

## Behavioural Antecedence of Taxpayers Compliance in Jos, Nigeria

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### ABSTRACT

*This study is exploratory base that was carried out to provide an insight into the behavioural antecedents of taxpayer's compliance decisions in Jos, Nigeria. The study looks at the burden of taxation and how residences evaluate the tax system and consequently their compliance decisions. It further revealed that the level of government accountability and transparency significantly impact on taxpayers' attitudes. It is recommended that, the Revenue authority should reduce the inconveniences and obstacles in the tax registration process, and that, the general public should also be educated on tax regulations in the state, and there is also the need for adequate training of tax collectors to improve their efficiency and effectiveness in tax collection.*

**Keywords:** Behavioural antecedents, Taxpayers compliance, Taxpayers' attitude

**JEL Classification Codes:** H2; H21

### INTRODUCTION

In developed economies of the world, taxation provides the bulk of government revenue for administration and development. Achieving high levels of voluntary tax compliance and/or maintaining current compliance rates as well as increasing the marginal levels are issues of concern to fiscal policy makers in developed and developing countries alike. This is the case because, irrespective of the nature of the economy, the principal objective of taxation is to raise revenue towards the financing of public goods and

services, and funding of governments programmes (Coskun & Savasan 2009).

Taxes are a major part of the means through which resources are mobilised by governments for the prosecution of projects and programmes. These include social and economic infrastructures like health services, basic education, motorable roads, the maintenance of law and order and the provision of public utilities (Musgrave, 1985).

The provision of these social and economic infrastructures and other complementary facilities obviously

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requires financial resources and supply of which is from the imposition of tax. In spite of the multiple benefits of taxation creation amongst the populace, taxable persons are still cajoled and compelled to pay their taxes. They seem to put up resistance that create the impression that they are not happy paying the tax or that they are paying more than they are receiving in terms of social amenities.

The provision of social and economic infrastructure and other complementary facilities requires financial resources, the supply of which is from tax imposition which is a compulsory levy on persons residing in a state. But a baffling situation is revealed in the attitude of most people to tax payment. In spite of the obvious benefit, some people's actions tend to imply that they do not believe in the reasons for tax imposition. But if we may ask, is it that the government is not doing enough to reassure the masses on the use to which tax is put? Or that the government is biased in its application? Why? Could it be that it is an inherent desire to be fraudulent? Some commentaries appear to elude the instinct to evade or avoid tax to be attributed to either individual or situational pressures on the tax payer and not on the degree of business specialization, investment or capitalization of the taxpayers, neither is it caused by the weakness of the law (Noami & Joel, 2009).

The general outcry is that the problem or attitudinal problems associated with payment of tax might be conjectured

on: family pressure, peer group pressure, financial status, religious beliefs, educational level, and willingness to comply with tax law. What we are not sure however is which of these reasons explain the prevailing attitude to tax by persons, residing within Jos metropolis. The need arises for a fact-finding activity in this respect.

### REVIEW OF RELATED LITERATURE

*Various literatures and concepts that gave impetus to the study will be reviewed here under the following headings:*

#### Review of Empirical studies

All over the world, governments strive to achieve development goals that are set out in either their annual fiscal budget or in their medium term plans. These goals require huge capital outlay to be met from taxation and other revenue sources. Certainly, taxes are generally seen as the most convenient means through which the cost of governments is met albeit from the standpoint of government (Eshag, 1983). However, taxpayers' views appear not to take in with this notion. This assertion could be justified in the light of the various concerns regarding non-compliance to tax in the form of avoidance at the very least and outright evasion at the extreme (Coskun & Savasan 2009). Tax compliance has therefore generated huge international concerns for tax authorities and policy makers as tax evasion seriously threatens the capacity of governments to raise public

revenue (Gerald & Leung 2009). Developing and emerging economies are particularly vulnerable to tax evasion and avoidance activities of individual taxpayers and corporations as the tax losses arising in course of tax evasion and avoidance activities do largely contribute to the poor performance of the state revenue mobilization in these countries (Giz, 2010). In this regard, several attempts have over the years been made by both practitioners and academics to examine the issue of tax compliance from various angles including the behaviour of the taxpayer. For instance, Eshag (1983) argues that, the amount of tax revenue generated by a government for its expenditure programmes depends among other things, upon the willingness of the taxpayer to comply with the tax laws of the country. This willingness could also be attributed to the attitude that taxpayers demonstrate at any given point in time on the one hand and the purpose of the tax on the other hand (Noami & Joel, 2009). Some of the empirical researches on tax compliance and evasion undertaken from various angles in the context of the business and economic environments of the developed countries of the world include those of: Andreoni, Erard and Feistein (1998); Torgler (2003); Wenzel (2002); Diego and Luca (2011); Serdan, Ahmet and Kamal (2011) and Coskun and Savansan (2009). It has been argued that the findings of these works could not be favourably applied within the context of developing countries due mainly to the noticeable differences in the socio-

political, cultural and even demographic constitution of the developed and developing economies (Alabede, Zainol & Kamal, 2011). Likhovsk (2010) also criticised some of these studies for their reliance on risk based neoclassical economics approaches to model the compliance decisions of individuals, particularly with reference to: (i) the level of actual income (ii) tax rate (iii) audit probability, and (iv) the magnitude of fines. Kircher, Hoelzi and Wahl (2007) and Young, Danny and Daniel (2013) both faulted the economic approach to assessing tax compliance for its inability to provide extensive empirical explanations regarding tax compliance decisions on the one hand, and the constraint in methodology and the narrow scope applied to explain complex compliance behaviour on the other hand. This therefore ushered in a new dimension to tax compliance research, aimed at identifying and explaining the other critical *actors in the field* which influence the individual's compliance decision (Alm, Kirkchler, Muehlbacher, Gangl, Hofman & Kogler 2011). In line with this, Fischer, Wartick and Mar (1992) resorted to different non-economic factors such as demographic; non-compliance opportunity; tax payers' attitude and perceptions of tax system fairness; and various features of the tax system fairness have been proposed to affect tax compliance. Following the lead of Fischer, Wartick and Mar (1992), the Inland Revenue Service of USA outlined 64 factors that are related with tax compliance by taxpayers or companies

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(Young, 1994). Other behavioural based studies of tax compliance include that of: Modeo, Schepanski and Uecker (1987) and Harwood, Lerkins and Vazques (1993). Also moral reasoning was studied by Singh (2003) and tax penalty and sanctions by Davis, Hecht and Perkins (2002) and Tittle (1997).

The extent which the tax payers perceive a tax system to be fair influences their attitude to pay their taxes (Coskun, 2009; Alm, Kirkchler, Muehlbacher, Gangl, Hofman & Kogler, 2011). Alabede, Zainol and Kamil (2011) postulated that, a tax payer whose motive is to demonstrate his beliefs in a system will evaluate the fairness of the systems with objectivity whereas the taxpayer whose attitude is motivated by what benefit to derive from the system may label the tax system fair only if he is benefiting from it. Also Richardson (2006) indicated that perceived fairness of tax system is significantly related to tax non-compliance. Roth et al. (1989) and Jackson and Milliron (1986) found that tax payers concerns about fairness have links with attitudes and behavioural intentions about tax compliance. Therefore, to understand a particular individual tax payer's behavior, it is important to identify the determining variable of behavioural intentions (Hanno and Violette, 1996).

Apart from individual tax payers' perception about the fairness of the tax system, its complexity or otherwise influences the compliance of tax payers. Terkper, (2007) advanced the reason that tax

payers demonstrate various degrees of compliance owing to factors such as lack of understanding of the tax laws; improper book keeping and apathy towards government. Jackson and Milliron (1986) contended that the complexity of tax system has been considered as a possible reason for tax non-compliance. To Young, Danny & Daniel (2013), the rules should be simple and clear allowing taxpayers to read and understand the requirement and the rules they need to follow easily and quickly. Otherwise, tax payers' intentions of compliance may reduce. Beck, Davis and Jung (1991) also concurred with this view by arguing that reducing tax complexity may lead to an increased perception of fairness on tax system and subsequent reduction of tax non-compliance. Taxpayers' expectations are that the revenue generated from taxes should be spent and accounted for meaningfully by the state. Where this is lacking it can cause a slack in tax payers' commitment to pay their taxes. This is corroborated by Thorndike (2009) as he posited that citizens must comply with their obligations as part of their bargains, while governments are expected to secure the safety and security of individuals including the right to property. Braithwaite (2001) contended that the taxpayers' evaluation of local tax bureau's performance is proposed to affect tax compliance. Thus, the extent to which the tax office is delivering on its charter is suggested to be a factor affecting compliance. Young, Danny and Daniel (2013) concurred to this as they put it that as

tax authority is fulfilling its promise their willingness to follow tax requirement may be higher.

### **Taxpayers' attitude and compliance behaviour**

An individual's attitude towards tax system may predict (his tax compliance behaviour. Theoretically, Ajzen (1991), Fishbein and Ajzen (1975) and Oskamp (1991) have indicated that attitude is a partial indication of behaviour. Attitude towards an event, object, function or person may be favourable or unfavourable. According to Ajzen (1991) and Fishbein and Ajzen (1975), individual evaluates an event or object positively or negatively and positive and negative evaluation is the main dominant characteristic of an individual's attitude. In agreement with the statements of Ajzen (1991) and Fishbein and Ajzen (1975), Kirchler, Muelbacher, Kastlunger and Wahl (2008) suggested that taxpayer who has favourable attitude towards tax evasion is expected to be less compliant and equally taxpayer with unfavourable attitude is likely to be more compliant. In his own submission, Bobek (1997) argued from the perspective of the theory of functional attitude that the motive of the attitude will determine whether it will be positive or negative. The taxpayer, whose motive of attitude towards tax system is to express his belief in the system, is expected to judge the fairness of the system objectively and the taxpayer whose attitude is motivated with what benefit to

derive from the system may label tax system fair if he is benefiting from the system (Bobek, 1997). Eriksen and Fallan (1996) said that dimensions of attitude towards tax evasion include: attitude to one's own tax evasion which is referred to as tax ethic, fairness of tax system, attitude to other people's tax evasion and attitude to general crime.

There are empirical evidences suggesting that ethical value may play significant role in the compliance decision of an individual taxpayer. In line with this, Ho and Wong (2008) submitted that individuals with stronger ethical mind may have favourable compliance attitude as they will regard complying with rule and regulation as an obligation that must be honoured. Chau and Leung (2009) equally stated that ethical value may affect tax compliance decision of an individual. The study of Recker, Sanders and Roark (1994) found that tax compliance is higher where there is a stronger belief that tax evasion is unethical. The result of Bobek and Hatfield (2003) also indicated that the ethical beliefs of individuals are the best means of improving tax compliance. Manaf (2004) reported that taxpayers who see tax evasion as unethical are likely to comply more than those who regarded tax evasion as not unethical. Similar result was also reported in the study of Ho and Wong (2008). Also, within literature of tax compliance, the perception of the taxpayers about the fairness of the tax system is recognized as an

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important factor that can have significant influence on tax compliance behaviour.

According to Gilligan and Richardson (2005), the tax system that is perceived as unfair by the citizens may likely to be less successful and this will encourage the taxpayers to engage in noncompliant behaviour. Kirchler (2007) and Wenzel (2004) suggested that fairness can be conceptualized as distributive justice, procedural justice and retributive justice. Distributive justice is concerned with fairness in exchange of resources in both the benefit and cost, while procedural justice refers to fairness in the process of resources distribution and retributive justice is concerned with about the fairness in appropriateness of sanctions when rules are broken. However, Kirchler (2007) stated that research relating to fairness and tax compliance only focuses on distributive justice.

With regard to distributive justice, comparisons are made on the basis of individuals, groups and societal level and at individual level; taxpayers will be interested in the fairness of his tax burden, if it is perceived to be too high compare to other individuals' tax burden, his rate of compliance is likely to decrease. At the group level, the taxpayers are interested on the fairness of treating their groups compare to other groups, when a group perceived that it is not fairly treated in respect to tax burden in relation to other groups that may lead tax noncompliance in

the group. At societal level, the taxpayers are concerned with the fairness of tax system of the whole society, where they perceived the tax system to be unfair, tax noncompliance is likely to increase in the society (Kirchler, 2007). The study of Spicer and Lundstedt (1976) reported that the respondents believe that when the tax system is unfair they are not more likely to comply with the tax laws. Porcano (1984) indicated that taxpayers' needs and ability to pay are the important factors that determined the fairness of tax system. Mustafa (1997) also reported that taxpayers perceived tax law to be unfair. In another study, Richardson (2006) reported a significant negative relationship tax system fairness and tax evasion.

Equally, studies have established relationship between attitudes of taxpayers and compliance. The study of Eriksen and Fallan (1996) revealed that taxpayer's attitude towards tax system has influence on reinforced desire toward tax evasion and compliance. Chan, Troulman and O'Brain (2000) reported that Hong Kong taxpayers have less favourable attitude towards tax system as a result lower level of compliance. The study of Oriviska and Hudson (2002) examined the attitudes to tax evasion and reported that evasion is condoned by large number of people who are particularly benefiting from it. Trivedi, Shahata and Mestelman (2005) also revealed that there is a relationship between attitude and compliance.

## **Conceptual Review**

### **Factors that lead to taxpayers' compliance**

According to result of past study there are factors that are been attributed for taxpayers compliance. Prior studies mentioned the factors as:

**Compliance Behaviour:** Tax is the burden that people do not want to pay (Prajubmoa, 2001). The government should design the tax system in such a way that tax collectors and taxpayers have no chance to cooperate, for tax evaders' gain nothing from tax evasion. According to behaviourism school, man has brain for thinking and remembering brought by exogenous factors which will influence human behaviour both in the present and future (Phalalerd 2005; Julaphanthong, 2010).

**Honest tax payment** involves filling out tax assessment forms truthfully, continuous paying of annual tax, and persuading other people to do so according to tax calendar. People's complete tax payment will strengthen

**Tax Fairness Perception:** Perception of tax fairness has certainly been recognized widely, as one of the important variables that influence tax compliance behaviour (Gilligan and Richardson, 2005). This is because perception is a process of accumulating information through sensory organs. The derived information will be sent to the brain for processing by interpretation, learning, realising, and remembering while the brain may execute for some behaviours. This effort will be very much beneficial to

the government from the tax compliance satisfaction of the people, resulting in persuading their fellows to participate in paying tax sincerely (McBanett, 2001; Thoomkosit, 2009; Krueathep, 2012). Tax consciousness in the long-run from a government should try hard to build and also pay attention to the process of people's compliance behaviour which is very important for public performance. In addition, budget will be equitably allocated for local development. This condition will take tax fairness perception and eventually enhance taxpayer compliance behaviour.

**Tax Knowledge and Understanding:** According to Tayib (1998) found that local taxpayers compliance behaviour built from their tax knowledge well laid system that was easy to study and comprehend. Puang-Ngam (2009) revealed that people had not enough knowledge on SAO had inefficient local government administration and its failure. It also caused negative public acceptance towards SAO government maintains these goods and services in order to meet people's needs and satisfaction. Through these public goods and services, they show morale and attitudes (Yarnmanowisit, 2008). If taxpayers realize that tax revenue paid was expended for their own local benefits, they will be very happy to pay. Thus, the government should always bear in mind on the satisfaction people have towards public goods and try to carry out with equity, adequacy, continuity, and progress by which people's attitudes will be the result (Wongkiatkhajorn, 2009).

### **Reason for Taxation**

The major reason for the imposition of tax is to raise revenue for the government. The government intervenes in the economy for many reasons; they are summarized as follows:

1. Providing what the private market cannot: This type of good is regarded as public goods such goods where the benefit goes to the public regardless of who pay it. It “provides a non excludable benefit that is available to everyone, regardless of who pays for it. Its benefit is also inexhaustible, when one person enjoys it; the amount of benefit it provides to others is not diminished.

2. Encouraging the use of merit goods: Government intervention may also be based on the view that people are not in all cases the best judges of what is good for them. According to Catty, (1991) “government should encourage merit goods and discourage the consumption of harmful products”.

3. Dealing with externalities: An externality is a side effect good or bad-of production or consumption for example, when individuals are immunized against an infectious disease, they are substantial benefit, they are assured that they won't get the disease.

4. Helping the poor: The market provides the goods and services desired by those with the money to buy, but it provides little for the poor. In order to help the impoverished and more toward a more humane society, government program has

been established to provide assistance for old people, the handicapped and the needy.

5. Promoting economic stability: The government does this by lowering the unemployment rate and increasing production.

### **METHODOLOGY**

This study is exploratory base that make use of literatures from studies undertaken by authors who have explore the behavioural compliance of taxpayers in different settings. The study adopted Fiscal and Social Psychology Models that explain the behavioural compliance taxpayers.

### **DISCUSSIONS**

Fiscal psychology models blend together aspects of economic deterrence models and social psychology models. The essential thrust of this approach is that individuals are not simply independent utility maximises rather individuals are recognised to contain an array of attitudes and beliefs which interact and respond to social norms. Social psychology models inductively examine the attitudes and beliefs of taxpayers in order to understand and predict human behaviour. The studies based on these models are many and varied in terms of the methodologies employed and the potential compliance factors examined. In this regard, the focus of this section of the chapter is to analyse the studies which examine the human factors that affect taxpayers' compliance attitudes and behaviour. Consequently, the

following analysis illustrates how the fiscal and social psychology model has evolved over the last five decades. Over that period, studies have demonstrated a sophisticated development of both the methods and variables employed within the model. While methodologies explored both quantitative and qualitative approaches, the variables have ranged from social norms and personal characteristics to fairness perceptions and taxpayer education and awareness. One of the earliest studies on tax evasion which explored a “tax mentality” concept was presented by Schmolders.<sup>58</sup> This concept is based on the assumption that taxpayers have separate views with respect to looking after their self-interest as opposed to contributing to community interests. In this regard, the more positive a taxpayer's attitude towards paying tax and working with the tax authorities, the greater their willingness to pay tax. Schmolders, (1969) concluded that attitudes were a reflection of cultural differences and the tax systems in which they were formed (Trivedi, Shehata & Mestelman 2005).

This was considered a narrow view of the formation of attitude. In the late 1960s one of the earliest fiscal psychology models of tax compliance was developed by Strumpel (1969). The model asserts that rigid enforcement (rigidity of assessment) by the tax authorities is likely to reduce taxpayers' level of compliance with the tax laws. The two main variables in the model include, the “rigidity of assessment” which measures the amount of tax fines, the

assessment process and the level of “red tape” involved in dealing with the tax authorities and, secondly, the “willingness to co-operate” which relates to individuals' attitudes and perception of the tax system (Reckers, Sanders & Roark, 1994).

An analysis of Strumpel's model was provided by Kinsey (1999) he interprets the concept of “willingness to co-operate” as being positively related to compliance, in that taxpayers who are very co-operative towards the tax authority are likely to be more compliant than those who are not. In contrast, Kamal (2011) sees rigidity of assessment as having two opposite effects. One is a direct positive impact on tax compliance, influenced by the tax rate, the amount of penalty and other economic variables which act as deterrents to tax evasion. The second is a negative effect on the “willingness to co-operate” variable where tax compliance behaviour may be influenced by the level of red tape involved in the tax paying process or other noneconomic variables. During the 1970s a number of fiscal psychology models were proposed which examined attitude variables. In particular, a study by Spicer (1974) focused on the concept of exchange equity, that is, the perceived inequity between taxes paid in return for public goods and services supplied by government. Two further studies, by Vogel (1974), Song and Yarborough (1978) examined the impact of ethical values upon taxpayer compliance or, in other words, the beliefs and values taxpayers placed on

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certain elements of the tax system. Both of these non-economic variables, equity and morals, were found to be significantly related to compliance behaviour Oskamp, (1991). Following the build-up of fiscal psychology models over the previous decade, an important alternative version was offered in the early 1980s by Ajzen and Fishbein (1980) and is referred to as the Theory of Reasoned Action (TRA). This model indicated that taxpayers' behaviour is directly determined by their intentions that are a function of their attitude towards behaviour and perception of subjective norms.

### CONCLUSION AND RECOMMENDATIONS

The study had established that taxpayers did not clearly understand the tax laws. The tax laws are written in a manner that is very difficult to understand and to apply. The levels of understanding of the tax laws influenced to a significant degree the attitudes of taxpayers. Taxpayers' levels of understanding positively correlated to a significant degree with their tax compliance decisions. These conclusions had been confirmed from studies of (Alabede, Zainol & Kamal 2011; Atubuga, 2006; Everest, 2008). The study further concluded in part that people doubted the real benefits of paying taxes. Tax education is very crucial as the levels of transparency in the government use of revenue affects tax compliance. Atubuga (2006) captured this notion succinctly when he concluded in part "the

transparency of the tax system is directly proportional to people's willingness to pay taxes and hence the amount of taxes that may be mobilised"

In recommendation, Plateau State Board of internal Revenue should commence a taxpayer award scheme. The aim should be to award consistency and faithfulness in income declaration and prompt payment of taxes. This will encourage other taxpayers not to indulge in tax evasion.

Individuals will continue to willingly pay their taxes if they know that their taxes are being put to good use. It is therefore recommended that the Board in conjunction with ministry of information should continuously educate the taxpaying public about ongoing projects which are being financed from their taxes. When taxpayers get feedback from their governments in connection with the use to which their taxes are put, their voluntary compliance levels may increase as a result.

Revenue authority should reduce the inconveniences and obstacles in tax registration process, and that, the general public should also be educated on tax regulations in the state, and there is also the need for adequate training of tax collectors to improve their efficiency and effectiveness.

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