

A Cross-Cultural Assessment of Nigerian Taxpayers' Perception of Fiscal Exchange Paradigm, Institutional Arrangement and Attitude of Tax Officials

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Abstract

This study empirically assessed procedural justice and fiscal exchange across the three main cultural groups in Nigeria. Targeted population was individual taxpayers (n=500) using mainly questionnaire for its primary data. Data were statistically analysed with SPSS. Result shows favourable perception of each of the psychological factors as well as high level of tax compliance. The three variables are however found to vary significantly across cultures thus establishing relevance of culture on each psychological factors and tax compliance. Other factors found relevant are taxpayers' bio-data like age, gender, religion, as well as employment category as a measure of opportunity to evade tax. On a general note, major finding from the study agrees with findings from earlier researches. It however concluded that model that can ensure sustainable tax compliance would be a comprehensive one that considers all economic, social, cultural, psychological factors. Recommendations were made to major stakeholders including future researchers.

Keywords: Tax compliance, psychological model, fiscal exchange, procedural justice, culture.

1. Introduction

Governments globally have been observed to be facing serious challenges in ensuring sustainable tax compliance (Chau and Leung, 2009; Cummings, Martinez-Vazquez and McKee, 2001; Asaolu and Agbetunde, 2011). The topic has therefore focus of several researches in the past decades (Chau and Leung, 2009; Cummings, Martinez-Vazquez and McKee, 2001). It is opined that the economic rationality perspective and behavioural perspective (psychology and Sociology) to the concept of compliance are sometimes regarded as competing, but can be used to reinforce each other (CTPA/OECD, 2004). Realising the importance of using the socio-psychological factors to explain taxpayers' non-compliance it is being postulated that if individual's attitudes towards compliance are function of social and cultural norms, policies may have to be specifically designed for the culture in which it will be applied, hence, the need to incorporate culture into tax compliance model (Cummings, et al., 2001; Agbetunde, 2004; Chau and Leung, 2009).

Objectives of the Study: The broad objective of this study is to make a cross-cultural survey of taxpayers' perception of tax compliance behaviour, institutional arrangements, attitude of tax officials and fiscal exchange among taxpayers in Nigeria, a developing economy. Specific objectives of the study are to make cross-cultural assessment of:

- 1) level of tax compliance behaviour of individual taxpayers
- 2) taxpayers' perception of fiscal exchange;
- 3) taxpayers' perception of attitude of tax officials;
- 4) taxpayers' perception of institutional arrangement; and
- 5) relationship of taxpayers' perception of the psychological factors with tax compliance behaviour.

Research Questions

- 1) What is the level of tax compliance among individual taxpayers across culture?
- 2) Is there is any significant difference in taxpayers' perception of fiscal exchange across culture;
- 3) Is there is any significant difference in taxpayers' perception of attitude of tax officials across culture;
- 4) Is there is any significant difference in taxpayers' perception of institutional arrangement across culture; and
- 5) Is there any significant relationship between perception of the psychological factors and tax compliance behaviour

Hypotheses

- 1) There is no significant variation in the level of tax compliance across culture
- 2) There is no significant variation in taxpayers' perception of fiscal exchange across culture
- 3) There is no significant variation in taxpayers' perception of attitude of tax officials across culture
- 4) There is no significant variation in taxpayers' perception of institutional arrangement across culture
- 5) There is no significant relationship between perception of the psychological factors and tax compliance behaviour

Scope and Limitations of the Study: This work will focus on tax compliance behaviour among individual

taxpayers in Nigeria. It would not cover corporate taxpayers. Cultural diversity within each ethnic group will also be ignored as only common culture will be considered for each group.

Significance of Study: This work complements studies made by earlier researchers on developed countries. Significance of this work will be much appreciated when one considers the concerns of earlier researchers on the level of paucity of researches on tax compliance in developing countries. This work is therefore timely. Findings of earlier researchers on issues like cultural differences were also reviewed in the work. This work will help government and tax authority to have better understanding of those factors influencing tax compliance such that monitoring and enhancing tax compliance can be ensured. By giving better understanding of the influence of culture and the psychological factors on tax compliance this work affords policy makers with variables/factors to target in order to improve tax compliance. The work by giving a good understanding of why taxpayers do or do not comply, governments would be in a much better position to obtain greater levels of compliance with tax reporting, and bridge the tax-gap more effectively. This study is also expected to contribute to the trend of literature on tax compliance especially in the area of culture's impact on tax compliance. It brings up empirical evidences from developing countries which have been noticed to be lacking (Chau and Leung, 2009). Specifically it gives answers to questions on comparison of compliance behaviour among tax payers in developing countries viza-viz their counterpart in the developed countries. The issue of cultural influence on tax compliance is given clearer picture as more evidences come to confirm earlier findings on the issue.

2.1 Concept of Tax Compliance

Tax Compliance typically means true reporting of the tax base, correct computation of the liability, timely filing of the return, and timely payment of the amounts due (Franzoni, 1999). CTPA/OECD (2007) says noncompliance means failure to meet any of the four broad categories of taxpayer obligations (registration in the system; timely filing or lodgement of requisite taxation information; reporting of complete and accurate information and payment of taxation obligations on time). Franzoni (1999) stretched that bulk of non-compliance involves true reporting of the tax base.

Psychological Model of Tax Compliance: The model adopts behavioural view as it moves a bit from economic theory of crime (Becker, 1968) which claims that the probability of being detected and the size of the fine imposed, determines the amount of income tax evaded (Allingham and Sandmo 1972, Murphy, 2004). It assumes a form of psychological tax contract between the taxpayers and the government. The view expressed in summary is that tax compliance is a function of: the fiscal exchange where taxpayers get public services for the tax prices they pay; the political procedures that lead to this exchange (institutional arrangement); and the personal relationship between the taxpayers and the tax administrators (perception of the tax officials' attitude) (Murphy, 2004; Feld and Frey, 2007).

Principle of Fiscal Exchange Paradigm: This principle opines that more governments provide public services according to the preferences of taxpayers in exchange for a reasonable tax price, the more taxpayers indeed comply with the tax laws (Alm, McClelland and Schulze, 1992; Feld and Frey, 2007). However, Feld and Frey (2007) expressed a contrary view that citizens may decide to be tax compliant if they perceive their tax payments as contributions to the *bonum commune* such that they are willing to honestly declare their income even if they do not receive a full public good equivalent to their tax payments. Then in this situation a question arises; what factor can one adduce to this unexpected compliance behaviour?

Procedural Justice: Taken together, findings of great number of studies suggest that the manner in which an individual is treated by tax authority during administrative procedure can have a major effect on the emotions in respect of tax compliance which they experience and on the way they manage these emotions (Wenzel, 2002 & 2003; CTPA/OECD, 2004; Murphy, 2004; Kirchler et al., 2007; Feld and Frey, 2002 and 2007). Some other researchers however found that a kinder tax authority and the use of softer tone in correspondence with tax payers may not increase voluntary compliance (Lederman, 2003).

3. Concept of Culture

Culture is "the collective programming of the mind and distinguishes the members of one group or category from another" (Hofstede, 1991). It is "...the shared norms and values of a social system which are a most important aspect of a society" Cotgrove (1978), "... an aggregation of attitudes, values, norms, style, consumption and general world view of life; its perception, expression and utility by a people that identify and distinguish them from other people"..... "a wide and multidimensional concept" (Aluko, 2003). Culture, for the purpose of this study, refers to the entire socio-cultural environment of a given community but the scope is limited to non-material culture. It is measured in terms of factors like attitudes, beliefs, norms and values of people of a society.

Nigerian cultures align with its ethnic groups. Nigeria has over 250 ethnic groups and over 500 languages (Ogbonna, 2010; kwintessential, 2011); and by implication over 250 cultural groups. Predominant among them are Hausa-Fulani (29%), Yoruba (21%), Igbo (18%), Ijaw (10%) and minorities (12%). The country

is also multi-religious nation with 50% Muslims, 40% Christians and 10% indigenous beliefs (kwintessential, 2011). Muslims are predominant among the Hausas in the North while the Christians dominate the Igbos in the East. The Yorubas in the West has a mix of Muslims and Christians. Traditional religions in which people have faith in and worship ancestors, spirits and local deities are spread across the country. Many Muslims and Christians often blend these traditional religions with their faiths (kwintessential, 2011, Wikipedia, 2011).

Earlier Studies on Tax Compliance and Culture

Cummings, et al., (2001) showed that cultural norms may affect tax compliance behaviour independently of the fiscal exchange between the government and the tax payers. They argued that tax compliance decision is a function of “general tax belief” and various “inhibitors” that serves to alter the perception of taxpayers. These key inhibitors are identified as guilt, social sanctions and legal sanctions which affect the behavioural intent to comply. Cummings, et al., (2001) then established that these guilt and social sanctions may vary across cultures and will provide the source for differences in compliance behaviour. Chan et al. (2000) and Chau and Leung (2009) also established that cultural differences may have impact on tax compliance decisions. However, some researchers are of the opinion that the effects of this cultural values on tax compliance levels are not well understood (Cummings, et al., 2001). There is therefore need for more empirical and institutional research on compliance behaviour as literature shows it is still not fully resolved (Murphy, 2002; Feld and Frey, 2007). Hence, one can conclude that “...the exact components are not yet fully delineated, nor the precise mechanisms by which they work as “...the field is still young, the subject complex, and some of the empirical data is inconclusive” (Kornhauser, 2007). This is compounded by dearth of researches on tax compliance and its determinant factors in developing or transitory economies (Torgler, 2007). It is therefore believed that the empirical literature is still in its youth, with many of the most important behavioural hypotheses and policy questions yet to be adequately investigated (Andreoni, Erard and Feinstein, 1998).

Specific to developing economies, Agbetunde and Adedokun (2014) established that there is need for researches dealing with taxpayers’ attitude and belief and possible influence of culture on tax compliance because of her multi-ethnicity and multi-religious characteristics.

4. Methodology

The study adopted descriptive survey design and correlation. Population comprised of individual taxpayers in Lagos and Abuja; the country’s economic and political centres. Quota Random sampling was used to select a sample size of 500 respondents with a valid return of 473 (95% success) which is considered adequate and sufficient for our conclusion because of the homogeneous characteristics of the population. Questionnaire was used to gather primary data after review of literature. The questionnaire was peer reviewed and tested for reliability with Split-half with Spearman-Brown and the Guttman Split-Half having coefficients of 0.788 and 0.779 respectively. These coefficients are greater than 0.50, showing very strong reliability degrees. The instrument is thus considered very reliable. The work used statistical tools to analyse the data using Statistical Package for Social Sciences (SPSS). Results were presented in tables for clear understanding and discussed before conclusions were drawn and recommendations made.

5. Discussion of Major Findings

1) Level of Tax Compliance: Analysis of the descriptive statistics on Table 1 shows that tax payers’ compliance level is very high (70% agreement, with mean of 3.85). Analysis of the forms of tax compliance shows close figures but compliance in the form of paying the correct rate gives the least compliance level (78%). This is followed by claiming only entitled allowances/reliefs (72%), while declaring all income sources by tax payers gave third highest figure (67%). The implication is that authorities and policy makers could ensure compliance by having policies and procedures that have more of taxes deducted at sources in order to improve tax compliance.

Tax Compliance Factors: Statistics from the compliance factors reveals that ‘administrative convenience’ has very strong impact on compliance with 72% affirmation (strongest). This agrees with the position that efficient tax administration will improve tax compliance as established in of earlier studies like Brehm and Brehm (1981), Alm et al., (1999, 20004), Taylor (2001), Feld and Tyran (2002), Murphy (2002 and 2004), Alm and Torgler (2006). Impact of ‘efficiency of tax system’ came second with 70% affirmation while ‘taxpayers’ ability to pay’ having 62% affirmation came third. This in line with the claim that there is a strong relationship between tax compliance and trust hence, authorities can build sustainable tax compliance based on fair tax system (Alm and Torgler, 2006, Feld and Frey, 2002).

2) Perception of the Psychological Factors with Tax Compliance: Table 1 shows the descriptive statistics for the 3 factors to be very high: 81% agreement, 4.17 mean for “perception of fiscal exchange”; 78% agreement, 4.16 mean for “perception of institutional factor”; and 77% agreement, 4.08 mean for “perception of attitude of tax officials”. This implies there is very high favourable perception of each of the 3 factors among taxpayers in Nigeria.

Spearman's rho correlation coefficients on Table 2 show high figures; 0.314, 0.347 and 0.410 for perception of fiscal exchange, institutional arrangement and attitude of tax officials respectively. This implies that each of the factors individually has significant relationship with tax compliance. Comparative assessment of the factors shows closeness in the extent of the relationships but the degree of relationship of "taxpayers' favourable perception of the attitude of tax official" has the strongest relationship (0.410) followed by "taxpayers' favourable perception of the institutional arrangement". This finding agrees with the findings that psychological factors have significant relationship with tax compliance behaviour. This agrees with position of earlier researches like Alm et al., (1999, 20004), Taylor (2001), Feld and Tyran (2002), Murphy (2002 and 2004), Alm and Torgler (2006).

3) Cross-Cultural Analysis of Taxpayers' Perceptions:

a) Relationship between Culture and Tax Compliance: Correlation of culture and tax compliance shows a positive but low relationship (coefficient of 0.160 on Table 2). This coefficient is found to be the highest of all taxpayers' demographic data examined. This implies that tax compliance behaviour varies along culture group. Group analysis on Table 3 also confirms the observed differences. At average mean of 3.83 for the culture group, Yoruba respondents have the highest mean of 3.91, followed by Igbo with mean of 3.71 and Hausas with lowest mean of 3.32. The implication is that on average the relationship between culture and compliance behaviour is high with some variations. This implies that tax compliance varies across culture among individual taxpayers assessed. This is similar to the findings of Ockenfels (1999); Ockenfels and Weimann (1999); Henrich et al. (2001) and Botelho, Harrison, Hirsch, and Ruström (2001) claiming difference across culture. Furthermore, Yorubas are found to be most compliant (above national average), followed by Igbos and last Hausas (below national average).

b) Analysis of taxpayers' perception of the factors across cultures: On a general note correlation of culture with the three factors shows significant relationship with each of the factors. Table 5 shows the coefficients given as 0.142, 0.122 and 0.069 for fiscal exchange, institutional arrangement and attitude of tax officials respectively. This implies that perception of each of the factors varies from one cultural group to another. Group analysis across culture shows fiscal exchange has means of 4.31, 4.08 and 3.59 for Yoruba, Igbo and Hausa respectively, institutional arrangement has 4.20, 4.02 and 3.69 for Yoruba, Ibo and Hausa respectively. Attitude of tax officials has 4.05, 4.05 and 4.14 for Yoruba, Ibo and Hausa respectively. On average Yorubas are found to have highest figures in these factors, hence highest perception of fiscal exchange as significant factor in determining taxpayers' compliance behaviour. This confirms findings in Chau et. al. (2001).

Bivariate Correlation of Tax Compliance with Taxpayers' Bio data

Gender and Tax Compliance: Group analysis of gender and tax compliance gives positive coefficient of 0.086 showing low positive relationship. Examinations of means across gender shows female are more tax compliant than male taxpayer (3.90 against 3.79). The implication is that tax compliance behaviour is found to differ across gender; female taxpayers are found to be more tax compliant than male tax payers.

Employment Category and Tax Compliance: Generally employment category shows relationship to tax compliance with low coefficient of 0.153 on Table 2. Result of group analysis shows employees taxpayers (whether public or private sector employees) to be more compliant than self-employed taxpayers (mean of 3.98 against 3.54). Further analysis shows public sector employee respondents are the most compliant. This may be because employee taxpayers have better track record with tax authorities than sole proprietors and employees taxpayers have more of their taxes deducted from source than self-employed.

Religion and Tax Compliance: Generally religion shows positive relationship with tax compliance at coefficient of 0.036 (Table 2). This is considered to be a very low degree of relationship. Result of group analysis however, shows Christian respondents show highest compliance level (3.95). This shows tax compliance behaviour differs across religious groups; Christian taxpayers are found to be most tax compliant followed by Muslims. The implication is that religion is a very significant factor to observe by authorities when targeting significant reduction in tax evasion especially in developing countries like Nigerian. This is in line with the findings in earlier studies that religious organizations affect the moral state of a society and its citizens, because religion acts as a 'supernatural police' to provides a certain level of enforcement to act in the lines of accepted rules (Anderson and Tollison, 1992; Alm and Torgler 2006). These findings agree with position from previous studies showing that societies with higher rates of religious memberships and participations have tendencies to be rules and law compliant (Hull and Bold, 1989; Lipford, McCormick, and Tollison, 1993; Hull, 2000; Alm and Torgler, 2006).

8. Conclusion

The study assessed individual taxpayers' perception of tax compliance level and 3 psychological factors across culture in Nigeria to conclude that there is high level of tax compliance and favourable perception of each of the psychological. Similarly the paper concludes that culture has influence on tax compliance behaviour. Major finding from the study confirmed major findings in earlier researches that there is a strong relationship between

taxpayers' perception of each of the psychological factors and their tax compliance level. These findings are considered worthy of note to tax authorities and policy makers especially in a multi-cultural country like Nigeria. On a general note, results of the study support the position that model that could ensure sustainable tax compliance would be a comprehensive one that takes all economic, social, cultural, psychological factors into consideration. Hence, to ensure sustainable tax compliance behaviour among individual taxpayers a broad comprehensive all-encompassing strategy needs to be ensured.

9. Recommendations

It is recommended that in order to ensure sustainable high level of tax compliance governments and other stakeholders should take frantic efforts to proactively study and have good understanding of taxpayers' preference and attitudes towards psychological factors. Government should take the feelings of taxpayers into consideration when deciding what public goods to provide and ensure their participative contributions. This could also be accompanied with adequate public enlightenment on government programmes and activities so as to give taxpayers sense of belonging and carry them along in the governance process. Issue of culture as well as religion should be given serious consideration when making policies and decisions on tax matters. For enlightenment purpose authorities can use religious fora to disseminate tax information, and their education and enlightenment to religious programmes and activities. Religious leaders' education should be one of the first step in this direction. However, stakeholders should acknowledge that several factors do interact with one another to influence tax morale and resultantly tax compliance behaviours. Hence, to ensure sustainable tax compliance behaviour among individual taxpayers a broad comprehensive all-encompassing multi-faceted strategy should be pursued.

Future Research Directions

While the study revealed many interesting and important insights into the psychological factors and other factors which influence compliance it opens up new opportunities to improve and widen understanding of the subject.

- 1) Specifically, a wider cross-section of taxpayers based on the demographic variables used in the survey is possible. Further study is recommended to further investigate the interactive relationship of these psychological factors. Other sociological and psychological issues should also be investigated either individually or concurrently so as to suggest a model for sustainable tax compliance in developing economy.
- 2) This study was limited to Nigerian individual taxpayers; there is scope to conduct a similar study on taxpayers from other countries for comparative analysis. Further cross-cultural study among developing countries is also recommended for international assessment that could give more in-depth understanding of the effects of culture on tax compliance.
- 3) Study on assessment of relationship between components of culture and tax compliance behaviour is also recommended. This would allow more comprehensive comparison of the findings.
- 4) Studies that can assess taxpayers in their basic original cultural environments are recommended. This will ensure elimination of bias from 'cultural pollution' that may be experienced in cities.
- 5) Compliance factors could also be further examined in future studies and subjected to other research method or approach. While this study focussed on taxpayers, it was obvious that the selected compliance factors are also relevant to other stakeholders like tax administrators and tax consultants. Further research is recommended to assess their perceptions as well. Similar study could also be conducted on corporate taxpayers and individual taxpayers who reside in different jurisdictions.
- 6) Governments and tax authorities should encourage research on tax compliance through research sponsorship and collaboration on institutionalised research.

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Appendix

Table 1: Descriptive Statistics Table

	Agree	Disagree	Ind	Mean	Std Dev
I pay my tax as at when due without fear of the law.	70	24	06	3.82	1.469
I pay the required tax rate to tax authorities	78	16	06	4.14	1.257
I file my tax return to the tax authority within the stipulated time	62	28	10	3.63	1.437
I pay my tax because I am gainfully employed	69	21	10	3.84	1.358
I do not claim any relief/allowance I am not entitled to	72	18	10	3.94	1.410
I honestly disclose all my income sources	67	23	10	3.76	1.350
I pay my tax because I have sufficient income to pay	62	25	13	3.63	1.500
I pay my tax because it is deducted directly from my salary.	72	18	10	3.89	1.338
Flexible nature of tax in Nigeria discouraged tax compliance	70	17	13	3.88	1.307
It is unjustified to avoid paying tax when I have opportunity to cheat	67	16	16	3.93	1.301
TAX COMPLIANCE	69	09	21	3.85	0.950
Tax is a civic obligation expected of me as a good citizen.	77	14	09	4.03	1.297
I will be willing to pay tax if there is adequate public infrastructure	74	10	16	4.16	1.115
I feel it is criminal to look for opportunity to reduce amount of tax	72	10	18	4.00	1.104
I will be willing to pay tax if my interest is considered by government	77	15	08	4.15	1.304
I will be willing to pay tax if I get adequate value from public services	84	07	09	4.38	1.013
I will be willing to pay tax if governments has integrity	77	08	15	4.24	1.055
I will be willing to pay tax if I am not paying too much relative to others	74	16	10	4.02	1.387
I will be willing to pay tax if tax administrators are not corrupt	76	15	09	4.16	1.354
I will be willing to pay tax if government officials do not embezzle	74	12	14	4.07	1.273
FISCAL EXCHANGE	81	01	18	4.17	0.745
I will be willing to pay tax if tax laws are simple to understand	77	10	13	4.13	1.150
I will be willing to pay tax if form payment of taxes is convenient	73	12	15	4.06	1.149
I will be willing to pay tax if the mode of payment is convenient	79	15	07	4.16	1.218
I will be willing to pay tax if I have provision to express grievances	74	14	12	4.05	1.244
I will be willing to pay tax if administrators' corruption is discouraged	69	18	13	3.96	1.361
I will be willing to pay tax if tax administrative procedures is fair	73	16	11	3.93	1.244
INSTITUTIONAL ARRANGEMENT	78	02	19	4.16	0.801
Refusal to consider tax payers' feelings will discourage me from paying	79	11	10	4.26	1.051
If tax officials are loyal to government I will be encouraged to pay	79	11	10	4.22	1.125
I will be willing to pay tax if Tax officials are not taking bribe	70	11	19	4.07	1.155
If tax officials disrespect me I will be discouraged from paying tax	66	19	16	3.88	1.318
I will be willing to pay if tax officials do not collude with to cheat	67	14	19	3.97	1.232
I will be willing to pay tax if Tax officials treats me as "clients"	68	11	20	3.98	1.118
Competence of tax officials will encourage me to pay	62	19	19	3.73	1.384
I will be willing to pay tax if I am being treated as trustworthy	68	19	13	3.81	1.398
ATTITUDE OF TAX OFFICIALS	77	07	16	4.079	0.926

Source: Computed from SPSS Output

Table 2: Bivariate Correlation of Tax Compliance with other variables

Variables	Co-efficient	Ranking
Fiscal Exchange and Tax compliance	0.314	3 rd
Institutional Arrangement & Tax compliance	0.347	2 nd
Attitude of Tax Officials & Tax compliance	0.410	1 st
Age and Tax compliance	0.086	3 rd
Gender & Tax compliance	0.043	4 th
Employment Group & Tax compliance	0.153	2 nd
Culture & Tax compliance	0.160	1 st
Religion & Tax compliance	0.036	5 th

Source: Computed with SPSS (2014)

Table 3: Group Analysis of Tax Compliance Behaviour along Culture Group

	Cultural	Mean	Std. Deviation
Tax Compliance	Hausa	3.32	.995
	Igbo	3.71	.965
	Yoruba	3.91	.939
Fiscal Exchange	Hausa	3.59	.666
	Igbo	4.08	.633
	Yoruba	4.31	.698
Institutional Arrangement	Hausa	3.69	.442
	Igbo	4.02	.639
	Yoruba	4.20	.703
Attitude of Tax Officials	Hausa	4.1364	.640
	Igbo	4.0458	.885
	Yoruba	4.0465	.984

Source: Computed from SPSS Output

Table 4: Group statistics for tax compliance across culture, religion and gender

		Mean	Std. Dev
Culture & Tax Compliance	Hausa	3.32	.995
	Igbo	3.71	.965
	Yoruba	3.91	.939
Religion & Tax Compliance	Islam	3.77	.950
	Christianity	3.95	.944
	Traditional Rel.	3.75	.926
Gender & Tax Compliance	Male	3.79	1.018
	Female	3.90	.890

Source: Computed from SPSS Output

Table 5: Correlation Coefficient of Bio-data with the Variables

	Tax Compliance	Fiscal Exchange	Institutional Arrangement	Attitude of Tax Officials
Gender	0.043	0.125	0.084	0.017
Religion	0.036	0.105	0.132	0.085
Cultural	0.160	0.142	0.122	0.069

Source: Computed from SPSS Output (2014)