# Determinants of Income Tax and Tax Compliance in Nigeria

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*Abstract*
*This study examined the determinants of income tax and tax compliance in Nigeria. other specific objective were to examine how the level of education determined tax payer attitude, assesses the extent to which religious beliefs influence the attitude to pay tax and the attitudinal problems of tax payers in Nigeria. The study adopted a survey design. Simple regression analysis were used to analyse the data collected and Pearson product moment correlation statistical tools were used to test the relationship between the independent and dependent variables. Results of the study revealed that tax education has a positive relationship with tax compliance. It was therefore recommended that there should be proper documentation and keeping of tax records when determining tax compliance in Nigeria tax system.*

*Key words:*    *Determinant of income tax, tax compliance, tax papers attitude and proper documentation.*

## Introduction
Revenue generation is one of the serious functions of government all over the world. Government drives and generates revenue through taxes in order to solve basic economic and social problems of the people. Government policies and programmes can be effectively carried out and implemented only when taxes are paid by the people. Tax payment becomes one of the important duties or elements of every taxable individual. Individual are obliged or duty bound to pay taxes as at when due, so that government can provide or cater for the needs of the people. Taxes are the most reliable and major source of revenue to the government. Tax is a compulsory payment made by citizenry upon demand by the government (Dandago, 2015). It is a mean by which resources needed are pooled together for the operationalization of government policies, development, programmes or agendas. The implication is that, no government operates its policies, programmes and development agendas, without considering the issue of tax payment as an issue of necessity. Taxes are paid to draw government policies and programmes more nearer to the people, hence, a source of revenue to the government. Taxes are major sources of government revenue in most countries of the world, more especially the developed countries like Nigeria (Dandago, 2000).

Eiya (2012) opined that the imposition of taxes by the government is primarily for revenue generation and economic stability. Taxes imposed on personal income, business profit, interest, dividend, discount or royalties account for a greater proportions of tax paid for the purpose of raising revenue to the government. Government can only achieve its set objective if taxes are made compulsory and people comply its payment like. Taxes are compulsory levies by government for which tax payers may or may not receive any returns directly proportionate to the amount paid, nevertheless, the people enjoy the benefits from paying taxes. Taxes are not to be paid the way they like rather as stipulated by the law of the land. They represent definite proportion of a part of income paid to the government for infrastructural, economic development and otherwise. The more taxes are paid in the required proportion or amount, the more government has the ability to provide basic social amenities to the people through tax revenue generated. Tax revenue has undoubtedly continue to be the main source of income for the government of Malaysia (Kasipillini, 2013). Thus, tax compliance is one major issue affecting tax payment in the world today. People have decided not to pay taxes at all despite several appeals. Non-compliance have been a cog prime abortive. Nevertheless, tax compliance has be a great concern to both developed and developing countries world over (Alabede, Ariffin & Idriss, 2011; Igbeng, Tapang & Usang, 2012; Torgler, 2013). Government of different levels should try as much as possible to stop the ugly tendency, more-especially as its affects the economic, growth and development of the state. Poor tax compliance is an enemy to national development. The incidence of poor tax compliance is more likely attributed to the number of tax cases audited and investigated (Alabede et al, 2011).

According to the Federal Inland Revenue Services (FIRS, 2009) about six hundred and eighty (680) tax cases relating to both foreign and domestic investigated companies with about N94.68 billion revenue to the government not accounted for. The implication is that the tax revenue of N94.68 billions generated from foreign or domestic firms was not accounted for, hence, people show their no-seriousness attitude in paying taxes and poor compliance becomes the order of the day. The limit on the inability of the government to provide certain basic social amenities is the direct result of lack of transparency and non-compliance to tax matters, such that government cannot raise revenue to finance its developmental projects or needs (Torgler, 2003).

Tax offenders should be punished for their wrong doing. This will serve as a deterrent to others. Penalties should also be specified for non-compliance at every point of not complying, as various penalties specified for non-compliance are not carried out to the later (Okoye, Akenbor & Oburu, 2012). Therefore, there appears to be a disconnection between income tax payment and tax compliance in Nigeria. Thus, the study was designed to examined the determinants and how to influence tax payers attitude in Nigeria.

From the fore-going, the paper sought to:

i. To examine how the level of education determine taxpayer's attitude.
ii. To know the extent to which religious belief influence the attitude to pay tax.
iii. To ascertain the procedure of tax assessment in Nigeria.

## Literature Review
## Conceptual framework

Tax is normally defined as a levy imposed by public authority on its citizens within their tax jurisdiction for the purpose of obtaining compulsory payment to meet financial, social and economic goal of the authorities. Personal income tax on the other hand talks about the amount deducted on the income of an individual. This amount is normally deducted or tax on a monthly basis on the salary or wages of an individual or person.

## Personal Income Tax

Personal income tax is simply tax on income of an individual. According to Personal Income Tax Act, 1961 , are such taxes of individuals, trustees, executors, partnership, communities and family. The income Act made some amendments on certain acts to accommodate compliance and responses of the people. Such amendment include; the income tax amendment Act 1966 No. 65 of 1966, income tax management (amendment) Act of 1971 No. 24 of 1971, income tax (amendment Act 1968, No. 58, income tax armed forces and other person (miscellaneous provision act of 1974, No. 28 of 1974, income tax management (uniform tax provision) Act of 1975, Finance (miscellaneous Tax Act of 1977, No. 61 (Finance tax provision) Act 1877, No. 61, Finance (Miscellaneous Tax Provision) Decree of 1985, 1987 and 1990 respectively and the personal income tax decree (Decree 104 of 1993). All these amendments were to accommodate the compliance attitude in the part of tax payers and to put sanity to the issue of tax payment in Nigeria. Personal income tax (PIT) rate is applied a graduate scale which is based on taxable annual income such as first N300,000; 7%; next N300,000; 11%; next N500,000, 15%; next 500,000, 19%; next N1,600,000, 21% and above N3,200,000; 24%. However, minimum tax payment is computed at 1% of an individual's gross income. The payment is mostly applicable to the situation where the actual tax payable is practically less than 15 gross income.

## Tax compliance

Marziara, Norkhazionah & Mohamad, (2010) opined tax compliance is the extent to which a tax payer obeys or disobeys the rules of his or her country.

It is the situation where taxable adults or person willingly discharge their tax obligations and comply voluntary. Voluntary tax compliance comes in when there is no element of enforcement nor compelling. Tax payers within the taxable age are obliged to pay their taxes to the appropriate authority without any difficulties. Modugu et al (2012) opined that voluntary tax compliance is significantly increase when government fulfill the social and fiscal contract. In Nigerian tax system, it is primary obligatory to tax payers to register and tax payment, determine the amount of the payable, pay correctly and, on time as the case may be or file appropriate tax relevant to appropriate and designated authorities.

Determinants of personal income tax compliance seeks to provide ways by which tax returns payers can pay their taxes to the government conveniently without any hitch. It further provides a systematic process through which taxable personal can willingly discharges his tax obligation without being forced or compelled to do so. The determinant of tax process lies within the ability of an individual to willingly pay his or her tax as at

when due (Abu & Ismail, 2011). The attitude toward tax compliance or payment of taxes are most time depends on the government spending pattern as inefficient public spending affects the willingness of tax payers to voluntarily comply to tax laws of the land (Barone and Mcetti, 2011),

**Theoretical Framework**
This paper adopted two theories, namely benefit received them and fiscal and social psychology theory.
Benefit received theory: This theory process on the assumption that there is basically an exchange relationship between tax payers and the state. The state provides certain goods and services to the member of the society and the members contribute to the cost of these supplies in proportion to the benefit recorded (Ogbonna and Appah, 2012).

1.     Fiscal and Social Psychology Theory
This theory evaluates the human behaviour in respect to the payers and their belief, character and attitude toward societal norms. Fiscal and social psychology theory examines the human factors as one of the factor affecting tax payment. Non compliance to the payments is mostly characterized by human behaviour. The attitude of tax payers not to complied with tax payments. Vogel et al (1978) as quoted in Devos (2014) examined the impact of ethnical values on tax payments' compliance and concluded that morality and equity are two ethical components that have a strong relationship with the compliance behaviour of tax payers.
The theory is an aggregation of three dimensions (Fjeldsta et al, 2009), thus one of the dimensions to the theory is tax compliance. Compliance is affected by the behaviour and social norms of the tax payer's environment. The level of social interaction of the tax payers with relation the interactive forces from the relative angle, friends, peer groups and even his close associates might influence the tax payers decision not to pay tax. Tax payer according to the theory evade tax payment because of social and psychological reason, hence, non-tax compliance which this study intends to examined.

The second dimension according to the theory is the comparative treatment which focuses on the concept of equity. Tax payers at certain time made comparison in terms of the way government treats some group of people than others. The sincerity on the part of the government matters a lot in terms of fair and equal treatments to all tax payers. The comparative treatment as argued by the social and psychological theory will always persist, hence, people will not like to pay their taxes based on individual sentiments or unequal treatments.
Political nature, here is referred to as political legitimacy. Legitimacy is the trust the tax payers have for the government. Tax compliance according to the theory is influenced by the extent of trust that taxpayers have in the government to provide basic social amenities (Kirchler, Hoelzi & Wahl, 2008; Tayler, 2006).
The theory specifically recognised that, tax compliance can only hold if legitimacy is seen in the light of trust, equity, justice and fairness. Tax evasion and avoidance are lack of public enlightenment programmes, inadequate tax incentives, poor interaction and relationship between tax payers and tax authorities, tax illiteracy and the multiplicity of

taxes. Other actors o non- compliance vary between tax system features and tax payers characteristics.

This study reviewed the following previous studies in order to fill the existing gap in the literature. Riali-Belkauri, (2005) examined the relationship between tax compliance and determinants of income tax across different countries. To achieve the result of the study, data was collected from primary sources, with a structured questionnaire.

Sand (2014) examined tax knowledge, complexity and compliance base don tax payers view so as to an uncover the reasons for non-compliance. A research survey design was used to obtain data for the analysis and thermatic statistical tools was used to test the hypotheses. The result of the study showed  that tax payers have inadequate technical knowledge  and perceive tax system as complex and difficult, thus, non-compliance behaviour is showed it long last

## METHODOLOGY
### Research design
The paper adopted a survey design. This is found appropriate as it does not only deal with large population, but give an opportunity for these characteristics to be studied intensively using sample of population.

**Data:** Data used for the study was mainly primary data collected through copies of self-administered questionnaire branded tax compliance determinant and tax compliance in Nigeria. A total number of thirty four (34) questionnaire were distributed and thirty one (31) was received. Three questionnaire was not received.

### Measurement of Variables
There are dependent and independent variable in the study.

**Dependent variable:** Tax c compliance, used in the  study model

**Independent variable**: Tax compliance determinants, constitute the independent variable in the model , cost of tax compliance , tax education and tax revenue were used to measure tax compliance determinants.

### Model Specification
The model formulated in this study expresses the view of the dependent variable as a function of the independent variable.

The model was First Formulated in functional form thus;

$$TACa = f (CTC, TAE, TRU)$$

We then ahd to recast the model into econometric form by introducing slope, constant and error term thus;

$$TACa = a_0 + \beta CTC_1 + \beta TAE_2 + \beta TRU_2 + \mu$$

Where:

TAC = Tax Compliance Cost

CTC = Cost of Tax Compliance

TAE = Tax Education

TRU = Tax Revenue Utilization

$a_0$ = Constant

$\mu$= Error term

$\beta$ = Coefficient or slope

**Questionnaire Distribution and Retrieval**

| Number Distributed | Questionnaires | Percentages |
|---|---|---|
| Number issued | 34 | 100 |
| Number Received | 31 | 91.0 |
| Number not Received | 3 | 9.0 |

Source: Field Survey 2018

**Table 4.2: Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| TAC | 31 | 2.67 | 4.67 | 4.0108 | .52693 |
| CTC | 31 | 3.00 | 5.00 | 4.0108 | .52693 |
| TAB | 31 | 2.00 | 4.67 | 3.9785 | .63791 |
| TRU | 31 | 2.33 | 4.67 | 3.7957 | .52829 |
| Valid N (listwise) | 31 | | | | |

The outcomes of the descriptive statistics of the mean and the standard deviation for each variable of Tax Compliance (TAC), Cost of Tax Compliance (CTC), Tax Education (TAE) and Tax Revenue Utilization (TRU) are shown on Table 4.2. From the table, Tax Compliance (TAC) has a mean and standard deviation of 4.0108 and 0.52693 respectively. Furthermore, Tax Compliance (TAC) figures range from a maximum of 4.67 to a minimum of 2.67 for the different categories of respondents. Cost of Tax Compliance (CTC) reported a mean of 4.0108 and a standard deviation of 0.52693. It has a maximum and minimum figures ranging from 5.00 to 3.00. In the same vein, the mean and standard deviation of Tax Education (TAE) are 3.9785 and 0.63791 respectively with figures ranging from 4.67 maximum to 2.00 minimum. Tax Revenue Utilization (TRU) has a mean of 3.7957 and a standard deviation of 0.52829. The figures range from 4.67 to 2.33.

**Demographics of Respondents**

**Gender of Respondents**

| | | Frequency | Percent | Valid Cumulative | Cumulative percentage |
|---|---|---|---|---|---|
| | Male | 23 | 74.2 | 74.2 | 74.2 |
| Valid | Female | 8 | 25.8 | 25.8 | 100.0 |
| | Total | 31 | 100.0 | 100.0 | |

The table above indicates that 23 respondents representing 74.2% were males while 8 or 25.8% were females.

**Age of Respondents**

|  |  | Frequency | Percent | Valid Cumulative | Cumulative percentage |
|---|---|---|---|---|---|
|  | 31-40 | 10 | 32.3 | 32.3 | 32.3 |
| Valid | 41-50 | 14 | 45.2 | 45.2 | 77.4 |
|  | 51-60 | 7 | 22.6 | 22.6 | 100.0 |
|  | Total | 31 | 100.0 | 100.0 |  |

From the table above, 10 respondents or 32.3% are within the age brackets of 31 to 40 years, 14 respondents or 45.2% are within the age range of 41 to 50 years while 7respondents or 22.6% are within the age brackets of 51 to 60 years.

**Job Experience of Respondents**

|  | Frequency | Valid Percent | Cumulative percent |  |
|---|---|---|---|---|
|  | Percent |  |  |  |
| Valid | 6-10 | 6 | 19.4 | 19.4 | 19.4 |
|  | 11-15 | 5 | 16.1 | 16.1 | 35.5 |
|  | 16-20 | 10 | 32.3 | 32.3 | 67.7 |
|  | 26-Above | 10 | 32.3 | 32.3 | 100.0 |
|  | Total | 31 | 100.0 | 100.0 |  |

Table reveals that 6 respondents or 19.4% represent those with job experience ranging from 6 to 10 years, 5 respondents or 16.1% represent those with 11 to 15 years on the job experience, 10 respondents or 32.3% are those with 16 to 20 on the job experience while 10 persons or 32.3% represent respondents with 26 and above number of years of experience.

**Respondents with Knowledge of Tax Compliance Determinants in Nigeria**

|  | Frequency percent | Valid percent | Valid Cumulative | Cumulative percentage |
|---|---|---|---|---|
|  | 6-10 | 1 | 3.2 | 3.2 |
|  | 11-15 | 23 | 74.2 | 77.4 |
| Valid | 16-20 | 7 | 22.6 | 100.0 |
|  | Total | 31 | 100.0 |  |

Table indicates that 1 respondent or 3.2% has 6 to 10 years knowledge of Tax compliance determinants and tax compliance, 23 respondents or 74.2% have between 11 and 15 years knowledge of Tax compliance determinants and tax compliance while 7 respondents or 22.6% have 16 to 20 years knowledge of the relationship of Tax compliance determinants and tax compliance.

## TEST OF HYPOTHESES

A total of three hypothesized bivariate associations were postulated in the study; all stated in the null form of no association. In an attempt to actualize the eclectic objective of the research work, the Pearson product moment correlation coefficient (PPMC) and regression analysis were used to test the hypotheses considering the fact that they give a synchronized account of the relationship between the variables under investigation using SPSS software package.

## Decision Rule

If the probability value (PV) in the coefficient table is less than 0.05 alpha levels, the null hypotheses are rejected and the alternate significant relationship accepted. If the probability value (PV) is greater than 0.05 alpha levels the null hypothesis is accepted and the alternate hypothesis of no significant relationship is rejected.

## Correlation of Measures of Tax Compliance Determinants and Tax Compliance

**Correlation between cost of tax compliance and tax compliance**

|  |  | CTC | TAC |
|---|---|---|---|
| CTC | Pearson Correlation Sig. (2-tailed) | 1 | .000<br>-.805** |
|  | N | 31 | 31 |
| TAC | Pearson Correlation Sig. (2-tailed) | .000<br>-.805** | 1 |
|  | N | 31 | 31 |

The outcome of Pearson product moment correlation as indicated on table 4.7 above reveals that the coefficient of determination is -0.805** at an alpha or probability value of less than 0.05 (pv = 0.000 < 0.05). The results indicate a negatively significant relationship between cost of tax of compliance and tax compliance in Nigeria. The significant relationship implies that most of the variables used in the model are supported and that cost of tax of compliance has significant impact on tax compliance in Nigeria. A higher tax compliance cost will result in lower tax compliance among tax payers in Nigeria.

**Correlation and tax compliance between tax education and tax compliance**

|  |  | CTC | TAC |
|---|---|---|---|
| CTC | Pearson Correlation | 1 | .000 |
|  |  |  | -.805** |
|  | Sig. (2-tailed) |  |  |
|  | N | 31 | 31 |
| TAC | Pearson Correlation | .000 | 1 |
|  | Sig. (2-tailed) | -.805** |  |
|  | N | 31 | 31 |

Table shows the relationship between Tax Education (TAE) and Tax Compliance (TAC). The table shows a correlation coefficient of 0.687** and an alpha or p-value of less than 0.05 (p=0.000) indicating a positively significant relationship between the independent variable (Tax Education) and the dependent variable (Tax Compliance). The implication is that an increase in tax education and enlightenment will boost tax compliance among Nigerian that payers at the same proportion and vice versa.

**Correlation between compliance and tax compliance cost of tax**

|  |  | CTC | TAC |
|---|---|---|---|
| CTC | Pearson Correlation | 1 | .000 |
|  |  |  | -.955** |
|  | Sig. (2-tailed) |  |  |
|  | N | 31 | 31 |
| TAC | Pearson Correlation | .000 | 1 |
|  | Sig. (2-tailed) | -.944** |  |
|  | N | 31 | 31 |

The outcome of Pearson product moment correlation as indicated on table above reveals that the coefficient of determination is -0.954** at an alpha or probability value of less than 0.05 (pv = 0.000 < 0.05). The results indicate a negatively significant relationship between tax revenue utilization and tax compliance in Nigeria. The significant relationship implies that most of the variables used in the model are supported. and that tax revenue utilization inversely impacts on tax compliance in Nigeria. The reason for the inverse relationship is not far fetched. The high rate of corruption and tax revenue diversion and embezzlement among the collectors and managers of the fund discourages compliance among Nigerian tax payers.

**Regression Analysis of Measures of Tax Compliance Dimensions and Tax Compliance**

**Model Summary of tax of tax compliance   determinants and tax compliance**

| Mode | R | R Square | Adjusted R square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .919 | .802 | .702 | .099162 |

a. Predictors: (Constant), TRU, TAE, CTC

The regression outcome on the table shows the effect of the independent variables (cost of tax compliance, tax education and enlightenment and tax revenue utilization) on Tax Compliance in Nigeria. The coefficient of

determination $R^2$ indicates that 80.2% of changes or variations in the criterion or dependent variable (Tax Compliance) are explained by variations in the predictor or independent variables (cost of tax compliance, tax education and enlightenment and tax revenue utilization. The remaining 19.8% is explained by variables not included in the study model. The adjusted $R^2$ is 70.2%, which is slightly less than the $R^2$ of 80.2%.

**ANOVA$^a$ of tax of tax compliance determinants and tax**

| Mode | | Sum of Square | Df | Mean square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 2.468 | 3 | .256 | 29.018 | .000b |
| | Residual | 6.141 | 27 | .253 | | |
| | Total | 7.609 | 30 | | | |

a. Dependent Variable: TAC
b. Predictors: (Constant), TRU, TAE, CTC

Table shows that the F-value is 15.744 and a p-value (sig) of less, than 0.05 (p=0.000) which indicates that the existence of a significant relationship between the predictor variables; cost of tax compliance, tax education and enlightenment and tax revenue utilization on the one hand and the dependent variable Tax Compliance on the other hand and that the independent variables can be suitably relied upon to predict the level at which firms are committed to their tax compliance among Nigerian taxpayers.

**Coefficients$^a$ of tax of tax compliance determinants and tax compliance**

**ANOVA$^a$ of tax of tax compliance determinants and tax**

| Mode | | Sum of Square | Df | Mean square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 2.967 | .825 | | 3.598 | .000 |
| | CTC | -.757 | .328 | .345 | -3.784 | .000 |
| | TAE | .620 | .267 | .645 | 5.571 | .000 |
| | TRU | -.910 | .398 | -.668 | -2.030 | .000 |

a. Dependent Variable: TAG

The coefficient table shows that all three independent variables (cost of tax compliance, tax education and enlightenment and tax revenue utilization) maintain a probability value of 0.000. However tax education with a t-value of 5.571 positively relates with the dependent variable while cost of tax compliance and tax revenue utilization relates inversely with the dependent variable both independent variables having negative coefficients (t-values) of -3.784 and -2.030 respectively. It further shows that the variables are statistically significant and do not support the all the three null hypotheses. Consequently, all null hypotheses were rejected and the alternate accepted. The implication is that whereas the cost of tax compliance and tax revenue utilization negatively affects tax compliance, tax education improves compliance level among tax payers in Nigeria. Tax education, tax campaigns and tax enlightenment programmes should be aggressively pursued by the government in order to achieve its tax compliance objectives. On the other hand, high compliance increases the burden of taxation on income earners and hence discourages compliance.

## CONCLUSION

The objective of the study was to examines the determinants of income tax and tax compliance in Nigeria. To achieve this, the level of education was used as the basis to determined tax payers attitude in order to assess the extent to which other factor like religious belief influenced the attitudes to pay tax. The tested hypotheses revealed that cost of tax compliance and utilization did not affects tax compliance. The implication of the result is that tax education, campaigns and more enlightenments programme should be aggressively undertaken by the government so as to achieve high rate of tax compliance.

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