

The Impact of Religion on Tax Compliance Among Individual Taxpayers in Ondo State

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ABSTRACT

Tax compliance remains a persistent concern in many developing economies, particularly in Nigeria, where tax evasion and avoidance continue to weaken government revenue and hinder socioeconomic development. Although previous studies have primarily focused on economic and administrative factors influencing tax compliance, increasing attention has been directed toward the role of social and cultural influences, including religion. This study examined the effect of religion on tax compliance among individual taxpayers in Ondo State, Nigeria. Specifically, the research assessed the influence of religious affiliation, religious teachings, religious values and beliefs, religion as a motivating factor for tax compliance, and religion as a mechanism for encouraging voluntary tax payment behavior. Data were obtained from 367 individual taxpayers through a structured questionnaire. The collected data were analyzed using descriptive statistics and the Pearson Chi-Square technique. The results showed that respondents generally viewed religion as a positive influence on tax compliance, with favorable responses ranging between 57% and 62% across the dimensions investigated. In addition, the Chi-Square test revealed a statistically significant relationship between religious factors and tax compliance behavior among taxpayers in Ondo State ($\chi^2 = 25.490$, $df = 16$, $p < 0.05$). The study concludes that religion contributes significantly to tax compliance by promoting moral principles such as honesty, integrity, accountability, and social responsibility. Based on these findings, the study recommends that tax authorities collaborate more closely with religious organizations to strengthen tax awareness programs, enhance taxpayer education, and encourage voluntary compliance among citizens.

Keywords: Religion, Doctrines, Beliefs, Values, Tax Compliance, Tax Morale, Religiosity, Taxpayer Behavior, Voluntary Tax Compliance

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INTRODUCTION

Taxation is widely recognized as a fundamental source of public revenue and an essential instrument for financing government activities, supporting economic growth, and providing public services. Through taxation, governments generate the resources needed to fund infrastructure development, education, healthcare, security, and other social programs that contribute to national development (Tanzi, 1999; Odusola, 2006). The success of any tax system, however, depends not only on the existence of tax laws but also on the extent to which taxpayers willingly comply with those laws. Tax compliance generally refers to the willingness and ability of taxpayers to accurately report taxable income, file required tax returns, and pay taxes within the prescribed time frame (Alm, 1999; Torgler, 2007).

Despite the critical role of taxation in public finance, many developing nations continue to experience low levels of tax compliance. In Nigeria, tax evasion and avoidance remain significant challenges that limit government revenue generation and reduce the capacity of public institutions to deliver essential services effectively (Nzotta, 2006; Kiabel & Nwokah, 2009). For many years, tax compliance research has been dominated by economic deterrence theories, which argue that taxpayers' decisions are influenced primarily by the likelihood of detection, tax audits, and the severity of penalties imposed for non-compliance (Allingham & Sandmo, 1972; Becker, 1968). While these factors are important, scholars increasingly acknowledge that economic explanations alone do not fully account for taxpayers' behavior. Social norms, moral values, cultural influences, and psychological factors have also been identified as important determinants of tax compliance (Lewis, 1982; Torgler, 2007). Among these broader influences, religion has attracted considerable scholarly attention because of its ability to shape individual attitudes, ethical standards, and social behavior. Religion provides a framework of moral values and beliefs that guide personal conduct and influence societal expectations (Hofstede, 1991; Baldwin et al., 2006). Many religious traditions emphasize virtues such as honesty, fairness, accountability, respect for authority, and responsibility toward the community, all of which are relevant to tax compliance behavior (Grasmick, Bursik, & Cochran, 1991; Johnson et al., 2001). Consequently, individuals with

strong religious commitments may be more inclined to fulfill their civic obligations, including the payment of taxes.

Empirical evidence supports the argument that religion can positively influence tax compliance. For example, Grasmick, Bursik, and Cochran (1991) reported that highly religious individuals were less likely to engage in tax evasion. Similarly, Torgler (2006) found that religiosity enhances tax morale and increases individuals' willingness to comply with tax regulations. Pope and Mohdali (2010) further observed that religious values strengthen ethical behavior and discourage actions that undermine public trust, including tax non-compliance. Within the Nigerian context, studies such as Eiya Ofiafoh, Ilaboya, and Okoye (2016) have also demonstrated that religiosity is positively associated with taxpayers' compliance attitudes and behaviors. Nigeria is one of the most religious countries in the world, with religious institutions playing a prominent role in shaping social values, ethical standards, and community life. Religious organizations often influence how individuals perceive their responsibilities to society and government. As a result, religion may have important implications for taxpayers' willingness to meet their tax obligations. Although several studies have explored the relationship between religiosity and tax behavior, limited empirical research has focused specifically on individual taxpayers at the state level in Nigeria. This gap is particularly evident in Ondo State, where religious institutions actively participate in community engagement, moral instruction, and social development initiatives.

Given this context, there is a need to examine whether religious factors contribute to improved tax compliance among taxpayers in the state. Therefore, this study investigates the impact of religion on tax compliance among individual taxpayers in Ondo State, Nigeria. The study specifically evaluates the influence of religious denomination, religious teachings, religious beliefs and values, and the perceived role of religion in encouraging voluntary tax compliance. By providing empirical evidence on the relationship between religion and taxpayer behavior, the study contributes to the growing literature on tax morale and offers practical insights for policymakers seeking innovative and non-coercive approaches to improving tax compliance.

LITERATURE REVIEW

Concept of Tax Compliance

Tax compliance refers to the willingness and ability of taxpayers to obey tax laws, accurately report taxable income, and pay taxes as required by law (Alm, 1999; Franzoni, 1999). Tax compliance behavior is influenced by a combination of economic, institutional, social, and psychological factors. Traditional economic models explain compliance in terms of deterrence mechanisms such as audits and penalties (Allingham & Sandmo, 1972; Becker, 1968). However, contemporary studies have emphasized the importance of tax morale, trust in government, and social norms in shaping taxpayers' behavior (Frey, 2003; Torgler, 2007).

Religion and Tax Compliance

Religion represents a powerful social institution that influences individual attitudes, values, and behavior. According to Grasmick, Kinsey, and Cochran (1991), religious teachings promote conformity to societal rules and discourage deviant behavior. Religious doctrines often encourage honesty, accountability, and obedience to legitimate authority, thereby creating conditions that support tax compliance.

Torgler (2006) found that religious individuals generally exhibit higher levels of tax morale and are less likely to engage in tax evasion. Similarly, Pope and Mohdali (2010) argued that religiosity enhances taxpayers' internal motivation to comply with tax laws because religious values reinforce ethical conduct. Mohdali and Pope (2012) further reported that religiosity significantly affects voluntary tax compliance, particularly in societies where religion occupies a central place in social life.

Empirical studies conducted in different countries have provided evidence supporting the positive relationship between religion and tax compliance. Mohdali et al. (2018) found that religiosity positively influenced tax compliance among taxpayers in Malaysia and Turkey. Likewise, Serkan et al. (2016) reported that self-employed taxpayers with higher levels of religiosity demonstrated greater compliance behavior than less religious individuals.

Religious Denomination and Tax Compliance

Religious denominations may influence tax compliance through differences in doctrinal teachings, ethical standards, and social expectations. Grasmick, Kinsey, and Cochran (1991) observed that religious affiliation can affect attitudes toward law obedience and civic responsibility. Denominational teachings often shape individuals' perceptions of moral obligations and social duties, including the payment of taxes.

Religious Beliefs, Values, and Tax Morale

Tax morale refers to the intrinsic motivation to pay taxes and comply with tax regulations (Torgler, 2003; Torgler, 2007). Religious beliefs and values contribute significantly to tax morale by promoting ethical behavior and discouraging dishonest practices. According to Kurpis, Beqiri, and Helgeson (2008), individuals with strong religious commitments tend to exhibit higher moral standards and ethical sensitivity. Consequently, religious values may reduce taxpayers' propensity to evade taxes and increase their willingness to contribute to societal development through taxation.

Theoretical Foundation

This study is anchored on the Tax Morale Theory developed by Torgler (2003, 2007). The theory posits that taxpayers' compliance behavior is influenced not only by economic incentives and deterrence mechanisms but also by intrinsic motivations, ethical values, and social norms. Tax morale reflects the moral obligation individuals feel toward paying taxes and contributing to public welfare. Religion serves as an important source of tax morale because it promotes values such as honesty, fairness, social responsibility, and respect for authority. Therefore, individuals with stronger religious convictions are expected to demonstrate higher levels of tax compliance than those with weaker religious commitments. Based on the literature reviewed, it can be inferred that religion has the potential to influence taxpayers' compliance behavior through its effects on moral values, ethical standards, social norms, and tax morale. However, the extent of this influence remains context-specific, thereby necessitating empirical investigation within the Ondo State environment.

METHODOLOGY

This study adopted a **survey research design** to investigate the impact of religion on tax compliance among individual taxpayers in Ondo State, Nigeria. The survey design was considered appropriate because it enabled the researcher to collect data directly from taxpayers regarding their perceptions of the influence of religion on tax compliance behavior. The design also facilitated the collection of quantitative data from a relatively large number of respondents, thereby enhancing the reliability and generalizability of the findings. The study population comprised individual taxpayers in Ondo State. A total of **367 respondents** were selected and administered structured questionnaires. The sample size was considered adequate for generating representative information on taxpayers' perceptions of the role of religion in tax compliance. The respondents consisted of taxpayers from different age groups and religious affiliations within the study area.

The data collected from the respondents were analyzed using both **descriptive and inferential statistical techniques**. Descriptive statistics were employed to summarize and present the demographic characteristics of respondents as well as their perceptions regarding the influence of religion on tax compliance. Frequency distributions, percentages, tables, and charts were used to analyze variables such as age, religion, religious denomination, religious doctrines, religious beliefs and values, religion as a driver of tax compliance, and religion as a tool for enhancing voluntary tax compliance.

Chi-Square Test

To examine the relationship between religious influence dimensions and tax compliance, the **Pearson Chi-Square (χ^2) test of association** was employed. The Chi-Square test was used to determine whether a statistically significant association exists between respondents' perceptions of religious influences and tax compliance behavior. The Chi-Square statistic is expressed as:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where:

- χ^2 = Chi-Square statistic
- O = Observed frequency
- E = Expected frequency

The decision rule was based on a **5% level of significance ($\alpha = 0.05$)**. The null hypothesis was rejected when the p-value was less than or equal to 0.05, indicating a significant association between religious influence dimensions and tax compliance. Conversely, the null hypothesis was accepted when the p-value exceeded 0.05. The analyses were conducted to determine whether religious denomination, religious doctrines, religious beliefs and values, religion as a driver of tax compliance, and religion as a tool for enhancing voluntary tax compliance significantly influence tax compliance among individual taxpayers in Ondo State.

DATA ANALYSIS AND DISCUSSION

Figure 1

Distributions of the Respondent by Age

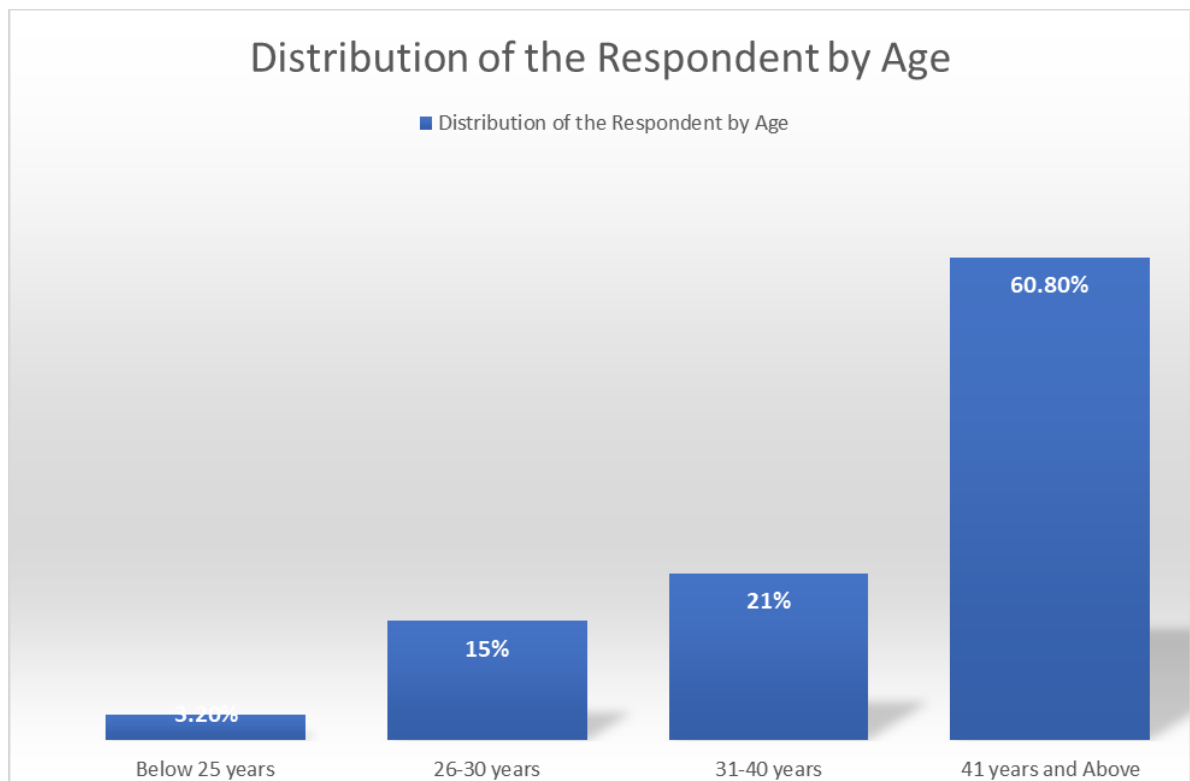


Table 1:
Distributions of the Respondent by Age

Age	Frequency	Percentage
Below 25 years	12	3.2
26-30 years	55	15.0
31-40 years	77	21.0
41 years and above	223	60.8
Total	367	100.0

Source: Field Survey, 2018

Figure 1 and Table 1 present the distribution of respondents according to their age categories. The results indicate that the largest proportion of respondents were aged **41 years and above**, accounting for **60.8% (223 respondents)** of the total sample. This was followed by respondents aged **31–40 years**, who constituted **21.0% (77 respondents)** of the sample. Respondents aged **26–30 years** represented **15.0% (55 respondents)**, while those **below 25 years** constituted the smallest proportion at **3.2% (12 respondents)**. Overall, the findings suggest that the majority of taxpayers surveyed were relatively older adults, with more than three-fifths of respondents falling within the 41 years and above category. This age distribution implies that the study predominantly captured the perceptions of mature and economically active individuals who are more likely to have substantial experience with tax obligations and compliance practices.

Figure 2:

Distribution of Respondents by Religion

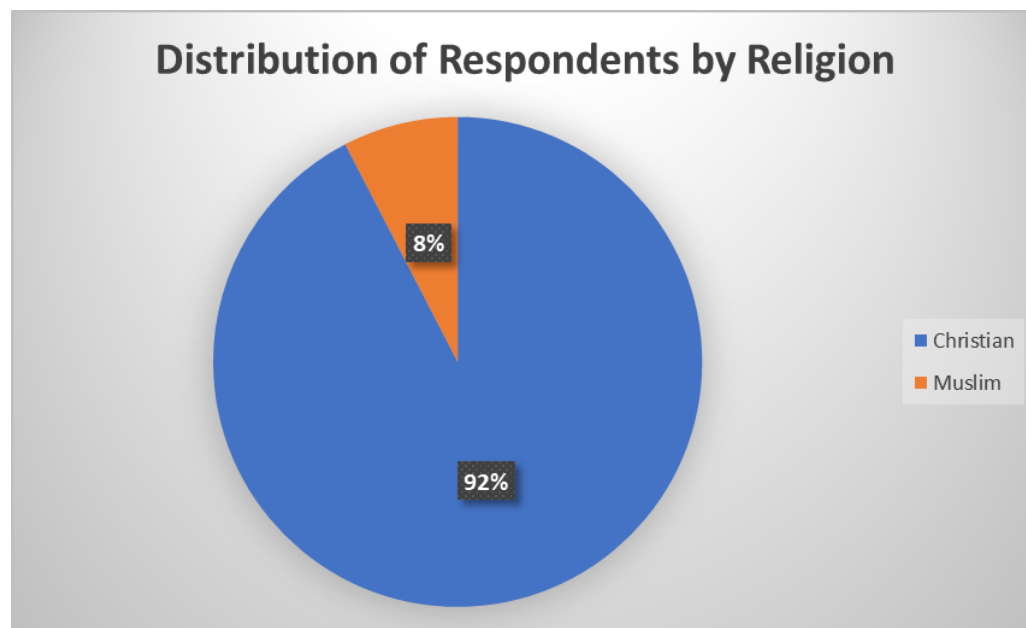


Table 2:
Distribution of Respondents by Religion

Religion	Frequency	Percentage
Christian	339	92.4
Muslim	28	7.6
Total	367	100.0

Source: Field Survey, 2018

Figure 2 and Table 2 present the religious affiliation of respondents in the study area. The findings show that the overwhelming majority of respondents were Christians, accounting for 92.4% (339 respondents) of the total sample, while 7.6% (28 respondents) identified as Muslims. The results indicate that Christianity is the dominant religion among the sampled taxpayers in Ondo State. Consequently, the perceptions of religion and tax compliance reflected in this study are largely influenced by respondents from the Christian faith. Nevertheless, the inclusion of Muslim respondents provides additional perspectives on the relationship between religious beliefs and tax compliance behavior.

Figure 3

Perceive Impact of Religion Denomination on Tax Compliance

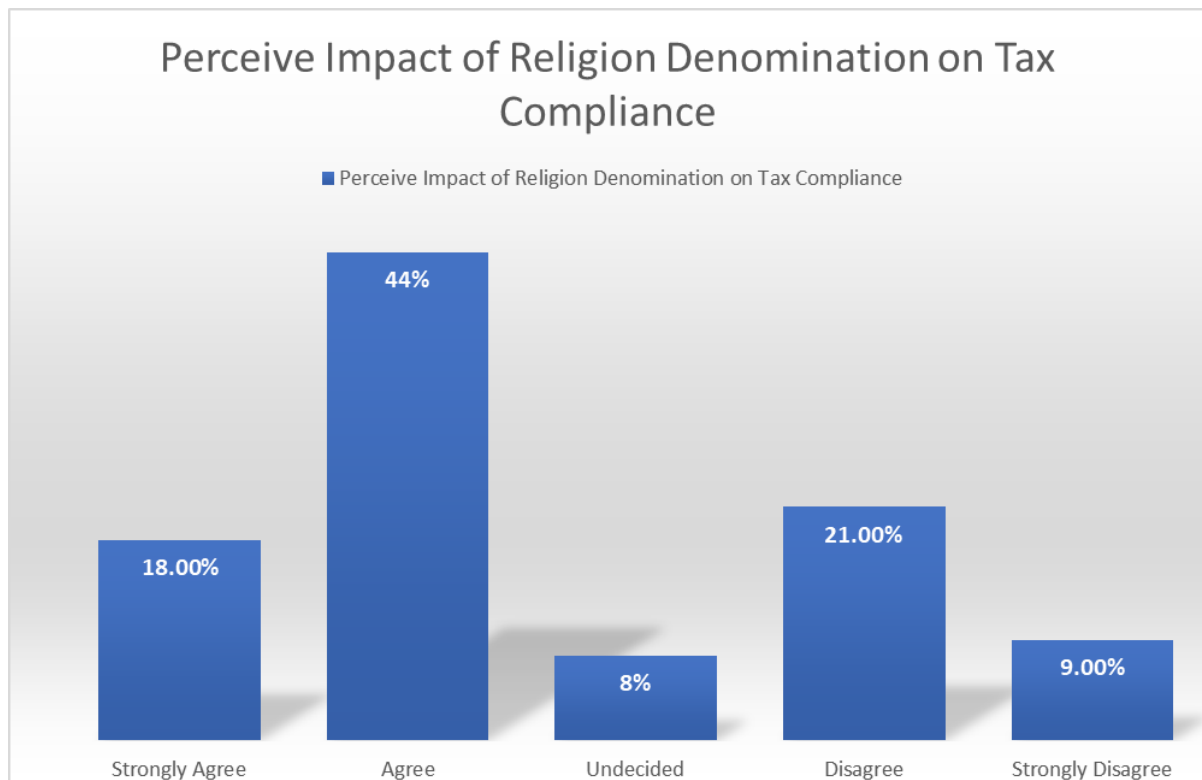


Figure 3 presents the respondents' perceptions regarding whether their religious denomination motivates them to pay taxes. The results show that 44.0% (161 respondents) agreed that their denomination spurs them to pay taxes, while 18.0% (67 respondents) strongly agreed with the statement. In contrast, 21.0% (77 respondents) disagreed and 9.0% (34 respondents) strongly disagreed. Additionally, 8.0% (28 respondents) were undecided. Overall, approximately 62.0% of respondents either agreed or strongly agreed that their religious denomination encourages tax payment, compared with 30.0% who disagreed or strongly disagreed. These findings suggest that religious denomination plays a positive role in influencing tax compliance among many taxpayers in Ondo State. However, the existence of a sizeable proportion of respondents with contrary views indicates that denominational affiliation alone may not be sufficient to motivate tax compliance for all individuals.

Figure 4

Perceive Impact of Religion Doctrines on Tax Compliance

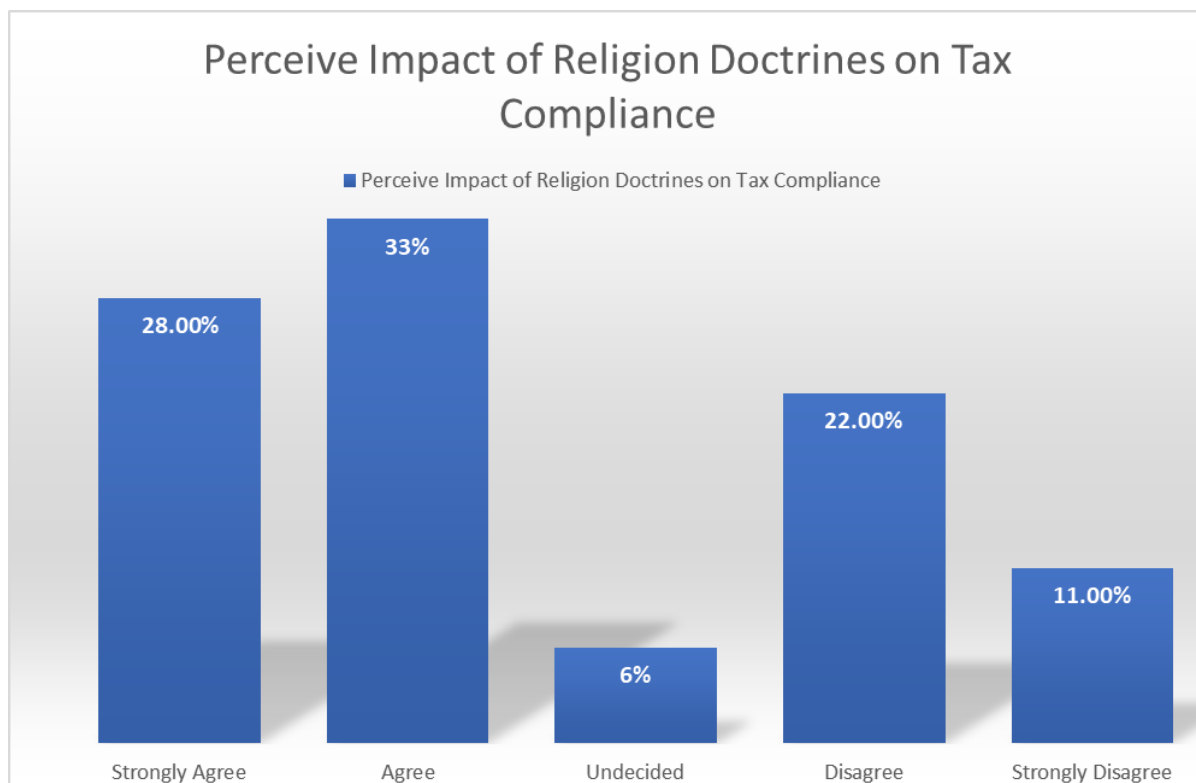


Figure 4 illustrates respondents' perceptions of the influence of religious doctrines on taxpayer behavior. The findings reveal that 33.0% (121 respondents) agreed and 28.0% (104 respondents) strongly agreed that religious doctrines influence taxpayers' behavior. Conversely, 22.0% (80 respondents) disagreed and 11.0% (39 respondents) strongly disagreed with the statement, while 6.0% (23 respondents) remained undecided. Collectively, 61.0% of respondents expressed agreement that religious doctrines shape taxpayer behavior, compared to 33.0% who disagreed. The findings suggest that religious teachings and principles are perceived by many taxpayers as important factors influencing ethical behavior and compliance with tax obligations. This highlights the potential role of religious doctrines in promoting responsible citizenship and adherence to tax regulations.

Figure 5

Perceive Impact of Religion Beliefs and Values on Tax Compliance

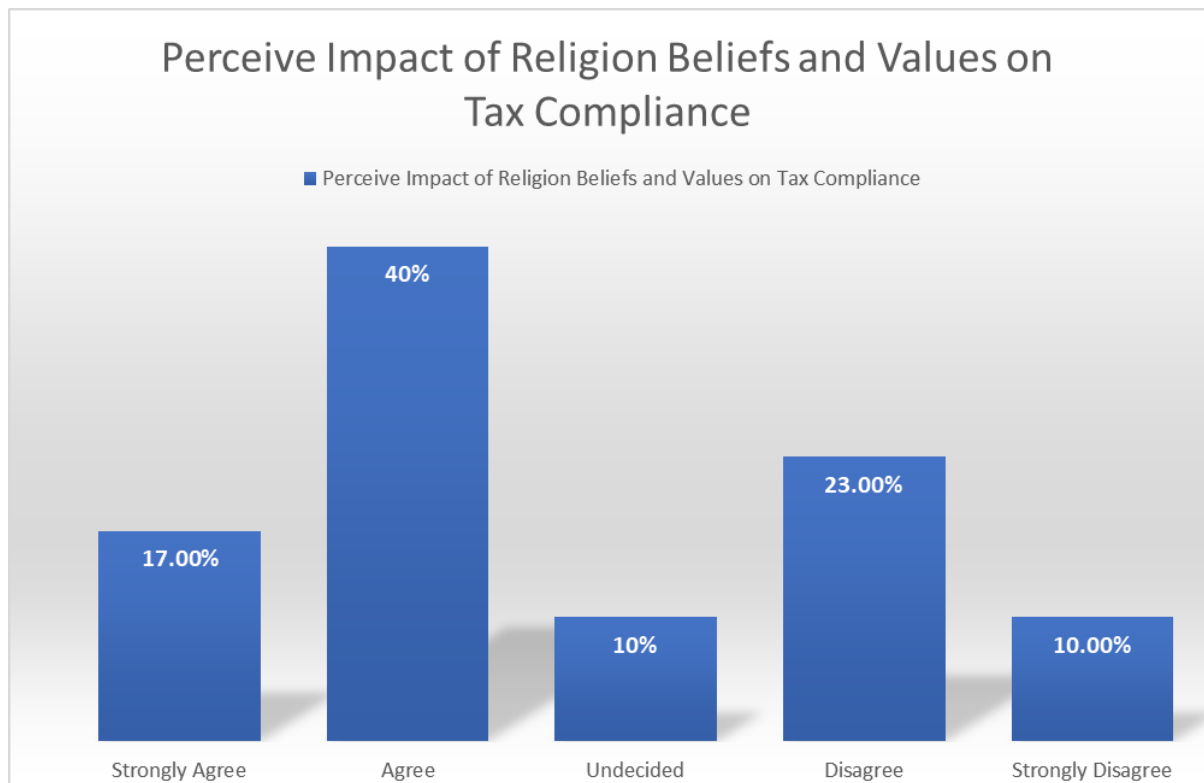


Figure 5 presents respondents' views on whether religious beliefs and values help to curb tax evasion. The results indicate that 40.0% (147 respondents) agreed and 17.0% (63 respondents) strongly agreed that religious beliefs and values discourage tax evasion. On the other hand, 23.0% (83 respondents) disagreed and 10.0% (36 respondents) strongly disagreed with the statement, while 10.0% (38 respondents) were undecided. Overall, 57.0% of respondents expressed positive perceptions regarding the ability of religious beliefs and values to reduce tax evasion, whereas 33.0% expressed contrary opinions. These findings suggest that religion is perceived by a majority of respondents as a moral framework that encourages honesty and discourages behaviors associated with tax evasion. Nevertheless, the mixed responses indicate that other factors beyond religious values may also influence taxpayers' decisions regarding compliance.

Figure 6

Perceive Impact of Religion as a Key Tool or Driver of Improved Tax Compliance

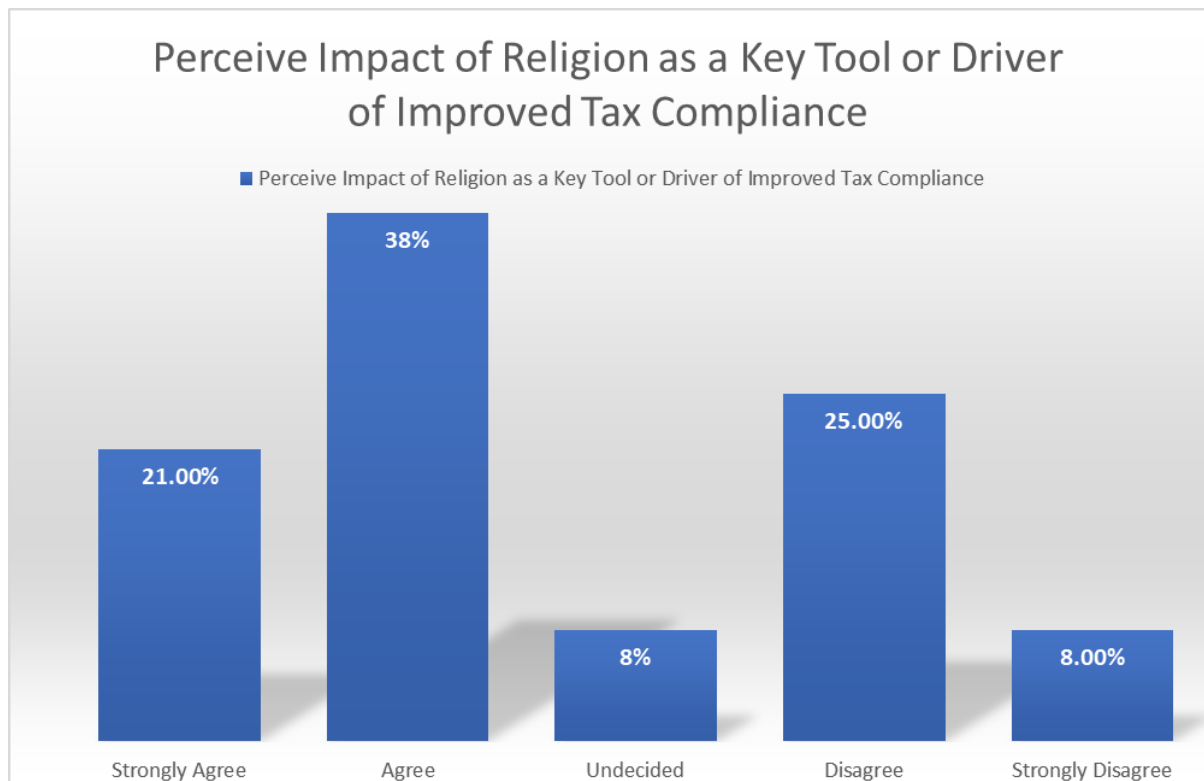


Figure 6 presents respondents' perceptions regarding religion as a driver of improved tax compliance. The findings show that 38% (141 respondents) agreed and 21% (77 respondents) strongly agreed that religion serves as a driving force for improved tax compliance. Conversely, 25% (91 respondents) disagreed, and 8% (29 respondents) strongly disagreed, while 8% (29 respondents) were undecided. Taken together, approximately 59.1% of respondents agreed that religion contributes to improved tax compliance, while 32.4% disagreed. These results suggest that religion is widely viewed as an important mechanism for promoting compliance with tax obligations. The findings further imply that religious institutions and teachings may help foster values such as honesty, accountability, and civic responsibility, which are essential for tax compliance.

Figure 7

Perceive Impact of Religion as a Tool to Enhance Voluntary Tax Compliance

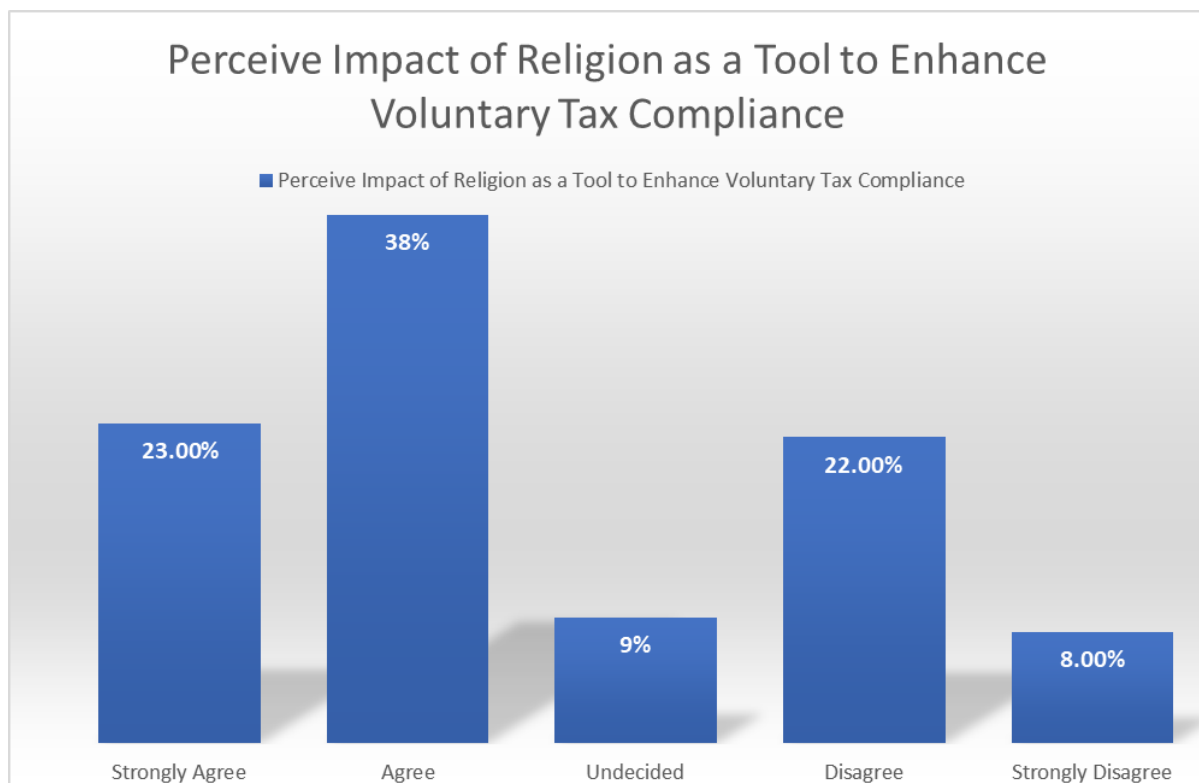


Figure 7 presents respondents' perceptions regarding the role of religion in enhancing voluntary tax compliance. The results reveal that 38% (141 respondents) agreed and 23% (85 respondents) strongly agreed that religion enhances voluntary tax compliance among taxpayers. In contrast, 22% (80 respondents) disagreed and 8% (29 respondents) strongly disagreed, while 9% (32 respondents) remained undecided. Overall, 61% of respondents expressed agreement that religion enhances voluntary tax compliance, compared with 30% who disagreed. These findings suggest that religion is perceived as a significant motivational factor encouraging taxpayers to comply voluntarily with tax regulations. The results imply that religious values may reinforce ethical conduct and a sense of civic duty, thereby promoting greater willingness among individuals to meet their tax obligations without external enforcement measures. The descriptive analysis across all five dimensions indicates that a majority of respondents perceive religion as having a positive influence on tax compliance. Agreement levels ranged from 57% to 62%, suggesting that religious denomination, doctrines, beliefs, values, and teachings are generally viewed as important factors that encourage tax compliance and discourage tax evasion among individual taxpayers in Ondo State. While notable proportions of respondents expressed disagreement, the overall pattern of responses highlights the potential contribution of religion to fostering ethical behavior and voluntary compliance with tax obligations.

Chi-Square Analysis of the Perceive Impact of Religion on Tax Compliance

Table 3

Chi-Square Test of Association between Religious Influence Dimensions and Tax Compliance

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	25.490 ^a	16	.0041
Likelihood Ratio	25.832	16	.0047
Linear-by-Linear Association	0.184	1	.038
N of Valid Cases	1835		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 30.60.

Table 3 presents the Chi-Square Test of Association conducted to examine the relationship between religious influence dimensions and tax compliance among individual taxpayers in Ondo State. The result shows a Pearson Chi-Square value of 25.490 with 16 degrees of freedom and an asymptotic significance value of 0.0041. Since the p-value is less than the conventional significance level of 0.05, the result indicates a statistically significant association between religious influence dimensions and tax compliance. Similarly, the Likelihood Ratio statistic of 25.832 produced a significance value of 0.0047, which further confirms the existence of a significant relationship between the variables under investigation. The Linear-by-Linear Association value of 0.184 with a significance level of 0.038 also suggests the presence of a statistically significant linear relationship in respondents' perceptions regarding the influence of religion on tax compliance.

The findings therefore imply that respondents' perceptions concerning whether religion spurs tax payment, religious doctrines influence taxpayer behavior, religious beliefs and values help curb tax evasion, religion serves as a driver of improved tax compliance, and religion enhances voluntary tax compliance are significantly associated with tax compliance behavior. This suggests that religion plays an important role in shaping taxpayers' attitudes and compliance decisions in Ondo State. Furthermore, the descriptive results revealed that a majority of respondents agreed that religion positively influences tax compliance across all five dimensions examined. The significant Chi-Square results provide statistical support for these perceptions, indicating that religious teachings, values, and denominational influences are associated with greater tax compliance among individual taxpayers. The study concludes that there is a statistically significant association between religious influence dimensions and tax compliance among individual taxpayers in Ondo State. The findings suggest that religion, through its doctrines, beliefs, values, and denominational teachings, contributes significantly to shaping taxpayers' compliance behavior. Therefore, religion can be regarded as an important social and moral factor that promotes tax compliance and discourages tax evasion among taxpayers in the study area.

Discussion of Findings

This study examined the impact of religion on tax compliance among individual taxpayers in Ondo State, Nigeria. The findings revealed that religion significantly influences tax compliance behavior, as evidenced by the positive perceptions expressed by respondents across all dimensions examined, including religious denomination, religious doctrines, religious beliefs and values, religion as a driver of improved tax compliance, and religion as a tool for enhancing voluntary tax compliance. The Chi-Square result further confirmed a statistically significant association between religious influence dimensions and tax compliance ($\chi^2 = 25.490$, $p < 0.05$), indicating that religion plays an important role in shaping taxpayers' attitudes and willingness to comply with tax obligations. The finding that religious denomination encourages tax payment is consistent with the study of Grasmick, Kinsey, and Cochran (1991), who observed that religious affiliation influences attitudes toward obedience to laws and civic responsibilities. Their study established that individuals who identify strongly with their religious groups tend to demonstrate greater commitment to socially accepted norms, including compliance with government regulations. Similarly, the present study found that approximately 62% of respondents agreed that their religious denomination motivates them to pay taxes.

The result showing that religious doctrines significantly influence taxpayer behavior is also consistent with earlier empirical studies. Torgler (2006) reported that religious teachings enhance tax morale and reduce the likelihood of tax evasion by encouraging ethical conduct and social responsibility. Likewise, Pope and Mohdali (2010) argued that religious doctrines promote honesty, integrity, and obedience to legitimate authority, thereby strengthening taxpayers' intrinsic motivation to comply with tax laws. The current study supports these assertions, as 61% of respondents agreed that religious doctrines influence taxpayer behavior positively. Furthermore, the finding that religious beliefs and values help to curb tax evasion agrees with the study conducted by Kurpis, Beqiri, and Helgeson (2008), which found that individuals with stronger religious commitments exhibit higher ethical sensitivity and moral standards. The present study revealed that 57% of respondents believed that religious beliefs and values discourage tax evasion. This suggests that religious values serve as an internal control mechanism that discourages dishonest behavior and promotes compliance with tax obligations.

The finding that religion serves as a driver of improved tax compliance is consistent with the work of Mohdali and Pope (2012), who reported that religiosity significantly affects voluntary tax compliance, particularly in societies where religion plays a central role in social life. Similarly, Mohdali et al. (2018) found that religiosity positively influenced tax compliance among taxpayers in Malaysia and Turkey. The current study corroborates these findings, as approximately 59.1% of respondents agreed that religion contributes to improved tax compliance. The result indicating that religion enhances voluntary tax compliance is also in agreement with the findings of Serkan et al. (2016), who reported that taxpayers with higher levels of religiosity demonstrated greater compliance behavior than less religious individuals. Likewise, Eiya Ofiafoh, Ilaboya, and Okoye (2016) found that religiosity significantly influences taxpayers' compliance attitudes and behavior in Nigeria. The present study reinforces these findings, with 61.6% of respondents agreeing that religion enhances voluntary tax compliance.

The overall findings of this study are strongly supported by Tax Morale Theory (Torgler, 2003; 2007), which emphasizes that taxpayers' compliance behavior is influenced not only by economic deterrence factors but also by intrinsic motivations, ethical values, and social norms. Religion appears to strengthen tax morale by promoting honesty, accountability, fairness, and civic responsibility. Consequently, taxpayers who internalize religious values are more likely to comply voluntarily with tax regulations. In summary, the findings of this study are consistent with previous empirical evidence that religiosity positively influences tax compliance behavior. The study confirms that religion serves as an important social and moral institution capable of promoting tax morale, discouraging tax evasion, and enhancing voluntary tax compliance among individual taxpayers in Ondo State.

CONCLUSION AND POLICY IMPLICATIONS

This study examined the impact of religion on tax compliance among individual taxpayers in Ondo State, Nigeria. The findings revealed that religion plays an important role in shaping taxpayers' attitudes and behaviors toward tax compliance. Across all five dimensions investigated—religious denomination, religious doctrines, religious beliefs and values, religion as a driver of improved tax compliance, and religion as a tool for enhancing voluntary tax compliance—the majority of respondents expressed positive perceptions regarding the influence of religion on tax compliance. Specifically, the descriptive analysis showed that between 57.0% and 62.0% of respondents agreed that religion encourages tax payment, influences taxpayer behavior, discourages tax evasion, promotes compliance, and enhances voluntary tax compliance. These findings suggest that religious teachings and moral values contribute to the development of ethical attitudes that encourage individuals to fulfill their tax obligations.

Furthermore, the Chi-Square test results revealed a statistically significant association between religious influence dimensions and tax compliance ($\chi^2 = 25.490$, $df = 16$, $p < 0.05$). The significant relationship indicates that religion is not merely a personal belief system but also a social institution capable of influencing taxpayers' compliance behavior. The findings imply that religious doctrines, values, and denominational teachings can serve as important mechanisms for fostering honesty, accountability, civic responsibility, and respect for governmental obligations such as tax payment. Based on these findings, the study concludes that religion significantly influences tax compliance among individual taxpayers in Ondo State. Therefore, religious institutions and faith-based values represent valuable social resources that can be leveraged to strengthen voluntary tax compliance and reduce tax evasion.

Policy Implications of the Study

The findings of this study have several important policy implications for tax authorities, policymakers, and religious organizations in Nigeria. **Integration of Religious Institutions into Tax Awareness Campaigns:** Since religion significantly influences taxpayers' compliance behavior, tax authorities such as the Ondo State Internal Revenue Service (ODIRS) should collaborate with religious organizations in promoting tax education and awareness. Religious leaders can serve as credible channels for communicating the importance of tax compliance and the moral responsibility of contributing to societal development through tax payment.

Incorporation of Ethical and Moral Appeals in Tax Administration: The study demonstrates that taxpayers are influenced not only by legal enforcement mechanisms but also by moral and ethical considerations. Consequently, tax authorities should complement enforcement strategies with value-based campaigns that emphasize honesty, integrity, accountability, and civic responsibility. Such approaches may enhance voluntary compliance more effectively than reliance on sanctions alone. **Partnership Between Government and Faith-Based Organizations:** Government agencies should establish partnerships with churches, mosques, and other faith-based organizations to disseminate information on tax obligations and public accountability. Such collaborations can help build trust between taxpayers and government institutions while reinforcing positive attitudes toward tax compliance.

Strengthening Voluntary Tax Compliance Programs: The findings indicate that religion promotes voluntary tax compliance. Therefore, policymakers should design compliance strategies that encourage self-regulation and ethical behavior among taxpayers. Educational programs emphasizing the social benefits of taxation and the moral obligation to support public goods and services may improve taxpayers' willingness to comply voluntarily. **Promotion of Transparency and Accountability in Public Revenue Management:** Although religion encourages tax compliance, taxpayers are more likely to comply when they perceive that public funds are managed responsibly. Government should therefore strengthen transparency, accountability, and efficient utilization of tax revenues. Visible evidence of developmental projects funded through taxation can reinforce the moral messages promoted by religious institutions and further enhance compliance.

Development of Community-Based Tax Compliance Initiatives: Community and religious leaders can be involved in grassroots tax compliance initiatives aimed at creating a culture of civic responsibility. Such initiatives may help reshape social norms regarding tax payment and reduce the acceptance of tax evasion within communities. **Policy Recognition of Social and Cultural Determinants of Tax Compliance:** Tax policies should recognize that compliance behavior is influenced by social, cultural, and religious factors in addition to economic and legal considerations. Incorporating these behavioral dimensions into tax policy design can contribute to more effective and sustainable compliance strategies. The study demonstrates that religion constitutes an important social and moral force capable of enhancing tax compliance among individual taxpayers in Ondo State. Consequently, tax authorities and policymakers should move beyond purely enforcement-based approaches and adopt strategies that leverage religious values, ethical principles, and community institutions to promote voluntary tax compliance and strengthen revenue generation for sustainable development.

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