

Socio-Psychological Determinant Variables' Effect on Voluntary Taxpayer Compliance among Self-Employed

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Abstract

This paper examines the effect of socio-psychological determinant variables on voluntary taxpayer compliance among self-employed individuals in Borno State, Nigeria. Data collection was carried out using survey research design. The paper considered 105 voluntarily complying self-employed individuals in Borno State, Nigeria grouped into Major, Intermediate and Small. The paper discovered that enhancing taxpayer's attitude and societal norms affect voluntary taxpayer compliance in the State. It concludes that self-employed persons voluntarily comply as result of positive attitude and influence of societal norms. It recommends that there is a need to direct attention on changing attitude of individual taxpayers as well as that of significant others (family members, friends, colleagues and opinion leaders - highly visible, respected people) whose influences are important in encouraging taxpayer compliance. In this way promotion of taxpayer compliance could be extended to enlisting influential members of the community, households, friends and colleagues to disseminate tax compliance messages.

Keywords: Socio-psychological Determinants, Voluntary Tax Compliance, Borno State Self-employed

Introduction

The political, economic and social development of any country depends on the amount of revenue generated for the provision of infrastructure in that given country. One means of generating revenue for providing the needed infrastructure is through a well-structured tax system. Tax is a compulsory levy, which a government imposes on its citizens to enable it to obtain the required revenue to finance its activities (Adesola, 2004). A tax system offers itself as one of the most effective means of mobilizing a nation's internal resources and it lends itself to creating an environment conducive to the promotion of economic growth. Odusola (2006) stated that in Nigeria, the government's fiscal power is divided into three-tiered tax structure between the Federal, State and Local government, each having different tax jurisdiction. The system is lopsided and dominated by Petroleum Profit Tax (PPT) which contributes a significant proportion of tax revenue. The most viable taxes are under the control of the Federal government while the lower tiers are responsible for the less buoyant ones.

Over the years, various governments have simply tried to increase the level of tax compliance by adopting an intransigent attitude towards all taxpayers and by applying laws and regulations to sanction and fine evaders. This means of enforcement proved to be without significant success. Towards the end of the 20th century, governments realized that a change is needed in order to increase the amount of taxes collected. Thus, using adequate strategies based on understanding the determinant variables, which drive voluntary compliance decisions, is cheaper and more beneficial than strict application of laws and regulations.

Tax compliance can be achieved either by encouraging voluntary action or by enforcing compliance. Whereas voluntary compliance is assumed to depend on taxpayers' trust in authorities, enforced compliance is assumed to depend on the perceived power of authorities. Maximum tax compliance, regardless of whether voluntary or enforced, can therefore be achieved by high trust and/or high power.

Kirchler (2007) stated that voluntary compliance is made possible by the trust and cooperation ensuing between tax authority and taxpayer and it is the willingness of the taxpayer on his own to comply with tax authority's directives and regulations. However, in the presence of distrust and lack of cooperation between authority and

taxpayer, which creates tax hostile climate, authorities can enforce compliance. Compliance is enforced on taxpayers who are unwilling to pay their taxes on the threat of audit and fine.

Kirchler (2007) also provides a thorough description of the determinant variables of tax compliance, dividing them into three categories. The study states that there are socio-psychological determinants comprising attitudes, different types of norms, fairness perceptions, as well as motivational features relating to voluntary tax compliance, political determinants such as complexity of law and tax system, or fiscal policy, and economic determinants like the rational decision-making process and the effect of audit, fine, tax rate and income on tax behavior.

Borno State, like other States in Nigeria, has depended not only on federal allocation but also on internally generated revenue (IGR) for its developmental objectives. Hence, the relevance of tax as a tool of economic development in Borno State remains indispensable, more so the revenue profile of the government keeps mirroring international oil prices, problems in tax collection, imposing compliance, general tax avoidance and evasion, complexity of the tax law, attitude toward tax, lack of political will, corruption, lack of staff training, economic factors and poor administration within the State.

Various studies were conducted across the world on determinants of taxpayer compliance in different countries and perspectives. Alm, Jackson, & McKee (1992) reported tax audit rate from 5% to 30% and report a significant influence on compliance. They added that fines are also effective only if combined with audit rate while income has negative relationship with compliance. Pommerehne and Weck-Hannemann (1996) considered audit probability and fine as determinant variables and conclude that the likelihood of a tax audit has positive effect on compliance while fines have no effect on compliance. Ali, Cecil, & Knoblett (2001) considered tax rate and reinforcement policies with tax rate having significant effect on compliance. Wang and Conant (2010) studied complexity of tax system, fairness, social settings and societal norms, effective tax rate and concluded that, generally, taxpayers' compliance behaviour are determined by the aforementioned variables. Ritsema, Thomas, and Ferrier (2003) considered complexity, income, ignorance of the law, high tax rate and unfairness of the system as factors affecting voluntary compliance. Their study identified that there was a significant positive relationship between taxpayers knowledge of tax matters and voluntary compliance.

This study, however, considered attitudes and norms as socio-psychological determinants and examines their effect on voluntary taxpayer compliance among self-employed. To achieve this objective, this study formulated and tested the hypothesis - Socio-psychological determinant do not significantly affect voluntary taxpayer compliance. The study covered voluntary taxpayer compliance among self-employed individuals who were registered with the of Borno State Board of Internal Revenue.

The Concept of Tax Compliance

Tax administration requires taxpayers cooperation in the operation of a tax rather than being forced. Kirchler (2007) defined tax compliance as the most neutral term to describe taxpayers' willingness to pay their taxes. Similarly, voluntary tax compliance can also be defined by several tax authorities as the ability and willingness of taxpayers to comply with tax laws, declare the correct income in each year and pay the right amount of taxes on time.

Braithwaite, Reinhart and Smart (2009) defined tax compliance as the full payment of all taxes due. Tax non-compliance is referred to as any difference between the actual amount of taxes paid and the amount of taxes due. This difference occurs because of overstating and understating income, expenses, and deductions. Non-compliance comprises both intentional evasion and unintentional non-compliance, which are due to calculation errors and an inadequate understanding of tax laws. Voluntary tax compliance is a taxpayer'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 (Singh, 2003). Furthermore, tax compliance has also been segregated into two perspectives, namely compliance in terms of administration and compliance in terms of completeness (accuracy) of the tax returns (Chow, 2004).

Compliance in pure administrative terms therefore includes registering or informing tax authorities of status as a taxpayer, submitting a tax return every year (if required) and following the required payment time frames (Ling, Normala & Meera, 2005). In contrast, the wider perspective of tax compliance requires a degree of honesty, adequate tax knowledge and capability to use this knowledge, timeliness, accuracy, and adequate records in order to complete the tax returns and associated tax documentation. Singh (2003) claimed that the

wider perspective of compliance becomes a major issue in a self assessment system since the total amount of tax payable is highly dependent on the level of tax compliance.

Lubian and Zarri (2011) noted that several empirical studies have shown that taxpayers are more honest and may respond voluntarily in the fulfilment of their tax obligation than classic deterrence models inspired by the economics of crime approach would predict. The study argued further that citizens may be driven by a positive moral attitude towards taxation, thus, it may not be appropriate to specify compliance behaviour as a purely economic decision under uncertainty or simply a function of enforcements. Torgler & Schaltegger (2007), reported that socio-demographic factors which are generally agreed to be critical determinant of behavior have also been observed to influence tax morale.

Determinants of Voluntary Taxpayer Compliance

A perspective exists that taxpayers, when they are treated fairly and respectfully by the tax authorities, tend to cooperate better. Another perspective admits the relationship between the taxpayer and the government, where elements such as government performance, public goods, the impact of public expenditure, and the taxpayer's internal motivation affect tax compliance decisions. Taxpayers will refuse to pay their taxes if they feel that the government is wasting their money. Also within literature of tax compliance, the perception of the taxpayer about the fairness of the tax system is recognized as an important factor that can have significant influence on tax compliance behavior. Gilligan & Richardson (2005), the tax system that is perceived as unfair by the citizens may likely be less successful and will encourage the taxpayers to engage in noncompliance behavior. The literature indicates that government regulators can benefit by employing fairer procedures, it has been shown that taxpayers are generally more compliant when they think they have been treated fairly by tax authority.

Taxes from self-employed persons constitute an important portion of the total revenue of a State, however the amount of revenue to be generated by government from such taxes for its expenditure program depends among other things, the willingness of the taxpayers to comply with tax laws of a country. Fagbemi, Ajibolade, Arowomole, and Ayadi (2011) argued that poor compliance attitude by the company income taxpayers in Nigeria is influenced to a high extent by the high perception of tax payers about the lack of accountability, inadequacies of tax administration procedures and structures and low tax knowledge among taxpayers. Their study found a high perception of taxpayers on poor governance practices in tax administration in Nigeria. Fagbemi, Uadiale and Noah (2010) found that it is prevalent in developing countries and it hinders development thereby leading to economic stagnation and other socio-economic problems.

Socio-Psychological Determinants of Tax Compliance

The way people express their attitudes, act, interact, react, and generally behave is grounded on the way they think rather than on reality (Lewis, 1982). What happens in citizens' minds when dealing with issues like tax policy, public goods, and tax regulations constitutes the socio- psychological determinants of tax compliance behaviour. Attitudes are generally assumed to influence compliance behavior because they represent taxpayer's propensity to respond positively or negatively to a particular situation.

According to Torgler & Schaltegger (2007), socio-psychological variables which are generally agreed to be critical determinant of behavior have also been observed to influence taxpayers behavior. Trivedi, Shehata and Mestelmen, (2004) reveals a statistically significant link between attitudes and self-reported behavior. Nevertheless, because the link is weak, due to the fact that attitudes cannot be fully perceived as a convincing proxy for behaviour, their results were cautiously interpreted.

Personal norms refer to internalized standards of behavior such as altruism, norm-dependency, or religious beliefs which usually correlate with high tax ethics and willingness to comply. Norms are behavioral standards set at personal, social reference group, and collective level (Kirchler, 2007). On the individual level norms define internalized standards on how to behave. Individual norms are related to moral reasoning, authoritarianism, egoism, norm dependency and values. There is considerable overlap between individual norms, values and tax ethics, and the more developed the moral reasoning or tax ethics, the more likely is voluntary compliance (Trivedi *et al.*, 2004). Social norms represent patterns of behaviour similarly judged by others. On the social level, norms are usually defined as prevalence or acceptance of tax evasion among a reference group (Wenzel, 2004). Social norms are related to the behavior of reference groups, for example, friends, acquaintances or vocational group. If taxpayers believe that noncompliance is widespread and approved behavior in their reference group, they are likely to be noncompliant as well. The relationship between social norms and

voluntary tax compliance is complex. Generally, if a taxpayer receives from the reference group the signal that non-compliance behaviour is acceptable the level of compliance will decrease. Societal norms represent cultural standards integrated in the relationship between taxpayers and authorities as well as in the tax legislation. At this level, compliance can be achieved by reducing the social distance between taxpayers and authorities as well as through cooperation and mutual trust.

Irrespective of the aspects taxpayers assess (tax code, tax burden, tax rate, efficiency of government expenditures), a high perception of fairness yields to a high level of compliance. Fagbemi et al (2011) argued that poor compliance attitude by the company income taxpayers in Nigeria is influenced to a higher extent by the high perception of tax payers about the lack of accountability, inadequacies of tax administration procedures and structures and low tax knowledge among taxpayers. The study found a high perception of taxpayers on poor governance practices in tax administration in Nigeria. The study recommended strategies to improve tax knowledge and governance practices. In terms of which are the tax rate levels perceived to be fair, studies show that a 50% tax rate is the maximum level taxpayers accept (Lévy-Garboua et al., 2006). In their continuous interaction with authorities, taxpayers develop certain beliefs and attitudes according to which they choose to comply with the tax law or not. These represent “the interconnected sets of beliefs and attitudes that are consciously held and openly shared with others” (Braithwaite 2003).

Frey & Torgler (2007) provided empirical evidence of these experimental outcomes in a cross country analysis where they show that the individual taxpayer is influenced by the behavior of the others in complying with taxes. Despite all research works that had been done, more empirical work is needed to confirm the existence of these relationships and to measure the strength of their influence on tax compliance. Lubian and Zarri (2011) noted that several empirical studies have shown that taxpayers are more honest and may respond voluntarily in the fulfilment of their tax obligation than classic deterrence models inspired by the economics of crime approach would predict. The study argued further that citizens may be driven by a positive moral attitude towards taxation; thus; it may not be appropriate to specify compliance behaviour as a purely economic decision under uncertainty or simply a function of enforcements. Torgler and Schaltegger (2007) state that socio-demographic factors which are generally agreed to be critical determinants of behavior have also been observed to influence tax morale. Most theories regarding the effects of socio-demographic factors on compliance behaviour have been developed by social psychologists. Akpo (2009) also noted that good governance entails the provision of quality public goods to the public and that where government fails to provide public amenities and infrastructure to the citizen in exchange for tax payment, citizen may become reluctant to pay tax. The study concluded that low and shrinking tax compliance in Nigeria might be caused by multitude of factors and that the relevance of public governance quality must not be underestimated. The study recommended that the tax compliance model should be expanded to include perceived tax service quality and public governance quality.

Fagbemi *et al.* (2011) argued that poor compliance attitude by the company income taxpayers in Nigeria is influenced to a higher extent by the high perception of tax payers about the lack of accountability, inadequacies of tax administration procedures and structures and low tax knowledge among taxpayers. The study found a high perception of taxpayers on poor governance practices in tax administration in Nigeria. The study conclude that the level of tax noncompliance is significantly higher when government is corrupt than when it relates to other views expressed on government discrimination, unjust treatment and tax affordability. It was recommended that the government should strive at ensuring that they are accountable and transparent in the administration of the society and fairness of tax system would encourage citizens to voluntarily comply and pay their taxes.

Methodology

Data collection was carried out using survey research design. The paper considered Self-employed individuals in Borno State, Nigeria. There were 1250 registered self-employed individuals with the Borno State Board of Internal Revenue who were grouped into Major, Intermediate and Small. Each of these groups have different level of compliance and contribution to the total revenue of the State. The Major group comprising of 200 registered self-employed individuals pay above N100,000 per annum in taxes. 250 registered self-employed individuals constituting the Intermediate group pay between N50,000 and N100,000 per annum in taxes. The remaining 800 registered self-employed individuals categorized as Small pay below N50,000 per annum in taxes.

This study considered only voluntarily complying self-employed individuals within these three groups. Thus 20% of the population of the Major group, 10% of the population of the Intermediate group, and 5% of the population of the Small group are self-employed taxpayers who voluntarily comply within each group in the

State. The sample size amounted to a total of one hundred and five (105) respondents, about 8.4% of the population. See Table 1.

Table 1: Sampling Frame

GROUP	TAX PAYABLE PER ANNUM	NUMBER OF TAXPAYERS IN EACH GROUP (POPULATION)	COMPLIANCE LEVEL IN PERCENTAGE (%)	COMPLYING INDIVIDUALS (SAMPLE SIZE)	RETRIEVED
Major	Above N100,000	200	20	40	30
Intermediate	N50,000-N100,000	250	10	25	17
Small	Below N50,000	800	5	40	33
Total		1250	35	105	80

Source: Field survey, 2015

Questionnaires were administrated to the one hundred and five (105) respondents, out of which eighty (80) were retrieved. The remaining twenty-five (25) respondents in the sample either did not responded to the research instrument or completed the instrument inadequately. The questionnaire design developed by Evans, Carlson and Massey (2005) was adopted. Five-point Likert-style rating scale was employed in collecting the views of respondents. The dependent variable in this study is represented by voluntary taxpayer compliance while the independent variables are represented by socio-psychological determinant (norms and attitude).

Analysis

Of the socio-psychological determinant variables, guilt following tax evasion had the highest mean score of 3.09 and standard deviation of 1.255; followed by the influence of societal and cultural norms on voluntary empliance with a mean of 3.00 and a standard deviation of 0.968; taxpayers' moral sense on compliance with a mean 2.94 of and standard deviation of 1.095; and propensity to manipulate figures in tax returns with a mean of 2.74 and standard deviation of 1.359

Table 2: Descriptive Frequencies Relating to the Research Variables

Statements	M	STD	SA	A	U	D	SD	TR
<i>Socio-psychological determinants:</i>								
Propensity to manipulate figures in tax returns	2.78	1.359	21 26.3%	14 17.5%	14 17.5%	24 30.0%	7 8.8%	80 100%
Guilt following tax evasion	3.09	1.255	7 8.8%	25 31.3%	15 18.8%	20 25.0%	13 16.3%	80 100%
Influence of societal and cultural norms on voluntary compliance	3.00	.968	7 8.8%	11 13.8%	42 52.5%	15 18.8%	5 6.3%	80 100%
Taxpayers' moral sense on tax compliance	2.94	1.095	6 7.5%	26 32.5%	21 26.3%	21 26.3%	6 7.5%	80 100%

Source: Field survey 2015

Legend: M = Mean, STD = Standard deviation, SA = Strongly Agree, A = Agree, U = neither agree nor disagree, D = Disagree, SD = Strongly Disagree and TR= Total Response

Test of Hypothesis

The study used a single regression model to test the relationship between voluntary tax compliance and socio-psychological factors. The model was depicted thus:

$$VC = \beta_0 + \beta_1 S + \varepsilon$$

Where VC is voluntary compliance

β_0 is the intercept,

β_1 is the coefficient of the socio-psychological factor

β_0 is the intercept, $\beta_1 - \beta_3$ are coefficients and ε is the error

S is the Socio-psychological factor

ε is the error

The result of the regression is show in Table 3. The coefficient of the Socio-psychological determinant (S) is significantly different from 0 at an alpha level of 0.05, because its P-value of 0.039 is less than 0.05. The result shows that Socio-psychological determinant is statistically significant in the model, consequently, the hypothesis that socio-psychological determinant (S) does not significantly affect voluntary tax compliance is rejected. This implies that socio-psychological determinants (attitude and norm) significantly affect voluntary taxpayer compliance. Attitude and norms are found to be determinant factors affecting taxpayers voluntary compliance in the study area.

Table 3: Result of Regression Model

Model	b	SE-b	Beta	Sig.
Socio-psychological (S)	.969	.358	1.024	.039

Source: Field survey, 2015

Discussion of Findings

The result of the hypothesis reveals socio-psychological determinants, which is statistically significant at 5% with a P-value of 0.039, was rejected. This explains that self-employed persons voluntarily comply as result of attitude and influence of societal norms. In their continuous interaction with tax authorities, self-employed persons develop certain beliefs and attitudes whose consequences are compliance with the tax law. Attitudes are generally assumed to influence compliance behavior because they represent taxpayer's propensity to respond positively or negatively to a particular situation.

Several empirical studies reveal a statistically significant link between attitudes and self-reported behavior (Chan, Troutman and O'Bryan, 2000; Trivedi et al., 2004). Societal norms represent cultural standards integrated in the relationship between taxpayers and authorities as well as in the tax legislation. At this level, compliance was achieved by reducing the social distance between taxpayers and authorities as well as through cooperation and mutual trust. Hence, other important determinants of compliance behavior which express the social distance between taxpayers and tax authorities are the motivational postures. According to Braithwaite (2003), these represent "the interconnected sets of beliefs and attitudes that are consciously held and openly shared with others". This can be further explained by the norm of compliance model that societal reasons may account for the way taxpayers behave.

Conclusion

This paper discovered that enhancing taxpayer's attitude and societal norms affect voluntary taxpayer compliance in the State. It concludes that self-employed persons voluntarily comply as result of positive attitude and influence of societal norms. This study indicates that, compliance through the willingness of self employed individuals to pay tax is very important and cannot be ignored. The study recommends that there is a need to direct attention on changing attitude of individual taxpayers as well as that of significant others (family members, friends, colleagues and opinion leaders - highly visible, respected people) whose influences are important in encouraging taxpayer compliance. In this way promotion of taxpayer compliance could be extended to enlisting influential members of the community, households, friends and colleagues to disseminate tax compliance messages. If the process gains acceptance, one may expect norms to change which in turn will influence behavioral patterns.

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