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EFFECT OF TAX PAYERS TRUST AND CONFIDENCE ON VOLUNTARY COMPLIANCE IN ILORIN, NIGERIA

Taiwo Azeez OLANIYI (Ph.D, ACA)

Department of Accounting, University of Ilorin, Ilorin, Kwara State, Nigeria

Abstract

Lack of taxpayers trust and confidence (TC) in the tax system and/or in the tax officials is manifested tax avoidance and tax evasion and strained relationship between tax payers and corrupt tax officials (CM). More so, tax benefits (TB) expected from the government (infrastructure provision and security of lives and property) were at low ebb which aggravates trust and confidence in the tax system. This study evaluates the effects of tax payer's trust and confidence on voluntary compliance in Kwara State, Nigeria using primary data collected through questionnaire administration on selected 384 samples while analysis was carried out using probability multiple regression (probit) model. The study reveals that TC, TB and transparency of the tax system have significant positive effect ($p=0.0024, 0.0019$, $Coeff = 0.4696, 0.4686$) respectively on voluntary compliance while CM and CC have significant negative effect ($P=0.0026; 0.0042$ $Coeff = -0.6650, -0.6668$) respectively on tax payers voluntary compliance. The study recommends that government should elicit voluntary tax compliance by providing basic necessities for human survival: security, jobs, good roads and drinkable water as well as good health system and stable power supply among others, minimize corruption in the tax system with a view to increase government revenue for sustaining economic growth of the country.

Keywords: taxation, voluntary compliance, tax benefit, trust and corruption

1.0 Introduction

Taxation is being handled as concern of global significance as it affects every economy irrespective of national differences. It is the avenue through which citizens are most intimately connected to the state and an important catalyst for public demands for responsiveness and accountability. Tax is a compulsory charge imposed by a public authority on the income of individuals and companies as stipulated by the government decrees, Acts or Case Laws irrespective of the exact amount of services rendered to the taxpayer, (Olasayitan & Sankay (2012). Imposition of a tax charge is always preceded by automatic relationship between the taxpayer and tax official who does the imposition of the charge. At that early stage, if the tax official is able to build trust in the tax payer, the latter is likely to work hard to meet the tax demand. Trust is therefore a paramount factor for strengthening the tax official-taxpayer relationship and for earning their voluntary compliance. Hence, a reciprocal fulfillment of expectation from the government (social amenities in return for the tax collected) is likely to increase voluntary compliance by tax payers.

The relationship between the tax official and the taxpayer should not be weak otherwise low compliance is likely to occur (Alabede, Ariffin & Idris, 2011). However, Manaf (2004) reported that taxpayers who see tax evasion as unethical are likely to comply more than those who see nothing wrong in it. Therefore education of taxpayers over core ethical values is likely to ensure tax compliance. Even though the relationship between the tax payer's trust and confidence is important as

*Corresponding author: +2348035771449
Email address: myitaiwo03@yahoo.com

it contributes to their voluntary compliance and revenue mobilization, studies in this area scarce to come by except practical /real life experiences of forceful collection of taxes and strained relationship that is evident between the duo. Lack of academic documentation in this regard is a gap that this study is sought out to achieve.

More so, since majority of people do not like paying taxes, tax officials use coercive measures including monetary fines (penalties), garnishing and prison sentence to enforce taxation. Some tax officials do not see taxpayers as partners in the tax contract and therefore use authoritarian measures which are devoid of respect in dealing with taxpayers. On the other hand, some taxpayers evade and avoid taxes by failing to declare their true taxable income, all of which exerts affects (inadequately captured in the Nigerian literature) on revenue mobilization. Thus, it is relevant to ask: (i) if tax payer trust and confidence affect voluntary tax compliance? (ii) does tax benefit play significant role on voluntary tax compliance? and (iii) does corruption and fund mismanagement by tax official affect payer's voluntary tax compliance? This study evaluates the relationship between tax payer trust and confidence and voluntary compliance in Kwara State. Specifically, the study: (i) assess the relationship between tax benefit and voluntary compliance and determine the relationship between corruption and fund mismanagement by tax officials and voluntary tax compliance.

2.0 Literature Review

2.1 Conceptual Clarification

2.1.1 Tax Compliance, Trust and Confidence

Tax compliance is the degree to which taxpayers comply with tax law and administration, which can be achieved without the actual application of enforcement activity, Andreou, Erard & Feinstein (1998). Compliance with reporting requirement means that the taxpayer files all required tax returns at the proper time and that the returns accurately report tax liability in accordance with the Internal Revenue code, regulation and court decisions applicable at the time the return is filed (Roth, John & Witte, 1989). It is the willingness to pay taxes without threat or coercion. Voluntary tax compliance is one of the means through which citizens show their supports to government (Alabede, Ariffin & Idris 2011). This is because the more citizens perceived their government and tax system as fair, the more confidence and trust they would have towards the government. Thus, voluntary compliance from taxpayers does not solely depend on the equitability of the tax system but most importantly on the trust in the government (Kirchgassner, 2010).

2.1.2 Tax Benefit and Voluntary Tax Compliance

The fact that taxation is bedrock for states to fulfill their responsibility and ensure their continuity is an unarguable axiom. As Rakner & Gloppen (2002) noted that most countries taxation goes hand-in hand with economic growth and taxes have become the lifeblood for governments to deliver essential services and to make long-term investments in public goods. The nexus between government accountability and voluntary tax compliance has emerged as a non-economic approach to modeling voluntary compliance based on the recognition that there exist a relational social contract between the state and the citizens. Corruption, in any forms, may lead to a questionable situation of where, to what extent is the equitability and fairness the government in implementing the fiscal policies and tax laws. Kirchgassner, 2010) conclude that "it is important for politicians to be perceived as trustworthy in order to able to collect taxes".

Every form of tax represents a burden (cost) which the rational tax payer would like to minimize or completely avoid. Compliance with any tax could either be self imposed (voluntary) or enforced. Voluntary compliance is the preferred option because it is more cost effective and therefore yield higher tax revenue. The level of voluntary compliance is directly related to the assessment of the taxpaying population as to whether or not the relevant tax is fair and equitable. A tax system is adjudged to be fair, by tax payer, if it could be justified by the level of services provided by the beneficiary i.e the government. The level and quality of infrastructural and social/welfare services provided by governments in Nigeria do not elicit voluntary tax compliance. Because, the system is a

*Corresponding author: +2348035771449
Email address: nivitaiwo03@yahoo.com

radical departure from the efficiency indicators (universality, certainty, convenience and economy) propounded by Adam Smith, it is marred by failures in compliance, failures in tax enforcement and failures in tax administration.

Based on the above considerations, a huge population of tax payers in Nigeria comprising individual and corporate entities has no qualms in strategizing to minimize the tax liability either within the existing tax laws or in contravention of such laws. The two prominent strategies for tax liability minimization is tax avoidance and tax evasion. Tax Avoidance refers to the strategy of exploiting loopholes in both tax laws and tax administration to reduce legitimate tax liability while tax evasion on the other hand is an illegal act of intentionally reducing accrual taxes or completing skipping the payment of such taxes by under reporting income, overstating expenditures, deductions or exemptions (Downes & Goodman, 1995).

Tax Morale emphasizes the tax payers' internal motivations, social norms, personal values, cognitive processes and sense of moral obligation to pay taxes and motivation for voluntary tax compliance. Positive morale may signal higher voluntary compliance while negative morale will signal lower voluntary compliance. Hence, tax morale is an intrinsic motivation to pay tax. Failure experienced in Tax Enforcement and Administration in Nigeria was as a result of ineffectiveness and/or lack of transparency of government agencies responsible for the management of each type of tax due to improper tax assessment. The more common case in practice is deliberate under assessment of tax triggered by fraudulent collaboration between tax enforcement officer(s) and the tax payer. It is fraudulent because the tax assessor is most often compromised to "co-operate" with the tax payer to reduce tax liability.

2.2 Theoretical Issues

Theory of Planned Behaviour and Classical Theory of Tax Compliance (A-S Model) are those related to tax compliance. The Theory of Planned Behaviour (TPB) according to Ajzen, 1988, 1991) is an improvement over the Theory of Reasoned Action (TRA) developed by Fishbein, (1967). It predicts that the behavioural intention of an individual is influenced by three key variables: Attitudes; Subjective Norms; and Behavioural Control. He argues that intention informs actual behavior.

According to Francis, Eccles, Johnston, Walker, Grimshaw, Foy, Kaner, Smith and Bonetti (2004) attitude towards behavior is a person's overall evaluation of the behavior. They argued further that attitude is what shows whether an individual is in favor of his/her acts. Subjective Norms according to Francis *et al.* (2004) are a person's own estimate of the social pressure to perform or not to perform the target behavior. Subjective norms are assumed to have two components which work in interaction: beliefs about how other people, who may be in some way important to the person, would like them to behave (normative beliefs)... and the positive or negative judgments about each belief (outcome evaluations).

The theory of planned behaviour predicts that the behavioural intention of an individual is function of attitudes, subjective norms, and perceived behavioural control; therefore it is propose that voluntary tax compliance is influenced by the attitude of tax payers towards compliance; in this study we used tax morale to proxy 'attitude'. Therefore, it is deduced that the trust tax payers have in the government would influence their willingness to pay tax without any force.

Classical Theory of Tax Compliance is also called the A-S models based on the deterrence theory. The theory states that the taxpayer is assumed to maximize the expected utilities of the tax evasion gamble, balancing the benefits of successful tax cheating against the risky prospect of being caught and punished by tax authorities (Sandmo, 2005). Alabede *et al.* (2011) state that the deterrence theory depends largely on tax audit and penalty. They further stressed that this theory of tax compliance makes taxpayers to pay tax as a result of fear and sanctions. Trivedi & Shehata (2005) opined that the deterrent theories suggest that taxpayers "play the audit lottery", that is, they make calculations of the economic consequences of different compliant alternatives.

*Corresponding author: +2348035771449
Email address: nivitaiwo03@yahoo.com

2.3 Empirical Evidence

Tax compliance initially evolved as a research concept in economic psychology, but has been approached from various viewpoints shedding light on different aspects of taxpayers' behavior. Attitudes were measured, prevailing social norms and lay theories explored, which people have in mind when fulfilling their annual tax declarations (Kirchler, 2007). The empirical results indicate that compliance leads to increases in income and audit rates as well as decreases in tax rates. Compliance is also greater when payers perceive some benefits from a public good funded by the tax payments while changes in time rates appears to have little effect on tax compliance behavior (Alm, Jackson, McKee, 1992). It therefore appears that there are additional tax policy instruments beyond the standard prescription of enforcement actions that government can react to achieve its desired degree of compliance with the tax laws.

The behavior of tax compliance has been long explained by the policies oriented towards punishment, like tax audit and penalty rate (Alm *et al.*, 1992). However, the theoretical approach does not completely explain the behavior of tax compliance. The behavior of tax compliance in a realistic situation has been hinged on economic and non-economic factors. Non-economic factors which had been neglected by economists, have been introduced to explain the tax compliance by using the economic framework (Smith & Stalans, 1991). They have tried to include many non-economic factors which are, for example, the willingness to pay for public provision, public education, tax morale etc (Hyun, 2005). However, Nigeria is a country with a high corruption rate (Transparency International ranked the country 148th from the 185 countries examined in 2012). As such, evaluation of these factors alongside the country's peculiarities in estimating tax compliance is not available in the literature. This is the focus of this study.

3.0 Methodology

3.1 Model Specification

To achieve the objectives of this study, a regression relationship informed by empirical review was built as:

$$\begin{aligned} VTC &= f(TC) & \text{-----i} \\ VTC &= f(TC, TB, CM) & \text{-----ii} \\ \text{Prob}(VTC = j/X) &= \alpha + \beta_1 TC_1 + \beta_2 TB_2 + \beta_3 CM_3 + \beta_4 CC_4 + \dots + \beta_n X_n + \mu & \text{-----iii} \end{aligned}$$

Where:

VTC	=	Voluntary Tax Compliance
A	=	constant
j	=	Order of response which ranges from 1 to 5
X	=	represent the independent variables in the model
$\beta_1 - \beta_n$	=	parameter of estimate
TC	=	Trust and Confidence
TB	=	Tax Benefit
CM	=	Corruption and Fund mismanagement
CC	=	Compliance Cost

3.2 Measurement of Variable and Research Design

Trust and confidence is measured by the level of transparency by government while benefit is measured by the level of accountability to the tax payers but corruption and mismanagement represents the level of fairness of the tax system while compliance cost is the incurred in complying with tax regulations. A priori expectation $\beta_1, \beta_4 = 0$ and $\beta_2, \beta_3 > 0$. Descriptive survey design was used which is based on the fact that the focus centered on evaluating an existing state of affairs.

*Corresponding author: +2348035771449
Email address: nivitaivo03@yahoo.com

3.3 Population and Sample Selection

The population of this study comprises all the tax payers (PAYE) in Ilorin metropolis. However, 384 samples were selected using a model propounded by Bill Godden (2004) guiding infinite population parameters. The model is given as:

Sample Size - Infinite Population (where the population is greater than 50,000)

$$SS = \frac{Z^2 \times (p) \times (1 - p)}{C^2}$$

SS = Sample Size

Z = Z-value (e.g., 1.96 for a 95 percent confidence level)

P = Percentage of population picking a choice, expressed as decimal (e.g., 1/5 = 20 percent)

C = Confidence interval, expressed as decimal (e.g., .04 = +/- 4 percentage points)

A Z-values (Cumulative Normal Probability Table) represent the probability that a sample will fall within a certain distribution.

$$SS = \frac{3.8416 \times .2 \times .8}{.0016}$$

$$SS = 384$$

3.4 Data and Methods

Primary data was used and was obtained through questionnaire administration on the selected tax payers group (small and medium enterprises owners) in Ilorin metropolis. Efforts were made to ensure that all the 384 questionnaires were retrieved through sampling with replacement method. The bio-data of respondents were analysed descriptively while probability multiple regression model (probit) was adopted to evaluate the existence and strength of such relationship, if any, among the study variables.

4.0 Result and Discussions

Based on the 384 questionnaires administered and retrieved, the demographic data of respondents were presented and interpreted followed by reliability testing of the operational variable items. Subsequently, estimated parameters from the ordered logistic regression models specified were presented and discussed.

*Corresponding author: +2348035771449
Email address: nityitaiwo03@yahoo.com

Table 1: Demographic Variables & Nature of Business Activities

Nature of Business Activities being carried out	Frequency	Percent	Cumulative Percent
Production	49	12.8	12.8
Buying and selling	257	66.3	79.1
Service	78	20.9	100.0
Total	384	100.0	
Gender classification of Respondents	Frequency	Percent	Cumulative Percent
Male	237	61.6	61.6
Female	147	38.4	100.0
Total	384	100.0	
Educational Attainment of Respondents			
Primary level	-	-	-
Secondary level	31	8.1	8.1
Diploma	31	8.1	16.3
B.Sc degree	299	77.9	94.2
Master's degree	23	5.8	100.0
Ph.D.	-	-	-
Total	384	100.0	
Duration in Business			
0-3years	36	9.3	9.3
4-8years	257	66.3	75.6
9-15years	68	18.6	94.2
Above 15years	23	5.8	100.0
Total	384	100.0	

Source: Author's Computation, (2016)

Table 1 shows that the main business activities of the respondents cut across different forms of occupations such that 40 respondents constituting 13% engage in production activities, 257 of respondents constituting 66% engage in trading activities while 78 constituting 21% partake in service activities. More so, the gender classification of respondents in the same table reveals that both male and females are doing business and paying taxes accordingly in Kwara State and that they have the literacy required to understand the questionnaire. Table 1 also reveals that respondents have adequate experience (duration in business) 90% have been in the business for at least four years and above. Thus, one can place assurance on the respondents ability to providing correct opinions on the questions raised in the questionnaires. The reliability of the scale used for the 10 operational variables was determined using Cronbach's Alpha test and the coefficient of 0.641 which exceeds 50% is an indication that the data obtained for the study has a high reliability and internal consistency.

Table 2: Multiple Probability Regression Result

Dependent Variable: VTC
 Method: ML - Ordered Probit (Quadratic hill climbing)
 Date: 08/04/16 Time: 06:30
 Sample: 1 384
 Included observations: 384
 Number of ordered indicator values: 4
 Convergence achieved after 5 iterations
 Covariance matrix computed using second derivatives

Variable	Coefficient	Std. Error	z-statistic	Prob.
CM	-0.665024	0.180697	-3.680333	0.0002
TB	0.468658	0.150602	3.111902	0.0019
CC	-0.666807	0.233403	-2.865162	0.0042
TC	0.469642	0.207253	2.266031	0.0024
Pseudo R-squared	0.798317			
LR statistic	20.21087			
Prob(LR statistic)	0.000219			

Source: Author's Computation, (2016).

The linear relationship between tax payer's trust and confidence and voluntary tax compliance as shown in table 2 indicates that the overall coefficient of determination i.e pseudo R-squared (R^2) of 79.83%. This means that the equation has a good fit. However, it can be seen that all the variables TC, TB, CM and CC agrees with a priori theoretical expectations. Specifically, (TC) and TB have positive coefficients (0.469642 & 0.468658) respectively with respective p-values of 0.0019 & 0.0024. By inference therefore, (TC) has a positive significant impact on voluntary tax compliance, meaning that the more the level of transparency demonstrated by government, the more the magnitude of trust and confidence tax payers will have in the tax system and as such, the higher the extent of voluntary compliance with tax payment and tax rules and regulations. When this happens, government revenue will increase and economic development *ceteris paribus* will also be enhanced. This result is consistent with the findings of kirchggassner (2010) but disagrees with Kim, Kim, Her and Kim (2006).

The significant coefficients of tax benefit (TB) $p = 0.0019$ testifies to its positive significant effect on voluntary tax compliance. This means that if the tax system is beneficial to the payers, there is likelihood of them complying with the tax rules and regulations. This result is in consonance with the findings of Alm, *et al* (1992). Conversely, Corruption and fund mismanagement (CM) has a negative significant effect (prob = - 0.0234) on voluntary tax compliance meaning that if the tax official are corrupt or there is fund mismanagement in the tax system, there is likelihood that the tax payers will not comply with the tax rules and regulations (low tax compliance). This finding is in line with that of kirchggassner (2010). Overall, the findings from the study revealed that trust and confidence in the tax system goes a long way in deciding the direction of tax payers voluntary tax compliance.

5.0 Conclusion and Recommendations

It can be concluded that tax payer's trust and confidence in a tax system have a positive significant effect on voluntary compliance (civic responsibility of tax payment). More so, benefit attached to tax and/or received from government in return for tax payment also play significant role in the tax payer voluntary compliance, because if the tax system is beneficial to citizen in term of provision of infrastructural facilities, good and standard education, adequate security system good and reliable health system, employment opportunities, the citizen will voluntarily comply with the rules and regulation of any tax system in place. Corruption and fund mismanagement by tax official and/or tax authorities is also a strategic factor that influences the tax payer voluntary compliance.

*Corresponding author: +2348035771449
 Email address: ninyitaiwo03@yahoo.com

The study recommends that a good system of taxation should be put in place that will create trust and confidence in the mind of the citizen. Government should also provide necessary and basic critical success factors of human survival: employment opportunities, good roads, drinkable water, good health system and stable power supply among others to engender willful compliance with tax payment. Activities of tax officials should be monitored to prevent revenue leakages due to corruption and fund mismanagement, while operation of the treasury single account (TSA) should be entrenched into state government and other revenue generating agencies. This will ensure reliable government revenue and avoidance of rift in the tax system and between tax payers and tax officials.

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