procedures, providing online facilities for easier filing as well as regular updates to services provided. This aspect of the survey examines the effort and burden on SMEs of meeting their compliance obligations.

4.1 Record Keeping

When asked who maintains the records required for Revenue purposes (Table 20), responses indicate that SME largely rely upon themselves (63 per cent) and accountants (58 per cent) for record keeping. Compared to the 2017 SME survey, reliance on employees has increased from 10 per cent to 17 per cent, but reliance on other stakeholders has remained relatively consistent. For those who selected "Other", family (56 per cent) and business partner (7 per cent) were the most common responses we received.

Table 20: Who Maintains Records

	Response Share (%)	
	SME 2022	SME 2017
Yourself	63	63
Accountant	58	55
Employee	17	10
Spouse/Partner	14	15
Agent	6	4
Other	2	3

Source: Revenue analysis

For those that select 'Yourself', 'Employee' or 'Spouse/Partner', the survey asks how many hours per week are spent dealing with Revenue related matters (Table 21). The majority of respondents (76 per cent) indicated that it takes less than two hours per week, while the proportion spending one hour or less each week decreased by 3 per cent compared to the 2017 SME survey. Most noticeable is the rise in the proportion spending more than four hours per week dealing with Revenue matters, which is the highest rate seen in any SME survey carried out by Revenue and has doubled since the 2017 SME survey. This may relate to the additional administrative work involved with availing of COVID supports administered by Revenue.

Table 21: Time Spent Maintaining Records for Revenue Purposes

Weekly time	Response Share (%)	
	SME 2022	SME 2017
1 hour or less	49	52
1 to 2 hours	27	30
2 to 3 hours	9	9
3 to 4 hours	5	4
More than 4 hours	10	5
Total	100	100

Source: Revenue analysis

When broken down by Employer Size (Table 22), non-employer SMEs have the highest proportion spending one hour or less (62 per cent). In contrast, companies with 50-249 employees have the lowest proportion spending one hour or less (22 per cent), and also have the joint highest proportion spending more than four hours (25 per cent).

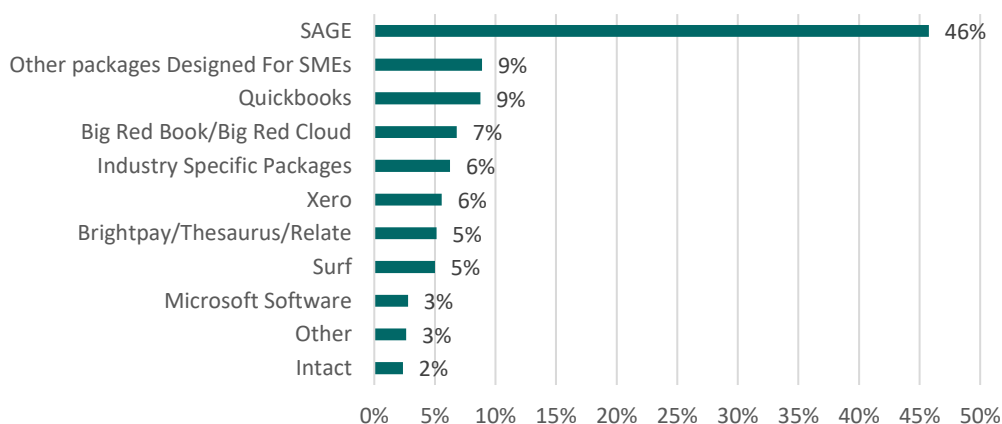
Table 22: Time Spent Maintaining Records by Employer Size

	Not an Employer	Response Share (%)			
		1 – 2 Employees	3 – 9 Employees	10 – 49 Employees	50 – 249 Employees
1 hour or less	62	47	30	24	22
1 to 2 hours	26	28	32	25	34
2 to 3 hours	5	11	11	17	12
3 to 4 hours	3	6	8	9	7
More than 4 hours	4	8	19	25	25
Total	100	100	100	100	100

Source: Revenue analysis

For those that selected 'Yourself', 'Employee' or 'Spouse/Partner', 47 per cent use an accounting package to keep their business records, while 53 per cent do not. SAGE is the most popular package being used (46 per cent), followed by Quickbooks and other packages designed for SMEs (9 per cent each), followed by Big Red Book/Big Red Cloud (7 per cent), Industry Specific Packages (6 per cent), Xero (6 per cent), Brightpay/Thesaurus/Relate (5 per cent), Surf (5 per cent), Microsoft Software (3 per cent), Other (3 per cent) and Intact (2 per cent).

Figure 11: Accounting Packages²³



Source: Revenue analysis

²³ Percentages are based on the subsample of respondents who provided feedback for this particular question (32 per cent of overall responses).

Just over half of SMEs (56 per cent) indicated they held digital records of all transactions, while 17 per cent used an Electronic Point of Sale (EPOS) system. There is considerable variation across different economic sectors, with the Information & Communication sector having the highest proportion of respondents (78 per cent) indicating they keep digital records of transactions (Table 23). In terms of EPOS usage, the Accommodation & Food Services sector had the highest proportion (71 per cent). Less than one per cent of Mining & Quarrying respondents use EPOS or keep records of digital transactions (although they represent a very small share of SMEs in general).

Table 23: Digital Record-Keeping & Usage of EPOS (By Sector)

Sector	Keeps Digital Record of Transactions (%)	Uses EPOS (%)
Accommodation and Food Services	72	71
Administrative and Support Services	68	13
Agriculture	26	4
All Other Activities	56	20
Construction	49	9
Education	54	12
Financial and Insurance	55	9
Health and Social Work	58	23
Information and Communication	78	6
Manufacturing	69	21
Mining and Quarrying	<1	<1
Professional, Scientific and Technical	66	7
Public Administration and Defence	50	<1
Real Estate	56	11
Transportation and Storage	50	17
Wholesale and Retail	72	40
Overall	56	17

Source: Revenue analysis

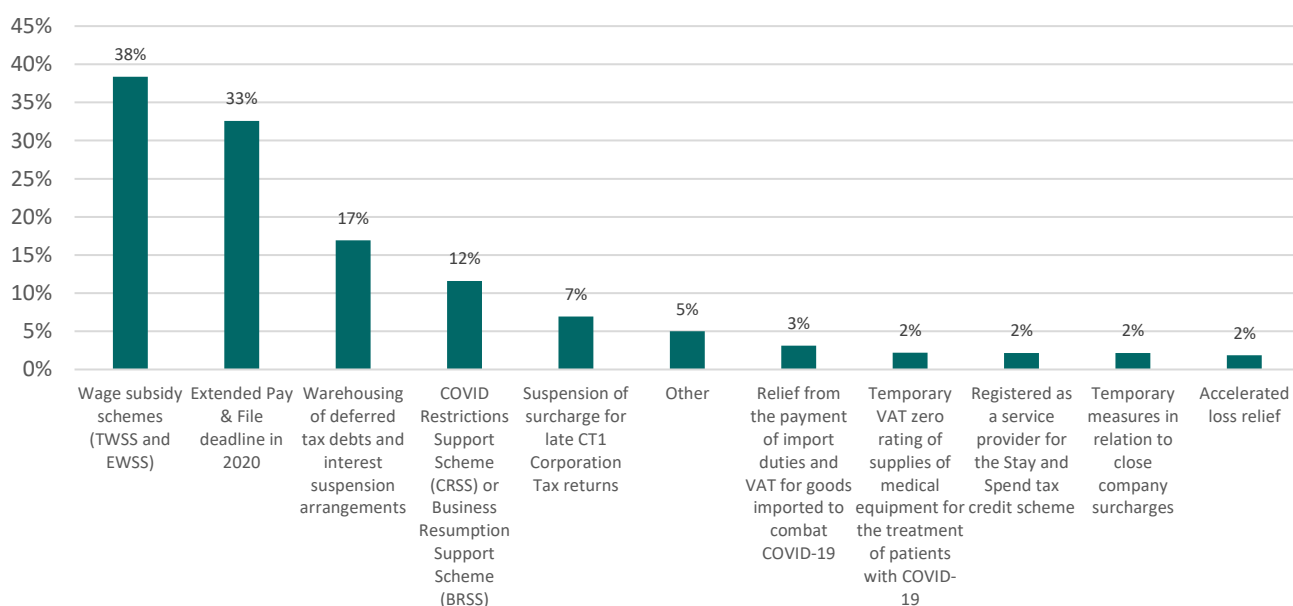
5 Impact of Significant Economic Shocks

5.1 COVID-19 and Revenue's Response

Since the beginning of the COVID-19 pandemic, Revenue has operated a series of support schemes for businesses, employers and individuals. This formed part of the Government response to the unprecedented situation facing businesses.

In the survey, SMEs were asked about which COVID-19 support measures put in place by Revenue over the course of 2020, 2021 and 2022 assisted their business, with Figure 12 summarising the results. The wage subsidy schemes and extended pay & file deadline in 2020 were the most availed of by respondents, with 38 per cent and 33 per cent respectively indicating they assisted their business. Some of the least used support measures include accelerated loss relief, temporary measures in relation to close company surcharges and registering as a service provider for the Stay and Spend tax credit scheme.

Figure 12: Usage of Revenue's COVID-19 Support Measures by SMEs



Source: Revenue analysis

For respondents that selected "other", many took this opportunity to acknowledge supports received from other departments. Over 60 per cent referenced either the Pandemic Unemployment Payment (PUP) or the COVID-19 Enhanced Illness Benefit, which were both provided by the Department of Social Protection. Other Revenue support measures mentioned included COVID-19 statutory tax residence concession, the temporary VAT reduction to 9 per cent for the hospitality sector, reduction in the standard rate of VAT and Remote Working Relief. Supports provided by local authorities also received recognition, for example the waiving of commercial rates.

For those SMEs who indicated they availed of Revenue's COVID-19 supports, the majority (53 per cent) strongly agreed that the supports were important to the continuation of the business (Table 24). There was also a high level of agreement ("Strongly Agree" and "Agree") that supports were widely publicised, easy to access and had clear guidance or information from Revenue. However, the guidance or information from Revenue appears to be the least satisfactory, with this aspect receiving the lowest level of "Strongly Agree" (25 per cent) and joint highest levels of "Strongly Disagree" and "Disagree" (combined 5 per cent).

Table 24: Satisfaction with Revenue-Administered COVID-19 Supports

	Response Share (%)						Total
	Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree	
Supports were widely publicised	42	40	14	3	1	1	100
Supports were easy to access	33	41	19	4	1	1	100
Revenue guidance or information was clear	25	40	25	6	3	2	100
Supports were important to continuation of the business	53	29	11	2	3	2	100

Source: Revenue analysis

Box 3: Comments regarding Government COVID-19 Supports

"I have had an excellent experience in difficult times with Revenue."

"Thanks for your support during COVID-19."

"Revenue personnel were very helpful during COVID-19 and provided information and assistance on an ongoing basis in relation to TWSS, EWSS, CRSS and all other available schemes."

"I would consider revenue a top class service. Their ability to deal with all the changes in relation to COVID-19 and in particular the wage support scheme was incredible. Constantly updating information, responding to queries, often out of hours or over weekends. Well done."

"Very impressed with Revenue during COVID-19."

"Pandemic Unemployment Payment was very helpful when work ceased due to COVID-19 restrictions."

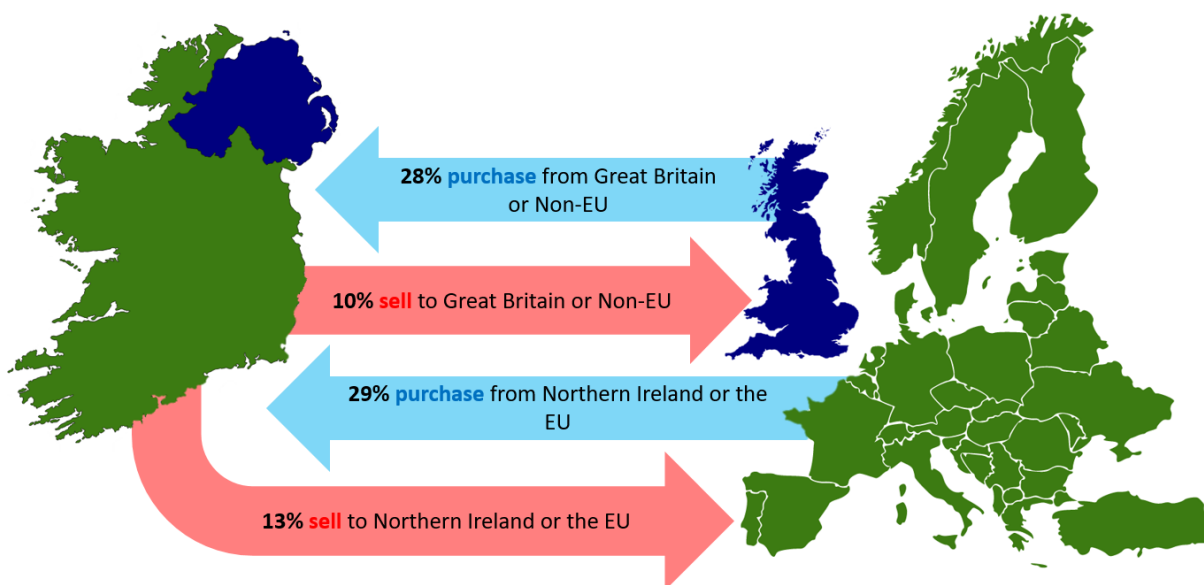
"I was in receipt of PUP which was a fantastic support for me, for which I am deeply grateful as it supported me during 2021 until I was able to return to the PAYE sector."

5.2 UK's Departure from the EU

Revenue's objective, in the context of the EU-UK trading environment and agreement, is to facilitate legitimate trade to move as speedily and efficiently as possible. Revenue continues to engage directly with businesses, economic operators, trade and representative bodies to provide support to them in meeting the challenges of the trading environment post the UK's departure from the EU.

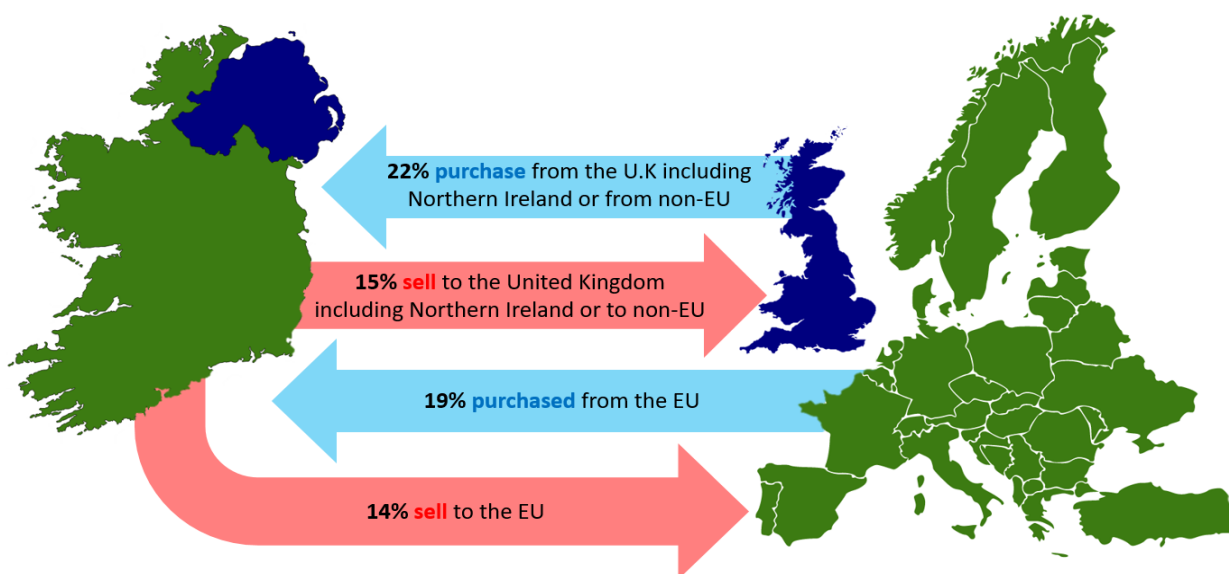
SMEs were asked to provide information about their trading of goods and services with customers in other countries, and the results are summarised below in Figures 13 and 14.

Figure 13: Trading in Goods with Customers in Other Countries



Source: Revenue analysis

Figure 14: Trading in Services with Customers in Other Countries



Source: Revenue analysis

40 per cent of SMEs who completed the survey indicated that the UK's departure from the EU has had an impact on their business, while 60 per cent indicated that the UK's departure has not had an impact. Table 25 gives the breakdown of this by employer size, and results suggest that firms operating on a larger scale are being impacted more. Over 60 per cent of SMEs with 10-49 employees or 50-249 employees indicated being impacted by the UK's departure from the EU, which is considerably more than the proportion of SMEs who are not an employer (30 per cent) or have 1-2 employees (37 per cent).

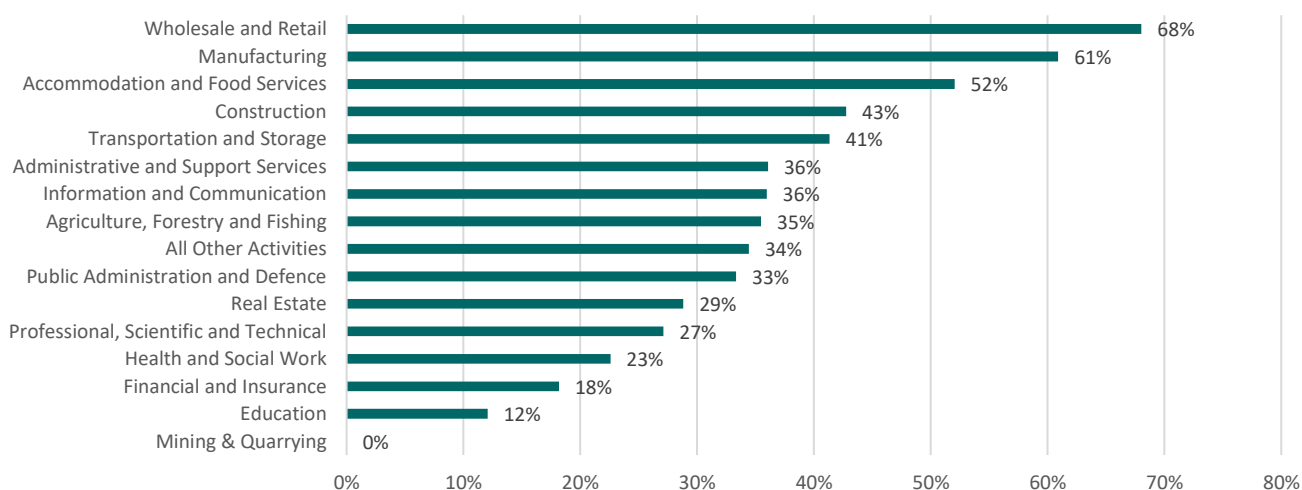
Table 25: Share of Respondents Impacted by UK's Departure from EU (Employer Breakdown)

Has Brexit impacted on your business?	Response Share (%)					Overall
	Not an Employer	1 – 2 Employees	3 – 9 Employees	10 – 49 Employees	50 – 249 Employees	
Yes	30	37	48	69	62	40
No	70	63	52	31	38	60
Total	100	100	100	100	100	100

Source: Revenue analysis

Figure 15 shows the proportion of respondents in each sector that answered the question and indicated the UK's departure from the EU had an impact on their business. Over half of respondents in the Wholesale & Retail (68 per cent), Manufacturing (61 per cent) and the Accommodation & Food (52 per cent) sectors were impacted by the UK's departure from the EU. Sectors such as Financial and Insurance (18 per cent) were less impacted, reflecting possibly the domestic focus of SMEs operating in this sector.

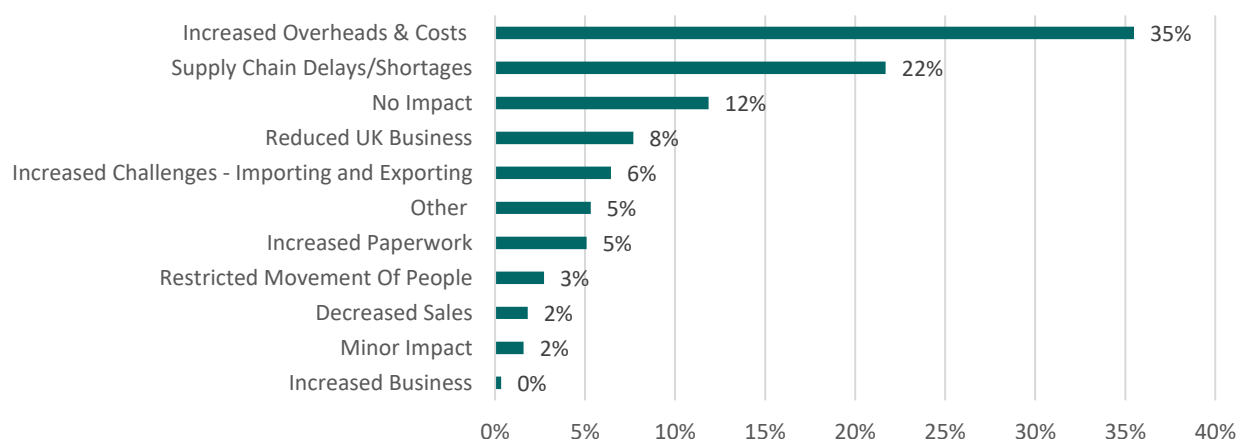
Figure 15: Impact of UK's Departure from EU (Sector Breakdown)



Source: Revenue analysis

When asked to provide information about how the UK's departure from the EU has impacted their business (Figure 16), 12 per cent of respondents indicated that there was little to no impact. Less than 1 per cent considered the development as a positive impact on their business as they gained clients/additional business that would normally have gone to GB. In terms of negative impacts, increased overheads/costs and supply chain delays appear to be the biggest issues affecting SMEs. Other negative impacts mentioned include increased paperwork, restricted movement of people, increased challenges associated with importing/exporting and the loss of GB clients.

Figure 16: Impacts of UK's Departure from EU²⁴



Source: Revenue analysis

Box 4: Impacts of UK's Departure from EU

"A huge amount of additional administration work and increased associated costs."

"Time delay in goods arriving because they are in customs. Cash flow courier company's charge tax pre-delivery."

"Confusion with tax and duties applied to repair and return (non-sale) goods from/to UK. There is usually a lack of understanding with UK customers/supplier."

"General business uncertainty, customers reluctant to invest, a 'wait and see' approach, resulting in fewer orders."

"Fundamentally our trade with the UK remains unchanged. However, the way we operate with our UK/NI customers has been reorganised completely."

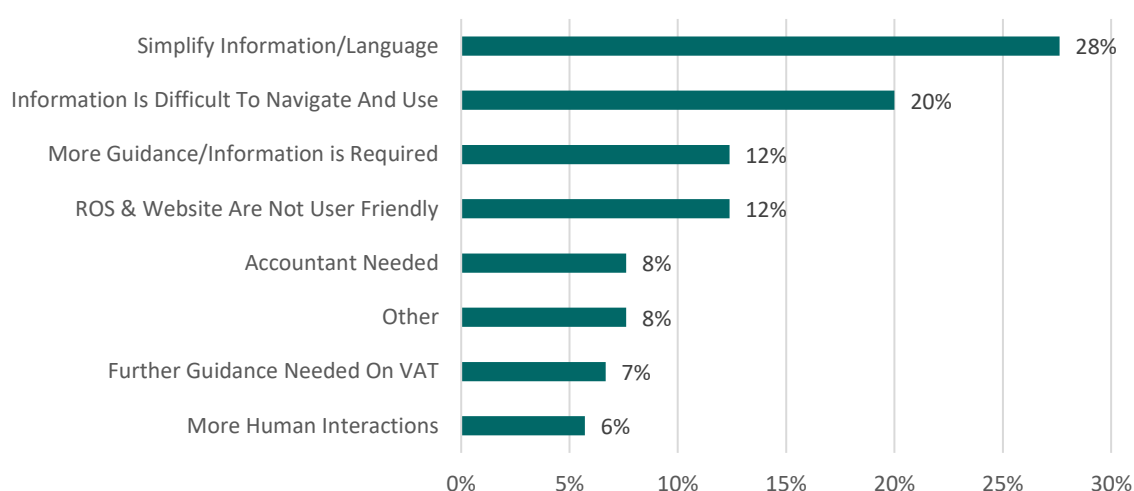
"It's been positive. We have gained business that should have gone to UK."

²⁴ Percentages are based on the subsample of respondents who provided feedback for this particular question (39 per cent of overall responses)

6 Suggestions for Improving Revenue Guidance

SMEs were given the opportunity to provide feedback on the guidance provided by Revenue and suggest improvements they would like to see Revenue implement to help compliance with tax obligations. The most common issue raised (Figure 17) was that the information/language used by Revenue is hard to comprehend and should be simplified. This issue was raised by 28 per cent of respondents who provided feedback. As well as being hard to comprehend, 20 per cent of respondents also find the information difficult to use and navigate, while 12 per cent feel that more guidance/examples are required for more complex queries e.g. NI and UK VAT.

Figure 17: Feedback on Revenue Guidance²⁵



Source: Revenue analysis

²⁵ Percentages are based on the subsample of respondents who provided feedback for this particular question (5 per cent of overall responses). 5 per cent of this subsample indicated overall dissatisfaction with Revenue customer service.

Box 5: Suggestions to Improve Revenue Guidance

"ROS, while a great tool to keep up to date with all your taxes, could be a lot more customer focused."

"All tax forms should be written in layman's terms. There should be a section with examples and there should be a check off sheet for everything that has to be entered."

"How about a simple pamphlet/quick reference/tax for dummies guide that outlines the obligations by tax head in bullet form without all the detailed guidance notes."

"For an ordinary taxpayer I think that the information it provides can be difficult to find if you don't know where to look. Feedback from clients in relation to MyAccount is that it is that it is not logically laid out, doesn't provide a tax calculation prior to submitting a return or a copy of the return filed."

"Most small business just need basic information on Vat, Prem and Income Tax."

"The website has no flow. I should be able to set up a favourites/commonly used list and ignore all the things I don't use or need."

"The income tax form isn't very clear and doesn't provide a proper guide to filling it out, including some examples. I was self-employed in the UK for 10 years and the information they provided with the tax form and other forms is much better."

"Retrospective changes are confusing."

"More guidance on RTD and 46G returns."

"Revenue should have a better search function on website. Often when you Google something and go to the Revenue page there will be an error message."

"Revenue and all other state bodies should simplify online services for people who have a form of dyslexia or learning disability."

"I believe that more information should be made available by letter or email to small and medium size companies. It is extremely easy to miss changes to requirements while running a business."

"Very hard to find what credits I might be able to benefit from."

"I am a Farmer and are not up to speed with electronics. Revenue expect everybody to go online."

7 Additional Feedback

7.1 Dissatisfied Customers

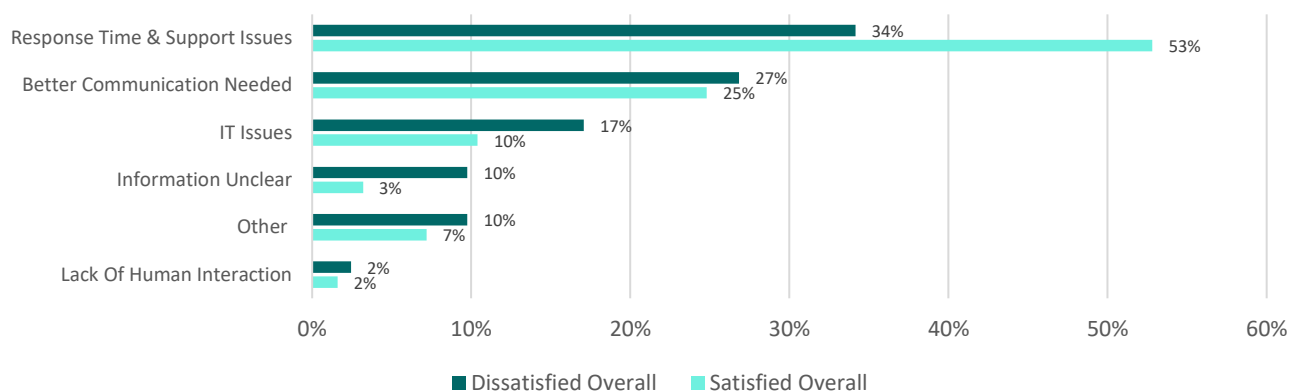
5 per cent of survey respondents indicated dissatisfaction with Revenue's customer service overall (Section 2.2). While this represents a relatively low level of dissatisfaction, it is still important for Revenue to understand the possible causes. This section reviews the survey responses of the dissatisfied cohort.

No respondent from Carlow, Leitrim, Limerick or Longford registered dissatisfaction with Revenue, while the counties with the highest proportion of dissatisfied customers were Sligo (12 per cent), Offaly (9 per cent) and Tipperary (7 per cent). The sectors with the highest proportion of dissatisfied customers included Information & Communication (8 per cent) and Transportation & Storage (7 per cent).

Dissatisfied customers were more likely to have contacted Revenue in the last 12 months (70 per cent versus 62 per cent of survey respondents as a whole) and a higher proportion spend more than 4 hours per week dealing with Revenue related matters (18 per cent versus 10 per cent of survey respondents as a whole).

As outlined in Figure 5, respondents were given the opportunity to provide an explanation if they reported dissatisfaction with any of Revenue's contact channels. Figure 18 separates this feedback into responses received from SMEs that were dissatisfied overall with Revenue's customer service and SMEs that were satisfied overall. Sources of the greater frustration among the dissatisfied cohort include unclear information (10 per cent of dissatisfied respondents cited this, compared to 3 per cent for satisfied respondents). IT issues also appear more common, with 17 per cent of dissatisfied customers citing this (10 per cent for satisfied respondents). Frustrations with response time and support provided is the most prominent reason cited among the dissatisfied cohort (34 per cent), but the proportion reporting this is much less than the satisfied cohort (53 per cent).

Figure 18: Reasons for Dissatisfaction (Dissatisfied vs Satisfied Responses)²⁶



Source: Revenue analysis

Dissatisfied customers also had higher proportions facing difficulty paying taxes on time (30 per cent) or in full (17 per cent) than the response base as a whole (20 per cent and 17 per cent respectively). 25 per cent of dissatisfied customers contacted Revenue to seek advice about their options, which is significantly less when compared to all responses (36 per cent).

Another source of frustration amongst the dissatisfied cohort appears to be the information on the Revenue website. Relative to the survey group as a whole, there was a reduction in all satisfaction levels for each aspect of the website amongst the dissatisfied customers, while there was an increase in the proportion of dissatisfied answers. The same pattern was observed broadly speaking when respondents were asked about satisfaction levels with the COVID-19 supports provided by Revenue.

²⁶ Percentages are based on the subsample of respondents who provided feedback on this (7 per cent of overall responses). 27 per cent of this subsample indicated overall dissatisfaction with Revenue customer service, while 73 per cent indicated overall satisfaction.

Box 6: Reasons for Dissatisfaction (Dissatisfied Responses Only)

"When you try and contact Revenue for employee queries, Revenue put you towards either ROS or MyAccount. While both systems are good, they require you to have a knowledge of computers. The ability to access the information you need can be complicated as you may not fully be aware of where the information is stored/shown."

"Long delay getting a response."

"Difficulty getting through to right person and emails don't indicate what company they relate to. i.e. When dealing with multiple companies get emails notifying to file a return but doesn't even state what company it is for."

"Logging onto the system never seems to work for me, something got to do with the certificates, it's a very convoluted process."

"Lack of technical knowledge which resulted in the delaying a substantial refund."

"Too many complicated options to get through and waiting times."

7.2 Suggestions for Future Improvements

At the end of the survey, respondents are given the opportunity to add a comment, suggest service improvements or additional services they would like to see provided by Revenue. Over 12 per cent of respondents provided feedback, with over half of the feedback relating to suggestions for service improvements. These broadly relate to improving response times, improving digital certificates, making information more accessible and adding tax registration number to correspondence from Revenue.

Over 31 per cent of suggestions referred to **improving the efficiency and user-friendliness of current Revenue services**, with most focusing on ROS and the telephone. Phone call and MyEnquiries response waiting times seem to be a common issue, but there is recognition that the demand on Revenue resources has significantly increased since COVID-19. 3 per cent of responses referred to the benefits of more human interaction, while many find ROS hard to navigate and believe it needs to be simplified.

- *"Phone call is the quickest and most efficient method of dealing with most issues. It saves a major amount of time and frustration in addressing and solving issues."*
- *"The ROS site is a bit too 'busy'. It could be simpler."*
- *"As a Tax Practitioner, I feel the turnaround time on dealing with cases has increased."*
- *"MyEnquiries facility is a very good portal but I find it very frustrating that if additional information is requested and even though the information is provided the same day or following day, the case still goes back to the end of the queue. This usually means someone else looks at it and may come back with more queries."*

One particular aspect of ROS that causes issues for respondents is the **digital certificate**. Some find the renewal process complicated and encounter issues when trying to move security credentials from one computer to another. Respondents would like to see a user-friendly mobile app being developed and would like to see Revenue explore the possibility of other security checks, e.g. biometrics, text messages.

- *"It would be worthwhile investing in mobile app for users to access services and make payments, instead of limiting use to PCs with downloaded certs."*
- *"The digital certificate system is outdated. Why not have two-stage authentication by text etc like the banks."*
- *"It can be quite difficult and frustrating having a digital certificate that expires"*
- *"It would be great to be able to use biometrics to access ROS on my phone like I can with banking apps."*

Simplification of language used by Revenue was also a prominent suggestion for improvement. This was in reference to many aspects of Revenue communication, for example tax return documents and the information available on the Revenue website.

- *"The information provided by Revenue is not as easy to understand as that on the Citizens Information website"*
- *"Over reliance on tax jargon - it may be helpful on occasions to attach explanatory note(s)."*
- *"In addition to quoting Finance Acts when explaining tax, please also break this explanation into "simple" language, in particular when giving notes on completion of Form 11."*
- *"In the offline programme for making a tax return, I find it hard to get an example of what some terms mean."*

12 per cent of improvement suggestions referred to **improving access to services and information**. Some suggestions for improvement include improving access to Revenue records for previous years and increasing options available/awareness of options for people with special requirements.

- *"Important information regarding tax returns and such should be sent by email to my ROS account and not just my physical post. I travel a lot and can sometimes miss urgent requests or information that arrive by post."*
- *"The Revenue Record documents section is a little tricky to navigate when looking for older documents - hard to search accurately."*
- *"It is sometimes difficult to find the information required on Revenue website, perhaps an A-Z listing of topics and all aspects relating to that topic would help."*
- *"It would be helpful if there was a specific support system for older generations to help transition to the online system and if Revenue's pdf documents for printing could be made available in a larger font."*
- *"There should be a special phone line or E-mail service for Pensioners and for people with a disability that finds it hard to communicate."*

One issue raised was the fact that **notifications from Revenue** (for example from ROS and MyEnquiries) **do not contain the tax registration number** of the company the correspondence is referring to. This can be particularly frustrating for customers when there are multiple companies within a group or they file tax returns for various companies. Five per cent of suggestions referred to this issue.

- *"I have an ongoing issue with MyEnquiries that when Revenue contacts us and we get an email notification of a new correspondence, I find it very time consuming to locate which of our companies it belongs to."*
- *"I deal with multiple companies through ROS. When revenue sends email notification that correspondence is waiting on ROS it does not specify a company and I may have to check multiple ROS inboxes / My Enquiries."*
- *"It would be helpful to have the tax reg on each email. I have spoken to other accountants who have several profiles and they agree this would be very useful."*

10 per cent of improvement suggestions refer to **assistance provided to small businesses**. There is demand for simplified version of tax forms (e.g. Form 11) to reduce the administrative burden on sole traders/small businesses, and to provide further clarity on tax entitlements, supports and liabilities.

- *"I would like to see a 'Template' Summarising all the Tax Returns that Small Limited Companies and Self-Employed Traders (too small to afford Accountancy fees)."*
- *"I would like to see a separate form for small traders and sole traders from the Form 11, which seems to be designed for huge investors and corporations."*
- *"Some more packaged advice relating to tax entitlements, supports and liabilities aimed at the small business sector. Currently it is still quite complex to manage with the variety of tax issues for very small businesses."*

Around 4 per cent of suggestions were asking for **Revenue to provide more educational resources**, for example training on how to complete basic tasks on ROS, case studies and online webinars.

- *"ROS training on how to complete basic tasks using ROS; Password Reset, Income Tax, VAT, Additional VAT supplement etc would be good."*
- *"It would be nice to see some simplified case studies on the site showing tips and recommendations on how to prepare for the annual tax return."*
- *"Online webinars would be a good way of educating and informing people about ongoing tax issues. I currently avail of courses provided by my local LEO, which I generally find helpful."*
- *"I think more video tutorials should be available to show people how to use the website when filing returns and making payments and more educational content should be published to show businesses and individuals to more effectively manage their tax affairs and obligations."*

7.3 Positive Feedback

Finally, it is worth noting that a large amount of positive feedback is received from survey respondents.

Many comments acknowledged the **supports provided by Revenue** in response to the COVID-19 pandemic:

- *"Their ability to deal with all the changes in relation to COVID-19 and in particular the wage support scheme was incredible."*
- *"My business closed for eight weeks and I was grateful for the assistance given while closed."*
- *"I think the way Revenue and Government supported business's during the Pandemic really helped to reduce pressure, provide cashflow solutions and ultimately keep businesses open."*
- *"We are very grateful for Revenue's support with EWSS and Warehousing during COVID. It played a part in our ability to stay afloat."*

Positive feedback is recorded in relation to **Revenue's online services:**

- *"I find ROS very easy to use and it is great to be able to file your returns and have them acknowledged immediately. Likewise, I can pay due amounts immediately and again they are acknowledged and receipted promptly."*
- *"I am a small service provider and find the ROS system very efficient."*
- *"I find it easy to navigate the returns system on ROS without the aid of an accountant."*
- *"MyEnquiries has been great, have received quick and helpful responses"*

Many comments also **praise the knowledge and support provided by Revenue staff:**

- *"I would just like to comment that I had a problem with my digital certificate and had to ring the help line and the person that answered not only helped me but he sent a temporary one in the post that arrived the next day, which enabled me to complete my return on time."*
- *"The people replying via MyEnquiries always identify themselves by name which is very good. I really get the impression that they are out to help."*
- *"I have had more dealings than normal with Revenue over the past twelve months with TWSS etc and have found all staff to be extremely helpful."*
- *"Even when undergoing an audit, I found the staff professional, friendly and communicative."*
- *"The one instance that had to contact revenue in relation to LPT, I was taken aback by the friendliness and how helpful the staff were and I got my issue sorted."*

Respondents also note **Revenue's willingness to innovate and make processes more efficient:**

- *"Keep up the progress in allowing individuals/businesses to do more tasks themselves online."*
- *"The ability to claim withholding tax refunds online has been a great improvement."*
- *"I believe Revenue are continuously improving and welcome all improvements."*
- *"ROS continues to improve year-on-year, including the pre-population of relevant form(s)."*

8 Conclusion

Revenue has a strong history of innovation in customer service. Conducting annual surveys of customers provides a deeper understanding of their needs and expectations to support this record. This survey provides a wide-ranging analysis of the views and experiences of SMEs operating in Ireland. Both Revenue and taxpayers operate in an ever-changing environment and the findings in this survey will be used to improve upon and maintain an efficient and customer-focused system of tax administration.

The results indicate that there is a high level of satisfaction among SMEs, with 95 per cent of respondents expressing satisfaction with Revenue. Overall, the survey shows that Revenue's model of service for compliance is working for this diverse taxpayer cohort. The ranking of ROS as the most preferred contact channel for the first time and the large increase in MyEnquiries usage by taxpayers also indicate that Revenue's ongoing technology investments are bearing fruit.

Throughout COVID-19, Revenue operated a series of Government support schemes for businesses, employers and individuals. The results indicate that SMEs found these helpful, with the majority strongly agreeing that supports were important to the continuation of the business. There was also a high level of agreement that supports were widely publicised, easy to access and had clear guidance or information from Revenue. However, these supports may have played a role in the notable increase in time spent per week on Revenue matters by SMEs.

A relatively large minority of SMEs have difficulty paying their taxes on time (20 per cent) or in full (16 per cent). The impact of COVID-19 has been highlighted as the primary explanation for this, with other temporary cash-flow difficulties also being cited frequently.

Notwithstanding the generally positive responses throughout the survey, the results indicate areas for potential improvement. For those who chose to give feedback, the simplification of resources came up frequently, for example the layout of tax forms, simplified Revenue language and the provision of more user guides/examples.

In conclusion, the findings of this report provide Revenue with important and constructive insights that will feed into the organisation's ongoing efforts to enhance tax administration and customer services.

9 Appendix: Issued Correspondence and Survey Questionnaire

9.1 Initial Email

SUBJECT LINE: [First Name] [Last Name] Revenue Customer Survey

25th April 2022

Dear [First Name],

Revenue is conducting an online survey of micro, small and medium-sized enterprises, to further inform our understanding of the issues facing taxpayers and to help us improve the quality of the service we provide to you.

We would like to hear your views, and I am therefore inviting you to complete our online survey available at this link: *[Survey Link]*

If you are not the main decision-maker in the enterprise, please redirect this survey to them.

The survey should take 15 minutes to complete.

- Your responses will be treated in strict confidence and will be used for research purposes only, to inform Revenue's ongoing work to improve our services.
- **The survey does not ask for financial or personal information. Revenue will never ask for such information in emails or surveys.**
- The survey is operated by Revenue through Qualtrics survey software. Responses will not be owned, visible to or used by Qualtrics or any other third party.
- A report on the overall survey results will be published on revenue.ie.

A notice confirming the veracity of this survey is posted on the News section of revenue.ie.

If you would like to clarify any aspect of the survey, please contact me at surveys@revenue.ie.

I hope you will take the time to complete this short survey before **3rd June 2022** and thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely

Alan McLoughlin
Administrative Officer
Economic Research Unit, Revenue
e: surveys@revenue.ie

9.2 First Reminder Email

SUBJECT LINE: Reminder - Revenue Customer Survey

3rd May 2022

Dear [First Name],

I recently emailed you regarding the opportunity to participate in Revenue's survey of micro, small and medium sized enterprises. The aim of the survey is to improve our understanding of the issues facing taxpayers and to help us improve the quality of the service we provide to you.

A large number of responses have already been received, and the survey is still available at this link: *[Survey Link]*

A notice confirming the veracity of this survey is posted on the News section of [revenue.ie](https://www.revenue.ie).

If you are not the main decision-maker in the enterprise, please redirect this survey to them.

- Your responses will be treated in strict confidence and will be used for research purposes only, to inform Revenue's ongoing work to improve our services.
- **The survey does not ask for financial or personal information. Revenue will never ask for such information in emails or surveys.**
- The survey is operated by Revenue through Qualtrics survey software. Responses will not be owned, visible to or used by Qualtrics or any other third party.
- A report on the overall survey results will be published on [revenue.ie](https://www.revenue.ie).

If you would like to clarify any aspect of the survey, please contact me at surveys@revenue.ie.

I hope you will take the time to complete this short survey before **3rd June 2022** and thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely

Alan McLoughlin

Administrative Officer

Economic Research Unit, Revenue

e: surveys@revenue.ie

9.3 Second Reminder Email

SUBJECT LINE: Reminder - Revenue Customer Survey

16th May 2022

Dear [First Name],

I recently emailed you regarding the opportunity to participate in Revenue's survey of micro, small and medium sized enterprises. The aim of the survey is to improve our understanding of the issues facing taxpayers and to help us improve the quality of the service we provide to you.

A large number of responses have already been received, and the survey is still available at this link: *[Survey Link]*

A notice confirming the veracity of this survey is posted on the News section of [revenue.ie](https://www.revenue.ie).

If you are not the main decision-maker in the enterprise, please redirect this survey to them.

- Your responses will be treated in strict confidence and will be used for research purposes only, to inform Revenue's ongoing work to improve our services.
- **The survey does not ask for financial or personal information. Revenue will never ask for such information in emails or surveys.**
- The survey is operated by Revenue through Qualtrics survey software. Responses will not be owned, visible to or used by Qualtrics or any other third party.
- A report on the overall survey results will be published on [revenue.ie](https://www.revenue.ie).

If you would like to clarify any aspect of the survey, please contact me at surveys@revenue.ie.

Your final opportunity to respond is approaching as we will close the survey after **3rd June 2022**. Thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely

Alan McLoughlin
Administrative Officer
Economic Research Unit, Revenue
e: surveys@revenue.ie

9.4 Third Reminder Email

SUBJECT LINE: Reminder - Revenue Customer Survey

25th May 2022

Dear [First Name],

I recently emailed you regarding the opportunity to participate in Revenue's survey of micro, small and medium sized enterprises. The aim of the survey is to improve our understanding of the issues facing taxpayers and to help us improve the quality of the service we provide to you.

A large number of responses have already been received, and the survey is still available at this link: *[Survey Link]*

A notice confirming the veracity of this survey is posted on the News section of [revenue.ie](https://www.revenue.ie).

If you are not the main decision-maker in the enterprise, please redirect this survey to them.

- Your responses will be treated in strict confidence and will be used for research purposes only, to inform Revenue's ongoing work to improve our services.
- **The survey does not ask for financial or personal information. Revenue will never ask for such information in emails or surveys.**
- The survey is operated by Revenue through Qualtrics survey software. Responses will not be owned, visible to or used by Qualtrics or any other third party.
- A report on the overall survey results will be published on [revenue.ie](https://www.revenue.ie).

If you would like to clarify any aspect of the survey, please contact me at surveys@revenue.ie.

Your final opportunity to respond is approaching as we will close the survey after **3rd June 2022**. Thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely

Alan McLoughlin
Administrative Officer
Economic Research Unit, Revenue
e: surveys@revenue.ie

9.5 Thank You Email

SUBJECT LINE: Thank You (Revenue Customer Survey)

Dear [First Name],

Thank you for completing Revenue's online survey of small to medium sized enterprises 2022. We value the information you have provided and appreciate the time taken.

Yours sincerely,

Alan McLoughlin

Administrative Officer

Economic Research Unit, Revenue

e: surveys@revenue.ie

9.6 Notice posted on the Revenue website confirming the veracity of the survey (English)

Revenue Survey of SMEs

Revenue's Economic Research Unit is conducting a survey of small and medium-sized enterprises (SMEs). The purpose of our survey is to understand taxpayers' views. It will help us to improve the quality of service we provide.

If you are selected for the survey, you will receive an email inviting you to complete our short online survey before 3 June 2022.

**Our survey does not ask for financial or personal information.
Revenue will never ask for such information in emails or surveys.**

It is Revenue policy not to issue emails with website links included. We have, however, made an exception for this survey. Customer feedback is vital to help us improve the quality of our service.

If you have any concerns about the survey, please contact surveys@revenue.ie

9.7 Notice posted on the Revenue website confirming the veracity of the survey (Irish)

Suirbhé na gCoimisinéirí Ioncaim ar FBE

Tá suirbhé á reáchtáil ag Aonad Taighde Eacnamaíochta na gCoimisinéirí Ioncaim ar fhiontair bheaga agus mheánmhéide (FBM). Is é cuspóir ár suirbhé ná tuiscint a fháil ar thuairimí cáiníocóirí. Cabhróidh sé linn caighdeán na seirbhíse a chuireann muid ar fáil a fheabhsú. Má roghnaítear thú le haghaidh an tsuirbhé, gheobhaidh tú ríomhphost ag iarraidh ort ár suirbhé gearr ar líne a dhéanamh faoin 03 Meitheamh 2022.

**Ní iarrtar faisnéis airgeadais ná pearsanta inár suirbhé.
Ní iarrfaidh na Coimisinéirí Ioncaim riamh a leithéid d'fhaisnéis a thabhairt i ríomhphost ná i suirbhé.**

Polasaí na gCoimisinéirí Ioncaim é gan ríomhphost a eisiúint agus naisc chuig suíomhanna idirlín iontu. Tá eisceacht déanta againn, áfach, don suirbhé seo. Tá aiseolas ó chustaiméirí rithábachtach chun cabhrú linn caighdeán ár seirbhíse a fheabhsú.

Má bhíonn aon imní ort i ndáil leis an suirbhé, déan teagmháil le surveys@revenue.ie.

9.8 Survey Questionnaire

Revenue Customer Survey of Small to Medium Sized Enterprises 2022

You have been randomly selected to complete this survey as you are registered with Revenue and have recently filed a tax return.

We are seeking your views on your experience of Revenue's customer service and of your other dealings with Revenue. The information you provide in response to this survey will further inform our understanding of the issues facing taxpayers and help us to meet the needs of taxpayers.

This survey only relates to your business dealings with Revenue.

Your responses will be treated in strictest confidence and will not be made known to any Revenue official who deals with your tax affairs.

Part 1: About Your Business

The first part of the survey asks about your record keeping and the nature of your business.

1. In your business, who maintains the records required for Revenue purposes? Please select as many as are applicable.

Yourself	<input type="checkbox"/>	Accountant	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	Agent	<input type="checkbox"/>
Employee	<input type="checkbox"/>	Other	<input type="checkbox"/>

[If 'other' is selected in Q1]

If "other" is selected, please specify below.

--

[If 'Yourself', 'Spouse/Partner' or 'Employee' selected in Q1]

If you, your spouse/partner or an employee maintain the records, please estimate how many hours per week it takes to deal with Revenue related matters? Please tick the appropriate box.

1 hour or less	<input type="checkbox"/>
1 to 2 hours	<input type="checkbox"/>
2 to 3 hours	<input type="checkbox"/>
3 to 4 hours	<input type="checkbox"/>
More than 4 hours	<input type="checkbox"/>

[If 'Yourself', 'Spouse/Partner' or 'Employee' selected in Q1]

If you, your spouse/partner or an employee maintain the records, do you use an accounting package to keep your business records?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

[If 'Yes']

Please state the accounting software package.

--

2. Does your business use an Electronic Point of Sale (EPOS) system?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

3. Does your business have a digital record of all transactions?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

4. Does your company trade in **goods** with customers in other countries?

	Yes	No
Purchase from Northern Ireland or the EU	<input type="checkbox"/>	<input type="checkbox"/>
Purchase from Great Britain or non-EU	<input type="checkbox"/>	<input type="checkbox"/>
Sell to Northern Ireland or the EU	<input type="checkbox"/>	<input type="checkbox"/>
Sell to Great Britain or non-EU	<input type="checkbox"/>	<input type="checkbox"/>

5. Does your company trade in **services** with customers in other countries?

	Yes	No
Purchase from the EU	<input type="checkbox"/>	<input type="checkbox"/>
Purchase from the United Kingdom including Northern Ireland or from non-EU	<input type="checkbox"/>	<input type="checkbox"/>
Sell to the EU	<input type="checkbox"/>	<input type="checkbox"/>
Sell to the United Kingdom including Northern Ireland or to non-EU	<input type="checkbox"/>	<input type="checkbox"/>

6. Has Brexit impacted on your business?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Please tell us about the impact of Brexit on your business.

Part 2: Customer Contacts and Customer Service

This part of the survey relates to contacts with Revenue and customer service.

7. On a scale of 1 to 8, where 1 is most preferred and 8 is least preferred, please rank your preference on the following methods of contact with Revenue.

Method of Contact	Rank from 1 to 8
Telephone	<input type="checkbox"/>
Revenue On-line Service (ROS)	<input type="checkbox"/>
Webchat	<input type="checkbox"/>
www.revenue.ie	<input type="checkbox"/>
MyEnquiries online service	<input type="checkbox"/>
Email	<input type="checkbox"/>
Letter	<input type="checkbox"/>
Making an appointment for a Revenue public office	<input type="checkbox"/>

8. Did you contact Revenue in the last 12 months?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

[If 'No' selected in Q8, direct to Q11]

[If 'Yes' selected in Q8]

9. If you contacted Revenue in the last 12 months, how many times did you use the following methods of contact? Please select the appropriate responses.

Method of Contact	Never	Once	2 to 3	4 to 6	More than 6
Telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Revenue On-line Service (ROS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webchat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
www.revenue.ie	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MyEnquiries online service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Never' is not selected for the Telephone in Q9]

How would you rate your satisfaction with the following aspects of the telephone service provided to you? Please select the appropriate responses.

	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied	Not Applicable
Staff knowledge and expertise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ease of getting the information or services you needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time taken by Revenue to resolve your query	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Once', '2 to 3', '4 to 6' or 'More than 6' is selected for any option in Q9]

10. How would you rate your satisfaction with the general service you received through each relevant channel? Please select the appropriate responses.

Method of Contact	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied	Not Applicable
Telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Revenue On-line Service (ROS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webchat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
www.revenue.ie	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MyEnquiries online service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Letter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Somewhat Dissatisfied', 'Dissatisfied', or 'Very Dissatisfied' is selected for any option in Q10]

If you indicated dissatisfaction with the service you received when you contacted Revenue, please tell us the reason(s) for your dissatisfaction.

11. Please rate the information on Revenue's website by selecting the appropriate responses.

	Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree
Easy to find	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Easy to understand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Helpful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Please rate your level of agreement with the following statement: "Revenue provides me with the information I need to comply with my tax obligations".

Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Somewhat Disagree', 'Disagree', or 'Strongly Disagree' is selected in Q12]

If you indicated disagreement with the statement, please tell us the reason(s). Please include whether Revenue should provide additional guidance on any specific tax issues as well as your suggestions for any other improvements you would like to see Revenue implement.

13. In general, how would you rate your **overall** satisfaction with the customer service you receive from Revenue? Please select the appropriate response.

Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Have you experienced an improvement in Revenue customer service in the past 12 months?
Please select the appropriate response.

Improved	No Change	Disimproved
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Disimproved' is selected in Q14]
If you indicated that the service has disimproved, please tell us the reason(s).

15. If you would like to add a comment on any aspect of this section, please do so here.

Part 3: Factors That Influence Compliance

The third part of the survey relates to factors that influence compliance. Compliance generally refers to your decision to pay your or your business's tax and to file your tax return honestly and on time. The information you provide will help to inform Revenue's understanding of the issues that influence taxpayer behaviour in relation to compliance.

16. On a scale of 1 to 5, where 1 is low influence and 5 is high influence, how would you rate the influence of each of the following factors on whether you pay your correct taxes and duties honestly and on time? Please indicate your rating in each case.

	Low Influence				High Influence
Concern at having to pay interest charges for late payment of tax	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because it is the law	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concern at having goods seized by the Revenue Sheriff for failure to pay tax	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Belief that other taxpayers are declaring and paying honestly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concern that a third party (e.g. a bank), owing money to you, will be ordered to pay that money over to Revenue	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The fact that Revenue presumes that you have been honest in your dealings with them	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concern that Revenue will obtain a court judgment against you for failure to pay tax and publish details of that judgment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because Revenue have notified me of a known tax risk (and asked me to conduct a self-review)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your personal belief that you should do the 'right thing'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concern that your name will be published on Revenue's Quarterly List of Defaulters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowing that Revenue has the power to receive certain information about you from 3rd parties (e.g., payments, rental income, interest, dividends)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because Revenue makes it easy to pay taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because tax payments are used to fund public services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Because your tax obligations are fully explained and understood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 4: Shadow Economy Activity

Shadow economy activity includes understating or non-reporting of any taxable income, such as sales or payments received for services or paying employees off the record.

17. Have you personally seen evidence of an increase in shadow economy activity in your business sector in the last 12 months? Please select the appropriate response.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

18. Has shadow economy activity had an impact on your business? Please select the appropriate response.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

[If 'Yes' is selected in Q18]

What has been the impact? Please outline below.

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19. Have you reported specific instances of shadow economy activity to Revenue? Please select the appropriate response.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

[If 'No' is selected in Q19]

If you were aware of shadow economy activity, why did you not report it to Revenue? Please outline below.

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Part 5: COVID-19 and Revenue's Response

This part of the survey seeks your views on the COVID-19 supports to taxpayers as administered by Revenue through the pandemic.

20. How many of the following COVID-19 support measures put in place by Revenue over the course of 2020, 2021 and 2022 assisted your business? Please select as many as are applicable.

	Yes	No
Wage subsidy schemes (TWSS and EWSS)	<input type="checkbox"/>	<input type="checkbox"/>
"Warehousing" of deferred tax debts and interest suspension arrangements	<input type="checkbox"/>	<input type="checkbox"/>
Extended Pay & File deadline in 2020	<input type="checkbox"/>	<input type="checkbox"/>
COVID Restrictions Support Scheme (CRSS) or Business Resumption Support Scheme (BRSS)	<input type="checkbox"/>	<input type="checkbox"/>
Suspension of surcharge for late CT1 Corporation Tax returns	<input type="checkbox"/>	<input type="checkbox"/>
Accelerated loss relief	<input type="checkbox"/>	<input type="checkbox"/>
Temporary measures in relation to close company surcharges	<input type="checkbox"/>	<input type="checkbox"/>
Temporary VAT zero rating of supplies of medical equipment for the treatment of patients with COVID-19	<input type="checkbox"/>	<input type="checkbox"/>
Relief from the payment of import duties and VAT for goods imported to combat COVID-19	<input type="checkbox"/>	<input type="checkbox"/>
Registered as a service provider for the Stay and Spend tax credit scheme	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Yes' is selected for 'Other' in Q20]

As "Yes" is selected for "Other", please specify below.

[If 'Yes' is selected for any option in Q20]

Please rate the following statements in relation to the COVID-19 supports availed of by your business.

	Strongly Agree	Agree	Somewhat Agree	Somewhat Disagree	Disagree	Strongly Disagree
Supports were widely publicised	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supports were easy to access	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Revenue guidance or information was clear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supports were important to continuation of the business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

21. Over the last 12 months, whether COVID-19 related or for other reasons, did you encounter the following?

	Yes	No
Difficulty in paying your taxes on time?	<input type="checkbox"/>	<input type="checkbox"/>
Difficulty in paying your taxes in full?	<input type="checkbox"/>	<input type="checkbox"/>

[If 'No' selected for both options in Q21, direct to Part 6: Concluding Comments]

22. Did the difficulty/difficulties arise because of:

	Yes	No
The impact of the COVID-19 pandemic	<input type="checkbox"/>	<input type="checkbox"/>
Other temporary cash-flow problems	<input type="checkbox"/>	<input type="checkbox"/>
Ongoing financial problems	<input type="checkbox"/>	<input type="checkbox"/>
Lack of awareness/understanding of payment obligations	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

[If 'Yes' is selected for 'Other' in Q22]

As "Yes" is selected for "Other", please specify below.

23. Did you contact Revenue to seek advice about your options?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

[If 'Yes' is selected in Q23]

Please rate Revenue's response below by selecting the appropriate responses.

	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied
Approachable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Helpful	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Timely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[If 'No' is selected in Q23]

Please tell us why you did not contact Revenue to seek advice about your options.

Part 6: Concluding Comments

24. If you would like to add a comment, suggest service improvements or additional services you would like to see provided by Revenue, please do so here.

25. Please provide your email in the box below if you would like to be informed when the summary report on the survey is published. Your email address will not be used for any other purpose.

26. What device did you use to complete this survey? Please select the appropriate response below.

Laptop/PC	<input type="checkbox"/>
Phone	<input type="checkbox"/>
Tablet	<input type="checkbox"/>

We thank you for your time spent taking this survey.

Your response has been recorded.

One of the authors, Alan McLoughlin, is a member of the Irish Government Economic & Evaluation Service ("IGEES"). Any opinions expressed in this paper are the views of the authors and do not necessarily reflect the views of IGEES.



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