

Tax Morale, Governance Quality And Tax Compliance

Dr. Ikidi, Pere-ere Grace (ACTI)

Manager, Tax
Benin Small Taxpayer Office,
Federal Inland Revenue Service, Nigeria
Perez27@gmail.com

Akhimie, Evans Ohio (ACTI)

Senior Manager, Tax
Auchi Small Taxpayer Office
Federal Inland Revenue Service, Nigeria
Evansakhimie@gmail.com

Ozuah Oshionebo Lawrence

Deputy Manager, Tax
Benin Small Taxpayer Office
Federal Inland Revenue Service, Nigeria
Ozuahlawrence@gmail.com

Abstract

This study aims to investigate the relationship between tax morale, governance quality, and tax compliance in Nigeria. The study used the library research approach, which involved examining books, academic journals, and conference papers. According to the evaluation, tax compliance in Nigeria remains below standard, resulting in low tax morale, which is influenced by people's perceptions of government services, a lack of justice, and trust. The study also discovers that tax morale has a significant impact on tax noncompliance, such as a decrease in foreign portfolio equity investment inflows for tax avoidance, self-employed tax payers, and perceptions of higher tax fines and difficulty evading taxes. The study also discovers a favourable link between government quality (excellent governance, views of government accountability and provisions) and tax compliance. Studies have shown a considerable association between tax morale, governance quality, and tax compliance. The study recommends that government put in place efficient and effective tax collection policies, through providing people with accessible ways of paying their taxes, simplifying the process and reduction of taxes imposed on lower income individuals.

Keywords: Tax morale, Governance quality, Tax compliance, Tax non-compliance

Date of Submission: 18-09-2024

Date of acceptance: 28-09-2024

I. Introduction

Although tax compliance has been studied in great detail, the question of why people pay taxes has not been fully addressed. Many governments throughout the world are quite concerned about tax evasion (Horodnic, 2018). The government imposes taxes as a civic responsibility and obligation on its citizens and businesses to help fund or operate services and carry out other social obligations. Nonetheless, voluntary compliance with tax laws by individuals determines, among other things, how much money the government receives from these taxes and may spend. Noncompliance is the state of not adhering to tax regulations (Neil & Tom, 2020). According to Eiya, Ilaboya, & Okoye. (2016), tax noncompliance is defined as not filing a tax return, underreporting income, or underreporting allowed deductions from taxable income or tax due. The most obvious consequence of noncompliance with the levy is a loss of tax income for the government, which limits money available for project implementation. Furthermore, noncompliance with taxes creates disparities among residents by reducing their contribution to the GDP (Alabede, 2014).

According to Adeosun (2018), Nigeria now has one of the lowest tax rates in the world, at 6%. Compared to other countries' tax rates and the widely accepted 15% standard established by the International Monetary Fund (IMF), this is a substantially lower tax rate. In the US, for example, the tax rate is 27%; in the UK, it is 39%; in Sweden, it is 45%; and in France, it is 46%. Other African countries with higher rates than

Nigeria include Burkina Faso (11.5%), Tanzania (12%), Togo (14%), Cameroon (18%), Ghana (15%), and South Africa (24%). This reinforces the need of investigating variables influencing taxpayer noncompliance, with a particular emphasis on tax morality, which is the topic of the research. Most of the earlier studies on tax enforcement were concerned with economic matters, such as tax audits and tax evasion restrictions. Nevertheless, scholars (Alabede, 2014; Horodnic, 2018; Kemme, Parikh, & Steigner, 2020) have criticized this methodology, coming to the conclusion that in order to fully comprehend taxpayer enforcement behaviour, non-economic aspects must be looked at. Non-economic factors like tax morale have been ignored in the majority of studies on tax enforcement.

The question is: Why do people choose to pay taxes or not? To solve this issue, Allingham and Sandmo's (1972) model was put out. They said that taxpayers are rational, risk-averse individuals who are always trying to increase their net income. Consequently, their decision to work together or not is based on how much they stand to gain overall in comparison to the possibility of being found out and prosecuted. When the benefits of tax evasion surpass the costs of dishonesty or penalties, it implies that tax compliance is minimal. The question is: Why do people choose to pay taxes or not? To solve this issue, Allingham and Sandmo's (1972) model was put out. They said that taxpayers are rational, risk-averse individuals who are always trying to increase their net income. Consequently, their decision to work together or not is based on how much they stand to gain overall in comparison to the possibility of being found out and prosecuted. When the benefits of tax evasion surpass the costs of dishonesty or penalties, it implies that tax compliance is minimal.

Tax morale is defined as an internalized responsibility or natural motivation to pay tax bills (Braithwaite & Ahmed, 2005). There are three primary reasons for comprehending tax morality: moral law and conventions, human culture, and the taxpayer-government connection (Neil & Tom, 2020). These highlight the significance of seeing high rates of compliance. To achieve high levels of compliance, taxpayers must be very willing to pay taxes. Dynamic tax governance problems plague both developed and developing countries. Tax enforcement and tax morale have a positive link in Nigeria. The motivation to pay taxes is positively correlated with tax enforcement, claim Kemme et al. (2020). Everest-Phillips and Sandall (2009) claim that the relationship between governance quality and tax morality is the most basic and least known component of tax compliance. Taxpayers' assessments of the intrinsic and instrumental benefits of government are greatly influenced by this point of view (Everest-Phillips & Sandall, 2009). In the former, the state's capacity to deliver public goods and services of superior quality in compliance with its implicit fiscal exchange contract is assessed. The latter definition of tax morale takes into account perceptions of the state's efficacy and fairness as well as its institutional environment, in addition to governmental legitimacy, credibility, and political ratification (corruption, tax justice, and rule of law) (Vincent, 2021; Salaudeen & Abdulwahab, 2022).

Contextualising the Issue

The Nigerian government has struggled with tax compliance throughout the years. This is a result of the fact that some individuals pay no taxes at all, while others do pay taxes but not promptly or in whole. The ability of the government to collect revenue for development is hampered by low tax compliance. The aforementioned non-compliance persists in the face of official compliance procedures. Tax defaulters in Nigeria risk fines at varying rates and regular tax audits on their tax returns for a defined period of time, even though compliance measures did not dissuade some taxpayers from complying (Meagher, 2018; Abdulrasaq & Babatunde, 2024). But regulatory actions by itself wouldn't address Nigeria's noncompliance issues. A great deal of work has gone into enhancing the economic outlook, but this has not taken into consideration the effect that tax morale has on taxpayers' desire to pay taxes. In addition to the established compliance methods, it is essential to analyse the motivations of taxpayers for filing taxes (Mohammed, Umar & Usman 2017; Enyi, Adegbe, & Agbetunde, 2019).

Taxpayers' political dispositions to organize for tax and compliance reasons and how the government collects public income eventually decide how they perceive the government and how it uses tax funds, which in turn affects the quality of governance. According to Joshi et al. (2013, 2014), taxes are a tool for political bargaining between the government and the people, which gives taxes and government operations legitimacy. When individuals think their government is trustworthy and sincere, they are more inclined to pay taxes (Everest-Phillips, 2010; Everest-Phillips & Sandall, 2009). This study argues that tax morale, governance, and compliance are all positively correlated. A well-designed, equitable, and well-implemented tax policy will encourage individuals to pay their fair amount of taxes.

This, in turn, encourages improved governance; however, bad governance undermines tax morale and decreases tax compliance (Olaniyan, 2020; Salaudeen & Abdulwahab, 2022). The morally questionable and moral cycles of governance, tax compliance, and tax morale are implied to be linked by one or maybe two causal pathways by these approaches. Examining this problematic connection in Nigeria is the aim of this study, given this. Both tax morale and governance quality research are underrepresented in Nigeria, which makes them excellent subjects for investigation. Furthermore, emerging countries, like Nigeria, require greater tax

compliance. Furthermore, Johnson and Omodero (2021) note that, although demonstrating probable governance advantages via taxes, the reality of the expected gains remains dubious and little substantiated.

In line with the above, the study examines the link between tax morale, governance quality and tax compliance.

II. Literature Review

Concept of Taxation

The National Tax Policy (NTP) (2012) defines taxation as the act of imposing taxes within a certain jurisdiction. Anyaduba (1999: 2) defines taxation as "the process or system of raising revenue by imposing various types of taxes". The government mostly uses tax revenue to pay for public welfare initiatives (Uzonwanne, 2015). According to Eze et al. (2016), taxes are a legitimate and sustainable source of income for any government. They also function as a tool for macroeconomic management and fiscal policy. Taxes serve four economic purposes for a nation's development as a tool of fiscal policy. According to Uzonwanne (2015), it facilitates the transfer of income, curbs inflation, fosters economic growth, and helps allocate resources from private to public requirements.

According to the definition given above, taxation is the act of gathering money, not the money (tax) itself. According to Vincent (2021) a tax is a required payment given to the government by law, with no prospect of profit or any favourable treatment in return for revenue. A government may impose taxes on the income, profits, or capital gains of a person, company, or other legal entity in order to raise money (Eiyya, 2012). The importance of taxes to a country cannot be overstated. It is employed by the government as a weapon to promote economic stability and combat social ills (Eiyya, 2012). According to Azubuike (2009), taxes are an essential part of every country and provide a means for the government to obtain the funds required to carry out its basic responsibilities.

According to Fazoranti (2013), taxation is the mechanism by which the government appropriates a portion of its earnings from the private sector. After then, the government pays its bills using the money it has raised. The definitions above make it clear that taxes are levied on citizens by governments to collect more funds for essential public expenditure. Micah et al. (2012) assert that taxation in Nigeria is the responsibility of the Federal, State, and Local Governments. The primary taxes now imposed in Nigeria are income tax, petroleum income tax, corporate income tax, value-added tax, capital gains tax, customs duty, excise duty, and stamp duty.

Among these levies is the Federal Income Tax Act of Nigeria, 2004, Amendment No. 6, which governs the tax affairs of Nigeria's self-employed and informal sector. Personal income tax (PIT) is a tax that inhabitants of the state who are self-employed or work for themselves must pay the state based on their taxable income, according to Eiyya (2012). Keep in mind that the federal and state governments are in charge of enforcing income tax laws. Under Part I of the Taxes and Duties (Authorization Schedule for Collection) Ordinance, 1998, the federal government levies income taxes on members of the Nigerian Police Force, Federal Armed Forces, residents of the Capital Territory, Nigerian officials, foreign service personnel, and non-residents. State governments are responsible for handling independent contractors' personal income tax (PAYE) and direct taxes (self-assessment) in the interim (Adebiyi et al., 2022).

Tax Compliance

Tax compliance, according to Marziana et al. (2010), is the degree to which a taxpayer complies or does not comply with the tax laws in their country. Tax compliance is the ability of a taxpayer to file correct, complete, and appropriate tax returns with the relevant tax authorities so that taxes are assessed in accordance with national tax laws (Kirchler, 2008). Another approach to define tax compliance is the extent to which a taxpayer complies with tax laws and regulations (Alabede, Ariffin, & Idris, 2011). The Organization for Economic Cooperation and Development (OECD) (2001) states that administrative and technological aspects are involved in tax compliance. Administrative enforcement is primarily concerned with adhering to tax and accommodation laws. It includes enforcement monitoring, administrative compliance, and compliance management. Conversely, technical enforcement entails estimating income tax by using the technical requirements of the tax legislation. Income tax compliance was categorized by Birskyte (2013) into three categories: payment compliance (correct tax payments), declaration compliance (estimated income amounts are actually reported), and reporting compliance (accurate income and tax reports).

Okoye, Akenbor, & Obara, (2012) state that a variety of factors, including the government's poor delivery of basic social services, high tax rates, low taxpayer satisfaction, a lack of effective deterrent measures, a lack of transparency regarding public funds, the absence of functional tax audits, and others, have an impact on tax compliance. Tax refusal, as described by Jackson and Milliron (1986), is the inability of a taxpayer to pay the correct amount of tax, which may be brought on by challenges or misunderstandings with the tax code or its administrative procedures. According to James and Alley (2004), tax avoidance is the deliberate or inadvertent

inability of a taxpayer to fulfil their tax obligations. Kirchler (2008) has a similar definition of tax avoidance: failing to file taxes, underreporting taxable income, overreporting taxes, including permitted deductions and exemptions, and failing to make timely tax payments. Any country's tax administration needs to guarantee voluntary tax compliance by using all available legal means, including fines.

Fairness of the local tax system is one of the most significant factors that might influence taxpayer enforcement behaviour, according to Mohd et al. (2013). Taxpayers are less inclined to respect the tax code by acting in an uncompliant manner if they believe it to be unjust. Again, this depends on the taxpayer's level of understanding and familiarity with the tax system (Vincent, 2021). When it comes to identifying and minimizing noncompliance, tax enforcement research has been dominated by the deterrence paradigm.

The deterrence concept alone cannot adequately explain enforcement in the current tax debates and studies because it fails to take into account the psychological and social components of tax compliance (Torgler & Schneider, 2009; Horodnic, 2018; Torgler, 2003; Williams, 2020; Feld & Frey, 2007). According to these studies, two important components of the tax morality equation are government consistency and tax morality (Everest-Phillips & Sandall, 2009). Interestingly, Batrancea et al. (2013) argue that oversight and strict enforcement eliminate any possibility for tax morality, but they also argue that tax honesty is viewed as less important in the absence of oversight and strict enforcement, and that tax morality drives equal treatment, which could lead to a reduction in tax morality overall (Luttmer & Singhal, 2014).

Tax Morale and Tax Compliance

An inherent incentive to pay taxes is the standard definition of tax morale (Torgler, 2012; Torgler & Schneider, 2007). Luttmer and Singhal (2014) claim that factors related to tax enforcement other than planned utility maximization fall within the category of tax morale, as do any non-financial justifications. Tax satisfaction is believed to have a significant influence on tax compliance behaviour, especially in the unorganized sector. Tax morale, according to Cummings, Martinez-Vazquez, McKee, & Torgler, (2009), is the natural motivation for taxpayers to pay taxes if they believe that doing so fulfils their duty and advances society. On the other hand, low tax morale might be caused by individuals thinking they are no longer required to pay taxes.

Tax morality has gained traction during the 1990s and is currently a major topic of discussion in academic studies on tax enforcement (Torgler, 2011; Torgler & Schneider, 2007). From an institutional standpoint, the main source of tax morality—the main argument in Favor of paying taxes—is thought to be the connection between formal and informal institutions. However, it is important to keep in mind that an individual's personal characteristics often have a big impact on their tax morality and, in turn, how tax enforcement is conducted.

To put it another way, poor tax morality implies that a nation's citizens lack motivation or a willingness to pay taxes since the government is indifferent to their goals and aspirations (Orumwense & Aiwoho, 2021). The population in developing countries is least inclined to pay taxes because these countries are characterized by a government that is indifferent to the interests and goals of its people, fiscal insensitivity, corruption, poor living standards, and decaying infrastructure (Ilaboya, 2014). In a similar vein, Okoye et al. (2012) contend that Nigerians reject paying taxes of any kind because they believe that all levels of government have been prejudiced in their provision of public amenities and essential services.

It is acceptable for people to underpay taxes in nations with low tax rates. Since they will see that other members of their community do not pay taxes, they will conclude that doing so is appropriate and legitimate. A society's chance of being discovered decreases with the number of individuals fleeing (Sandmo, 2005). Furthermore, compared to the former Union Soviet Socialist Republic (USSR), the nations in Central and Eastern Europe have better tax morality, according to Torgler (2003). Cummings et al. (2009) basing their finding that higher tax morality increases tax compliance on field experiments carried out in South Africa and Botswana, as well as an African-wide survey.

According to a theoretical model created by Dell'Anno (2009), tax morality is the primary cause of tax evasion. Tax morality is influenced by taxpayers' beliefs about social shame and honesty. The model considers how important it is for policymakers to keep an eye on important institutional and economic factors that influence the level of tax evasion. While creating a theoretical model of morality, tax avoidance, and their impact on the fairness of the tax system, Lee (2016) observed that the moral costs of tax evasion frequently increase and that tax evasion decreases as societal morality increases. The taxpayer with a high income will no longer pay less since the tax rate will rise. If tax morality and tax enforcement are connected, then, all other things being equal, OECD nations with lower tax moral standards should be able to avoid paying more in taxes than those with higher tax moral standards. When the difference between local investors' national dividend withholding tax and that of foreign investors grows, there is a surge in tax havens (Joel et al., 2023; Ogbomah & Appah, 2024).

Therefore, it becomes more appealing for domestic investors to transfer their funds to shell companies in tax havens and then reinvest in their home country under the guise of foreign investors and pay lower tax rates as tax incentives increase and domestic investors pay higher tax rates than foreign investors (Agbeunde et al., 2020). However, Orumwense and Aiwoho (2021) discover that, in the absence of any other factors, national perspectives on tax payment need to vary, therefore accounting for variations in tax ethics and degrees of double-dipping. In particular, it is anticipated that if the domestic investor resides in an OECD nation with low tax morale as opposed to one with high tax morale, there would be more tax evasion activity through round-tripping. The flow of foreign direct investment (FPIs) to the host country is therefore expected to accelerate due to the three factors—tax savings, the source country's tax haven status, and the low tax morale of the OECD host country (Ogbeide & Ken-Otokiti, 2021).

The majority of studies on morality and tax observance have been carried out in the US. However, by concentrating on Europe, Asia, and Latin America, researchers like Torgler (2007) have attempted to close the gaps in the literature. The research may now encompass developing economies according to a recent study on tax and growth released by the Organization for International Development Cooperation (OECD). The project's objective was to help global research by offering more comprehensive regional data from Latin America, Asia and Africa. Fjeldstad and Heggstad (2012) focused on the taxpayer societies in Tanzania, Zambia, and Mozambique in order to further restrict their research. Their research kept a geographical focus while not isolating tax morality as an area of study.

Several empirical studies are examined here in order to provide light on the factors that impact tax morality and help identify the measures that may make it stronger.

Kemme, et al. (2020) examined the connection between US overseas tax evasion and tax morality. The World Value Survey Tax Moral Index from 2002 to 2013 and foreign portfolio equity investment (FPI) in twenty-one (21) OECD nations from 138 source countries were utilized in the study. The study found that the tax morale predictor is statistically significant and frequently positive when it interacts with tax haven and tax savings features. In particular, their main model demonstrates that, in ethically questionable low-tax nations, FPI inflows through round-trip tax avoidance transactions rise by around 34.5% for every 1% increase in tax savings. This increase might vary from 22% to 35%, depending on the model criteria covered in the robustness test section. The impact is statistically and economically significant regardless of the specification. This study shows that the nation's prevailing views on paying taxes or evading them are so strong that they have an impact on external flows of foreign portfolio investments.

Agbetunde, Akinrinola, and Odinakachi, (2020) investigated the topic of enforcement, with a specific emphasis on the value chain analysis of tax morality and enforcement among independent contractors. It used a survey design on taxpayers from a few South-West Nigerian states. A validated data collecting questionnaire was used to choose respondents using a stratified intentional sampling strategy. The study discovered that even at each stage of the tax compliance value chain, tax morality has a significant influence on enforcement. The research suggested outcomes that are service-oriented, accountable, transparent, and equitable.

Neil and Tom (2020) talked on the morality of taxes and how it contributes to the development of the Nigerian social contract. The study employed a nationally representative data collection to examine the parameters linked to increased tax morality in Nigeria. The study found a favourable relationship between perceptions of higher fines and more difficulty evading taxes and improved tax morality. Tax morale is higher when people have more trust in tax inspectors and think that other Nigerians also pay taxes, which reduces the need for bribes. They also discover that Nigerians with greater tax morality—rather than lower ones—are those who think tax agents treat people differently based on their race, religion, and gender. Furthermore, they find no association between service delivery and tax morale measures that focus on the behaviors of the respondents, in contrast to the positive link demonstrated in the literature employing wider tax moral measures.

Governance Quality and Tax Compliance

Because the quality of government is based on the benefits that citizens receive from it, citizens are interested in governance. Alabede and Zainal Affrin (2011) cite the World Bank (2006) as defining the quality of public administration as the method by which a nation's leaders are chosen, assessed, and replaced, as well as the degree to which the government effectively manages its resources in a way that is both economically and socially just. Public administration also deals with the provision of public goods and services, the standard of policies, and public involvement in the decision-making process.

Thus, an implied social contract that subtly asserts that citizens, who pay their fair share of taxes to fund government operations, have a right to know how those funds are used, what happens to them after they are collected, and to receive tangible benefits, supports the relationship between public governance quality, tax morale, and ultimately compliance (Dickerson, 2014; Vlachos & Bitzenis, 2018; Williams, 2020).

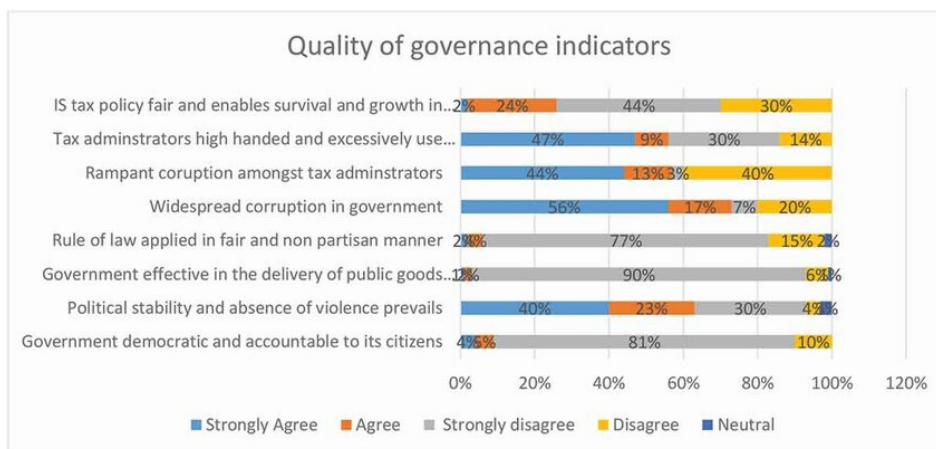


Figure 1: Governance quality indicators

Source: Sebele-Mpofu (2020)

Stakeholder engagement and negotiation may yield governance advantages in nations that prioritize excellent governance and appreciate the perspectives and contributions of stakeholders (Sebele-Mpofu, 2020). Levi (1988), cited by Alabede and Zainal Affrin (2011), asserts that if taxpayers believe the government is slowly fulfilling its obligations under the social compact and that the rate and volume of taxes converted to political goods is sluggish, they will be less likely to comply voluntarily. While there are many variables that affect tax compliance, the significance of good governance cannot be emphasized (Everest-Phillips & Sandall, 2009). Poor governance, according to Torgler (2005), may stifle tax morale, which may therefore lower tax compliance.

Stakeholder engagement and negotiation may yield governance advantages in nations that prioritize excellent governance and appreciate the perspectives and contributions of stakeholders (Sebele-Mpofu, 2020). Alabede and Zainal Affrin (2011), citing Levi (1988), assert that when taxpayers feel that the government is sluggish in carrying out its social compact obligations and in converting tax rates and amounts into political goods, voluntary tax compliance declines. Although there are several factors that influence tax compliance, strong governance is crucial and cannot be overstated (Everest-Phillips & Sandall, 2009). Poor governance, according to Torgler (2005), may stifle tax morale, which may therefore lower tax compliance.

According to Kaufman et al. (2007), the effectiveness with which the government delivers goods and services to its constituents, the degree of public participation in democratic governance, the persistence of the government, accountability in the administration of justice, political stability, and justice are among the indicators that can be used to assess the quality of government. Researchers already employ these characteristics to assess governance (Torgler & Schneider, 2009; Everest-Phillips & Sandall, 2009). Government confidence, tax compliance, and desire to pay taxes will all rise if voters have the power to shape political decisions, are allowed enough democratic space to hold the government responsible, and corruption is lessened. Tax compliance and morale are negatively impacted by the law's bipartisan execution, inefficiency, and ineffectiveness (Torgler & Schneider, 2009).

In Nigeria, Okoye et al. (2018) investigated the connection between personal tax compliance and good governance. Cluster sampling was used to distribute questionnaires to taxable individuals in the South-South zone (Edo and Delta states) in order to collect data for the study. Four hundred (400) taxable people in the states of Delta and Edo got questionnaires in order to represent the South-South zone. In every state, two hundred questionnaires were distributed. The Ordinary Least Squares (OLS) approach was used to evaluate the hypothesis. The dependent variable (tax compliance) and the independent variable (excellent governance) in Nigeria have a statistically significant positive link, according to the researchers. According to the results, income tax compliance and effective governance in Nigeria have a statistically significant positive link, indicating that the independent variable raises compliance.

Modugu et al. (2012) examined the connection between tax compliance and government accountability. The purpose of the survey was to ascertain respondents' perceptions on the level of government accountability. Z-scores were applied to assess the proposed hypotheses, and a Likert scale was incorporated into the survey to collect data for the investigation. The results of the study showed that maintaining and improving tax compliance and morale are significantly influenced by respondents' perceptions of government accountability.

Tax Morale, Governance Quality and Tax Compliance

Everest-Phillips and Sandall (2009) contend that there is an innate connection between state legitimacy and tax compliance. When people believe that the state is trustworthy, there is less need to use coercive

measures to secure compliance because this naturally enhances the motivation to pay (Bitzenis & Vlachos, 2018; Dickerson, 2014). Taxes not only increase the government's answerability to the people who pay them, but they also encourage discussion and participation and give the people a bigger say when it comes to requesting sensible legislation. Prichard (2009) argues that "acceptance of taxation empowers parliament, civil society including business associations, and the media to play a key role in controlling state revenues and expenditures." Another contemporary strategy for enhancing responsibility between the state and community is taxation.

According to Meagher (2018), taxes are viewed as a tool that allow unofficial actors to negotiate tax rates with the government, resulting in benefits, improved service delivery, and more public accountability. The potential to advance political accountability and good governance is one of the main justifications for concentrating on taxes (Joshi et al., 2014). In support of this tendency, Kundt (2017) notes that the argument is basically based on the implicit social contract, which is required to advance state legitimacy, accountability, mutual trust, and transparency in government expenditure. Taxpayers are more inclined to expect timeliness, responsibility, and representation when it comes to how their money is used.

Prichard (2009, 2010) and Joshi and Aye (2008) argue that taxes provide opportunities and places for states to engage in collective bargaining through their organizations. more tax base, more negotiation leverage, and a stronger voice for the disenfranchised might result from this. Due to the system's disarray, which includes a lack of political clout and a cohesive voice, along with the fear of being victimized, the attainment of these intended results of taxes is still up for debate (Joshi et al., 2014; Makochekanwa, 2020). Machedmedze, Wadzanai, Zhou, and Chirisa (2018) provide a summary of the challenges faced by informal operators, arguing that the unorganized nature of the sector makes it impossible to safeguard the unofficial activities that sustain their livelihoods or even to influence social debates and public policy decisions that affect them. They speculate that another obstacle would be a lack of leadership among those who possess the abilities and know-how to clearly communicate their issues.

Sebele-Mpofu (2020) examined the connection between morality in taxes, tax enforcement, and standards of governance. The thesis employed a mostly qualitative sequential exploratory mixed-methods approach, introducing interpretivism as a research methodology. In addition, questionnaires, document reviews, and semi-structured interviews were employed. Primary and secondary sources (tax professionals, government representatives, and the Revenue Authority) provided the data. The study comes to the conclusion that morality, tax compliance, and the standard of governance are significantly correlated.

The effects of tax compliance, tax knowledge, and good governance were examined by Herman et al. (2019). One hundred and seventy Medan individual taxpayers took part in this survey. Data analysis utilizing structural equation modelling (SEM) was done to evaluate the hypothesis. The results show that tax penalties have a considerable and positive impact on individual taxpayer compliance; in a similar vein, tax expertise and good governance have a significant and positive impact on individual taxpayer compliance.

The moderating effects of risk appetite and financial status on the relationship between tax compliance and governance quality were examined by Aladele et al. (2011). The opinions, attitudes, and actions of individual taxpayers toward the government and tax compliance requirements were investigated as part of this study. The primary conclusion of the study indicates a strong positive correlation between tax compliance behavior and public governance standards. The results show that risk preference significantly reduces the way public governance quality modifies tax compliance behaviour. Nigeria's low-income tax administration compliance is one of its distinguishing characteristics, therefore raising public governance standards will be very helpful to the resurgence of the tax compliance culture among Nigerian individual taxpayers. There is a dearth of empirical evidence in the tax compliance literature about the impact of public governance quality on the tax compliance behavior of individual taxpayers, as well as the moderating role of financial status and risk choice on tax compliance and its causes. The degree of public governance and the moderating effects of risk preference and financial position were included to the tax compliance model in this study.

Akan and Odit (2013) looked at the effects of tax morale on tax compliance with the tax policies of the Nigerian government. The target population for the study comprised individuals who were at least eighteen years old and employed in both the public and private sectors of Nigeria's economy. Based on a 2006 population census, the National Population Commission estimates that 87 million Nigerians are 18 years of age or older. It was remarkable that there were about 87 million people living there. Regression analysis was applied along with primary and secondary data collection to assess the study hypotheses. The results show that cultural norms, tax evasion, tax avoidance, and opinions toward the government all have a significant impact on tax morale. Tax morale, however, is not much impacted by opinions about established institutions or the legal system. The study also found that tax compliance is significantly positively impacted by tax morale.

Theoretical Underpinning Classical Theory of Tax Compliance

Allingham and Sandmo developed this theory, which focuses on tax enforcement and is referred to as the A-S model since it is predicated on the concept of deterrence, in 1972. Taxpayers should weigh the benefits of successful tax evasion against the risk of being discovered and facing legal action from tax authorities in order to maximize the purported value of tax evasion games (Appah & Wosowei, 2016). Alabede et al. (2011) state that the deterrent notion is based on tax audits and fines. Additionally, they emphasized how fear and penalties under this concept of tax enforcement drive people to pay taxes. Persuasive arguments, according to Mohdali and Pope (2014), suggest that taxpayers "play the audit lottery," or evaluate the financial implications of several options. According to Riahi-Belkaoui (2004), the examination of the link between the potential for identification and the potential severity of penalties for non-compliance forms the basis of the deterrence model of tax enforcement.

Appah and Wosowei (2016) state that although the main focus of classical theory is economic analysis, understanding the issue of tax non-compliance also heavily relies on social and psychological variables. Torgler (2005) and Kirchler (2008) are two of the most significant research on the effect of deterrence on regulation. Torgler, 2012. If deterrence—that is, the possibility of identification and the harshness of punishment—were the primary factor influencing compliance, then reasonable people would be dissatisfied with the low levels of deterrence found in the majority of the world's civilizations, claim Stark and Kirchler (2017).

Theory of Planned Behaviour

This theory, created by Ajzen in 1985, holds that every person's behavior in society is determined by a variety of elements, stems from a particular cause, and manifests itself in a purposeful manner (Appah and Wosowei, 2020). According to Lisi (2019), a person's motivation determines their ability to participate in a certain activity. Therefore, the purpose of this conduct is determined by behavioural beliefs, subjective standards, and perceived behavioural impact (Dell'Anno, 2009).

Kirchler (2008) posits that these components are influenced by normative perspectives, control beliefs, and behavioural ideals. Alabede (2014), Neil, and Tom (2020) emphasized the importance of social and psychological aspects in identifying high levels of tax enforcement. Such evaluations make use of elements such as moral concerns, norms, perceived system fairness, faith in authority, and moral concerns (Murphy, 2004; Appah & Wosowei, 2016); Sebele-Mpofu, 2020). These elements serve to advance a deeper understanding of tax enforcement. According to the theory, actions are motivated by behavioural purpose, which is predicted by behavioural norms, behaviours, and anticipated behavioural effect. Subjective standards are the opinions of other actors on conduct; attitudes are the opinions of the particular actor; and perceived behavioural control is the actor's confidence in their ability to regulate their behaviour. In this sense, the trajectory of these three beliefs is likely to be influenced by the personality of the potential taxpayer.

Generally speaking, an individual should be more motivated to engage in the behaviour in issue if they have a more positive attitude about conduct and the subjective standard, as well as if the perceived behavioural benefit is greater. According to this method, the behavioural management of tax enforcement and tax morale are positively correlated. The theory states that a person's behavioural intentions and behaviors are influenced by their behavioural beliefs, subjective standards, and perceived behavioural impact.

III. Summary Of Findings

Considering the analysis of earlier research and hypotheses on the relationship among tax compliance, governance quality, and tax morale. The following variables affect people's tax morality in developing nations: Okoye et al. (2012); Ilaboya (2014); Orumwense & Aiwoho (2021).

Tax morality was shown to have a major influence on tax non-compliance, as seen by the decline in foreign portfolio equity investment inflows intended for tax evasion (Kemme et al., 2020), self-employed tax payers (Agbetunde et al., 2020) and perception of higher tax fines and difficulty in escaping taxes are correlated with high tax morals (Neil & Tom, 2020).

Additionally, the research reveals a favourable correlation between tax compliance and government quality, which includes excellent governance, views of government responsibility, and provisions (Alabede & Zainal Affrin, 2011; Williams, 2020; Okoye et al., 2018).

Research has shown that there is a strong correlation among tax compliance, governance quality, and tax morale (Sebele-Mpofu, 2020; Zhou & Chirisa, 2018; Herman et al., 2019; Aladele et al., 2011).

IV. Conclusion

According to the study's findings, tax compliance is significantly influenced by tax morale. As increased tax payer morale leads to improved tax compliance, an enabling environment must be created to ensure this. People find it more difficult to follow tax regulations for a variety of reasons. These include the inadequate provision of fundamental social services by the government, high tax rates, low taxpayer satisfaction, a deficiency of deterrents that work, a lack of openness about the use of public funds, a deficiency

of functional tax audits, and more. When this happens, there will undoubtedly be low tax compliance, which will eventually hurt the economy. The tax rate will increase and the taxpayer with a high income will no longer pay less. Furthermore, depending on a variety of factors, such as the degree of trust in the government, the equity exchanged between the governments and the taxpayers, and the fairness of the tax system, a taxpayer's basic opinion of the government may be favorable or unfavourable.

The study's conclusions have ramifications for policymakers and tax authorities in emerging nations like Nigeria. One of them is that the quality of governance needs to be raised in terms of service delivery and accountability, and the government should think about enacting measures to boost tax sentiment. As a result, the relationships between tax compliance, the calibre of governance, and tax morale are intricate and interconnected. Therefore, increasing tax compliance necessitates a thorough plan that considers each of these factors.

V. Recommendations

Based on the study findings, the following recommendations are made:

- i. Boost government accountability and transparency: Taxpayers' trust and morale may be raised by a responsible and transparent government. This may be accomplished by bolstering institutions, putting anti-corruption measures in place, and keeping people informed about how tax dollars are being used.
- ii. Improve the tax system's perceived fairness: Taxpayers are more likely to follow the law if they think the tax system is fair. This can be accomplished by lessening the load on those with low incomes and making sure that affluent people or businesses aren't dodging taxes.
- iii. Improve tax education and awareness: It's possible that a large number of taxpayers in developing countries are unaware of their tax obligations or the importance of filing taxes. Governments may boost tax compliance by launching public awareness campaigns on the benefits of paying taxes and how their contributions support public services.
- iv. Put in place effective and efficient tax collection policies: Governments should make investments to improve their tax collection processes so that people have an easier time complying. This may be achieved by giving people accessible ways to pay their taxes, streamlining tax forms and procedures, and utilizing technology.
- v. Toughen penalties for tax evasion: Governments in countries where tax evasion is prevalent ought to impose more severe penalties for noncompliance. Those who are considering avoiding their taxes may be discouraged by this.
- vi. Interact with the informal sector: A substantial portion of the economy in emerging countries comes from the unorganized sector, which may also have low tax compliance. Governments should come up with strategies to engage this sector and encourage voluntary tax compliance. Two strategies for accomplishing this are by providing incentives and simplifying tax processes for small businesses.

All things considered, a comprehensive approach is required to increase tax compliance, improve governance, and raise tax morale. Governments must prioritize fixing these issues in order to increase tax revenues and promote economic growth and development.

References

- [1] Abdulrasaq, M., & Babatunde, A. A. (2024). Tax Enforcement Strategy: The Antidote To Non-Tax Compliance In North-West Nigeria. *Journal Of Business Management And Accounting*, 14(1), 67-89.
- [2] Adebisi, S. O., Amole, B. B., & Oyenuga, O. G. (2022). Determinants Of Tax Non-Compliance Behaviour Of Small And Medium Scale Enterprises In Nigeria. *International Journal Of Theory & Practice*, 13(01), 1-26.
- [3] Adeosun, K. (2018, February, 16). Fg To Double Tax To Gdp Ratio In 2yrs. Vanguard. Retrieved From: <https://www.vanguardngr.com/2018/02/fg-double-tax-gdp-ratio-2yrs-adeosun>
- [4] Agbetunde, L., Akinrinola, O., & Adekoya, A. A. (2020). Where Lies The Compliance? A Value Chain Analysis Of Tax Morale And Compliance Among Self-Employed, Taxpayers In A Developing Economy. *Taxation Review*, 4(1), 30-45.
- [5] Agbetunde, L. A., Akinrinola, O. O., & Odinakachi, I. (2020). A Survey Of Religiosity, Tax Morale And Compliance Among Micro, Small And Medium Scale Enterprises In Nigeria. *Journal Of Taxation And Economic Development*, 19(1), 35-49.
- [6] Akan, D. C., & Odita, O. A. (2013). Tax Morale And Its Effect On Taxpayers' Compliance To Tax Policies Of The Nigerian Government. *Journal Of Business And Management*, 12(3), 35-55.
- [7] Alabede, J. O. (2014). An Exploratory Analysis Of Individual Taxpayers' Compliance Behaviour In Nigeria: A Study Of Demographic Differences And Impact. *International Journal Of Accounting And Taxation*, 2(2), 39-64.
- [8] Alabede, J. O., Ariffin, Z. Z., & Idris, K. M. (2011). Determinants Of Tax Compliance Behaviour: A Proposed Model For Nigeria. *International Research Journal Of Finance And Economics*, 1(78), 121-136.
- [9] Allingham, M., & Sandmo, A. (1972). Income Tax Evasion: A Theoretical Analysis. *Journal Of Public Economics*, 1(3-4), 323-338.
- [10] Alm, J., & Chandler, M. (2012). Tax Morale And Tax Compliance From The Firm's Perspective. *Kyklos*, 65(1), 1-17.
- [11] Angahar, P. A., & Alfred, S. I. (2012). Personal Income Tax Administration In Nigeria: Challenges And Prospects For Increased Revenue Generation From Self-Employed Persons In The Society. *Global Business And Economics Research Journal*, 1(1), 1-11.
- [12] Anyaduba, J. O. (1999). *Personal Income Taxation In Nigeria*. Benin City, Nigeria: United City Press.

- [13] Appah, E., & Wosowei, E. (2016). Tax Compliance Intentions And The Behaviour Of The Individual Taxpayer: Evidence From Nigeria. *Research Journal Of Finance And Accounting*, 7(13), 1-9.
- [14] Azubuike, J. U. B. (2009). Challenges Of Tax Authorities, Taxpayers In The Management Of Tax Reform Process. *Journal Of Nigeria Accountant*, 42(2), 36-42.
- [15] Birskyte, L. (2013). Effect Of Tax Auditing: Does The Deterrent Deter? *Research Journal Of Economics, Business And Ict*, 8(2), 1-8.
- [16] Braithwaite, V., & Ahmed, E. (2005). A Threat To Tax Morale: The Case Of Australian Higher Education Policy. *Journal Of Economic Psychology*, 25, 523-540.
- [17] Cummings, R.G., Martinez-Vazquez, J., Mckee, M., & Torgler, B. (2009). Tax Morale Affects Tax Compliance: Evidence From Surveys And An Artefactual Field Experiment. *Journal Of Economic Behavior & Organization*, 70(3), 447-457.
- [18] Dell'anno, R. (2009). Tax Evasion, Tax Morale And Policy Makers Effectiveness. *The Journal Of Socio-Economics*, 38, 988-997.
- [19] Dickerson, C. M. (2014). Bringing Formal Business Laws To Cameroon's Informal Sector: Lessons And Cautions From The Tax Law Example. *Washington University Global Studies Law Review*, 13, 265-271.
- [20] Eiya, O. (2012). Taxation At A Glance. Benin City, Nigeria: Otoghagua Ent. (Nig).
- [21] Eiya, O., Ilaboya, O. J., & Okoye, A. F. (2016). Religiosity And Tax Compliance: Empirical Evidence From Nigeria. *Igbinedion University Journal Of Accounting*, 1(1), 27-41.
- [22] Enyi, P. E., Adegbe, F. F., & Agbetunde, L. A. (2019). A Survey Of Tax Morale Among Self-Employed Taxpayers In South-West Nigeria. *International Journal Of Scientific & Engineering Research Volume*, 10(3), 431-438.
- [23] Everest-Phillips, M. (2010). State-Building Taxation For Developing Countries: Principles For Reform. *Development Policy Review*, 28(1), 75-96.
- [24] Everest-Phillips, M., & Sandall, R. (2009). Linking Business Tax Reform With Governance: How To Measure Success. *Development Policy Review*, 43(2), 12-31.
- [25] Eze, N. M., Iorwuese, T. E., & Abba, W. B. (2016). The Challenges And Imperative Of Tax System Reform In Nigeria. *International Journal Of Economics And Finance*, 8(3), 151-164.
- [26] Ezomike, C. (2016, April, 27). The Case Of Integrated Tax Administration System. This Day Live. Retrieved From <http://www.thisdaylive.com/index.php/2016/04/27/the-case-of-an-integrated-tax-administration-system/>.
- [27] Fasantanti, M. (2013). Tax Productivity And Economic Growth. *Loem Journal Of Business And Economics*. Retrieved From: <http://www.loremjournals.com/ljbe.php>.
- [28] Feld, L. P., & Frey, B. S. (2007). Trust Breeds Trust: How Taxpayers Are Treated (Working Paper No. 98). Institute Of Empirical Research In Economics, University Of Zurich.
- [29] Herman, P., Tarmizi, H. B., Daulay, M., & Rahmanta, E. (2019). Effect Of Good Governance, Tax Understanding, And Tax Sanctions On Taxpayers Compliance, Micro, Small And Medium Enterprises In Medan. *Advances In Economics, Business And Management Research*, 100, 1-7.
- [30] Horodnic, I. A. (2018). Tax Morale And Institutional Theory: A Systematic Review. *International Journal Of Sociology And Social Policy*, 38(9/10), 868-886.
- [31] Jackson, B., & Milliron, V. (1986). Tax Compliance Research: Findings, Problems And Prospects. *Journal Of Accounting Literature*, 5(1), 125-165.
- [32] James, S., & Alley, C. (2004). Tax Compliance, Self-Assessment And Tax Administration. *Journal Of Finance And Management In Public Services*, 2(2), 27-42.
- [33] Joel, I. C., Wisdom, E., & Bolouimbelemoere, K. P. (2023). Influence Of Tax Morality And Tax Culture On Tax Compliance. *International Journal Of Accounting, Management, Economics And Social Sciences (Ijamesc)*, 1(5), 500-509.
- [34] Johnson, P. N., & Omodero, C. O. (2021). Governance Quality And Tax Revenue Mobilization In Nigeria. *Journal Of Legal Studies*, 28(42), 1-41.
- [35] Joshi, A., Prichard, W., & Heady, C. (2013). Taxing The Informal Economy: Challenges, Possibilities And Remaining Questions. *Ids Working Papers*, (429), 1-37.
- [36] Joshi, A., Prichard, W., & Heady, C. (2014). Taxing The Informal Economy: The Current State Of Knowledge And Agendas For Future Research. *The Journal Of Development Studies*, 50(10), 1325-1347.
- [37] Kaufmann, D., Kraay, A., & Mastruzzi, M. (2007). Governance Matters Vi: Aggregate And Individual Governance Indicators (World Bank Policy Research Working Paper, 4280).
- [38] Kemme, D. M., Parikh, B., & Steigner, T. (2020). Tax Morale And International Tax Evasion. *Journal Of World Business*, 55(12), 1-12.
- [39] Kirchler, E. E. (2008). Enforced Versus Voluntary Tax Compliance: The Slippery Framework. *Journal Of Economic Psychology*, 29(2), 210-225.
- [40] Kundt, T. (2017). Opportunities And Challenges For Taxing The Informal Economy And Subnational Taxation. Retrieved From https://assets.publishing.service.gov.uk/media/5b3b64a6e5274a6fe8b7048e/Opportunities_And_Challenges_For_Taxing_The_Informal_Economy_And_Subnational_Taxation.Pdf
- [41] Lee, K. (2016). Morality, Tax Evasion And Equity. *Mathematical Social Sciences*, 82, 97-104.
- [42] Lisi, G. (2019). Slippery Slope Framework, Tax Morale And Tax Compliance: A Theoretical Integration And An Empirical Assessment. *Discussion Papers In Economic Behaviour*.
- [43] Luttmer, E. F. P., & Singhal, M. (2014). Tax Morale. *Journal Of Economic Perspectives*, 28(4) 149-168.
- [44] Machedez, R., Wadzanai, S., Zhou, J., & Chirisa, I. (2018). Informal Economy And Social Vulnerability In Zimbabwe (Research Report). Friedrich-Ebert-Stiftung
- [45] Makochekanwa, A. (2020). Informal Economy In Ssa: Characteristics, Size And Tax Potential.
- [46] Marziana H., Mohamad, N.Orkhazimah A., & Mohmad, S.D. (2010). Perceptions Of Taxpayers With Level Of Compliance: A Comparison In The East Coast Region, Malaysia. *Journal Of Global Business And Economics*, 1(1), 241-257.
- [47] Mcgee, R. W. (2012). Christian Views On The Ethics Of Tax Evasion. In Mcgee, R. W. (Ed.), *The Ethics Of Tax Evasion: Perspectives In Theory And Practice* (Pp. 201- 210). New York: Springer.
- [48] Meagher, K. (2018). Taxing Times: Taxation, Divided Societies And The Informal Economy In Northern Nigeria. *The Journal Of Development Studies*, 54(1), 1-17.
- [49] Micah, L. C., Ebere, C., & Umobong, A. A. (2012). Tax System In Nigeria-Challenges And The Way Forward. *Research Journal Of Finance And Accounting*, 3(5), 9-15.
- [50] Modugu, P. K., Eragbe, E., & Izedonmi, P. F. (2012). Government Accountability And Voluntary Tax Compliance In Nigeria. *Research Journal Of Finance And Accounting*, 3(5), 1-9.

- [51] Mohammed, S. H., Umar, A., & Usman, I. (2017). An Assessment Of Factors That Influence Taxation; Taxpayers And The Self-Employed In Nigeria. *International Journal Of Social Sciences And Humanities Reviews*, 7(2), 194 – 202.
- [52] Mohd, R. P., Mohd, R. M., & Wan, F.B. (2013). The Perception Of Tax Payers On Tax Knowledge And Tax Education With Level Of Tax Compliance: A Study The Influences Of Religiosity. *Asean Journal Of Economics, Management And Accounting*, 1(1), 118-129.
- [53] Mohdali, R., & Pope, J. (2014). The Influence Of Religiosity On Taxpayers' Compliance Attitudes: Empirical Evidence From A Mixed-Methods Study In Malaysia. *Accounting Research Journal*, 27(1), 71-91.
- [54] Neil, M., & Tom, M. (2020). Building A Social Contract? Understanding Tax Morale In Nigeria. *The Journal Of Development Studies*, 1(1), 1-18.
- [55] Ogbeide, I. E., & Ken-Otokiti, D. (2021). A Review Of The Impact Of Tax Morale On Tax Compliance Behaviour. *International Journal Of Intellectual Discourse*, 4(2), 14-25.
- [56] Ogbomah, T. O., & Appah, E. (2024). Rule Of Law And Tax Compliance Behaviour In Nigeria: Does Tax Morale Matter? *Global Journal Of Politics And Law Research*, 12(4), 40-65.
- [57] Okoye, A. E., Isenmila, P. A., & Oseni, A. I. (2018). Good Governance And Personal Income Tax Compliance In Nigeria. *Accounting & Taxation Review*, 2(1), 1-15.
- [58] Okoye, P. V. C., Akenbor, C. O., & Obara, L. C. (2012). Promoting Sustainable Tax Compliance In The Informal Sector In Nigeria. *Afrev Ijah*, 1(1), 41-54.
- [59] Olajube, O. A., Ehigie, B. O., Osuma, R. O., Olayinka, A., Opara, C. K., & Ndom, B. A. (2018). Personality Attributes And Tax Morale As Predictors Of Willingness To Pay Tax: A Study Of Tax Payers, Ogun State Nigeria. *African Journal For The Psychological Study Of Social Issues*, 21(2), 7-20.
- [60] Olaniyan, N. O. (2020). The Effect Of Tax Compliance And Good Governance In Nigeria. *Kiu Interdisciplinary Journal Of Humanities And Social Sciences*, 1(2), 303-319.
- [61] Orumwense, K. E., & Aiwoho, D. (2021). Determinants Of Tax Morale And Tax Compliance: Evidence From Nigeria. *Journal Of Contemporary Issues In Accounting*, 2(1), 36-53.
- [62] Prichard, W. (2009). Taxation And Development In Ghana: Finance, Equity And Accountability. Retrieved From https://onlinelibrary.wiley.com/doi/abs/10.1111/j.2040-0209.2009.00330_2.x
- [63] Riahi-Belkaoui, A. (2004). Relationship Between Tax Compliance Internationally And Selected Determinants Of Tax Morale. *Journal Of International Accounting, Auditing And Taxation*, 13(2), 135-143.
- [64] Salaudeen, Y. M., & Abdulwahab, S. S. (2022). Corporate Governance Mechanism And Tax Compliance: The Nigerian Experience. *European Journal Of Business And Management Research*, 7(2), 45-54.
- [65] Sandmo, A. (2005). The Theory Of Tax Evasion: A Retrospective View. *National Tax Journal*, 58(4), 643–663.
- [66] Sebele-Mpofu, F. (2020). Governance Quality And Tax Morale And Compliance In Zimbabwe's Informal Sector. *Cogent Business & Management*, 7, 1-21.
- [67] Stark, J. A., & Kirchler, E. (2017). Inheritance Tax Compliance – Earmarking With Normative Value Principles. *International Journal Of Sociology And Social Policy*, 37(7-8), 452-467.
- [68] Torgler, B. (2003). Tax Morale In Transition Countries. *Post-Communist Economies*, 15(3), 357–381.
- [69] Torgler, B. (2005). The Importance Of Faith: Tax Morale And Religiosity. *Journal Of Economic Behaviour And Organization*, 61, 81-109.
- [70] Torgler, B. (2007). *Tax Compliance And Morale: A Theoretical And Empirical Analysis*, Edward Elgar, Cheltenham.
- [71] Torgler, B. (2011). Tax Morale And Compliance Review Of Evidence And Case Studies For Europe”, Policy Research Working Paper No. 5922, The World Bank, Europe And Central Asia Region, December.
- [72] Torgler, B. (2012). Tax Morale, Eastern Europe And European Enlargement. *Communist And Post-Communist Studies*, 45(1-2), 11-25.
- [73] Torgler, B., & Schneider, M. (2007). Causes And Consequences Of Tax Morale: An Empirical Investigation”, Working Paper No. 2007-11, Center For Research In Economics, Management And The Arts, Base.
- [74] Uzonwanne, M. C. (2015). The Indispensable Role Of Taxation For State Development In Nigeria. *International Journal Of Economic Research*, 1(1), 48-59.
- [75] Vincent, O. (2021). Assessing Smes Tax Non-Compliance Behaviour In Sub-Saharan Africa (Ssa): An Insight From Nigeria. *Cogent Business & Management*, 8(1), 1938930.
- [76] Vlachos, V., & Bitzenis, A. (2018). Corruption And Tax Compliance Of Greek Smes. In *Economy, Finance And Business In Southeastern And Central Europe* (Pp. 413–418). Springer.
- [77] Williams, C. (2020). An Institutional Theory Of Tax Non-Compliance In Bulgaria: A Tax Morale Approach. *Economic Alternatives*, (1), 33–49.
- [78] World Bank. (2006). Governance And Anti-Corruption. Retrieved May 26, 2019, From www.worldbank.org/Wbi/Governance?