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Tax Compliance Behavior and Religiosity: The role of Morality

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Abstract

The paper addressed Tax Compliance Behavior and Religiosity: The role of Morality in the context of application in Nigeria. The objective was on determining tax compliance and religiosity in a contemporary Nigerian Society. The population of this study is mainly Tax Professionals, Business Owners, Academics, Accountants, and other small and medium scale businesses across states in Nigeria. For this study, the population was also drawn from both Muslims and Christians as they represent the two-dominant religion in Nigeria. Findings revealed that there are no significant differences in the views of respondents based on age also there are no significant differences in the views of both male and female respondents regarding the effect of religiosity on tax compliance. It was recommended that tax authorities should work hand in hand with religious leaders to educate the members/ subjects from the holy book in the gravity on evading tax from God's perspective and Morals should be taught in our school to awaken the conscience of citizens.

Introduction

Ibenegbu (2018) states that before the coming of white men, the structured tax system was traced to the northern part of the country. The existence of Islamic religion made taxation possible and easy to administer in northern Nigeria. The southern part of the country was not organized as the North; thus, the South-West had an organised system but not like the North, the South-East did not have a centralized system of taxation. Some of the taxes administered in Northern Nigeria includes: Zakat – tax for educational, religious and spiritual purposes, Kudin Kasa- tax for land acquisition, Shuka-Shuka - tax for cattle rearers, Jizyah – a tax levied on the non-Muslims who live in Muslim communities. Akanbi (2019) also stated that there was also a system of taxation in Yoruba Land and Benin Kingdom (both of which fell within Western and Midwestern part of Nigeria. He also stated that there was a

centralized constituted authority amongst Igbos, Tivs. Igbiras, mention but a few. It must also be pointed out that these traditional forms of taxation were what metamorphosed to native Revenue Ordinances of 1917, then to Direct Taxation Ordinance of 1940, to Income Tax Management Act (ITMA) of 1961 and various tax reforms to date.

This act of non-compliance by some individuals and firms are inimical to the prospects of the country. Mohdali (2014) states that newer research in tax compliance emphasizes the importance of exploring the impact of non-economic factors on tax compliance from a variety of perspectives such as the internal values that comes from the individual him/herself which are mainly derived from his/her family values, culture and religion. One of the non-economic factors which have been neglected by most research and should be further examined is religiosity.

Morality is also another non-economic factor that can affect tax compliance. Not much work has been carried out on the role of morality in tax compliance. Scholars have argued on the direction of the relationship between tax compliance and morality. Iwagwu (2018) states that morality is an outshot of religion and thus an essential part of religion from which it is inseparable. This assumption has led some scholars to infer that there can be no morality without religion since morality is intrinsically a part of religion.

Compliance with relevant tax laws is argued to be a function of morality and religiosity of taxpayers. Anecdotal evidence reveals that a taxpayer with a high moral standard is more probable to comply with tax laws than those who do not possess ethics.

Moralists are bothered that even though the citizens go to worship places, the extent of moral standards is questionable. It is expected that Nigerian is one of the most populous religious countries in the world ought to show a high standard of morality in their tax compliance as suggested (Iwagwu, 2018). Iwagwu (2018) opines that moral crisis is being experienced in our contemporary world despite the multiplicity of religious domination, raised a greater objection with regards to the impact of religion on morality. If religion has such great influences on morality, one may ask, why the moral decadence beclouding our present-day society where moral values have being discarded despite the very loud, clear and sustained preaching by uncountable religious denomination in virtually every corner of our contemporary society.

Literature Review

Tax Compliance

Andreoni et al (1998) define tax compliance as taxpayers' willingness to comply to tax laws to support the economic balance of the country. Tilahum (2018) opines that Tax Compliance means true reporting of income or asset balances that are used to calculate tax liability, correct computation of tax liability, timely filing of returns and timely payment of the amount due. A fundamental threshold question is, what do we mean by Taxpayer compliance? Taxpayer compliance with reporting requirement means the taxpayer files all required tax returns at the right time with the returns accurately report

liabilities following the Internal Revenue Code, regulations and court decisions applicable at the time the return is filed (long and Swingen 1991).

Amina and Saniya (2015) described Tax Compliance as the degree to which a taxpayer obliges to tax rules and regulation. Jackson and Million (1986) (as cited in Amina and Saniya 2015) defined Tax Compliance as reporting and payment of all taxes by fulfilling the provisions of law, regulation and court judgments. Kirchler et al (2007) argued that Tax Compliance can be grouped into two namely: Voluntary and Enforced Tax Compliance. Whereas Enforced Tax Compliance is determined by how taxpayers' perceive the power of tax authorities to prosecute and punish them, Voluntary tax Compliance can be achieved if the taxpayer perceives authorities as trustworthy and benevolent. Hence, in a climate where trust in authorities is low, tax policy on audits and fines will be effective. McBarnett (2001) classifies Tax Compliance into three different approaches namely: Committed Compliance, Capitulating Compliance and Creative Compliance. There is committed compliance when people choose to comply willingly when faced with a tax bill. Capitulating Compliance occurs when taxpayers choose to comply unwillingly, complain but pay up nonetheless. Creative Compliance occurs when taxpayers invent fake expenses, pack their cash in the suitcase and whisk it out of the country without declaring it, or simply operate in a cash economy opting for non-compliance, or if they have enough resources at their disposal, they may get their legal team to work on the legal form of their activities to package or repackage them in ways they can claim full beyond the ambit of disadvantages or within the ambit of advantages of law. McBarnet (2001) further opines that the contributing factor to the practice of creative compliance is the nature and operation of the law itself. More fundamentally, it is like a law that is open to different interpretations and that its meaning and application are arguable.

Organisation for Economic Cooperation and Development (OECD) (2001) (as cited in Alabade,2011) categorized tax compliance into Administrative Compliance and Technical Compliance. Administrative Compliance is formed from reporting compliance, Procedural Compliance and Regulatory Compliance and it's generally concerned with complying with the rule concerning lodging and payment of tax while technical compliance is concerned with meeting up technical requirements of tax laws in the computation of tax liability. Despite the arrangement put in place through the tax system to ensure compliance with tax rules and regulations, human society is still confronting numerous cases of tax non-compliance (Alabede, 2011).

Feinstein 1991 (as cited in Alshira'h et al, 2019) states that Tax Non-compliance is a worldwide phenomenon; it imposes many economic costs and burdens on all governments. Tax non-compliance leads to unfairness between those who comply and those who do not comply by moving tax burden to the first group and thereby generating a motive for non-comply. Amina and Saniya (2015) see Tax non-compliance as individuals' failure to comply with their tax obligation. It can be not reporting the tax bases, not filing in time and incorrect calculation of tax liability. The taxpayers are influenced by many factors from complying with their tax obligation, including their distortion toward the public institution, perceived fairness of taxes, prevailing social norm and chance of non-compliance being detected

and punished. Amina and Saniya (2015) went further to say that tax non-compliance is socially destructive as it can reduce revenue, distort labour market and weaken state stability by feeding perception of cheating and fraud. Reducing non-compliance can be effective if the reason for non-compliance by taxpayers is known. Understanding the motivation underlying taxpayers' attitude and behaviours towards voluntary compliance is constructive to the tax authority by providing them information that can help them with which strategy is appropriate and effective to increase compliance.

Religiosity

The word religion etymologically came from "Religare" meaning to bind back, to bind fast, the bond between human and god (Hare, 2019). Iwuagwu (2018) refers to religion as an organized system of belief in a supreme being or beings as well as an articulated mode of relating with him (them) both in worship and in promoting his values.

One of the foremost definition of religion is the definition of religion given by Geertz 1966 (as cited by Strausberg 2009). Religion is a system of symbols which acts establish powerful, pervasive, long-lasting moods and motivation in men by formulating conceptions of the general order of existence. Iddagoda and Opatha (2018) opined that religiosity includes having belief in, reverence for god or deity, as well as participation in activities in that faith, such as attending service or worshipping regularly and taking part in order social activities with one's religious community. Partaking in other social activities with one's religious community is an essential component of religiosity. Some religion does not believe in following a particular god or deity. The devotees of those religions believe and practice what the founder of the religion preaches. The founder of such a religion can be a god or not a god. For example, in Buddhism, the Buddha is the founder of the religion and Buddha is not a god.

Iddagoda and Opatata (2008) gave a definition of religiosity as the extent to which people believe in and venerate the founder, god or goddess of the relevant religion, practices the relevant teaching and participates in the relevant activities. Religiosity involves being religious earnestly and rather than one's being a religious frivolously and nominally.

People classified under the "very high religiosity" participate excessively in religious activities, they have very positive feeling and respect for religious personages. People under "high religiosity" participate in religious activities at a high level. Their belief in a religion is high but less than in the very high category. They go to churches, mosques and shrines only the days which have a religious significance. People in "moderate religiosity" group believe in a religion at a moderate level. Participation in religious activities of people under this group is moderate, they go to shrine only on the days which have a higher religious significance such as Easter, Good Friday or Christmas for Christians and Ed- el Mulud, Eid-el Kabir etc for Muslims. People under "low religious group participate in religious activities at a low level since their belief in a religion is low. They rarely go to religious places and attend

religious ceremonies as commitment. People classified under very low religiosity have a very low level of belief in religion. They would say “I have no religion and I’m agnostic”.

Karl (2018) opines that sociologists used the term "religiosity" to refer to the significance of religion within society. Karl (2018) enumerates several indicators which sociologist use to measure the degree of religiosity within the society, such Belonging is measured by how many persons who are members of religious organization and identify formally with a religious institution. Behaving can be measured by the religious activities people engage in such as how often they attend places of the religious organization, whether they get married via religious institution and how often they pray in private. Believing is the most subjective aspect of religiosity and can include whether people believe in God.

Morality

Moral simply means “associated with or characterized by right behaviour”, also “associated with or concerning conducts or moral principles (good or bad). The word moral came from the Latin word “Moralis” meaning “proper behaviour of a person in the society” (Nelson 2017). The word “Morality” came from the old French word “Moralite” and directly from late Latin “moralitatem” meaning, manner, character, (Morality 2020). According to the Longman Dictionary of Contemporary English, Morality refers to ideas or beliefs about what is right and wrong and how people should behave. It also means the degree to which something is right or wrong. Nelson (2017) opines that morality is to affirm ourselves into a position and situation of higher-order living in alignment with the "higher will" of recognizing moral law and choosing to live by that understanding of a better way to live. Our will is then to be more moral and live more morally.

Morality and Ethics are sometimes used interchangeably. “Ethics” came from the Ancient Greek word “ethikos” derived from “ethos” which suggests custom or habit (Weinstein 2018). Lloyd (2020) defined ethics as that branch of philosophy which is concerned with human character and conduct: a System of morals, rules of behaviour: a treatise on morals. Perez (2017) drew some distinction between Ethics, Morals and Law. He stated that Ethics is the moral principles that govern a person’s behaviour or the conducting of an activity, Morals are concerned with the principles of right and wrongs behaviour and therefore the goodness or badness of human character. Law may be a system of rules that a specific country or community recognizes as regulating the actions of its members and should enforce by the imposition of penalties. Morality governs private and private relations while ethics governs professional interactions and law governs society as an entire, often handling interactions between total strangers. Weinstein (2018) opined that morality is many at times personal: what my principle and boundaries are while Ethics is more of a Standard...rules or policies of how one should act. ("Morality", 2020) defined Ethics in descriptive and Normative Sense. Morality in a descriptive sense refers to personal or cultural values, code of conduct or social norms from a society that provides these codes of conduct in which it applies and is accepted by an individual. It does not connote objective claims

or right or wrong. In Normative sense, Morality refers to anything right or wrong. Nel (2008) opined that ethical principles of conduct relate to absolute values that condition human behaviour and in this sense, it may correlate with moral assumptions of good and evil.

Empirical framework

A lot of researchers have done many works in an attempt to solve the puzzle between tax compliance and religiosity, sometimes morality, it is pertinent to review some of the empirical work of some researchers.

Nsor-Ambala (2015) expands the relationship between ethical orientation and tax compliance among Ghanaians using a questionnaire for data gathering and analyzing the resultant data using Ordinary Least Square Regression (OLS). Findings suggested that ethical person are generally more tax compliant than an unethical person but are more influence by considerations of rate and withhold position compared to an unethical person.

Ahmad et al (2019) examined the effect of tax morale on the Sales tax compliance among Jordanian Small and Medium Enterprises (SMEs). The Partial Least Square Structural Equation Modelling (PLS-SEM) results indicate that tax morale has a significant positive influence on sales tax compliance.

Tana and Putri (2019), Delfino(2016), Benk et al (2015) and Wadim and Inna (2015) all opined that religiosity plays an important role in tax compliance. Tana and Putri (2019) examined the influence of religiosity on cooperating tax Avoidance in Indonesia. The study used Statistical Package for Social Sciences (SPSS) to analyze data gotten from companies listed in Indonesia stock exchange which published the financial statement for 2011. The result concluded that religiosity positively motivates taxpayers to voluntarily comply with tax laws.

Delfino (2016) analysed the relationship between religiosity and tax evasion among Bulgaria, Hungary, Poland and Romanian residents. Analyzing the data collected from the European Value Survey (EVS) using Linear Regression Model, the result shows that positive relation, religion – refuse of cheating on taxes exist and is strong though more evident in orthodox Christian countries.

Iwuagwu (2018) examined the relationship between religion and morality by employing the philosophical tools of critical analysis, exposition and evaluation of fact. Findings reveal that morality does not depend on religion, morality can stand independent of religion and that Religion needs morality to promote a better society just as morality may need religion to promote its principles. Religion and morality are therefore complementary and not exclusive. Nicholson (2019) findings reveal that religiosity has positive on tax compliance though there exists a slight different from findings.

Ilaboya et al (2016) examined the influence of religiosity on tax compliance in Nigeria using data from administered questionnaire across various states in Nigeria. The analysis was carried out using a descriptive statistic, ANOVA, and OLS regression analysis. The study concluded that religious values alone

do not play a significant role to make the taxpayers liable to tax compliance. Iloboya (2016), went further to state that taxpayer is not strongly influenced by the threat of punishment applied by the tax authority and government but most probability by other factors that are more influential in encouraging their willingness to comply voluntarily with law.

Benk et al (2016) explored the impact of religiosity on tax compliance among Turkish self-employed taxpayer. Using descriptive statistics to analyse data from respondents, the result shows that general religiosity has a statistically positive impact on both voluntary and enforced tax compliance.

Methodology

Research Design

The population of this study are mainly Tax Professionals, Business Owners, Academics, Accountants, and other small and medium scale businesses across states in Nigeria. For this study, the population was also drawn from both Muslims and Christians as they represent the two-dominant religion in Nigeria. For this study, a close-ended question was distributed to respondents. The questionnaires were distributed by hand and by the use of the internet to all the known target population by use of Google forms located Good forms were employed to design the online survey based on the same questionnaire used in the drop-off survey method.

Data used for the study was mainly primary data collected from questionnaires. The questionnaire was distributed to 6000 respondents. Like stated above, the questionnaire will be administered by hand and by use of an online survey for those that may not be easily reached. Respondents include Questionnaires were administered to Professionals, employees, Business Owners, Accountants and Religious Leaders drawn across different states in Nigeria from the formal sector to ascertain their attitude towards tax compliance

Model Specifications

In line with theoretical construct and extant studies; the dependent variable and explanatory variables, the study will be defined to ascertain the influence of moderating variable on tax compliance behaviour of taxpayers and religiosity. The relationship between religion and tax compliance was also examined. The relationship between morality and tax compliance behaviour was also studied. A moderating variable attempts to influence the relationship between two or more variables. The models are:

$$\text{Tax Compliance} = f(\text{Religiosity})$$

$$\text{Tax Compliance} = f(\text{Morality})$$

$$\text{Tax Compliance} = f(\text{Religiosity} * \text{Morality})$$

The model is mathematically written as:

$$TC = \beta_0 + \beta_1 REG + \beta_2 MOR + \beta_3 (REG * MOR) + \epsilon$$

Where:

TC = Tax Compliance

REG = Religiosity

MOR = Morality

ϵ = Error factor

Method of Data Analysis

The data collected was analyzed using multiple regression techniques. The reason behind the selection of multiple regressions in this study is that it allows the calculation of values of several coefficients to justify the relative contribution of several independent variables in determining the dependent variables and this shall be done with the aid of Statistical Package for Social Sciences (SPSS). Also to ensure that data for the variables of the study are suitable for the model, the study will conduct three diagnostic tests. These include: tests for data normality, multicollinearity and heteroscedasticity

Summary Statistics

Under this section, we present the summary statistics of the variables: The mean response scores, standard deviation, the Cronbach alpha test for reliability and finally the normality test for the variables.

Table 4. Summary of Statistics of Variables

	Mean	Standard deviation	Normality	Cronbach-Alpha
Religiosity and Tax compliance			8.543	0.8474
Religious guidance and religious education are measurements for religiosity	3.3436	1.17352		
Tax fraud acceptability is highly approved of by people with no religious affiliation.	3.2673	1.1639		
Religious groups have an impact on some deviant behaviours including tax evasion	3.6564	1.10575		
People who are committed to religious practices have a low inclination for cheating, including giving of false tax information	3.7509	1.12633		
Relationships in religious communities are influential against tax evasion	3.8618	1.18167		
Religious teachings influence individual attitudes and behaviours influence in your community and by extension their tax compliance	3.9727	1.15359		

behaviour				
All religious people have the fear of God and obey tax laws to the letter	3.731 3	1.24222		
.	3.00	1.2266		
Morality and compliance			3.321	0.715
A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience	3.569 1	1.12932	1.275	
Do you agree that law cannot in any way be replaced with morality,	3.767 3	1.15777		
Morality can be attributable to supernatural forces	3.672 7	1.30335		
Morality deal with values having to do with good, bad, right, and wrong, and these values are objective	2.961 3	1.33819		
Do agree that personal morals can have a stronger effect on people compliance behaviour to set down rules and regulation in your community	3.591 2	1.2341	4.107	0.738
Some completely nonreligious people (who moralists) are more honest than those that go places of worship on Sundays and Fridays and will give accurate tax record	3.617 3	1.13158		
Do you agree that failure to pay an appropriate amount of taxes violate the principles of morality	3.503 6	1.13809		
Religiosity * Morality and Tax compliance			3.842	0.774
Religiosity has a similar association to personal moral beliefs; however, this form of moral beliefs comes from religious motivation.	3.611 8	1.11004		
Do you agree that some religious people can be immoral?	3.451 2	1.25386		
Religion will have a high degree of influence on tax compliance only when the right values within	3.861 8	1.35199		

society need is established				
A combination of a taxpayer's values with the societal values will greatly influence tax compliance	3.631 7	1.27482		
It is perceived that most religions contain ethical systems. Do you agree that all ethical systems are religiously based	3.721 1	1.20176		
Clear conscience greatly determines the extent to which religious individuals will respond to ethical codes, including tax laws.	3.821 1	1.3422		
Morality need not, and indeed it is not, be based <i>solely</i> on religion	3.727 1	1.1126		
Religion can be influential over an individual and their morals; however, do you agree that those morals extend to a tax compliance context	3.632 1	1.0124		
Do agree that the religious individuals within your community have strong moral fibre which could extend into a tax compliance context	3.012 3	1.2311		

Source: Researcher's compilation (2020)

For tax compliance and religiosity in this study, seven sub-items are measuring the concept. The mean response score has a value of "3.343" for statement 7, which indicates that on the average the respondents are largely "agreed" in their response to the statement, (Religious guidance and religious education are measurements for religiosity). The mean response score has a value of "3.2673" for statement 8, which indicates that on the average the respondents are "agree" in their response to the statement, (Tax fraud acceptability is highly approved of by people with no religious affiliation). The mean response scores have a value of "3.6564" for statement 9, which indicates that on the average the respondents are "agree" in their response to the statement, (Religious groups have an impact on some deviant behaviours including tax evasion). The mean response scores have a value of "3.7509" for statement 10 which indicates that on the average the respondents are "agree" in their response to the statement (People who are committed to religious practices have a low inclination for cheating, including giving of false tax information).

The mean response score has a value of "3.6118" for statement 11, which indicates that on the average the respondents are largely "agreed" in their response to the statement, (All religious people have the fear of God and obey

tax laws to letter). The mean response score has a value of "3.8673" for statement 12, which indicates that on the average the respondents are "agree" in their response to the statement, (Relationships in religious communities are influential against tax evasion). The mean response scores have a value of "3.9727" for statement 13, which indicates that on the average the respondents are "agree" in their response to the statement, the Cronbach alpha is 0.8474 which is high and confirms the validity of the results. As (Hair et al. 2006) notes Cronbach alpha values of 0.7 and above suggest reliability. Also, the normality value of 8.543 confirms that the responses are normally distributed.

For the effect of tax compliance and morality, there are seven sub-items. The mean response score has a value of "3.543" for statement 14 which indicates that on the average the respondents "agree" in their response to the statement (A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience). The mean response scores have a value of "3.7673" for statement 15 which indicates that on the average the respondents are "agree" in their response to the statement (Do you agree that law cannot in any way be replaced with morality). The mean response scores have a value of "3.6727" for statement 16 which indicates that on the average the respondents are "agree" in their response to the statement (Morality can be to attributable to supernatural forces). The mean response scores have a value of "3.156" for statement 17 which indicates that on the average the respondents are "agree" in their response to the statement (Morality deal with values having to do with good, bad, right, and wrong, and these values are objective).

The mean response score has a value of "3.5912" for statement 18 which indicates that on the average the respondents "agree" in their response to the statement (Do agree that personal morals can have a stronger effect people compliance behaviour to set down rules and regulation in your community). The mean response scores have a value of "3.6173" for statement 19 which indicates that on the average the respondents are "agree" in their response to the statement (Some completely nonreligious people (who moralists) are more honest than those that go places of worship on Sundays and Fridays and will give accurate tax record). The mean response scores have a value of "3.5036" for statement 20 which indicates that on the average the respondents are "agree" in their response to the statement (Do you agree that failure to pay an appropriate amount of taxes violate the principles of morality). The Cronbach alpha is 0.847 which is high and confirms the validity of the results and the normality value of 8.543 confirms that the responses are normally distributed.

For the combined effect of morality and religiosity on tax compliance, there are ten sub-items. The mean response score has a value of "3.6118" for statement 21 which indicates that on the average the respondents "agree" in their response to the statement (Religiosity has a similar association to personal moral beliefs; however, this form of moral beliefs comes from a religious motivation). The mean response scores have a value of "3.4512" for statement 22 which indicates that on the average the respondents are "agree" in their response to the statement (Do you agree that some religious people can be immoral). The mean response scores have a value of "3.8618" for statement 23

which indicates that on the average the respondents are “agree” in their response to the statement (Religion will have a high degree of influence on tax compliance only when right values within society need is established). The mean response scores have a value of “3.6317” for statement 24 which indicates that on the average the respondents are “agree” in their response to the statement (A combination of a taxpayer's values with the societal values will greatly influence tax compliance). The Cronbach alpha is 0.876 which is high and confirms the validity of the results and the normality value of 11.675 confirms that the responses are normally distributed.

The mean response score has a value of "3.7211" for statement 25 which indicates that on the average the respondents are largely "agree" in their response to the statement (It is perceived that most religions contain ethical systems. Do you agree that all ethical systems are religiously based). The mean response scores have a value of "3.8211" for statement 26 which indicates that on the average the respondents are “agree” in their response to the statement (Clear conscience greatly determines the extent to which religious individuals will respond to ethical codes, including tax laws). The mean response of “3.7271” for statement 27 which indicates that on the average the respondents are “agree” in their response to the statement (Morality need not, and indeed it is not, be based *solely* on religion). The mean response scores have a value of “3.6321” for statement 28 which indicates that on the average the respondents “disagree” in their response to the statement

(Religion can be influential over an individual and their morals; however, do you agree that those morals extend to a tax compliance context).

The Cronbach alpha is 0.775 which is high and confirms the validity of the results and the normality value of 3.821 confirms that the responses are normally distributed.

Bivariate Analysis

In this section on bivariate analysis, we examine whether the demographic, socio-economic and geographical characteristics of respondents have any significant effect on the tax distribution of the responses on tax compliance.

Table 5: Tax compliance variables and Respondent’s Gender

Tax compliance and Religiosity	GENDER		
	T	df	Sig
Religious guidance and religious education are measurements for religiosity	0.064	98	0.949
Tax fraud acceptability is highly approved of by people with no religious affiliation.	-0.256	98	0.798
Religious groups have an impact on some deviant behaviours including tax evasion	-1.976	98	0.049
People who are committed to religious practices have a low inclination for cheating, including giving of false tax information	-1.018	101.049	0.309

All religious people have the fear of God and obey tax laws to the letter	0.013	98	0.501
Relationships in religious communities are influential against tax evasion	0.321	98	0.412
Religious teachings influence individual attitudes and behaviours influence in your community and by extension their tax compliance behaviour	0.424	98	0.341

Source: Field survey (2020)

From the Wilcoxon test results above, we observe that there are no significant differences in the views of both male and female respondents regarding the effect of religiosity on tax compliance except for “Religious groups have an impact on some deviant behaviours including tax evasion” ($t=-1.976$, $p=0.049$) which suggest that females tend to be more religious than.

Table 6: Tax compliance variables and Age

Tax compliance and Religiosity	AGE		
	Mean square	f	Sig.
Religious guidance and religious education are measurements for religiosity	.664	.472	.756
Tax fraud acceptability is highly approved of by people with no religious affiliation.	.432	.384	.820
Religious groups have an impact on some deviant behaviours including tax evasion	1.119	.725	.575
People who are committed to religious practices have a low inclination for cheating, including giving of false tax information	.774	.507	.731
All religious people have the fear of God and obey tax laws to the letter	1.300	.944	.438
Relationships in religious communities are influential against tax evasion	.732	.807	.433
Religious teachings influence individual attitudes and behaviours influence in your community and by extension their tax compliance behaviour	.532	.814	.412

Source: Field survey (2020)

From the Anova test results above, it was observed that there are no significant differences in the views of respondents based on age. As observed all the f-values are all not significant at 5% which suggest that age did not account for any significant variation in the views of respondents.

Table 7: Tax compliance variables and Education Level

	<i>EDUCATION (A3)</i>		
	Mean square	F	Sig.
	3.594	2.607	.017
A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience	2.077	1.869	.084
Do you agree that law cannot in any way be replaced with morality,	.832	.537	.780
Morality can be to attributable to supernatural forces	.881	.517	.717
Morality deal with values having to do with good, bad, right, and wrong, and these values are objective	.812	.511	.721
Do you agree that personal morals can have a stronger effect on people compliance behaviour to set down rules and regulation in your community	3.594	2.6407	.017
Some completely nonreligious people (who moralists) are more honest than those that go places of worship on Sundays and Fridays and will give accurate tax record	.718	.582	.178
Do you agree that failure to pay an appropriate amount of taxes violate the principles of morality	.719	.567	.1789

Source: Field survey (2020)

From the Anova test results above, we observe that there are significant differences in the views of respondents based on educational level especially about the statement that personal moral can have a stronger effect people compliance behaviour to set down rules and regulation in your community ($f=2.607$, $p=.017$). Further post-hoc analysis (appendix 1) into the categories of these differences reveals this difference is strongest between OND/NCE and BSc categories.

Table 8: Tax compliance variables and marital status

	Mean square	Z	Assyp.Sig.
	Religious guidance and religious education are measurements for religiosity	3.59	-1.85
Tax fraud acceptability is highly approved of by people	2.077	-1.212	.225

with no religious affiliation.			
Religious groups have an impact on some deviant behaviours including tax evasion	.832	-2.103	.035
People who are committed to religious practices have a low inclination for cheating, including giving of false tax information	2.230	-0.180	.857
All religious people have the fear of God and obey tax laws to the letter	2.3121	-0.312	.0223
Relationships in religious communities are influential against tax evasion	2.3231	-0.221	-0.121
Religious teachings influence individual attitudes and behaviours influence in your community and by extension their tax compliance behaviour	2.0113	-0.121	-0.211

Source: Field survey (2020)

From the test results above, we observe that there are significant differences in the views of married and single on tax compliance and religiosity, especially about the statement that “Religious groups have an impact on some deviant behaviours including tax evasion” ($z=-2.103$, $p= .035$).

Table 9: Religion types and morality

	F	df	sig
A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience	0.987	98.00	0.426
Do you agree that law cannot in any way be replaced with morality,	1.522	98.00	0.183
Morality can be to attributable to supernatural forces	2.032	9.008	0.074
Morality deal with values having to do with good, bad, right, and wrong, and these values are objective	1.333	101.029	0.251
Do agree that personal morals can have a stronger effect on people compliance behaviour to set down rules and regulation in your community	1.332	98.00	0.4321
Some completely nonreligious people (who moralists) are more honest than those that go places of worship on Sundays and Fridays and will give accurate tax record	1.401	98.00	0.4131

Do you agree that failure to pay an appropriate amount of taxes violate the principles of morality	1.201	98.00	0.312
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Source: Field survey (2020)

From the test results above, we observe that there are no significant differences in the views of respondents of different religions on the sub-items of tax compliance and religiosity.

Table 10: Morality and age

	preparation of tax returns		
	Mean square	F	.Sig.
A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience	4.052	3.647	.027
Do you agree that law cannot in any way be replaced with morality,	3.162	2.060	.128
Morality can be to attributable to supernatural forces	0.038	0.025	.975
Morality deal with values having to do with good, bad, right, and wrong, and these values are objective	0.032	0.021	.912
Do agree that personal morals can have a stronger effect on people compliance behaviour to set down rules and regulation in your community	0.042	0.012	.812
Some completely nonreligious people (who moralists) are more honest than those that go places of worship on Sundays and Fridays and will give accurate tax record	0.034	0.015	.618
Do you agree that failure to pay an appropriate amount of taxes violate the principles of morality	0.035	0.016	.612

Source: Field survey (2020)

From the test results above, we observe that there are significant differences in the views of respondents on tax and morality, especially about the sub-item statement that “A person may or may not perform some particular act, not because society, law, or religion say forbids it but because he thinks it is right or wrong from within his conscience” ($f=3.645$, $p=.027$). This implies that respondent believe that age has a place morals exhibited by an individual

Table 11: Tax compliance variables and employment type

	Mann. U	Z	Sig
Religious guidance and religious education are measurements for religiosity	28822.0	-0.093	0.0926
Tax fraud acceptability is highly approved of by people	27529.5	-0.945	0.345

with no religious affiliation.			
Religious groups have an impact on some deviant behaviours including tax evasion	26293.5	-1.712	0.087
People who are committed to religious practices have a low inclination for cheating, including giving of false tax information	28582.0	-2.46	0.806
All religious people have the fear of God and obey tax laws to the letter	27221.0	-2.16	0.801

Source: Field survey (2020)

From the test results above, we observe that there are no significant differences in the views of respondents self-employed and salary earners on tax compliance and religiosity

Communalities for the variables

Testing for communalities is crucial in ensuring that the items under each concept e.g Q10-14 (Tax compliance) are measuring the same underlying concept. Communality is the extent to which an item correlated with all other items. Higher communalities are better. If communalities after extraction for a particular item are low (between 0.00-0.04), then that item/variable will struggle to load significantly on any factor.

Table 12: Communalities

Tax compliance	Initial	Extraction
9	1.000	.885
10	1.000	.357
11	1.000	.659
13	1.000	.711
Religiosity and Tax compliance		
14	1.000	.759
15	1.000	.756
16	1.000	.597
17	1.000	.672
Morality and tax compliance		
18	1.000	.536
19	1.000	.530
20	1.000	.776
21	1.000	.740
Combine of morality and religiosity		
22	1.000	.610
23	1.000	.646
24	1.000	.786
25	1.000	.800

Source: Researcher's compilation (2020)

From the communalities table above, all the items show above average values after extraction. Above-average communalities show that when the factor analysis is conducted on the variables, the underlying factor will indeed explain the variations in those variables. The values indicate the proportion of each variable variance that can be explained by the retained factors. Variables with high loading are well represented in the common factor space while variables with low values are not well represented. Thus the results suggest that all of the items should be retained in the factor space for each variable.

4.2.5 Regression Analysis

Table 13. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	change statistics			Collinearity Statistics	
		B	Std. Error	Beta			R ² Change	F change	Sign F change	Tolerance	VIF
1	(Constant)	3.934	2.626		1.498	.137					
	REG	.867	.091	.634	9.478	.000	.5781	.66.421	.000	.972	1.028
	MORAL	.912	.113	.538	8.043	.000972	1.028
2	(Constant)	3.904	2.873		1.359	.177					
	REG	.866	.093	.634	9.294	.000	.268	22.3216		.946	1.058
	MORAL	.912	.114	.538	7.978	.000				.967	1.034
	REG_MORAL	.563	.197	.602	6.026	.000			.000	.970	1.031
		R ² =.760		WD= 2.04							

Source: Researcher's compilation (2020)

In this section, we conduct the regression analysis based on the model specified in the previous chapter. The ordinal nature of the data was transformed into factor scores for each of the categories. Transformation of questionnaire variables into factor scores addresses the multicollinearity problem. The variables were exposed to factor analysis and factor scores from factors with eigenvalue values greater than one was used (appendix). Normality test was applied to ensure that the results can be generalized beyond the sample. The result is presented and analyzed below;

Table 13 above is the regression result for the estimation of the models specified earlier in the previous chapter. The R² for the model is very impressive at 0.76 which implies that the model explains about 76% of the systematic variations in the dependent variable while the adjusted R² is 57.829%. The F-stat is 66.4 (p-value = 0.00) is significant at 5% and suggest that the hypothesis of a significant linear relationship between the dependent and independent variables cannot be rejected. It is also indicative of the joint statistical significance of the model. The D. W statistics of 2.04 indicates the

likely absence of stochastic dependence in the model. Focusing on the performance of the coefficients, we observe that the coefficient for REG is positive (0.563) and $p=0.000$. This implies that religiosity positively influences tax compliance at 5%. The beta for Morality (MORAL) is positive (0.912) and also statistically significant at 5% level ($p=0.000$) which implies that morality has a positive and strong impact on tax compliance.

The result shows that REG_MORAL "R Square Change" exhibit a value of 0.226, which simply implies there interaction of morality with religiosity leads to 22% increase in variation explained by the addition of the interaction term (that is, the change in R^2 .) The result also shows that the increase is statistically significant ($p < .0005$) at 5%, as result, we obtain from the "Sig. F Change." = .000. The r -value = .602 > .100 simply suggests that REG_MORAL has a significant moderating effect on the relationship between religiosity and tax compliance.

The variance inflation factor test for multicollinearity among the independent variables shows the absence of multicollinearity as VIF values less than 10 suggest the absence of serious collinearity issues (Hair et al. 2006).

Discussion of Result and Test of Hypothesis

1. Religiosity and Tax Compliance

Allingham and Sandmo (1972) opined that taxpayers will declare their income correctly if, they are religious. Focusing on the performance of the coefficients, the result shows that Religiosity (REG) has positive (0.05) effect on compliance at 5% level ($p=0.000$). Consequently, we do not retain the null hypotheses of no **significant relationship between religiosity and tax compliance**. The findings are in line with Tana and Putri (2019) which examine the effect of religiosity on tax compliance behaviour. The result is at variance a *priori* expectation which says that religiosity hurts tax compliance.

2. Morality and tax compliance

The result shows that beta for Morality and tax compliance (MORAL) is positive (0.538) and a $t=7.978$ implies that Morality is positive on influence on tax compliance at significant at 5% level ($p=0.000$). This result in line with Alm and Sandmo (1972) argue that morality has a significant impact on tax non-compliance. It is in line with Nsor-Ambala (2015) and Ahmad et al (2019) who unanimously find that individual morality belief is highly significant in tax compliance. This result aligns with a *priori* expectation. Consequently, we do not retain the null hypotheses of no **significant relationship between morality and tax compliance**

3. The moderating effects of morality on Religiosity/ tax compliance.

Xin et al. (2015) opine there is a bi-directional relationship between religiosity and morality and against the background the study aimed to ascertain the role on morality the effect of religiosity on tax compliance. This resIwuagwu (2018) examines the relationship between religion and morality by employing the philosophical tools of critical analysis, exposition and evaluation of fact. His result shows that morality does not depend on religion, morality can stand independent of religion but Religion needs morality to promote a better

society just as morality may need religion to promote its principles. Religion and morality are therefore complementary and not exclusive

The result shows that morality has a positive moderating effect on the relationship between religiosity and tax compliance, which depicted by $r=.602 > 0.500$ and $p=0.000$. This result is in line *a priori* expectation which predicts that religiosity positively influences tax compliance in the present of morality. Consequently, we do not retain the null hypotheses of **morality has no significant moderating effect on the relationship between religiosity and tax compliance**

The following are the recommendations of the study:

- i. That tax authorities should work hand in hand with religious leaders to educate the members/ subjects from the holy book in the gravity on evading tax from God's perspective
- ii. Morals should be taught in our school to awaken the conscience of citizens.

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