

## TAX MORALE AND TAX COMPLIANCE

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**ABSTRACT:** *The broad objective of the study was to theoretically review extant literature on tax morale and tax compliance in Nigeria. It became imperative to carry out this study following the series of quest for the determination of tax morale determinants that tend to intrinsically motivate tax payers to either comply with tax payment or evade it in an emerging economy such as Nigeria. The study is a conceptual paper in which a holistic review of literature was done on the determinants of tax moral and tax compliance which provided a theoretical frame of reference for the study, thus, comparison was made in relation to prior studies to show their weaknesses and strength. Flowing from the theoretical findings, the study recommends that future research empirically test the conceptual framework developed in this paper especially in an emerging country like Nigeria for validation purpose taking the factors accounting for observed difference in prior studies into consideration.*

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### INTRODUCTION

Taxation is an essential instrument used by the government in both advanced and developing nations for the achievement of its fiscal policy (Mayowan, 2019). Government needs financial resources to act and discharge its legal duties to the public. Tax revenue is one vital income (Chodorow, 2008) that increases government income level. With these tax collections, government tends to discharge its legal duties (such as quality education, roads, potable water, adequate security etc.) to the public as well as to meet any societal anticipations and well-beings. One of the legal duties of the government to its citizens is the stabilization of economy by ensuring adequate income redistribution which is the hallmark of taxation that is only certain when there is suitable compliance to tax laws and administration by tax payers.

One main problems for policy makers in emerging economies is encouraging high level of tax compliance (Akan & Odita, 2013). Tax compliance is not only based on tax rates, probability of detection and enforcement but also on the willingness of individual to either evade or comply with tax laws. Similarly, people act with integrity and in an honest manner, present accurate information and enhance the extent of their tax compliance as a result of the intrinsic motivation for tax payment known as tax morale (Alm & Toggler, 2006). Tax morale measures the desire of individuals to pay taxes or the belief that paying taxes gives them contribution to society. Thus, tax morale is an intrinsic motivation of paying taxes and it is directly associated with tax compliance which is a noticeable action (Akan & Odita, 2013; Alm, 2018; Fadi, Martin, & Roberta, 2016). However, low tax morale climaxes in low tax compliance level which thus impedes advancement specifically in the area of economic growth. Tax morality has many determinants which include but are not limited to: socio-

demographics [age, gender, education]; socio-economics [marriage status, employment, economic situation, religiosity]; trust [toward the government, legal system, judiciary, president, civil servants]; political participation [direct democracy, local autonomy]; tax policy [prevention factors, tax systems, tax administration, perception of taxpayers]; and culture [culture of society] (Jackson & Milliron, 1986).

Thus, the drive for this study is premised on the fact that earlier studies (Fadi et al., 2016; Mayowan, 2019; McBarnet, 2003; Murphy & Harris, 2007; Torgler, 2003; Torgler & Murphy, 2004; Torgler, Schaffnera, & Macintyre, 2014) have investigated the impact of tax morale on tax compliance in advanced countries and, to the best of our knowledge, only few (Akan & Odita, 2013) have examined same in emerging economies such as Nigeria. Consequent upon this, the study theoretically reviews extant literature on tax moral and tax compliance for two main purposes. First, to provide a framework, relative to the existing one by Torgler, Schaffnera, and Macintyre (2014), for understanding the influence of tax morale determinants earlier mentioned on tax compliance. Second, the review enables researchers recognize gaps in literature that will enhance future studies in this regard.

### **Tax and Tax Compliance**

Tax is one fundamental source of revenue to the government at all levels (Appah, 2004; Mayowan, 2019). The tax system enables the government to generate tax revenue required for the provision of its vital or fundamental responsibilities which, in no doubt, ensures economic growth and development (Alabede, Arifini, & Idris, 2011; Ali, Fjeldstad, & Sjursen, 2014; Fadi et al., 2016). According to Anyaduba (2000), tax is a levy compulsorily imposed on the income of individual, household and corporate entity by the government or its agent for the purpose of raising revenue. To Appah (2004) and Appah and Oyandonghan (2011), tax is a compulsory levy imposed on a subject or upon his property by the government to provide security, social amenities and create conditions for the economic wellbeing of the society.

As posited by Nzotta (2007), there are four (4) main issues relating to taxation which ensure its effective role in the society. First, tax is a compulsory payment made by the citizens to the government for the provision of public utilities. Second, tax is an imposition duty on the tax payers. Third, there is an accurate tendency that tax revenue payment by tax payers may not correspond to the benefits expected. Finally, the imposition of tax by the government on the incomes, wealth or profits made by citizens is not based on particular services rendered by the government to the public. Thus, it is argued that a good tax structure enhances the smooth process of economic development of any nation which Nigeria is not an exception (Appah, 2010a). Flowing from this, the issue of compliance in taxation has a broad meaning which covers filing compliance [filing returns on time], reporting compliance [reporting incomes correctly] and payment compliance [paying tax due on time] (Alm, 2011; Alm, 2018; Alm & McClellan, 2012). Foremost effort at studying tax payer compliance is, to a great extent, ascribed to the earlier study by Allingham and Sandmo (1972) that employed the economic crime approach previously formulated by Becker (1968). Other studies on taxpayers' compliance and behaviour used a hypothetical, practical and investigational approach which has formed a body of knowledge called tax compliance behaviour which helps in examining the factors swaying tax compliance and the probable ways of enhancing taxpayer compliance and, by implication, revenue for government capital projects.

James and Alley (2002) define tax compliance as the willingness of individuals to act in accordance with both the 'spirit' and the 'letter' of the tax law and administration without the application of enforcement activity. Tax compliance is the reporting of all incomes and payment of all taxes by fulfilling the provisions of laws, regulations and court judgments (Alm, 1991; Jackson & Milliron, 1986). Singh (2003) sees tax compliance as a person's act of filing their tax returns, declaring all taxable income accurately, and disbursing all payable taxes within the stipulated period without having to wait for follow-up actions from the authority. To Andreoni, Erard, and Feinstein (1998), tax compliance as the taxpayers' willingness to obey tax laws in order to obtain the economy equilibrium of a country.

Tax compliance is seen as the accurate reporting of income and claiming of expenses in accordance with stipulated tax laws (Noor, Jeyapalan, & Uchenna, 2014). Similarly, Kirchler (2007) asserts that tax compliance is willingness to pay taxes. Flowing from these definitions, we thus define tax compliance as the taxpayers' ability and willingness to comply with tax laws, policies and administration without legal enforcement. To this end, studies (Anyaduba, Eragbhe, & Kennedy, 2012; Devos, 2012) on tax compliance documented that so many factors such as deterrent, socio-psychological, fiscal exchange and comparative treatment have an effect in determining individual compliance resolution of tax payment or not.

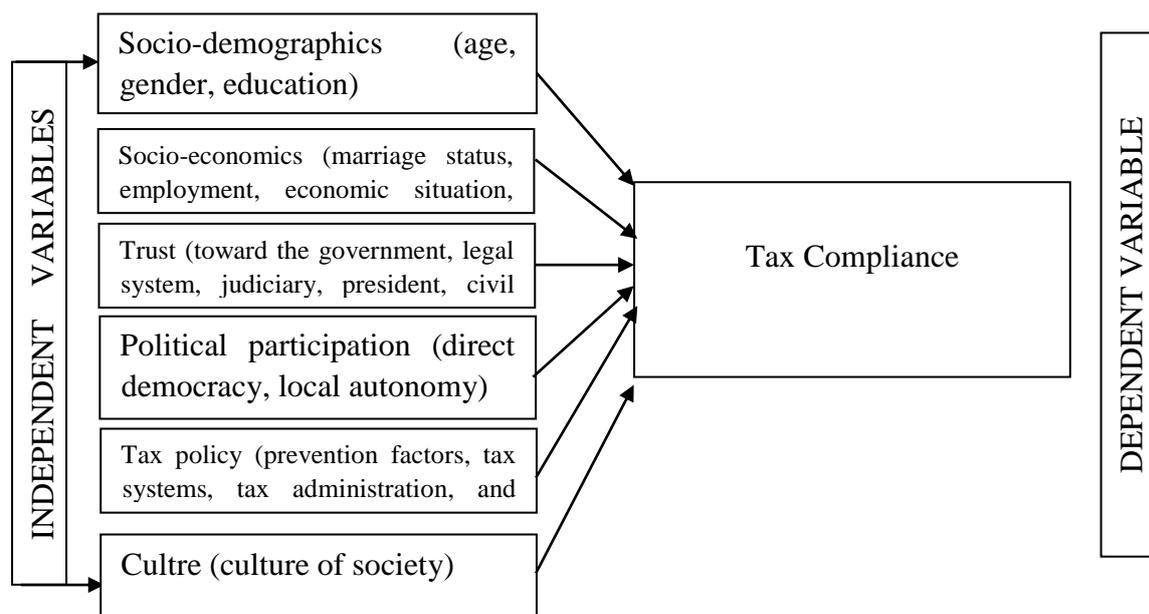
More to the point, individual compliance behaviour is arguably different among countries as well as individuals (Kirchler, 2007). Jackson and Milliron (1986) assert that tax compliance is, to a large extent, influenced by fourteen variables which include: age, gender, education, and level of income, source of income, residence, peer influence, ethics, honesty, complexity, and contact of tax authorities, sanctions, measurable probability, and tax level. In relation to tax compliance measurement, prior study by Das Gupta, Lahiri and Mookherjee (1995) in India provided a tax compliance index as an aggregate index where tax compliance is the ratio of actual income tax revenue receipts to the amount of taxes that were actually due to the government.

### **Tax Morale**

According to Akan and Odita (2013), the concept of tax morale is credited to Schmolders (1960) who sees it as the mind-set of a group or groups of taxpayers about the achievement or neglect of their tax duties based on their tax mentality and awareness being the hallmark of the sovereignty of the state. According to Torgler, Schaffner, and Macintyre (2007), the issue of tax morale began to attract attention of researchers since 1990s and concerted efforts have been geared towards examining the fundamental question of tax compliance despite the low level of fines, penalties as well as possibility of being audited as studies have revealed based on the expected utility concept, traditional theories suggest a slighter tax compliance.

Based on such finding, new research has been conducted to find new factors that influence tax morale. The first finding on tax morale was by German scholars centred on Gunter Schmolders who affirm that the traditional view of tax morale is based on why people do not cheat. In developing nation such as Nigeria, the level of exposure of non-compliance and punishment is so low and despite this, taxpayers are still rational and sensitive to compliance with tax payment. Thus, tax morale is defined as an intrinsic motivation of paying taxes and it is closely related to tax compliance (Cummings, Martinez-Vazquez, &

McKee, 2006; Torgler et al., 2014). According to Jackson and Milliron (1986), Mayowan (2019) and Torgler (2003), tax morality has various propositions which include but are not limited to: socio-demographics (age, gender, education); socio-economics (marriage status, employment, economic situation, religiosity); trust (toward the government, legal system, judiciary, president, civil servants); political participation (direct democracy, local autonomy); tax policy (prevention factors, tax systems, tax administration, perception of taxpayers); and culture (culture of society). Flowing from this, the schematic presentation of some of the variables of tax morale on tax compliance is given below:



Source: culled from Torgler (2003)

### Socio-Demographics and Tax Compliance

According to Mayowan (2019), the socio-demographics such as age, gender, education influence tax compliance significantly in that older people reasonably tend to be more exposed to fear of sanctions as suggested by Jackson and Milliron (1986). Tittle (1980) examined the effect of sanctions and social deviance in New York using age as one of the variables and found that older people (65 years and above) are responsive to the risk of sanctions in terms of social and economic than younger people on the social scale. Also, Clotfelter (1983) examined the effect of tax evasion and tax rates and found a positive relationship. In the same vein, this result was consistent with that of Dubin and Wilde (1988) who also documented positive relationship between age and compliance. Warneryd and Walerud (1982) studied the effect of taxes and economic behaviour in Sweden in which age was among the variables considered and found an inconclusive result in that adults are less yielding while Spicer and Lundstedt (1976); Spicer and Becker (1980) and Porcano (1988) found no relationship between age and compliance. This variation in findings, according to Torgler (2007), was in relation to the diverse interpretations attributed to non-compliance alongside with age and other variables. To this end, Torgler and Murphy (2004) and Torgler (2012) asserted that older people have acquired reasonable assets, attained

reasonable status (financial and otherwise) in their community, and have a greater dependency by others.

In relation to gender, Torgler (2010) documented that female gender tend to be more compliant to tax payment than the males. However, the conventional role of female gender is considerably different to the role of male gender in the present society as the former is risk averse than males counterpart. According to Torgler and Schneider (2006), educated taxpayers are thought to have more information about tax regulations and fiscal relations and are, as a result, sensitive to the services provided by state, thus, tend to have greater degree of tax compliance. Conversely, they are knowledgeable in the aspect of tax evasion and as a result tend to have low level of tax morale. Perhaps, there are various kinds of relationships between education level and tax morale which is also visible in the connection between level of income and tax morale which is dependent on a number of conditions. To this end, when people are not contented with their financial condition, they tend to be tax evaders. If there is a breach between taxpayer's present and desired financial condition, he would be demoralized in the aspect of tax payment.

### **Socio-Economics and Tax Compliance**

Socio-economics such as marriage status, employment, economic situation, and religiosity in no doubt affect tax morale (Mayowan, 2019). Religion is a belief which constitutes proper trait such as the performance of rituals and right traits in the worldly logic of what is reasonable and just (Torgler, 2006). Whereas some prior studies (Cohn, 1998; Gronbacher, 1998) showed an association between the penchant of religious values and tax payment, other studies (Torgler, 2006; Torgler & Murphy, 2004; Torgler & Schneider, 2007) showed associations between religious motivation and moral constraint and that Christians have greater altitude of tax morale than their Muslim faithful. Against the backdrop, this is consistent with those of Gronbacher (1998) and Pennock (1998) who examined the ethical stances of Christians and Ahmad (1995) and McGee (1998a, 1998b) who examined the ethical stances of Muslims.

Following this finding, Christians are more responsive to tax morale than Muslims in that Muslims tend to ethically evade payment of tariffs, possibly income taxes, value added tax and could be involved in smuggling (Ahmad, 1995; McGee, 1998a, 1998b). Nevertheless, according to McGee (1998a, 1998b), several Christian researchers adjudge that there is no ethical problem with indirect tax evasion and, however, others suggested that it is not ethically proper to evade any tax despite the misappropriation by the government of tax proceeds. It can be argued that the Christian stance on tax evasion lacks coherence, unified, non-contradictory stance. Torgler and Murphy (2004) examined the extent of tax morale among Australian citizens using World Values Survey (WVS) data from 1981 to 1995 and found that religion/moral is a vital determining factor of tax morale in Australia.

Marital status is another personal and peculiar variable that might influence tax morale. Employment status is another vital factor of tax morale as Torgler (2010) argued that self-employed individuals tend to have lesser tax morale than employees in paid employment. As a result, this buttressed the idea that self-employed individuals tend to evade tax.

### **Trust and Tax Compliance**

Variables of trust such as the government, legal system, judiciary, president, civil servants tend to affect tax compliance (Mayowan, 2019). Torgler and Murphy (2004)

examined the degree of tax morale among Australian citizens using WVS data from 1981 to 1995 and found that trust in Parliament or the legal system is a vital determining factor of tax morale in Australia. Similarly, tax authorities can boost the morale of tax payers to ensure tax compliance by employing either of the following factors: Naturally, the affirmative effect of trust and power on tax compliance is favourable when the chances of mismanaging tax revenue are low. Consequently, trust and power of tax authorities are essential in determining each form of compliance (Kogler et al., 2015). Undoubtedly, power stands for deterrence tools such as audit and penalties whereas trust is based on how authorities approach taxpayers in that the more honesty and reliable the tax authorities act, the better the trust of taxpayers in their actions. Trust in tax authorities is essential to promote and ensure the voluntary mutual support of honest taxpayers (Mayowan, 2019).

### **Political Participation and Tax Compliance**

Political participation is another determinant of tax compliance which includes direct democracy and local autonomy (Mayowan, 2019). According to Bilgin and Bilgin (2016), people tend to comply more in democratic nations as their willingness seems to influence tax and spending policies. National pride is another factor of concern in relation to tax morale which states that when the citizens (tax payers) are proud of their national identity, they tend to pledge their loyalty to their countries and this consequently increases tax morale. Conversely, political alienation is the biased feeling of powerlessness, cynicism, and lack of assurance in the political process, in political class and in democratic institutions (Montero & Torcal, 2006). Against this backdrop, political alienation tends to have negative influence on tax morale; hence, politics and perception on democracy are central to the concept of tax morale.

### **Tax Policy and Tax Compliance**

Tax policy such as prevention factors, tax systems, tax administration, perception of taxpayers tend to affect tax compliance (Mayowan, 2019). According to Lisi (2019), one major factor swaying voluntary tax compliance is the presence of suitable and operational institutions such as the fairness and simplicity of the tax system, the effectiveness, responsiveness and consistency of the government, the absence of corruption, less regulation and wily administrations, high transparency and simplicity to mention but a few. In synergistic tax environment where the association between tax administration and the taxpayer is premised on shared trust, tax authorities do not need to resort to enforcement (Hofmann, Hartl, Gangl, Hartner, & Kirchler, 2017; Tsikas, 2017), however, in an aggressive tax environment where tax authorities and taxpayers act with a prosecutor-and-offender mind-set, trust is defeated thus resulting in enforcement strategy by the tax authorities hence leading to compulsory compliance rather than voluntary compliance (Hofmann et al., 2017).

Prior studies (Andreoni et al., 1998; Hammar, Jagers, & Nordblom, 2009; Mardhiah, Miranti, & Tanton, 2019; Slemrod, Blumenthal, & Christian, 2001; Torgler, 2003) have documented conflicting results in relation to the power (audits and penalties) of tax authorities and tax compliance. While some (Andreoni et al., 1998; Hammar et al., 2009; Slemrod et al., 2001; Torgler, 2003) revealed positive relationship, other (Mardhiah et al., 2019) found negative association.

### **Culture and Tax Compliance**

According to Mayowan (2019), cultural policies of the society sway tax compliance. Culture is taken as an essential environmental factor that sways the taxpayer's compliance (Gerald & Patrick, 2009) as different social norms and ethical values tend to produce different motivations for tax compliance. Alm, Mclelland, and Schulze (1999) posit that in as much as people consider tax compliance as a social norm, their attitude towards tax compliance will be satisfactory and positive as the breach of societal standard will have both internal effects (guilt and remorse) and an external and social effect (gossip and ostracism).

## **REVIEW OF THEORIES**

### **Economic Deterrent Theory**

This is the theory on which this study is anchored. This theory, which is based on the economic theory of compliance, commonly focuses on deterrence. Deterrence can be attained through the punitive approach and the persuasive approach. The economic definition of tax compliance views taxpayers as perfectly moral, risk-neutral or risk-averse individuals who seek to maximize their utility and choose to evade tax whenever the expected gain exceeded the cost (Mayowan, 2019). This theory was first revealed in the 1960s from the study of Becker who examined illicit behaviour employing an economic framework. Becker put forward a slight argument which suggested that deterrents such as the possibility of discovery, penalties and sanctions are factors that are under the influence of the society. In line with Becker's argument, this theory assumes that behaviour is subjective to factors like tax rate (which determines the gain from evading tax), punishment for fraud and likelihood of exposure (which determines costs).

This theory literarily considers a tax payer as a rational and realistic economic agent who evaluates the costs and benefits of evading taxes and thus avoids tax payment if the gain of non-payment exceeds the costs (Walsh, 2012). The theory deals with logical and reasonable choice under improbability as to whether nonpayment of tax is favourable or unfavourably significant to the tax payer (Fjeldstad, Schulze, & Sjursen, 2012). The proposition of this theory is that there tends to be high level of tax evasion when punishment for deviants are low while fewer people tend to evade taxes with high punishment measures (Fjeldstad et al., 2012). Consistent with this, the proponents advocate a stricter assessment and grave punishments for defaulters as a way of decreasing non-payment of taxes. This theory has its limitation because it was based on assumption and was later modified by Allingham and Sandmo in the 1970s by developing a theory based on a number of assumptions including taxpayers as utility maximisers with adequate knowledge of punishments and exposure measures.

This theory has, however, been criticized to be impracticable in investigative taxpayers compliance as it predicts universal noncompliance behaviours of tax payers far above practicality (Slemrod, 2007). Rethi (2012) and Slemrod (2007) documented that despite the practical use of audits and sanctions (which are the core to the theory of deterrence); tax evasion has continually pose major threats among nations, therefore, resulting in loss of returns. It has also been documented (Sour, 2004) that there are people who never evade taxes even when the chances of exposure are zero. This is obvious in the United States where empirical data showed high degree of compliance than what could be accounted for even by the highest possible levels of auditing, penalties and risk aversion (Fjeldstad et al., 2012). This led to a large number of researchers proposing that tax

compliance behaviour should be geared towards the rationale behind tax payment and not tax evasion (Alm, 1999; Alm, McClelland, & Schulze, 1992; Slemrod, 1992). It was also censured for not considering behavioural factors such as feelings, sensitivity, and ethical decision (Lewis, 1982). The entirety of the above criticism has led to the inclusion of diverse views mostly behavioural into the study of tax compliance. Hence, this study is anchored on this theory because it captures all tax morale determinants and tax compliance.

### **Social-Psychology Theory**

This theory states that individuals are not mainly independent value maximisers but are rather recognized to have different mind-sets and values which relate to social standard. Social-psychology theory examines the mind-sets and values of taxpayers in understanding and predicting human behaviour. This theory is credited to the earlier work of Schmolders in the 1960s which is based on the assumption that tax payers have different personal views in relation to universal proposition of the theory of rational fact that individuals form their behavioural intent on two major factors: personal factors and social influences (McKerchar & Evans, 2009). To a large extent, these factors represent personal norms and social norms respectively, which have become the focal point to scholars in relation to social-psychology theory to explaining tax payer behaviour having major role in swaying tax compliance (Franzoni, 1999; Organization for Economic Corporation and Development [OECD], 2010; Sour, 2004).

Personal norms are beliefs about what one should or should not do (OECD, 2010). Consequently, personal norms mean the tax payers' morals, tax principles, tax attitude and tax drive, all of which influence mind-sets in terms of compliance. Sour (2004) asserted that engaging in evasion may result in worry, culpability or unenthusiastic self-image in tax payers. The fear of social stigmatization as a possible deterrent factor is a validation of the belief that tax compliance takes place within a social context (Kirchler, 2007; OECD, 2010). Social norm, according to Alm (1999), is a way of life that is subject to social endorsement or disapproval which influence tax compliance as it is a norm for individuals to talk about their tax dealings with associates, relatives, or colleagues (Sour, 2004). To this end, people tend to possibly obey tax requirements if there is compliance on the whole and as a result would not if otherwise (Ali, Fjeldstad, & Sjursen, 2013; Fjeldstad, et al., 2012; Franzoni, 1999; Lewis, 1982; OECD, 2010; Walsh, 2012).

### **Comparative Treatment Theory**

Generally, people conform to the law if they notice the process leading to the law as generally fair (McKerchar & Evans, 2009; Tyler, 1990); hence, the broad objective of comparative treatment theory which is based on the equity theory (Ali et al., 2013). Consequently, it implies that people probably conform to tax payment when they perceive the whole tax structure as being just and rational and vice versa (GIZ, 2010; OECD, 2010; Sour, 2004).

The just and fairness of the tax structure on compliance has no limitation on tax payers' decision but on their tax burdens as well as perceived compliance behaviour (Sour 2004; Walsh, 2012). Compliance rate tends to improve when tax payers perceive equal degree in tax burdens on the whole (Feld & Frey, 2006) and evasion will increase when tax payers are conscious that their tax burdens are not at par comparably (Spicer & Becker, 1980).

There could also be a case of biased tax burden imposition on the tax payers as against lower corporate tax liabilities, thus, resulting in low disclosure of taxable profit in order to get even with the tax structure (GIZ, 2010; Torgler & Schneider, 2009). According to OECD (2010), there are three types of fairness (just and reasonable) in taxation which includes: distributive fairness (taxpayers view that the government is a good manager and judicious keeper and spender of tax revenues); procedural fairness (the view that tax authorities maintain decisively the perceived measures and are just and reasonable in dealing with taxpayers); and retributive fairness (the view that tax authorities are just and reasonable in applying deterrent measures when tax laws or regulations are flawed). While distributive fairness deals more with fiscal exchange theory, procedural and retributive fairness can be swayed by tax authorities thus emphasizing fairness and transparency in handling tax matters (Walsh, 2012).

### **Observation and Conclusion**

Issues in taxation are of concern and value to the government and society at large which has, to a large extent, been established in the reviewed literature. The reviewed literature substantiates the significant interests towards the concept of tax compliance by governments, tax authorities and academics. Moreso, this has shown the impossibility of having a general form of studying compliance behaviour as several factors classically influence tax payers' choice of compliance with tax payments. These factors usually differ among countries; hence, the existing theories on tax compliance have (individually and collectively) provided insights into understanding tax payer compliance.

Flowing from the broad objective, the main conclusion from the review is that compliance (or non-compliance) is swayed by both economic and non-economic factors. Consequent upon this, it is of great important that tax authorities are dedicated to developing effective tax structures that will reflect the practical combination of the economic and non-economic factors that are vital to the compliance choices of the tax payers.

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