

## TAX PAYMENT OBLIGATIONS AND ATTITUDE OF NIGERIANS IN SELECTED LOCAL GOVERNMENT AREAS IN OSUN STATE, NIGERIA

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### Abstract

*All over the world, tax is a controversial issue and Nigeria is not an exception. The case of Nigeria is made even the more peculiar because as the government and its agencies always make-out that citizens are not responding to tax payments as much as they should leading to a situation of tax-gap, so the citizens too are always quick to observe that government is not doing much in meeting their socio-welfare needs – giving rise to the expectation-gap phenomenon. Thus, this study examined the factors that drive the attitude of the Nigerian taxpayers towards their tax obligations and sought plausible solutions to the problems of tax-gap. The population for this study was the five thousand (5000) individuals who reside and work within the six selected local government areas in Osun state, Nigeria whose incomes are taxable under the provisions of the Personal Income Tax Act, 2004 as amended. Convenience sampling technique and the Slovin's formula were employed to arrive at 370 respondents that participated in the study. Primary data was used for the study. Questionnaires were used as data collection tools. The study results established that there is a significant relationship between the taxpayers understanding of the concept of tax and voluntary compliance of tax obligations. The study concluded that taxpayers' understanding of the notion of tax is inadequate and that the actions or inactions of government do influence the attitude of Nigerian taxpayers towards their tax obligations. The study recommends that government and its agencies should embark on aggressive tax education and enlightenment campaigns, while simultaneously taking steps to reduce the culture of wastes and corruption in governance and increase transparency in the use of tax funds as part of measures to combat the tax-gap problem.*

*Key Words: Attitudes, Transparency, Tax Avoidance and Evasion, Tax Obligations, Waste, Corruption*

### Introduction

The major challenge that any board of internal revenue would face is the attitude of tax payers towards payment of tax which has become a habit. According to Fowler (2012) most Nigerians and generally a lot of Africans were not used to the idea of paying taxes.

Over the ages, the issue of tax including the process or machinery of collection otherwise known as taxation, has continually being of considerable interest to stakeholders, namely: government, tax collection agencies,

the tax payer, scholars, authors, tax practitioners, financial analysts, professional and regulatory bodies alike. The government through its agencies wants to collect tax, but the average citizen will not willingly want to pay tax. While the hide and seek continues, the other stakeholders engage in studying or presenting the extent to which government has justified the collection of tax, and conducting researches into this attitude of the taxpayer towards meeting his tax obligations. Sogunro, (2013) stressed that the attitude of citizens to their tax obligations is a reflection of their attitude to their society and their government.

For the development and growth of any society, government owes it a duty to provide public goods and services for the benefits of the people. To achieve this, it needs considerable amount of fund; and one of the ways through which government obtains such funds is by imposing a compulsory levy, otherwise known as tax on its taxable citizens in respect of their income, capital, and consumption. This imposition is backed by laws, beginning from the oldest tax system in Nigeria the Personal Income Tax which was first introduced as a community tax in northern Nigeria in 1904 before the unification of the country in 1914 (UK Essays, 2014).

However, in Nigeria, as well as around the world, a majority of taxpayers view tax not as a contractual contribution to government expense, but as an involuntary tribute to be paid to avoid prosecution and penalty (Sogunro, 2013). With this type of mindset, the average Nigerian taxpayer would exploit every avenue possible to evade the payment of this involuntary tribute without being caught and penalized.

This attitudinal non-compliance with tax payments is a serious challenge facing income tax administration and hindering tax revenue performance. Attempts by government in the past to reverse the status quo, through various tax reforms it instituted, had not impacted on the compliance level of the citizens. The relatively low level of non-compliance is noticeable across the various types of taxes, but by far the major issue is the income tax. It had been noted in the literature that of all the different taxes, Personal Income Tax has remained the most disappointing and problematic. Specifically, the contribution of individual income tax remained marginal and comparatively low in the Nigerian tax revenue profile (Alabede, Ariffin, & Idris, 2011).

#### **Statement of the Problem**

Unarguably, government's financial resources come in form of tax revenue and non-tax revenue. But income tax remains the principal source of revenue to government in most countries of the world. In the estimation of government, so much is expected as personal income tax revenue if all its taxable citizens were brought into the tax net, declare their total income fully and honestly, and pay the resultant liability as at when due. Unfortunately, this has not been the case moreso, a considerable number of taxable citizens are outside the tax net and those who are within the net habitually under-declare their income size, and often, do not pay the established liabilities in good time.

Even employers of labour who collect taxes from their employees on behalf of government through the Pay As You Earn (P.A.Y.E.) scheme often end-up delaying remittance of such collections to government coffers, or in extreme cases, divert the collections to private uses. This has led to government not been able to get as much as

expected in terms of income tax revenue from the taxable population in most cases to run the affairs of state and provide the much craved for, dividends of democracy. This position presents a tax-gap in collectible revenue. This study therefore examines the tax payment obligations and attributes of Nigerians in selected local government areas in Osun states.

### **Objective of the Study**

The study seeks to achieve the following objectives:

- (i) to examine the taxpayer's understanding of the concept of tax and voluntary compliance of tax obligations.
- (ii) to establish the relationship between the actions or inactions of government and voluntary compliance of Nigerian taxpayers towards their tax obligations.

### **Research Questions**

This study is an attempt to examine tax payers' understanding of the concept of tax, identify their attitudes towards tax compliance, as well as the reasons that drive such attitudes. Thus, an attempt is made in this study to answer the following questions:

- (i) To what extent has the taxpayer's understanding of the concept of tax got to do with voluntary compliance of tax obligations?
- (ii) To what extent do actions or inactions of government influence the attitude of the Nigerian taxpayer towards his tax obligations?

### **Research Hypotheses**

The following hypotheses were developed for this study:

Ho<sub>1</sub>: There is no significant relationship between the taxpayer's understanding of the concept of tax and voluntary compliance of tax obligations.

Ho<sub>2</sub>: There is no significant relationship between the actions or inactions of government and voluntary compliance by the taxpayer.

### **Significance of the Study**

There appears to be a substantial gap between the amount of tax that is theoretically collectable from economically active persons in Nigeria and the tax that is actually collected. To that extent, government is not sufficiently empowered to provide the much-touted dividend of democracy to the expectation of the people.

Against this background, this study is significant as its outcome will make government to appreciate the feelings, perceptions, and expectations of its citizenry, which in turn, will aid the design of a more appropriate policy framework that will address these feelings, perceptions and expectations and ultimately ignite attitudinal change in the people.

The participating taxpayer will be better-enlightened, as the outcome of the study will enrich his understanding of the concept of tax and the need to support government in the provision of social services for public good by being tax compliant. Thus, taxpayer attitudinal shift will be achieved, with the concomitant closure of the tax-gap, which had been limiting performance in governance over the years.

### **Scope of the Study**

This study focuses only on taxpayers who are natural persons, who have feelings and can express themselves, while corporate taxpayers are excluded because they do not possess the kind of feelings this study seeks to estimate. This implies that the study will be limited to the Personal Income Tax and the

persons liable to tax under the applicable laws.

The geographical coverage will be restricted to six local government areas of Osun state namely Atakunmosa west, Atakunmosa east, Ilesa west, Ilesa east, Osogbo and Olorunda local government area because the six local government areas selected in Osun state represent a micro-Nigeria and it is home to male and female Nigerians and non-Nigerians of diverse culture, ethnic and religious backgrounds. Also the local government councils under study, the tax payers and prospective tax payers abound in their numbers, both in the formal and the informal sectors of the economy.

### **Review of Related Literature**

#### **Conceptual Framework**

Lewis (1982) cited in Halil and Mustapha (2011) suggests that attitudes should be examined for the degree to which they are a product of myth and misperception. He argued that when myths and misperceptions are replaced by knowledge, a change in attitudes towards taxation will occur even if the taxpayers' basic ideology and values remain unchanged and the tax law is unchanged. He also claimed that misperception probably plays a major role shaping fairness evaluations.

Corroborating the view of Lewis (1982), Roberts, Hite and Bradley (1994) also suggest that attitude to one's own tax evasion (tax ethics), and attitude to other people's tax evasion are important. If the government is wisely spending the national revenue, for example for basic facilities like education, health and safety and public transportation, it is likely that voluntary compliance will increase. In contrast, if taxpayers perceive that the government is spending too much on something considered unnecessary or

unbeneficial to them then taxpayers will feel betrayed and attempt to evade. The government at all levels therefore should prudently spend taxpayers' money to give them (taxpayers) maximum benefits for their contributions to the public treasury.

#### **Attitude and Perceptions towards Tax Compliance**

While taxpayers are influenced by the system of tax structure either to comply or not, evidence suggest that attitude and perceptions of the taxpayer also play an important role in their compliance decisions. These involve perceptions of government spending, perceptions on the fairness of the system, poor social influence and the ethics and attitudes towards compliance.

#### **Theoretical Framework**

Alabede, *et al*, (2011) posited that an individual's attitude towards a tax system predicts his tax compliance behaviour, adding that a person's attitude towards an event, object, function, or person may be favourable or unfavourable – depending on the individual's perception or evaluation.

To drive home the attitudinal notion in relation to tax compliance, Alabede, (2011) argued from the perspective of the functional attitude that the motive of the attitude will determine whether it will be positive or negative. The taxpayer, whose motive of attitude towards tax system is to express his belief in the system, is expected to judge the fairness of the system objectively, and the taxpayer whose attitude is motivated with what benefit to derive from the system may label tax system fair if he is benefitting from the system.

Berenson, (2007) tested three main theories of taxpayer compliance, namely:

- (i) Deterrence Theory, which emphasized that any government eager to extract tax revenues from the society should provide the public with sufficient fear of the consequences if one does not pay.
- (ii) Quasi-voluntary Compliance Theory, which establishes the notion of trust in government to provide goods, as well as the trust in fellow citizens to pay their fair share.
- (iii) The Theory of Customer Service, which suggests that obeying the tax law, is dependent upon having prior experience and interactions with the tax authorities.

### Empirical Review

Huffman, Adamand & Winkler, (2006) carried out a case study of public attitude towards taxation in Anderson County, South Carolina, the study concluded that while conventional wisdom may tell us that citizens do not like taxes, the truth of the matter is that when taxes are tied to an important and highly relevant activity in which they are unwilling to endure cuts, citizens may be willing to meet the needs and expand the services of this activity even if it means additional tax burden. This is relevant because citizens regularly evaluate their government (and elected officials) on the basis of performance with respect to the topics most salient in the mind of the individual (Huffman, *et al* 2006).

Alluding to the expectation-gap mentioned earlier, Huffman *et al.* (2006) further reiterated that as their study showed, irrespective of how individual may or may not feel about taxes in the abstract, they are willing to support a tax increase for expenditures that they feel are important and needed. We might infer from previous research that if citizens were simply asked about paying more because that county said

they needed more money, they would respond negatively. However, when citizens were given enough information, to determine why, for whom, and how the money was to be collected, they reacted more positively (Huffman *et al.* 2006).

According to the presidential committee on National Tax Policy, (2008) cited by Abiola and Asiweh, (2012), the central objective of the Nigerian tax system is to contribute to the well-being of all Nigerians directly through improved policy formulation and indirectly through appropriate utilization of tax revenue generated for the benefit of the people.

The presidential committee on National Tax Policy, (2008) further stated that other expectations of the Nigerian tax system include:

- (i) Encourage economic growth and development.
- (ii) Generate stable revenue or resources needed by government to accomplish laudable projects and or investment for the benefit of the people.
- (iii) Provide economic stability.
- (iv) To pursue fairness and distributive equity.
- (v) Correction of market failure and imperfection.

As if lending credence to the position of the Presidential Committee, Hirnyam, (2012) reminds all that while it is the duty of the government to provide infrastructures, security, shelter and other basic amenities for sustainable development, the citizens have the obligation to support government in many ways, one of which is the payment of taxes. Therefore, one of the ways of contributing to the common good of the society is for citizens to exercise their obligation as tax payers. Taxes are used to

pool resources for public health and safety, infrastructure, research, schools, transportation, courts, funding the police and providing parks and safe drinking water, amongst others.

### Methodology

The study adopted a descriptive survey design. This design was selected since the study sought to examine the tax payment obligations and attributes of Nigerians in selected local government areas in Osun states. Descriptive design focuses on reporting on the situation as it is which the focus of this study was.

The population of this research work consists of five thousand (5000) individuals who reside and work within the six local government areas selected for this study and whose incomes are taxable under the provisions of the Personal Income Tax Act, 2004 as amended by the Personal Income Tax (Amendment) Act, 2011. They include the four thousand (4,000) health and non-health staff, who pay their income tax under the P.A.Y.E. scheme, which Sogunro (2013) described as automated tax deduction process because the tax liability is automatically deducted upfront from their monthly salary and income-earning individuals who operate in the informal sector of the economy and derive their income in the form of gain or profit from such businesses as trade, profession and vocation. Persons in this category are liable to tax under the direct assessment scheme. It has not been feasible to obtain an accurate census of persons in this sector operating in the communities, thus, for the purpose of this study; an estimate of one thousand (1,000) income-earning taxable adults is adopted.

The sampling technique adopted for this study is the convenient sampling technique in a two-stage format where in the first stage, the departments and sections of the local governments, as well as the informal centers (Motor parks, business centers, canteens, and so on) included in the sample are chosen. The second stage involved identifying the individuals to be served with the questionnaire. The sample cuts across the genders, age-brackets, status, the professions, and occupations.

The sample size was determined by using the Slovin's formula:

$$n = \frac{N}{[1 + N(e)^2]}$$

Where  $n$  is the sample size,  $N$  is the population size, and  $e$  is the margin of error (Babatunde, 2014). Thus, a sample size of 370 was arrived at as follow:

$N = 5000$

$e = \text{Margin of error of } 5\%$

Therefore,  $n = \frac{5000}{[1 + 5000(0.05)^2]}$

$$= \frac{5000}{[1 + 12.5]} = 370$$

### Method of Data Analysis

In order to do a comprehensive analysis of the primary data obtained from the administered questionnaire; both descriptive and inferential statistics were applied. The demographic data of respondents set-out in first part and the Likert scale questions featured in second part of the questionnaire were analyzed using frequencies and percentages.

The formulated hypotheses were tested using chi-square ( $\chi^2$ ) statistic based on a 5% probability level of significance ( $P > 0.05$ ) using the formula:

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

Where: O = observed frequency  
E = expected frequency

### Result and Discussion

Correctly completed and retrieved copies of the questionnaire were used in the data analysis. As shown in Table 1, of the total of 370 copies served almost evenly across the

genders, only 291 (representing 79%) could be retrieved in time for this analysis. Of this number, 11 were invalidated mainly on account of ticking two answer-options against one question, while the remaining 280 (representing 76% of the total) were admitted for the analysis.

Description	Health	%	Non-Health	%	Informal	%	Total	%
Copies of Questionnaire distributed	80	22	110	30	180	48	370	100
Copies of Questionnaire retrieved	75	20	92	25	124	34	291	79
Copies of Questionnaire rejected	1	0	4	1	6	2	11	3
Copies of Questionnaire analysed	74	20	88	24	118	32	280	76
Source: Field Survey 2019								

As shown in Table 1 above, the sectorial distribution of analyzed questionnaire showed that 80 (or 22%) of the questionnaire were served on health staff of the local government, with 110 (or 30%) served on Non - health staff of the local government, while 180 workers representing 48% of total persons served were of the

informal sector who were engaged in trade and business.

### Answers to Research Questions

To what extent has the taxpayer's understanding of the concept of tax got to do with voluntary compliance?

Some Views of Tax	A		U		D		Total	
		%		%		%		%
Tax is a voluntary donation to the government by the governed.	169	60	7	3	104	37	280	100
Tax is a compulsory levy required for the provision of social amenities.	101	36	8	3	171	61	280	100
Taxation forces people to give-up their hard-earned income.	173	62	7	3	100	36	280	100
Taxation is a means of procuring funds for political campaigns.	171	61	9	3	100	36	280	100
Source: Field Survey 2019								

From the responses of taxpayers, as depicted by Table 2, there is an apparent misconception about what tax and taxation

actually mean. Majority of the respondents (61%) disagreed that tax is a means of making funds available to government for the

provision of social amenities for the benefits of the citizenry, while 3% were undecided. As a corollary to that position, 61% of respondents saw tax from some “uninformed” perspectives, as: donation to government, extortion of some sort, and forced-contributions towards electioneering campaigns, while 3% were undecided.

Question 2: To what extent have the actions or inactions of government influence the attitude of the Nigerian taxpayer towards his tax obligations?

Questionnaires were designed to ascertain whether some of government’s actions or inactions do influence the attitude of the Nigerian taxpayer towards his tax obligations. Table 3 below reveals the pattern of their responses:

Some of government’s actions and inactions.	A	%	U	%	D	%	Total	%
If government does not pay me salary, I shouldn’t be made to pay tax.	114	41	2	1	164	58	280	100
There is no need to pay tax because government is corrupt and wasteful.	199	71	9	3	72	26	280	100
The provision of social amenities in my area is satisfactory.	20	7	2	1	258	92	280	100
If the rich and the leaders pay tax, other citizens would willingly pay.	118	42	8	3	154	55	280	100
The income tax rate fixed by government is too high.	122	44	72	26	86	31	280	100

Source: Field Survey 2019

Some 41% of respondents agreed that citizens who do not draw salary from government should not pay tax to government. Furthermore, 55% of respondents disagreed that if the rich and the leaders pay tax, other citizens would willingly pay.

As regards the income tax rate, 44% agreed that it is too high, while a significant 26% were undecided. A substantial 71% of respondents agreed that the wastes and corruption in government make payment of

tax unnecessary, while 7% agreed that the provision, performance and maintenance of such amenities in their areas were satisfactory. Invariably, each of the factors highlighted in the questionnaire influenced in varying degrees, the attitudes of the taxpayer towards his tax obligations.

#### Testing Hypothesis 1

Ho<sub>1</sub>: There is no significant relationship between the taxpayer’s understanding of the concept of tax and voluntary compliance of tax obligations.

Table 4: Test Statistics



	Tax is a voluntary donation to the government by the governed	Tax is a compulsory levy required for the provision of social amenities	Taxation forces people to give-up their hard-earned income	Taxation is a means of procuring funds for political campaigns
Chi-Square	142.421 <sup>a</sup>	143.279 <sup>a</sup>	148.336 <sup>a</sup>	141.307 <sup>a</sup>
Df	2	2	2	2
Asymp. Sig.	.000	.000	.000	.000

#### Authors' computation, 2019

Applying the decision rule stated earlier on the test statistics in Table 4 above, leads to the following interpretation:

Ho<sub>1</sub>: As the chi-square calculated of Q10 142.421,  $P=0.000<0.05$ , Q11 143.279,  $P=0.000<0.05$ , Q12 148.336,  $P=0.000<0.05$ , and Q13 141.307,  $P=0.000<0.05$ , then we reject the null hypothesis which says there is no significant relationship between the taxpayer's understanding of the concept of tax and voluntary compliance of tax

obligations, and accept the alternate hypothesis which says there is significant relationship between the taxpayer's understanding of the concept of tax and voluntary compliance of tax obligations.

#### Testing Hypothesis 2

Ho<sub>2</sub>: There is no significant relationship between the actions or inactions of government and voluntary compliance by the taxpayer.

Table 5: Test Statistics

	If government does not pay me salary, I shouldn't be made to pay tax	There is no need to pay tax because government is corrupt and wasteful	The provision of social amenities in my area is satisfactory	If the rich and the leaders pay tax, other citizens would willingly pay	The income tax rate fixed by government is too high
Chi-Square	147.457 <sup>a</sup>	200.707 <sup>a</sup>	437.514 <sup>a</sup>	123.971 <sup>a</sup>	14.257 <sup>a</sup>
Df	2	2	2	2	2
Asymp. Sig.	.000	.000	.000	.000	.001

#### Authors' computation, 2019

Applying the decision rule stated earlier on the test statistics in Table 5 above, leads to the following interpretation:

Ho<sub>2</sub>: As the chi-square calculated of Q14 147.457,  $P=0.000<0.05$ , Q15 200.707,

$P=0.000<0.05$ , Q16 437.514,  $P=0.000<0.05$ , Q17 123.971,  $P=0.000<0.05$ , and Q18 14.257,  $P=0.001<0.05$ , then we reject the null hypothesis which says there is no significant relationship between the actions or inactions of government and voluntary compliance by

the taxpayer, and accept the alternate hypothesis which says there is significant relationship between the actions or inactions of government and voluntary compliance by the taxpayer.

### **Conclusion and Recommendations**

In this study, the tax payment obligations and attributes of Nigerians in selected local government areas in Osun states was evaluated. Hypotheses were formulated and tested using data from the administered questionnaires and chi-square statistic. The analysis of the data showed that there is significant relationship between the tax payers understanding of the concept of tax and voluntary compliance of tax obligations. The result is consistent with the study of Huffmon, Adamand & Winkler, (2006) that although conventional wisdom may tell us that citizens do not like taxes, the truth of the matter is that citizens are willing to comply with their tax obligations when taxes are tied to important and highly relevant activities.

On the basis of the findings, the study concludes that taxpayers' understanding of the notion of tax is inadequate and that the actions or inactions of government do influence the attitude of Nigerian taxpayers towards their tax obligations. The following recommendations were provided in the study after taking into consideration the study findings;

- i. Government through its relevant agencies like the federal and state revenue services, ministry of information, national orientation agency, and so on, should embark on aggressive enlightenment campaigns using mass-media such as radio, television, newspapers, social media, hand bills and bill boards, to educate everybody about tax in the language the people understand. And to reduce the need for such massive campaigns in the future, government should introduce (or re-introduce) civic education in the curricular of our educational institutions from the primary, through secondary, to the tertiary levels of our educational system. This way, the tax-paying adults of tomorrow would have known from infancy that tax is a civic obligation at adulthood.
- ii. Government should elevate transparency in tax-fund management to lofty heights, so as to win the confidence and trust of the tax-paying public. The "little" that is being collected should be judiciously applied in providing verifiable and beneficial social amenities for the people across the nation, with a feedback-mechanism that ensures that periodically, the people are told how the tax they paid had been deployed. All drain-pipes through which tax monies are frittered away should be blocked; and discipline should be entrenched in the management of tax monies. Tax laws should not be made applicable only to the 'poor folks': the rich and the leadership should also submit themselves for assessments, and proceed to pay their tax liabilities, in the spirit of leadership by example. In addition, tax-collecting agents need to adopt a change of approach that will attract taxpayers to voluntarily step forward for assessment and settlement of their tax liabilities.
- iii. Tax laws should be simplified by translating them into local languages and making them available in all the nooks and crannies of the land. The

collection machinery and also the rate of tax should be re-designed and re-defined, with inputs not only from technical persons, but also from representatives of the different classes of Nigerians from whom tax obligations are expected – including market women and artisans. This will engender a sense of belonging, and by extension, a considerable rate of voluntary compliance.

- iv. The present tax laws should be reviewed to provide for incentives by way of reliefs and rebates for the taxpayer who saves government the trouble, time, and money running after him for tax, but comes-up voluntarily to pay. For one thing, he would be happy and willing to come back next time; for another, as he spreads ‘the good news’, others will follow his footsteps. In addition, it behooves the government to establish a credible data base of citizens who are old enough to pay tax, as well as the younger ones who would be maturing into taxable adults as the years go by. This will mark the first step in identifying the extent of the tax-gap, and assist in at least, reducing, if not totally bridging it.

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