

## THE RELATIONSHIP BETWEEN TAX KNOWLEDGE, DETERRENCE MEASURES, TAXPAYERS' ATTITUDE AND TAX COMPLIANCE

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### Abstract

*This study focuses on understanding the factors influencing tax compliance, particularly tax knowledge, deterrence measures, and taxpayer attitudes. The objective of the study is to examine the relationship between tax knowledge, deterrence measures, taxpayers' attitudes, and tax compliance. The study adopted a quantitative approach to inquiry through the administration of a questionnaire. The data collected were analyzed using descriptive and inferential statistics. The findings reveal that tax knowledge, deterrence measures, and taxpayer attitudes positively influence tax compliance. The study's results align with previous research that underscores the importance of tax education, deterrence, and attitude in shaping tax compliance behaviour. This research provides insights into factors affecting tax compliance and offers valuable recommendations for policymakers and tax authorities.*

**Keywords:** Tax compliance, tax education, deterrence, attitude, Nigeria

### Introduction

Over \$3.1 trillion is estimated to be lost annually through tax noncompliance worldwide, translating to more than 5.1% of the world's Gross Domestic Product (GDP) (Marandu et al., 2015) making it difficult for countries to achieve the United Nations (UN) Sustainable Development Goals (SDGs). Consequently, a great amount of attention by policymakers and researchers has been focused on tax noncompliance and the capacity of the government to raise revenue (Alabede et al., 2011). Although the desire to evade tax is prevalent in every country, it significantly affects developing countries making it an important issue of discussion (Gambo et al., 2014). Several studies have been conducted on tax compliance (Andreoni et al., 1998), focusing on how to improve tax compliance (De Neve et al., 2021) determinants of tax compliance

(Bani-Khalid et al., 2022; Tiwari, 2021) and the development of a scale to measure tax compliance (Vincent, 2021) the influence of power and trust on compliance (De Neve et al., 2021; Mas'ud et al., 2019), tax knowledge, penalty, attitude, tax rate (Al-Ttafi et al., 2020; Alshira'h et al., 2021; Fauziati et al., 2016; Oladipupo & Obazee, 2016; Remali et al., 2018; Ya'u et al., 2019). A majority of the studies on tax compliance focused on economic factors rather than focusing on the psychological (Al-Ttafi et al., 2020). Therefore, in line with the observations, the paper intends to focus on psychological factors to examine the relationship between tax knowledge, deterrence measures, taxpayers' attitudes, and tax compliance. In achieving this objective, the paper is organized into five parts. The introductory section is followed by a review of related literature. The third section explains the method adopted for the

study which is followed by the research findings and discussion in section four. The paper's conclusion and recommendation are resented in section five.

### **Literature Review**

Tax revenue has continued to be below the level needed to achieve the Sustainable Development Goals of the United Nations largely due to tax compliance issues (Bani-Khalid et al., 2022; Dom et al., 2022). Thus, making tax compliance an area of concern to policymakers, researchers, and professional bodies. Tax compliance is viewed as the act of tax payments through the application of tax laws, regulations, and orders covering the timely filing of tax returns and payments (Mas'ud et al., 2019). Compliance has been perceived as an ethical duty, enforced on reluctant individuals or evaded through legal loopholes linked to behavioural, economic, psychological and sociological factors (Vincent, 2021). The level of compliance is reportedly related to the tax system, noncompliance opportunity, attitude and perception as well as demographic factors (Marandu et al., 2015; Vincent, 2021).

The tax system of any country determines the tax process, including the requirements for filing tax returns, disclosure of taxable income and the actual payment of tax liability (De Neve et al., 2021). As a system, it is a combination of taxation, tax authority, taxpayers and their interactions (Tudose & Tiplic, 2014). It influences the level of compliance behaviour of the taxpayers. Tax compliance behaviour is significantly influenced by the tax system structure where deterrence measures are specified, complexity is minimized and tax rates are clearly defined (Gambo et al.,

2014; Vincent, 2021). However, for compliance to be sustained the system should have minimal complexity.

The complexity of a tax system results from a lack of understanding of the applicable tax system including the reading and understanding of the tax laws, time required for tax planning and returns as well as general understandability of the tax system (Gambo et al., 2014; Vincent, 2021). This is built on the premise that tax compliance is based on trust or power of authority and becomes voluntary when taxpayers have adequate knowledge of the tax system. It is argued that tax complexity is one of the factors leading to tax noncompliance. In fact, it has a significant negative effect on tax compliance (Gambo et al., 2014).

### **Tax Compliance**

Several studies have been conducted on tax compliance (Aktas, 2018; Al-Ttaffi & Abdul-Jabbar, 2018; Kirchler et al., 2010; Mas'ud et al., 2014; Tiwari, 2021). A majority of these studies have viewed tax compliance as the ability as well as the willingness to comply with relevant tax laws (Al-Ttafi et al., 2020; Alabede et al., 2011; Mas'ud et al., 2019; Mohd et al., 2017). It encompasses the declaration of the correct income and the timely payment of the right taxes to the relevant authority (Mas'ud et al., 2014; Nurkhin et al., 2018; Oladipupo & Obazee, 2016). The ability and willingness to comply with relevant tax laws depend on many factors (Alm et al., 2012; Kirchler et al., 2010). Some of these factors are reviewed in the following subheadings.

### **Tax Knowledge**

An important factor that influences tax compliance is tax knowledge. The relevance of tax enlightenment and knowledge have been pointed out as a key factor in tax compliance behaviour (Vincent, 2021). A standard communication from tax authorities requesting the filing of tax returns, payment of taxes and follow-up correspondences are essential for tax compliance as it reduces tax complexity (Gambo et al., 2014; Vincent, 2021). The understanding of taxation is related to the level of taxpayer's knowledge of the applicable regulations (Nurkhin et al., 2018). In other words, taxpayer compliance in paying taxes is influenced by his understanding of tax laws (Al-Ttafi et al., 2020). This minimizes the complexity factors in the tax system. Kirchler et al. (2010) and Palil (2010) argued that tax knowledge is one of the important determinants of tax compliance. In addition, Vincent (2021) posits that there is a significant relationship between tax knowledge and tax compliance behaviour. Palil (2010) and Remali et al., (2018) investigated the relationship between tax knowledge and tax compliance. The studies revealed that tax knowledge has a significant impact on tax compliance. Their results also agree with Al-Ttafi et al. (2020) who reported that tax knowledge has a significant influence on compliance behaviour. Similarly, Oladipupo and Obazee (2016) and Tiwari (2021) reported that tax knowledge has a positive significant impact on tax compliance. However, empirical findings by Fauziati et al. (2016) revealed that tax knowledge has no impact on tax compliance. In line with

the above findings, the study hypothesized that:

*H1 There is a positive and significant relationship between tax education and taxpayer compliance in Yobe State.*

### **Deterrence Measures**

Stemming from tax knowledge, tax compliance behaviour is argued to be influenced by deterrence measures. The existence of tax deterrence measures in a tax system influences the behavioural attitude of taxpayers towards tax compliance (Alabede et al., 2011). Accordingly, tax compliance depends largely on tax audits and penalties (Remali et al., 2018). Thus, tax compliance increases with high audit probabilities and severe fines (Alm et al., 2012). In other words, the threat of punishment through tax audits and penalties is presented as one of the factors that influence tax compliance behaviour (Bani-Khalid et al., 2022; Mohdali et al., 2014). Consequently, taxpayers tend to pay taxes due to the fear of the possibility of being audited and punished. Therefore, tax authorities have used fear as a means to force compliance with tax laws (Mohdali et al., 2014). However, empirical studies have reported contradictory findings. For example, Mohdali et al. (2014) found and reported a negative relationship while Oladipupo and Obazee (2016) reported insignificant positive effects while Remali et al. (2018) found a significant relationship between penalty and tax compliance. In addition, Ewinetu, (2019) reported that tax compliance is positively influenced by penalty. We therefore hypothesized that:

*H2 There is a positive and significant relationship between deterrence measures and taxpayer compliance in Yobe State.*

### **Taxpayers' Attitude**

Tax payer's attitude is influenced by perceptions of equity and fairness (Bani-Khalid et al., 2022; Jayawardane, 2016). Taxpayers are more likely to evade tax anytime they perceive the tax to be unfair. Individual tax morale is strongly influenced by the level of government spending on public goods that has direct benefits to the taxpayers. On the contrary, any perception of wasteful habits in government spending leads to a feeling of disappointment and the resultant effect is tax noncompliance. It is argued that attitudinal and perception factors such as fairness in the tax distribution, accountability and trustworthiness by the government, peer influence and moral obligations affect tax compliance behaviour. Hence, the established relationship between trust in government and tax compliance (Mas'ud et al., 2019; Ya'u et al., 2019). In a study to establish a relationship between attitude and compliance behaviour in Sri Lanka, Jayawardane (2016) found and reported a strong relationship between the taxpayers' attitudes and tax compliance. Also Alabede et al., (2011) found a positive relationship between taxpayer's attitudes and tax compliance behavior. We, therefore, hypothesized that:

*H1 There is a positive and significant relationship between taxpayers' attitudes and taxpayer compliance in Yobe State.*

### **Methodology**

This study adopts a quantitative approach to inquiry. The respondents for this study are residents of Yobe State in North East Nigeria. Yobe State is one of the states in North East Nigeria hit by the Boko Haram insurgency which affected economic activities and lowered revenue generation to the government. The state has been experiencing low revenue generation and was ranked low among states of the Nigerian Federation. In addition, the state relied solely on taxes generated from Pay-As-You-Earn (PAYE), Value Added Tax (VAT), Withholding Tax (WHT) and other taxes deducted at source. The identification, collection and accounting for these taxes are vested in the hands of the accountants in the various Ministries, Departments and Agencies (MDAs). According to the Yobe State 2023 budget, there are 102 MDAs. The population of the study are all the MDAs in Yobe State. This study, therefore, adopted convenience sampling (Saunders et al., 2009). Consequently, in line with the above consideration, we administered two (2) questionnaires per MDA in Yobe state for their roles as taxpayers, tax consultants, and administrators.

A self-reported questionnaire was used to collect data on respondents' demographic information in addition to responses on tax knowledge, deterrence measures, taxpayer's attitude, and tax compliance. The responses were rated on a five-point Likert scale with a range from 1 – strongly agreed to 5 – strongly disagree. The questionnaire was adopted from previous studies (Bani-Khalid et al., 2022; Mohdali et al., 2014; Vincent, 2021). The questionnaire had a cover letter that contained an explanation of the

purpose of the study, encouraging candid responses and the anonymity of the respondents. These were done with the aid of research assistants who dropped and picked up the questionnaires at respondents' offices. This was similar to the approach adopted by a previous study (Alabede et al., 2011).

### Findings and Discussion

This section is concerned with the presentation of data, analysis, and findings. A total of 204 questionnaires were distributed to Ministries, Department and Agencies (MDAs), 149 were returned and 5 were not properly filled. Therefore, a total of 144 questionnaires were used for this study. The demographic characteristics of the respondents are presented in Table 1 below.

**Table 4 Demographic Characteristics of the Respondents**

Category		Frequency	Percentage
Gender	Male	16	11
	Female	128	89
Age groups	20 – 30	32	22
	31 – 40	43	30
	41 – 50	46	32
	Above 50	23	16
Education	Secondary	11	8
	Higher education	133	92
Religion	Islam	141	98
	Christian	3	2
Occupation	Professional	102	71
	Non-Professional	42	29

The contents of Table 1 indicate that the majority of the respondents (89%) are male, professional (71%) have higher education (92%) and of the Islamic religion. The dominant group is 40 – 50 years of age depicting the level of maturity. The data contained in Table 2 shows that the compliance variables have an average score of 49.94 indicating a good compliance rate. Similarly, tax education has an average score of 33.56 depicting a good

understanding of tax laws. Consequently, a better understanding of the tax law leads to favourable tax compliance. In addition, the attitude towards tax compliance is an excellent category with an average score of 20.04 out of 25. This means that the taxpayers have a positive attitude towards tax compliance. Lastly, deterrence measures have good effects on tax compliance with an average score of 39.34 out of an ideal score of 57.

**Table 5 Descriptive statistics**

Variables	Min.	Max.	Mean	Std. Deviation
Tax Compliance	28	66	49.94	6.138
Tax Education	20	45	33.56	4.518
Attitude	12	25	20.04	3.196
Deterrence	29	57	39.34	4.851

The results of hypothesis testing are presented in Table 3. The result of the analysis shows that the p-value for all the variables – tax education, attitude, and deterrence – is less than 0.05. Therefore, all the hypotheses are accepted depicting that

tax education, attitude, and deterrence have a positive and significant effect on tax compliance. A closer look at Table 3 shows that tax education has a dominant effect ( $t = 3.146$ ) than the remaining variables.

**Table 6 Hypothesis Testing**

Variables	t-test		F test			
	Unstandardized coefficient $\beta$	t	Sig	F	Sig	Adjusted R <sup>2</sup>
Constant a	23.375	4.715	0.000	9.9634	0.0000	0.116
Tax Education	0.289	3.146	0.002			
Attitude	0.312	2.390	0.018			
Deterrence	0.270	3.139	0.002			

Tax compliance refers to the adherence of taxpayers to tax laws and regulations. It is a crucial aspect for tax authorities to collect taxes effectively and maintain the taxpayers' confidence in the tax system. Various factors influence tax compliance, including education, deterrence, and attitude. The result of our analysis indicates that understanding the tax laws and regulations has a positive and significant relationship with tax compliance. This is shown in the average score of the variable tax education as depicted in Table 2 which signifies a good and favorable relationship with the dependent variable of tax compliance. In other words, a good

understanding of the prevailing tax laws and regulations by the surveyed taxpayers will lead to better tax compliance. The result of this study is consistent with previous results which show that tax education has been found to have a significant positive impact on tax compliance in various contexts (Aladejebi, 2018; Eric et al., 2003; Nurkhin et al., 2018; Oladipupo & Obazee, 2016).

In addition, the result, as shown in Table 2, shows a positive relationship between deterrence measures and tax compliance. Deterrence measures are commonly used by tax authorities to discourage taxpayers from

evading or underpaying their taxes (Kasper & Alm, 2022a). These measures can include audits fines, and even imprisonment (Remali et al., 2018). There is a consensus that deterrence measures can be effective in reducing tax evasion (Alligham & Sandmo, 1972), and lead to tax compliance. One of the most important factors that determines the effectiveness of deterrence measures is the perceived probability of detection and punishment (Mohdali et al., 2014). Taxpayers are more likely to be deterred from evading taxes if they believe that they have a high chance of being caught and penalized.

The attitude of the taxpayer may be positive or negative (Tudose & Tiplic, 2014). Our research findings depict a positive relationship between attitude and tax compliance. This is similar to the finding of previous studies that a positive attitude contributes to voluntary tax compliance (Alabede et al., 2011; Alm et al., 2012; Kirchler et al., 2010; Kirchler & Wahl, 2010). In addition, Jayawardane, (2016) reported a positive and strong relationship between attitude and tax compliance. This also agrees with our findings. Attitude is the willingness of the taxpayer to obey the tax laws and pay the tax liabilities.

#### **Conclusion and Recommendation**

This study was conducted to examine the relationship between tax knowledge, deterrence measures, taxpayer attitudes and tax compliance. The result of our analysis shows that tax education, deterrence

measures, taxpayers' attitudes and tax compliance have a positive relationship. In other words, understanding relevant tax laws including sanctions and punishment will deter taxpayers from engaging in tax evasion. Undertaking a tax education campaign, including government activities, will lead to trust in authority and create a favourable attitude towards tax compliance. Our study is consistent with previous studies that confirmed a positive relationship between tax education and tax compliance (Nurkhin et al., 2018; Oladipupo & Obazee, 2016), a positive attitude towards tax compliance (Alabede et al., 2011; Mohd et al., 2017; Palil, 2010; Tiwari, 2021) and that deterrence measures influence tax compliance (Kasper & Alm, 2022b; Ya'u et al., 2019).

This study was conducted using professional and nonprofessional accountants within Yobe State in Nigeria. In addition, we considered the behavioural influence of knowledge, attitudes and deterrence variables on tax compliance. The choices were made considering the prevailing economic condition of Nigeria and Yobe State in particular as well as the belief that human behaviour to comply with tax laws depends on the understanding of the laws, the perceived punishment for not complying and the attitude developed over time towards compliance. This is in line with the deterrence theory which stipulates that compliance depends largely on tax audit and punishment (Alabede et al., 2011).

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