

A SURVEY OF RELIGIOSITY, TAX MORALE AND COMPLIANCE AMONG MICRO, SMALL AND MEDIUM SCALE ENTERPRISES IN NIGERIA

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ABSTRACT

The paper assessed the influence of religiosity and tax morale on tax compliance of MSMEs focusing on South-West, Nigeria. Primary data was employed through the use of structured questionnaire administered to the respondents to collect data (Reliability's Cronbach alpha = 0.891). Population of the study covers individuals operating in the informal sector in Lagos, Oyo and Osun state in Nigeria. A sample of 500 MSMEs operators was purposefully selected. Responses were analysed using percentages, mean and regression. The study found that religiosity (total, not neither inter- nor intra-personal), as well as tax morale components (especially, sentiment, norms and value, taxpayers' attitude and fairness of tax system, but not governance and trust), exerted a significant influence on tax compliance among operators of MSMEs in South-West, Nigeria. The paper concludes that religiosity and tax morale had a significant effect on tax compliance among MSMEs in Nigeria. It recommends that stakeholders should ensure tax morale among operators of MSMEs in Nigeria should be induced; likewise level of religiosity among individuals should be induced at both individual (intra-personal dimension) as well as the social level (inter-personal dimension) for it to be effective in influencing variation in tax compliance among Nigerians.

Keywords: Attitude, micro, small and medium enterprises, religiosity, sentiments, tax compliance, tax fairness, tax morale

INTRODUCTION

Countries globally, and more specifically developing countries, have an acute deficit of resources relative to their enormous needs. This amplifies the need for taxation as an important means for governments to raise public revenue (Ali, Fjeldstad &

Sjursen, 2013; World Bank/PwC, 2016, 2017). Developing countries are however facing tax non-compliance, which is more severe than developed countries due to inefficiency in the former's inefficient tax administration as well as lack of capability and experience to meet the challenge (Chau & Leung, 2009; Daniel, Akowe & Awaye, 2016; Kira, 2017; World Bank/PwC, 2016, 2017). Of all the taxpayers in these jurisdictions, Mohdali, Benk, Budak, Isa and Yussof (2018) established that taxpayers in the informal sectors are less compliant than employee taxpayers on Pay-As-You-Earn (PAYE) Scheme.

The success of public revenue mobilisation is considered to be strongly dependent on the degree of tax morale, which ultimately induces the taxpayer's voluntary compliance. Meanwhile, tax morale among these taxpayers in the informal sector was established to be very low; far below the level that can induce sustainable tax compliance (Ameyaw, Oppong, Aba, Abruquah & Ashalley, 2016; Mohdaliet al, 2018). This group forms the highest proportion of taxpayers in developing economics (World Bank/PwC, 2017). Most of their transactions also involve cash receipts that allow them to not disclose any of such receipts when reporting their income to the tax authority. It is therefore extremely complex and difficult to identify and control non-compliance or understand its likely causes or perpetrators (Levinor, 2008).

Ameyaw *et al* (2016), Schneider *et al* (2010) and Udoh (2015) however observed that despite this situation, taxpayers in the informal sector had been neglected for so long. This knowledge gap is attested to be more pronounced by the findings of Beale and Wyatt (2017), Chau and Leung (2009), and Kira (2017) which individually opined that there is no agreement on tax compliance as a phenomenon, nor on its determining factor, making the area remaining a rich research area.

Hakim, Safira and Muhammdah (2019) examined the effect of intrinsic religiosity on voluntary compliance in Indonesia. The study found that religiosity has significant influence on tax amnesty reporting and that religiosity also moderate the influence of guilt cognitions on taxpayer's voluntary disclosure. The findings are similar to a study carried out on self-employed Muslims in Libya by Abodher, Ariffin and Saad (2020). Their study adopted structured questionnaire to examine the impact of Islam and Islamic religiosity on tax non-compliance behaviour among self-employed taxpayers in Libya. Structural equation modelling analysis of the data collected suggested that both Islamic religiosity exhibited significant positive relationship with tax non-compliance behaviour among self-employed Libya taxpayers.

Wang and Lu (2020) studied the Chinese Buddhism and Taoism religions to establish that companies with head offices located in areas with stronger religiosity were more tax compliant. This effect was found to be stronger in female managed companies, and these more formal organisation culture. With the aid of secondary data, Hwang and Nagac (2020) used data from American religious data archive to examine the

effect of adherence to church on actual tax compliance at country level. The study found that religiosity of a country significantly serves as deterrent to tax evasion in such country. Similar result was obtained from a study on small/medium scale business by Nicholson (2019) that used interview among small/medium business owners in New Zealand. The findings of Nicholson (2019) suggested that religiosity has significant influence relatively low compared to other factors. Nicholson (2019) however observed that religiosity could not be accurately measured as a concept.

On the contrary, the research by Jun and Yoon (2018) on Korean taxpayers however gave mixed results. Jun and Yoon (2018) used panel data of Korean taxpayers. The results suggest that religion and religiosity do not exert significant effect on both exchange equity and horizontal equity. Meanwhile each of religiosity and religion exerted significant result effect on vertical equity. Social and economic factors are effect tax evasion or morale Korean tax payers then religion and religiosity.

Al-Ttaffi and Abdul-Jabbar (2015) and Kirchler (2007) suggested that other behavioural variables could be considered relevant in explaining the reasons for such controversy. Among these is religiosity, either at an affiliation or commitment level. Mohd Ali and Pope (2012) however cautioned that despite the acknowledgement of the relevance of religiosity on human behaviour generally, no clear direct or consistent results has been achieved concordance with the judgment. Therefore, an unclear mixed relationship still holds.

With this analysis, it could be inferred that a clear cut consensus of opinions had not be reached on the effect of religiosity on tax compliance, especially with empirical evidence from developing economy like Nigeria. This study, therefore, examined the effect of religiosity and taxpayer's morale on the compliance of operators of MSMEs in Nigeria.

LITERATURE REVIEW

Conceptual Review

Tax compliance: Tax compliance refers to situation whereby taxpayer has made due registration with the relevant tax authority, timely filed his tax return, disclosed all his income sources, reported all income from each income source, claimed all and only entitled reliefs and allowances, correctly computed his tax liability and timely paid his tax due to the appropriate authorities (Agbetunde, 2019). Tax compliance entails fulfilling all the provisions of the tax legislation relevant to a taxpayer in his particular situation at a point in time.

Religiosity: Religiosity refers to "... the application of religious values, beliefs and rituals in a person's daily life..." (Worthington *et al.*, 2003). It refers to "the application of religious values, beliefs and rituals in a person's daily life." The individual aspect of religion is usually seen as the beliefs of individuals about the

existence and power of a supernatural entity. The social aspect involves the observation of the fact that religious rituals/chores are conducted by collectives and that most religions prescribe how adherents should behave in social interactions. Religiosity is therefore defined in this study as the commitment of the individual to the application of religious teachings, beliefs, rituals and values into his daily affairs.

Tax morale: Tax morale was opined to be devised by Gunter Schmolders in 1960 as “the attitude of a group or the whole population of taxpayers regarding the question of accomplishment or neglect of their tax duties.” It is based on “citizens’ tax mentality”- the base of citizens’ inner approval of tax duties in submission to the state's authority. Alm and Torgler (2006) sees it as “... the intrinsic motivation to pay tax”. Tax morale is here seen as the internalised obligation that intrinsically motivates citizens to exhibit a favourable attitude towards paying taxes.

Theoretical Framework

The theory that anchored this study is the Theory of Planned Behaviour by Ajzen (1991). The theoretical framework is therefore presented that, the compliance of taxpayers in the Nigerian informal sector would be a dictate of their level of religiosity, measured by intra- and inter-personal religiosity dimensions, and tax morale measured by sentiment, norms and value, taxpayers' attitude, fairness of tax system and governance and trust, all these measured at each point on the compliance value chain.

Empirical Review

In recent time, there is increasing attention of researchers on the positive impact of religiosity in human life (Holdcroft, 2006). Religiosity is considered to be influential on all individuals, not specific to any demographic groups (Holdcroft, 2006). Several studies had established the existence of a significant link of religiosity with human behaviour.

Bergan and McConatha (2000) found that religiosity had a direct relationship with happiness across all age groups. Religiosity and general life satisfaction, as well as a sense of belonging and living a purposeful life, are also found to be related (Holdcroft, 2006 citing Dezutter, Soenens, & Hutsebaut, 2006). Theoretical analysis made by Walker (2003) also highlighted many aspects of religiosity's influence on morality. Religiosity is also found to be correlated with moral development and value system by empirical studies like Beit-Hallahmi and Argyle (1997), Walker (2003) and Roccas (2005) cited in Holdcroft (2006). Pro-social behaviour like compliance to norms and regulations and laws are also established to be associated with religiosity (Holdcroft, 2006). It was however noted that moral judgment may not automatically lead to behaviour that will agree with such judgment (Rest, 1986, Agbetunde & Adekunle, 2010). Ajzen (1991) also argued that several other individual factors may prevent the behaviour of an individual to differ from knowledge-based judgment.

Religiosity and Tax Morale/Compliance

Palil, MdAkir, and Wan Ahmad (2013) claimed that religiosity exerts some level of effect on the cultural characteristics in a country. The author argued that moral issues are significant in deciding compliance. Palil, *et al* also opined that religiosity motivates voluntary compliance and help on tax awareness. According to Pope and Mohdali (2010), studies on religiosity and tax compliance have focused more on the inverse relationship between religiosity and taxpayers' negative attitudes but more current studies are looking at religiosity's positive effect on tax compliance. Religion can influence tax morale in several ways. For instance, Furnham (1981) found a high degree of negative relationship between religious work ethics and tax compliance. Mohdali and Pope (2014) surveyed the role of taxpayers' religiosity and external environment like tax authority, government and society on improving voluntary tax compliance of Malaysian individual taxpayers. Religiosity was found to have exerted a positive influence on taxpayers' voluntary compliance. Likewise, taxpayers' perception of the government and their interactions with tax authorities had significant effect on compliance. The authors adduced reasons for these findings to be the strong religious values generally held by the respondents, democratic rights, and good customer relations from tax authority enjoyed by respondents. Benk, Budak, Yuzbasi, and Mohdali (2016) extended the Mohdali and Pope's study to establish the same effect when enforced compliance was added when adopting the same methods and the same instrument.

Darmayasa and Aneswar (2005) in their study found that internalization of religiosity is capable of reducing tax evasion and avoidance. A study by OECD (2013) using WVS data also established that religious factor is one of the first five factors associated with tax morale across six regions examined (East Germany, Western Europe, Africa, North America, Asia and Oceania and Latin America and the Caribbean). The study emphasized that people that claim a faith or have a religious identity strongly exhibited positive tax morale across the world. This was supported by Vythelingum, Sooudram and Jugurnath (2016) that gave empirical evidences from UK, US, Canada, and West Germany, Daude and Melguizo (2010) from Latin America and OECD (2013) for evidence across six regions. Conversely, the study of Budiarto and Yennisa (2018) and Palil, MdAkir, and Wan Ahmad (2013) did not find a significant relationship between religiosity and tax morale/compliance. It is however noted that a sample of 70 students by Palil, *et al.* is considered to be small for generalization.

METHODOLOGY

The study adopted a descriptive survey design using a structured questionnaire to source for primary data. The questionnaire was directly administered on taxpayers in the informal sector in Lagos, Oyo and Osun state in Nigeria. This states host the greatest proportion of people in the informal businesses in the country. Population of the study covers individuals operating businesses in the informal sector, out of which a sample of 500 was purposefully selected using Yamani (1996) formula. In order to get reasonable and reliable responses, market heads and executives of the

cooperative societies in each location were involved in the questionnaire administration. This allowed the respondents to be free and relaxed in stating their opinions since they were seeing their heads as part of them speaking their languages. Collected data were analysed using descriptive and inferential statistics.

Tax morale was proxied by its determinant factors identified as sentiment, norms and values, individual's attitude, the fairness of the tax system, and governance quality and trust in government (Ajzen & Fishbein, 1980; Barbutamisu, 2011; Chau & Leung, 2009; Devos, 2014; Fischer, Waltick & Mark, 1992; Kaufmann & Kraay, 2016; Kirchler, Hoelzl & Wahl, 2008; Torgler, 2004).

This study measured religiosity by adopting the Religious Commitment Inventory (RCI-10) offered by Worthington *et al* (2012). The RCI-10 is a culmination of results of these various studies. It assesses religiosity using intra-personal and inter-personal dimensions. The inter-personal dimension involves items relating to individuals' relationship with others based on his religiosity (social aspect), while the intra-personal commitment concerns the respondent's religious dealing between himself and the supernatural being that formed the centre of his belief. The model for the study proposed tax compliance as the dependent variable, tax morale and religiosity as the independent variables which are expressed as:

$$TC = \beta_0 + \beta_1SNV_i + \beta_2FTS_i + \beta_3GOT_i + \beta_4ATD_i + \beta_5RELE_i + \beta_6RELA_i + \epsilon_i$$

Where; TC = Tax Compliance, SNV = Sentiments, Norms and Values, GOT= Governance and Trust, FTS = Fairness of Tax System, ATD = Attitudes of Taxpayers, RELA = Intrapersonal Religiosity and RELE = Interpersonal Religiosity.

A-priori expectation : $0 < \beta < 1$

RESULTS AND DISCUSSION

From the 500 copies of the questionnaire distributed, 409 (81.8%) valid responses were received. The percentage returned was considered adequate to generalise to the entire informal sector. The results of reliability tests gave Cronbach alpha values of 0.825 for sentiments, norms and values had 0.775, fairness had 0.815, attitude had 0.756, while governance and trust had 0.838 and Religiosity items gave 0.872. They are all above 0.70 minimum coefficients (Drost, 2011 citing Nunnally, 1978). These suggest that the instrument is capable of consistently generating similar results each time it is used over time and across jurisdictions.

Descriptive Analysis

Table 1: Gender Distribution

Gender	Frequency Distribution	Percentage
Female	179	43.8
Male	230	56.2
Total	409	100

Source: Authors' Computation, 2019

The gender distribution of respondents showed that 230 (56.2%) respondents were male, while 179 (43.8%) respondents were female. This revealed that respondents were evenly spread across genders.

Table 2: Age Distribution

Age in Years	Frequency Distribution	Percentage
18-30	151	36.9
31-45	166	40.6
46 and above	92	22.5
Total	409	100

Source: Authors' Computation, 2019

Respondents between 31 and 45 age group had the highest occurrence of 166 (40.6%), followed by those between 18 and 30 years with frequency of 151 (36.9%). These together indicate that 77.5% (40.6 + 36.9) of the respondents were in their active working age, while those close to retirement age formed a low proportion of 22.5%. The results showed the opinions of respondents could still be within the taxpaying age even up to the next 30 years.

Table 3: Ethnic Distribution

Ethnicity	Frequency Distribution	Percentage
Yorubas	299	73
Igbo	86	21
Hausa	24	6
Total	409	100

Source: Authors' Computation, 2019

Distribution according to ethnicity revealed that the three major tribes in Nigeria were all represented in the study (2.7:21:73.3:2.9 for Hausas 3%: Igbo 21%: Yorubas 73%: other tribes 6%). This suggests that reasonable generalisation of the results to the entire country could be made with a certain level of assurance.

Table 4: Religious Denomination Distribution

Age	Frequency Distribution	Percentage
Christianity	266	65
Islam	139	34
Others	4	1
Total	409	100

Source: Authors' Computation, 2019

Results of the religious denomination of respondents suggesting a widespread distribution of respondents across the two major religions in Nigeria (Christianity = 65% and Islam = 34%, others = 1%).

Table 5: Income Distribution

Income	Frequency Distribution	Percentage
Below N50,000	219	53.5
50,001 -200,000	134	32.8
200,001 -350,000	36	8.8
350,001 -500,000	12	2.9
500,001 and above	8	2
Total	409	100

Source: Authors' Computation, 2019

Income distribution also showed wide spread of respondents over the five income groups designed for the study. It was however observed that more than half (53.5%) of respondents were earning less than ₦50,000 per month. This was followed by those earning between ₦50,000 and ₦200,000 (32.8%), then followed by those earning between ₦200,001 and ₦350,000 (8.8%). Only 2% of respondents were earning above N500,000 per month. This result suggested that the majority of respondents (86.3%) could be considered as very low-income earners. This is supported by World bank/PwC (2017) that established that majority of Nigerians in the informal sectors were generally low-income earners.

Table 6: Group Distribution

Group	Frequency Distribution	Percentage
Traders	233	57
Artisans	176	43
Total	409	100

Source: Authors' Computation, 2019

The trade group analysis revealed that 57% of respondents were traders including foodstuff sellers, provision/cosmetic/provision sellers; while 43% were technicians/artisans including carpenters, tailors/fashion designers, bricklayers, mechanics as well as bus, cars and motorcycle transporters. Hence, there was a good distribution of respondents across the trade groups.

Table 7: State of Residence Distribution

State of Residency	Frequency Distribution	Percentage
Lagos	215	52.6
Oyo	113	27.6
Osun	81	19.8
Total	409	100

Source: Authors' Computation, 2019

The respondents' distribution along the state of residence indicates that 52.6% were residents of Lagos State, 27.6% were residents of Oyo State and 19.8% were residing in Osun State. It, therefore, shows that the three states selected for the study were proportionately represented in the survey.

Influence of Religiosity and Tax Morale on Compliance

Hypotheses were tested using multiple regression to test the effect of religiosity and tax morale on compliance for each of the hypotheses formulated.

Main Hypothesis: Influence of Religiosity and Tax Morale on Compliance

Table 8: Statistics for the Influence of Religiosity and Tax Morale on Compliance

		UnstdCoeffs		StdzdCoeffs			
		β	S E	Beta	T	Sig.	
1	(Constant)	1.093	.260		4.198	.000	
	Sentiment, Norms	.166	.071	.145	2.352	.019	
	Fairness of Tax System	.170	.087	.125	1.958	.049	
	Attitude of Taxpayers	.152	.056	.167	2.732	.007	
	Governance & Trust	.033	.057	.033	.576	.565	
	Inter-Religiosity	.073	.066	.081	1.097	.273	
	Intra-Religiosity	.105	.072	.112	1.462	.145	
	R	R²	Adj. R²	S E	df	F	Sig.
Model 1	.478 ^a	.229	.215	.83649	6/328	15.936	.000 ^b

Source: Authors' Computation, 2019

The results ($R^2 = 0.229$ Adjusted $R^2 = 0.215$, $F(6, 328) = 15.936$; p -value = 0.000) on Table 1 and ($R^2 = 0.219$, Adjusted $R^2 = 0.207$, $F(6, 328) = 18.161$; p -value = 0.000) on Table 8 show that, on a general note, religiosity and tax morale dimensions had significant effect on compliance of MSMEs' operators in Nigeria. The result of the test for the effect of religiosity and tax morale on compliance is presented in Tables 8 and 9. The first table presents a situation whereby interpersonal and intrapersonal dimensions of religiosity were individually tested while the second table present the combination of the two dimensions as total religiosity level of the taxpayers. That the regression suggested that the independent variables exerted combined effect of 0.215 on compliance of MSMEs operators in Nigeria. This suggests that a unit change in these predictors would cause 0.215 changes in compliance of MSMEs operators in Nigeria.

The individual influence of each of the independent variables revealed that sentiment, norms and values, fairness of tax system as well as attitude of taxpayer individually gave significant contributions (sentiment, norms: $\beta = 0.166$, $t(328) = 2.352$; $p = 0.019$; fairness of tax system: $\beta = 0.170$, $t(328) = 1.958$; $p = 0.049$; attitude of taxpayers: $\beta = 0.152$, $t(328) = 2.732$; $p = 0.007$) to variation in the tax compliance. Neither the inter-personal dimension nor the intra-personal dimension of religiosity was found to give significant contribution. Meanwhile, the result ($\beta = 0.130$, $t(328) = 2.254$; $p = 0.025$) on Table 9 revealed that when the two religious dimensions were considered together, the contribution became significant.

Table 9: Statistics for the Influence of Religiosity and Tax Morale on Compliance

		Unstdzd Coeffs		Stdzd Coeffs			
		B	SE	Beta	T	Sig.	
1	(Constant)	1.185	.258		4.599	.000	
	Sentiment, Norms	.173	.071	.151	2.431	.016	
	Fairness of Tax System	.174	.087	.128	1.996	.047	
	Attitude of Taxpayers	.172	.055	.189	3.099	.002	
	Governance & Trust	.031	.057	.031	.545	.586	
	Religiosity	.130	.057	.135	2.254	.025	
	R		R²	Adj. R²	SE	F	Sig.
1	.468 ^a		.219	.207	.84033	18.161	.000 ^b

Source: Authors' Computation, 2019

This suggests that the influence of religiosity was only significant in influencing tax compliance when the social aspect relating to the level of relationship with other people (inter-personal religiosity dimension) is added to the individual aspect relating to his relationship with God (intra-personal religiosity dimension).

Decision: On a general note, since $P < 0.05$, the study established that religiosity and tax morale dimensions had a significant influence on the compliance of MSMEs operators in Nigeria.

Table 10: Summary for the Influence of religiosity and tax morale on tax compliance β value

Variables	Tax Compliance
Adjusted R² / P-Value	0.215*
Sentiment, norms	0.166*
Fairness of tax system	0.170*
Attitude of taxpayers	0.152*
Governance and trust	NS
Inter-Personal	NS
Intra-Personal	NS
Religiosity	0.130*

Source Authors' Computation, 2019

NB: * = significant at 5%

The analysis of the result revealed that sentiment, norms and value made 0.166 significant contributions, the fairness of tax system gave a significant contribution of 0.170, taxpayers' attitude gave 0.152 significant contribution and religiosity gave

0.130 significant contribution to the variation in tax compliance by taxpayers of MSMEs in Nigeria. Governance and trust did not give influence that is significant enough as a research finding. It is noted that neither the intra- (individual aspect) nor the inter-personal (social aspect) dimension of religiosity gave significant contribution to variation in tax compliance among operators of MSMEs in Nigeria. These findings imply that the compliance of operators of MSMEs would significantly be influenced only when individual operators combine their religiosity at an individual level (religious values in relating with God) with their religiosity at a social level (relationship with other people). Practising religiosity between individuals and God alone will not have any significant influence on the compliance until the religious duties to fellow human beings and other creatures are well practised that individuals could be significantly influenced.

CONCLUSION AND RECOMMENDATION

This paper concludes that religiosity measured by social (inter-) and individual aspects (intra-) as well as tax morale measured by sentiment, norms and value, taxpayers' attitude, the fairness of tax system and governance and trust, exerted significant influence on tax compliance among operators of MSMEs in Nigeria. This compliance was only achieved by combined efforts from intra- and inter-personal religiosity, as each individual could not exert enough influence to change compliance level.

The study added to the existing knowledge on tax morale, tax compliance and religiosity. Specifically, aside from the contribution to the concepts, the study contributed to the methodology by developing a model to test via multiplied regressions and correlation analyses. Future research on tax compliance could, therefore, adopt any of them since they have all been tested in this study.

This study made an empirical contribution through data from MSMEs and evidence from developing economies. These would, therefore, be found useful for complementary and comparative analysis for a good understanding of tax compliance and tax morale. Another area of empirical contribution that contribution of individuals' moral values and their religious value were separately examined. Theoretically, evidence validating the TPB was supplied by this study.

Arising from the findings, taxpayers' participation in decision making on tax matters and issues is recommended. This is to give taxpayers feelings that they have a voice in ways they are being taxed and offer a sense of commitment to these collective decisions made and/or reviewed together. Strong social cohesion among citizens for improvement in taxpayers' sentiments should be ensured.

The study is recommending taxpayers' service that would emphasis tax administrators are service providers and facilitators to taxpayers as customers for public goods and services. This measure would go a long way to enhance the fairness

of the tax system and the attitudes of self-employed taxpayers. In order to improve taxpayers' attitude, tax authorities should also continue the taxpayers' education and enlightenment programmes regularly. Improvement of institutional welfare is also recommended for tax administrative and retributive fairness.

It is suggested that further research be carried out in the areas of replication in other areas, especially developed economies. Expansion of this study to incorporate several countries to have an international comparative study. These would ensure broad and comparative analysis for generalization. Adoption of another methodology like use interview and incorporation of employee taxpayers would also be of good value.

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