INFLUENCE OF TAX MORALITY AND TAX CULTURE ON TAX COMPLIANCE

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Abstract
This research explored the influence of tax morality and tax culture on tax compliance in Nigeria. The primary objective is to examine the relationships among tax morality, tax culture, and tax submission. The research utilized a survey design with a sample size of 384 participants selected through purposive sampling from the working population of Bayelsa State, Nigeria. Data was collected using a structured questionnaire, which included sections for personal data and research hypotheses. Inferential statistics, particularly regression analysis, were employed to analyze the data. The outcomes of the regression reveal a substantial impact of tax morality and tax culture on tax submission in Nigeria. The high R-squared value of 0.719 indicates that approximately 71.9% of the variability in tax compliance can be attributed to the combined effects of tax morality and tax culture. This underscores the importance of these factors in shaping taxpayers' willingness to adhere to tax regulations, even after considering other potential predictors. The adjusted R2 of 0.515 implies that tax morality and tax culture continue to exert a notable influence, independent of other variables. Furthermore, the statistical significance of the F-statistic (13.003) and its connected p-value (0.002) reaffirm the robustness of the model, indicating that either tax morality or tax culture, or both, significantly affect tax compliance. To foster tax compliance, the study recommends comprehensive taxpayer education, the promotion of a positive tax culture, and recognition of tax-compliant individuals and organizations.

Keywords: Tax compliance, Tax Morality, Tax Culture

1. Introduction

Tax compliance is a crucial aspect of any functioning economy. Governments in all part of the world in most cases rely on tax revenues to finance her activities and projects. However, ensuring that citizens comply with tax obligations can be a challenging task. In Nigeria, as in many other countries, taxation is a crucial spring of revenue for the government. Tax compliance, the willingness of tax payers to comply, plays a vital role in ensuring the consistence fund generation for the financial stability of the nation (Bello & Kasztelnik, 2022). However, tax compliance is not solely reliant on on the enforcement of tax laws and regulations. In the realm of taxation, two vital factors play a pivotal part in determining people or business's compliance behavior; tax morality and tax culture. These factors go beyond mere financial obligations; they touch upon the ethical and societal aspects of taxation.

Tax morality implies the ethical considerations and attitudes individuals have towards paying taxes. It encompasses notions of fairness, equity, and the belief that taxes are necessary for the common good (Inasius, 2019). When tax morality is high, individuals are likely to voluntarily conform to their tax liabilities. Contrarily, low tax morality can lead to tax evasion and non-compliance. Research has shown that tax morality is influenced by several factors. A key determinant is the alleged fairness of the tax structure. If taxpayer believe that the tax liability is distributed equitably and that the wealthy contribute their fair share, they are likely to observe with their tax obligations (Engida & Baisa, 2014). Conversely, if there is a perception of unfairness, such as loopholes that enable the rich to avoid taxes, tax morality may be undermined. Another factor that influences tax morality is the level of trust in the government and tax authorities. When individuals have confidence that their tax disbursements will be utilised efficiently and for the benefit of society, they are more inclined to conform (Vincent, 2021). However, if there is a lack of transparency, corruption, or mismanagement of public funds, tax morality can be negatively affected.

On the other hand, tax culture is the societal norms, values, and attitudes towards taxation. It encompasses the way taxes are perceived and the level of acceptance of tax compliance as a social norm (Akinleye & Ogunmakin, 2016). Countries with a strong tax culture tend to have higher tax compliance rates. In these societies, paying taxes is considered a civic duty and a sign of good citizenship. The effect of tax culture on tax submission can be seen in various ways. Social norms play a substantial part in molding people's conduct. If non-compliance with taxes is stigmatized and frowned upon by society, individuals are more likely to comply (Dokmen, 2018). Notably, in societies where tax evasion is widespread and tolerated, tax compliance may be lower. Tax culture is also influenced by the level of public awareness and education about taxation. When individuals are knowledgeable about the importance of taxes and how they add to the general well-being of society, they are more likely to comply (Makovicky & Smith, 2020). Therefore, effective communication and educational campaigns can help foster a positive tax culture and increase compliance rates.

Numerous studies have explored the factors influencing tax compliance, yet there is a notable gap in understanding the interplay between tax morality, tax values, and tax compliance in the Nigerian context (Inasius, 2019; Engida & Baisa, 2014; Mwangi, 2014). Existing research has primarily focused on enforcement mechanisms and tax policy design, overlooking the crucial role of taxpayers' ethical beliefs and cultural values in shaping their compliance behavior (Eyraud Debrun, Hodge, Lledo & Pattillo, 2018; Olayinka, Agboola, & Olofa, 2018). Previous studies have highlighted Nigeria's struggle with tax evasion and non-compliance, emphasizing the need for comprehensive research into the underlying factors driving these behaviors (Bello & Kasztelnik, 2022; Vincent, 2021, Akinleye & Ogunmakin, 2016). While some scholars have explored tax compliance in African countries, the specific dynamics of tax morality and tax culture in Nigeria remain understudied (Dibie & Rapheal, 2020). This research seeks to address this gap by exploring the impact of tax morality and tax culture on tax submission in Nigeria, building upon prior research and offering insights that can inform more operational tax policies and schemes.

2. Theoretical Background
Tax Compliance

Tax compliance is a crucial aspect of any tax system, as it ensures that individuals and entities fulfill their tax obligations in accordance with the law. Tax compliance pertains to the extent to which citizens adhere to the established tax legislation and rules, dutifully and precisely fulfilling their fiscal responsibilities. It encompasses a myriad of activities, including the timely submission of tax returns, the meticulous reporting of income and deductions from it, and the expeditious settlement of tax liabilities. According to a study conducted by Akintoye (2013), tax compliance can be understood as a complex interplay between individual, social, and contextual factors. One of the fundamental reasons why tax compliance is important is that it ensures the stability and functionality of the government's revenue system. When taxpayers comply with their tax obligations, it helps maintain the financial resources necessary for the government to provide these essential services (Atawodi & Ojeka, 2018). Several factors influence tax compliance behavior. One such factor is the tax morality and tax culture of tac payers.

Tax Morality

Tax morality, also known as tax ethics or tax compliance morality, refers to the ethical and moral principles that guide individuals and businesses in fulfilling their tax obligations to the government. It involves the readiness of taxpayers to voluntarily and honestly conform to tax laws and regulations, beyond mere legal obligations. Tax morality has a crucial part in the functioning of a fair and just tax system, as it helps ensure that governments can collect the necessary revenue to provide essential public services (Igbeng, Tapang & Usang, 2012). The concept of tax morality is often discussed in both academic and policy circles. It encompasses various dimensions, including perceptions of fairness, trust in government, and the social contract between taxpayers and the state.

When individuals hold the conviction that the tax system exhibits equitable characteristics, their inclination to voluntarily adhere to its regulations is heightened. As noted by Alm and Torgler (2006), "Tax morale is shaped, to a large extent, by the perceived fairness of the tax system." If taxpayers perceive their load of taxation is shared equitably, they are likely to view tax compliance as a moral duty. As stated by Kirchler (2007), "Social norm can also be a major determinant of tax morale. People tend to comply with tax laws because they believe that most others do so." In societies where tax compliance is seen as the norm, individuals are more likely to follow suit due to social pressure and a desire to maintain a positive reputation.

Tax Culture

The notion of "tax culture" refers to the prevailing attitudes, beliefs, and behaviors of a society regarding taxation. It encompasses how individuals and businesses perceive, understand, and conform to tax regulations, and their willingness to contribute their fair share of taxes to support public services and government functions (Nerre, 2001). Tax culture is a multifaceted concept that can vary significantly from one country or region to another, and it has important implications for tax policy, enforcement, and overall fiscal health. In a study by Atuguba (2021) on tax compliance and tax morale; a strong tax culture characterized by great degree of trust in the government and citizens can lead to greater tax compliance. This implies that when the citizens have confidence that their

taxes will be used for the general good, they are likely to voluntarily conform to tax regulations.

Tax culture varies across countries, and researchers often conduct cross-country studies to compare tax attitudes and behaviors (Gaber & Gruevski, 2018). Tax culture is not a one-size-fits-all concept; it varies from one nation to another. Different countries have distinct historical, cultural, and economic contexts that influence how their citizens perceive and engage with taxation. Factors such as societal norms, trust and perceptions of fairness can significantly differ, leading to varying tax cultures. Researchers often conduct cross-country studies to gain insights into these differences. These studies involve comparing tax attitudes, behaviors, and compliance levels in multiple countries. Such research helps policymakers and tax authorities understand the specific challenges and opportunities they face in their respective contexts.

Social Norm Theory

In the realm of tax compliance, a holistic perspective takes into account not just legal and economic factors but also the profound influence of social norms. The Social Norm Theory, championed by scholars like Robert Cialdini, offers a powerful lens through which we can comprehend the intricate interplay between tax morality, tax culture, and compliance. Social norms play a pivotal role in shaping individuals' perceptions of tax compliance as a moral duty. When a society collectively values tax payment as a contribution to the common good, individuals are more likely to conform to these norms. This alignment of tax compliance with moral principles, as expounded by the Social Norm Theory, underscores the significance of societal values in influencing tax behavior (Cialdini, 2007).

Observational learning further reinforces these norms. People often emulate the behavior of their peers, colleagues, or neighbors. If individuals observe that those around them are dutifully fulfilling their tax obligations, they are more inclined to follow suit. This social conformity can significantly impact tax compliance rates, emphasizing the role of societal influence in taxation (Elffers et al., 1992).

A robust tax culture, encompassing shared beliefs and values related to taxation, reinforces these social norms. Governments can harness this understanding by strategically employing communication strategies that emphasize the moral and social benefits of tax compliance. By doing so, they reinforce existing social norms and encourage citizens to view tax payment not merely as a legal requirement but as a virtuous act (Alm et al., 2010; Torgler, 2005).

Empirical Review and Hypothesis Formulation

Hardika, Wicaksana and Subratha (2021) undertook a comprehensive examination of tax compliance, focusing on the variables of tax knowledge, tax morality, and the involvement of tax volunteers. The central aim was to gauge the influence of these factors on tax submission, with particular emphasis on the role of tax volunteers in promoting tax understanding and adherence. To conduct this research, the study followed established sampling procedures, specifically employing the Slovin formula, which led to the selection of a representative sample comprising 100 individuals from a total population of 63,099 individual taxpayers. The study relied on a structured questionnaire employing a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), as its primary data collection instrument. The analytical approach adopted for this study involved Partial

Least Square (Smart PLS), a widely accepted statistical technique. The research findings underscore the substantial impact of tax knowledge, tax morality, and tax volunteers on taxpayer obedience. Notably, the function of tax volunteers in elevating taxpayers' comprehension of tax matters and their willingness to comply with tax regulations emerged as a pivotal finding. Additionally, the study emphasizing the significant influence of tax morality in bolstering tax obedience.

Amah, Rustiarini, and Hatmawan (2021) investigate the influence of tax morality, sanctions, and tax relaxation on taxpayer submission during the challenging context of the Covid-19 pandemic. The primary objective was to provide insights that could potentially contribute to enhancing tax compliance in this unprecedented period. This quantitative study employed a data collection method using a Google Form-based questionnaire. The researchers adopted a purposive sampling technique, selecting a sample of 95 members from Micro, Small, and Medium Enterprises (MSMEs) who were registered with the Department of Cooperative and Micro Enterprise in Magetan Regency, Indonesia. The data analysis was carried out using the multiple linear regression analysis technique. The results of the analysis revealed some crucial insights into taxpayer submission during the Covid-19 outbreak. Surprisingly, the study found that tax morality, which typically plays a significant role in compliance, appeared to be neglected during this period. MSMEs owners seemed to prioritize business survival over tax obligations, with the latter taking a backseat. In contrast, the research highlighted the predominant effect of sanctions in driving tax submission among MSMEs owners. It suggests that compliance during the pandemic was primarily due to coercion, where the fear of penalties and sanctions served as the primary motivator for fulfilling tax obligations.

Lisi (2015) explored the intricate link among tax submission and tax morale, integrating this connection into the broader context of social welfare function. The study seeks to delineate the optimal tax policy in situations where both honest taxpayers and tax evaders coexist within the system. The study emphasizes that crafting the right mix of policy tools to deter tax evasion is contingent upon the moral inclinations of taxpayers. Specifically, it underscores that the approach to tax enforcement must be tailored to align with taxpayers' morality. One of the key findings of the research is the effectiveness of monitoring as a tool for curbing illegal tax activities. Consequently, it suggests that a tighter audit regime is a recommended strategy in any scenario. This heightened monitoring, however, should be accompanied by distinct policy prescriptions based on the taxpayer's moral stance. For honest taxpayers, the study advocates that the increase in monitoring should be coupled with tax reductions. This approach not only promotes compliance among honest individuals but also serves as a means to reward their integrity and adherence to tax regulations.

Stetsenko and Nishcheretov (2021) carried comprehensive assessment of the influence of tax culture and tax morale on tax submission in Ukraine. The primary objective of this research is not only to understand the existing dynamics but also to formulate recommendations for the future transformation of the national tax culture in Ukraine. One of the key findings of the study highlights a critical issue in Ukraine, where the persistence of a significant shadow sector in the economy is partly attributed to a historical focus on tax system and tax administration reforms without due consideration of the prevailing tax culture. The tax culture in Ukraine is multifaceted, with various components having different levels of development. Procedural and technological aspects of tax culture have

experienced active development, driven by digitalization and electronic services, as well as Ukraine's participation in international efforts to combat tax evasion. However, the study underscores that the behavioral dimension of tax culture, particularly among taxpayers, has evolved spontaneously, without significant direction from authorities.

Damayanti, Subekti, and Baridwan (2015) delves into the intricate association among taxpayer behavior and tax obedience. A key contribution of this research was the development and examination of the Theory of Planned Behavior (TPB) in the context of taxation, with the incorporation of trust and uncertainty orientation as additional dimensions. The research seeks to offer evidence on the validity of this extended model and its relevance to understanding taxpayer compliance behavior. One of the primary findings of the study is the empirical support for the entire TPB model in the context of taxation. This suggests that factors such as attitude, subjective norms, and perceived behavioral control significantly impact taxpayers' intents to conform to tax regulations. In essence, the study confirms that these elements of the TPB framework play a pivotal role in shaping taxpayer behavior concerning tax obedience.

The research conducted by Modugu and Anyaduba (2014) delves into the examination of the influence of tax audit and various qualitative characteristics on the levels of tax obedience exhibited by companies operating within the Nigerian context. The study employs a survey-based methodology, wherein surveys were distributed to staff of specifically chosen companies spanning multiple states within the five geo-political regions of Nigeria. To analyze the collected responses, the researchers employ the Ordered Logistic Regression technique. The study's findings reveal several important insights into the link among tax audit practices and corporate tax submission in Nigeria. Firstly, it establishes a favourable correlation among tax audit activities and tax submission among companies. This implies that companies subjected to tax audits tend to exhibit higher levels of tax submission, emphasizing the significant role played by tax audits in promoting adherence to tax regulations. Additionally, the research identifies several factors that affect tax obedience in Nigeria. These include the probability of being audited, perceptions regarding government expenditure, the impact of penalties, and the effectiveness of enforcement measures. Collectively, these factors have a notable influence on the tax submission conduct of firms in Nigeria.

Hypotheses
Ho1. There is no significant relationship between tax morality and tax compliance in Nigeria.
Ho2. There is no significant relationship between tax culture and tax compliance in Nigeria.

3. Methods
The chosen methodology employed for this particular investigation entailed the utilisation of a survey design. Population of the research comprises of the working population of Bayelsa state which is 1,033,280 (NBS, 2020). However, since the population is enormous, the sample size of 384 respondents was ascertained utilising the Krejcie and Morgan (1970) sample size determination table. While the purposive sampling was used as a sampling technique for the study. The data collection methodology employed in this study involved the utilisation of a questionnaire as the primary instrument. The survey was partitioned into two distinct sections. Part A

encompassed various choices pertaining to the personal information of the respondents, while Part B consisted of three sections, namely A, B, and C, each of which corresponded to the research hypotheses being investigated. The data underwent analysis employing inferential statistics. The data underwent analysis through the application of regression analysis, a statistical methodology employed to ascertain correlations among variables with the aim of forecasting forthcoming values. Using the formula;

$$TaxComp = F(TaxMoral, TaxCultu) \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots.\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (1)$$

This can be written in explicit form as:

$$TaxCom = \beta_0 + \beta_1 TaxMoral + \beta_2 TaxCultu + \mu \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots. (2)$$

4. Results and Discussion

Regression Analysis

Tabel 1. Model Summary of Influence of Tax Morality and Tax Culture on Tax Compliance

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
					Change Statistics					
1	.751[a]	.719	.515	2.12292	.651	13.003	5	94	.002	1.467

a. Predictors: (Constant), TacMoral, TaxCultu
b. Dependent Variable: TaxComp

The regression analysis outcome provides valuable insights into how tax morality and tax culture impact tax compliance in the study. The R-squared value of 0.719 signifies that approximately 71.9% of the variability in tax compliance can be accounted for by a combination of tax morality and tax culture. This advocates that both factors have a substantial consequence on tax compliance.

The adjusted R^2 of 0.515, indicates that even after considering the predictors used in the model, a moderate portion of the variability in tax obedience remains unexplained. This underscores the significance of tax morality and tax culture in influencing tax compliance. Moreover, the F-statistic of 13.003 with a p-value of 0.002 underscores the model's statistical significance, implying that at least one of the predictor variables (either tax morality or tax culture) has a notable impact on tax compliance. Additionally, the Durbin-Watson statistic of 1.467, which is close to the ideal value of 2, suggests that there is no substantial autocorrelation in the residuals, affirming the validity of the regression model. The findings from the regression analysis resonate with several key aspects of the empirical studies discussed (Hardika, Wicaksana, & Subratha, 2021; Amah, Rustiarini, & Hatmawan, 2021; Lisi, 2015; Stetsenko & Nishcheretov, 2021).

Tabel 2. Regression Coefficient of Influence of Tax Morality and Tax Culture on Tax Compliance

Coefficients[a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1 (Constant)	-3.070	1.429		-2.148	.034		
TaxMoral	0.583	1.038	.104	5.685	.000	.171	1.861
TaxCultu	1.103	1.713	.116	1.327	.001	.138	1.181

a. Dependent Variable: TaxComp

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From the result above, it implies that; Tax Morality: The coefficient for Tax Morality is 0.583. This coefficient represents the change in the predicted tax compliance level for a one-unit change in tax morality while holding other variables constant. Since the standardized coefficient (Beta) is 0.104, we can conclude that a one-unit rise in tax morality is related with a 0.104 standard deviation increase in tax compliance. The t-statistic of 5.685 is highly substantial ($p < 0.001$), showing that tax morality has a statistically substantial favourable impact on tax compliance. Moreover, the tolerance value of 0.171 and VIF of 1.861 suggest that there is no problematic multicollinearity with Tax Morality, meaning it can be interpreted as an independent predictor.

Tax Culture: The coefficient for Tax Culture is 1.103. This coefficient represents the change in the predicted tax compliance level for a one-unit change in tax culture while holding other variables constant. The standardized coefficient (Beta) of 0.116 indicates that a one-unit change in tax culture is associated with a 0.116 standard deviation change in tax compliance. The t-statistic of 1.327 is statistically substantial ($p = 0.001$), implying that tax culture also has a substantial favourable effect on tax compliance. The tolerance value of 0.138 and VIF of 1.181 suggest no problematic multicollinearity with Tax Culture.

5. Conclusion

In conclusion, the outcomes of the regression in this research provide compelling evidence of the substantial effect of tax morality and tax culture on tax obedience in Nigeria. The high R-squared value of 0.719 shows that approximately 71.9% of the variability in tax compliance can be attributed to the combined effects of tax morality and tax culture. This finding underscores the substantial impact of these factors on taxpayers' willingness to adhere to tax regulations. Even after accounting for other potential predictors in the model, as indicated by the adjusted R-squared value of 0.515, a notable portion of the variability in tax obedience remains unexplained. This highlights the enduring importance of tax morality and tax culture in shaping tax compliance behavior, even when considering other variables. The statistical significance of the F-statistic (13.003) and its associated p-value (0.002) further reaffirm the robustness of the model, indicating that at least one of the predictor variables, be it tax morality or tax culture, exerts a substantial influence on tax obedience.

Recommendations

Based on the results and analysis of the research on the influence of tax morality and tax culture on tax obedience in Nigeria, the following recommendations were made:

i.   Taxpayer Education and Awareness: The government should implement a comprehensive taxpayer education program to enhance tax knowledge and awareness among the Nigerian population. These programs should emphasize the importance of tax obedience, the benefits of paying taxes, and the role of tax morality and culture in building a responsible taxpaying community.

ii. Promotion of Positive Tax Culture: There should be encouragement on the development of a positive tax culture by promoting a sense of civic duty and responsibility among taxpayers. This can be achieved through public awareness

campaigns, community engagement, and partnerships with educational institutions to instill tax ethics and values from an early age.

iii. Support for Tax Morality: Also, there should be recognition and reward for individuals and organizations that exhibit high levels of tax morality. Publicly acknowledging and incentivizing tax-compliant behavior can serve as a powerful motivator for others to follow suit.

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