

Rule of Law and Tax Compliance Behaviour in Nigeria: Does Tax Morale Matter?

Ogbomah, Thankgod, O. & Appah, Ebimobowei (PhD, FCA)
Isaac Jasper Boro College of Education, Sagbama, Bayelsa State, Nigeria

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Abstract: *The purpose of this study was to analyse the moderating influence of tax morale on rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. The study anchored on social exchange theory and survey research design was adopted with a population of 30, 450 self employed taxpayers. Stratified sampling technique was used to establish the number of trade and artisans self employed individuals grouped into fifteen (15) groups on the basis of line of business. The study was based on nine hundred (900) respondents on an average of sixty (60) participants from the fifteen (15) respondents groups out of which eight hundred and forty-two (842) were used as new respondents due to the number of questionnaires returned. Questionnaire were used as the primary source of data collection after reliability test using Cronbach Alpha and the responses obtained from the respondents were analysed using univariate, bivariate and multivariate analysis. The multiple regression analysis suggested that rule of law positively and significantly affects tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria, and tax morale does positively and significantly affects the association between rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. On the basis of the research findings, the study concluded that there is moderating function of tax morale on rule of law on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. The study recommended amongst others that, the relevant tax authority (Bayelsa State Internal Revenue Service) should play a more vigorous responsibility in socializing tax laws and regulations to increase the awareness of taxpayers about the significance of fulfilling tax obligations, which will later be used for provision of social goods and services for the wellbeing of the citizens. Furthermore, understanding the social psychological (demographic) of a taxpayer as its relate to tax morale would help in addressing the issue of the rule of law and tax compliance behaviour in Nigeria, and this would also assist the government to formulate the better tax policies for effective and efficient revenue generation.*

Keywords: rule of law, tax knowledge, tax morale and tax compliance

INTRODUCTION

Taxes are used as a major instrument of revenue generation in any given society. Appah et al, (2023a); Appah & Duoduo, (2023); Appah et al, (2023b) argue that taxes are contributions made by citizens of any society to the state subject to the jurisdiction of the government, for reasons of residence or property and the revenue generated is for the provision of social goods and services for the economic growth and development of that society. According to Doyle (2022), taxes are used to fund public services, facilitate the redistribution of wealth and influence the behaviour of taxpayers. According to Gunel and Didimez (2023), revenues from taxation make up the largest share of government revenue for developing countries. The Organisation for Economic Cooperation and Development (OECD, 2014) noted that taxes are essential for sustainable development of emerging economies. Adekoya et al (2019) explained that this can be achieved as a means of providing sufficient revenue generated from tax for the provision of social goods and services for the welfare of citizens. In addition, Oladipo et al (2022) stressed that revenue generated from taxes are fundamental for economic growth and expansion in emerging countries like Nigeria, as taxes supports the economy to provide social goods and services for the well – being of citizens. Adekoya et al (2019), Orumwense and Aiwoho (2021) explained that tax is used as an influential instrument that have been applied by government over the globe for the advancement of nations. The authors further stressed that it a form of payment by individuals to assists and augment the Hence, the non compliance to tax rules impedes the relevance of taxation to any given economy. Adekoya et al (2019) noted that tax compliance is a key predicament for a lot of countries as it is very complex at times to make tax payers to comply with tax laws and to ensure voluntary tax compliance behaviour. Baker et al (2023) argued that tax compliance is a major difficulty faced by nations globally due to the behaviour of taxpayers. Sebele –Mpotu (2020) argued that tax compliance have progressively become central point globally. Since, it is not an easy task to persuade individuals to comply with tax rules and regulations. Hence, tax compliance is a complex issue affecting both developed and developing nations due to the difficulties of tax collection from self employed individuals and the poor state of tax administration in some developing nations like Nigeria. According to Nuryanah and Gunawan (2022), the phenomena of tax noncompliance in emerging nations is a major obstacle affecting the generation of sufficient revenue for the provision of social goods and services to citizens. Gunel and Didimez (2022), Nuryanah and Gunawan (2022) argued that tax revenue depends on a number of issues such as tax structure, attitudes and perceptions, corruption, political stability, transparency, quality of service, etc. Rule of law and tax knowledge are major factors that affects tax revenue because both significantly influences the level of tax compliance. Also, tax morale improves the level of tax compliance in developed and developing nations. Williams (2020), Sebele-Mpofu (2020) noted that tax morale is the central point of modern research on tax compliance behaviour.

Rule of law is an important factor that affects revenue generation and tax compliance in contemporary societies. Nuryanah and Gunawan (2022) explained that rule of law is an important factor that affects revenue generation and crates more transparent, fair and equal regulations in tax

assessment and collection. Adekoya et al (2019) noted that rule of law is one major disincentive to tax noncompliance in developing societies. Baker et al (2021), Baker et al (2023) explained that the nonexistence of valuable and proficient rule of law may establish citizens' willingness to pay tax. The authors further alluded to the fact that a society with a robust rule of law is widely perceived and accepted by its people as social norms, thereby revealing better compliance than a society without an efficient rule of law. Umar et al (2019) also argued that citizens are expected to pay tax when rule of law is effective and efficient with sufficient penalties for the violation of tax laws. Consequently, tax morale contributes to the effective and efficient application of tax laws. According to Selele-Mpofu (2020) tax morale is the willingness of individual in a given society to pay tax. Similarly, Hantono (2021) noted that tax morale is the behaviour of an individual that influences the choice between tax compliance and non-compliance in any given society. Agbetunde et al (2020) described tax morale as internalised responsibility that intrinsically encourages an individual to demonstrate a positive behaviour towards the payment of tax. In addition, Hayat et al (2022) described tax morale as the motive of taxpayer and understanding that the tax framework is an acceptable norm of collecting funds from citizens for wellbeing of the society.

Although prior studies investigate the direct association between rule of law on tax compliance (see, Baker et al, 2021; Gunel and Didimez, 2022); hence the integration of tax morale into the discussion has been studied far less often. The inclusion of tax morale as a moderator is fundamental because of the standard behaviour derived from psychological attitudes (Baker et al, 2023). Also some extant studies have investigated the direct relationship between tax morale and tax compliance (see, Ghani et al, 2020; Agbetunde et al, 2020; Orumwense & Aiwoho, 2021). It is against this background that this study seeks to investigate the influence of tax morale on the association between rule of law, tax knowledge and tax compliance of self employed taxpayers' in Bayelsa State, Nigeria. Hence, the main objective of the study is to investigate the moderating role of tax morale on rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria. The following are the specific objectives of the study:

1. To investigate the relationship between rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria;
2. To evaluate the moderating influence of tax morale on the relationship between rule of law and tax knowledge on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria.

The following research questions were analysed:

1. What is the relationship between rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria?
2. What is the moderating influence of tax morale on the relationship between rule of law on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria?

The following null hypotheses were tested in this study:

- H₀₁:** Rule of law has no positive and significant influence on tax compliance of self employed taxpayers in Bayelsa State, Nigeria.
- H₀₃:** Tax morale does not significantly influence on the relationship between rule of law tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria.

LITERATURE REVIEW

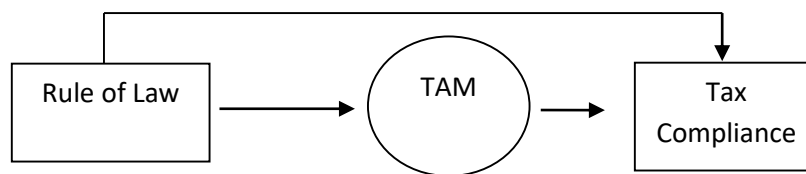


Fig 1: Conceptual Framework

Concept of Rule of Law: The concept of rule of law has no generally accepted definition. According to Holmes (2018), legal scholars have not been able to formulate a succinct meaning of the concept of rule of law. The author further noted that legal researchers have provided a variety of elements of this concept. Allan (1993) defined rule of law as the fundamental doctrine and standards which collectively provide a number of solidity and consistency to legal order. The author further described rule of law as combination of principles, opportunities and ambition. It includes conventional thoughts about personal freedom and natural justice, and more commonly thoughts about desires of honesty and justice in the association between the people and government. In 2004 the former United Nations (UN) Secretary General described rule of law as follows: it refers to a principle of governance in which all persons, institutions, entities, whether private or public including the government are accountable to laws, that are publicly established, equally enforced, and independently adjudicated, and are consistent with international human rights norms and standards. It ensures adherence to the principles of supremacy of the law, equality before the law, accountability to law, fairness in the application to law, separation of powers, legal certainty, procedural and legal transparency. Adekoya et al (2019) argued that the enforcement of tax laws by the state has become very significant due to the high level of tax evasion. Gunel and Didinmez (2022) suggested that the principle of taxation is associated to the principles of rule of law. There are several studies in the literature that shows mixed results between rule of law and tax revenue. Simbachawene (2018), Syadulah (2015) studies revealed that rule of law positively and significantly affects tax revenue. However, other studies such as Nnyazzi et al (2016), Ashraf and Sarwar (2016), Gunel and Didimez (2022) showed a negative and significant association between tax revenue and rule of law.

Concept of Tax Morale: The concept of tax morale has its origin in the 1960s to explain tax compliance behaviour in societies by Cologne School of Tax Psychology. Williams (2020) argued

that this concept is the focal point of contemporary research on tax compliance behaviour. It is defined as a concept that captures the non-financial motivations for tax compliance outside the utility model. According to Selele-Mpofu (2020) tax morale is the willingness of individual in a given society to pay tax. Similarly, Hantono (2021) noted that tax morale is the behaviour of an individual that influences the choice between tax compliance and non-compliance in any given society. Agbetunde et al (2020) described tax morale as internalised responsibility that intrinsically encourages an individual to demonstrate a positive behaviour towards the payment of tax. In addition, Hayat et al (2022) described tax morale as the motive of taxpayer and understanding that the tax framework is an acceptable norm of collecting funds from citizens for wellbeing of the society. In a study of Brink and Porcano (2017) maintained that tax morale outlined several factors that encourage social norms, personal values and other cognitive processes that significantly influences compliance with tax rules and regulations. Ghani et al (2020), Agbetunde et al (2020) explained that tax morale significantly influence the intention to comply with the payment of tax.

Concept of Tax Compliance: The concept of tax compliance entails the willingness of taxpayers to voluntarily pay tax without sanctions and pressure. It is means correct reporting of tax base, accurate computation of tax liability, apt filing of returns, and timely payment of tax due. According to Twun et al (2020), tax compliance is the readiness of taxpayers to operate in harmony as well as letter of tax laws. The authors further stated that tax compliance entails making, creating, submitting financial reports and making payments to the relevant tax authorities on time and in the necessary form. Also Mianti and Budiwitjaksono (2021) described tax compliance as the obedient behaviour or action of taxpayers to fulfil the obligation to carry out tax provisions by following recognized procedures and practices. Moreover, Nurmansyah et al (2021), Gantino et al (2021) argued that tax compliance is the filling of all essential tax returns at the right time and that returns correctly report tax liability in accordance with tax legislation applicable at the time returns were filled. Okoye (2019) identified three categories of compliance. These are committed compliance, capitulative and creative compliance. The author further argued that tax compliance can be advanced to include voluntary and enforced compliance. The studies of Masari and Suartana (2019), Oktaviani et al (2020) and Pertiwi et al (2020), Oladipo et al (2020) indicated that tax knowledge positively and significantly affects the level of taxpayers' compliance behaviour. In addition, Adekoya et al (2019), Baker et al (2023) that rule law influences tax compliance using tax morale.

Theoretical Framework: This study is anchored on social exchange theory (SET). This theory was advocated by several scholars such as Homans (1961), Blau (1964) Emerson (1962). This theory proposes that social behaviour is due to the exchanges between entities, where they weigh the costs and rewards of their actions. The theory suggests that individuals engage in social interactions because they expect something in return, where tangible or intangible. According to Crospanzano et al (2017), this theory is a wide theoretical framework that covers a several social scientific disciplines, such as management, social psychology, and anthropology. This theory view social life as connecting a sequence of transactions between two or more parties. Crospanzano et

al (2017) suggested that in the SET resources are exchanged through a procedure of reciprocity, whereby one party tends to repay the good deeds of another party. Blau (1964) noted that the quality of these exchanges is sometimes influenced by the relationship between the actor and the target. Consequently, SET is one of the most stable and broadly used conceptual frameworks. SET theory is beneficial because the theory helps understand why individuals engage in social interactions and make decisions based on cost benefit analysis; predicts that individuals will continue to engage in exchanges as long as the rewards outweigh the costs; the theory emphasizes the significance of mutual exchange and reciprocity in social interactions; the theory helps understand how social norms and expectations influence behaviour; the theory promotes building trust and commitment in relationships through reciprocal exchange (Masari and Suartana, 2019; Oktaviani et al, 2020; Pertiwi et al, 2020; Oladipo et al, 2020). However, the theory suffers from the limitations of oversimplification, rational choice assumptions, fosters individualism, the difficulty in the measurement of cost and rewards, finally, the theory doesn't fully explain how social norms are established and maintained (Ghani et al, 2020; Agbetunde et al, 2020; Orumwense & Aiwoho, 2021). Despite the limitations of SET theory, it can be applied in tax compliance studies where taxpayers provide revenue in exchange for public goods and services (Adekoya et al, 2019; Baker et al, 2023). Also the tax authorities offer benefits in return for taxpayer compliance, foster positive exchange relationships with taxpayers through effective communication, fairness and transparency. Therefore, by applying SET theory, tax authorities can design policies and programs that promote tax compliance by recognizing the reciprocal nature of the association between taxpayers and the government. This approach can lead to increased voluntary compliance behaviour, improved tax morale and a more cooperative tax environment (Oladipo et al, 2020; Oktaviani et al, 2020; Pertiwi et al, 2020; Oladipo et al, 2020; Gunel and Didimez, 2022; Baker et al, 2023)

Empirical Review:

Baker et al (2023) investigated the mediating influence of tax morale on the relationship between political stability and rule of law on tax compliance in Malaysia. The study adopted quantitative survey design and population consisted of salaried and self employed individuals in East Malaysia and non – probability sampling method was adopted to determine a minimum sample of 77 participants. Questionnaire was adopted as the primary source of data collection for the study. The study independent variable of governance quality using political stability and rule of law while tax compliance as dependent variable. The responses obtained from the respondents were analysed using descriptive statistics and partial least square structural equation model. The findings from the analysis indicated that political stability and rule of law influences tax compliance. The results further revealed that tax morale mediates on the relationship between political stability and rule of law on tax compliance in East Malaysia.

Oladipo et al (2022) examined tax fairness and tax knowledge on tax compliance of listed manufacturing companies in Nigeria. The study adopted Laffer Curve Theory and survey research design was used while the population consisted of 35 firms and a sample size of 20. A total of 400

questionnaires were administered to respondents and 278 was returned for analysis. The study used tax fairness and tax knowledge as independent variable and tax compliance as dependent variable. Questionnaire was the primary source of data collection from the sampled respondents and the results collected were analysed using correlation matrix, analysis of variance and multiple regression analysis. The results from the multiple regression analysis suggested that tax fairness revealed a negative and significant relationship with tax compliance while tax knowledge exhibited a positive and significant relationship with tax compliance in Nigeria.

Hayat et al (2022) analysed tax compliance behaviour among Malaysian taxpayers. The study adopted cross sectional and quantitative research methods. The study used Malaysian taxpayers as the target population and a sample size of 500 was chosen purposively while questionnaire was used as the primary source of data collection. The data collected from the participants were analysed using descriptive, correlation matrix, partial least square structural equation model (PLS – SEM) and artificial network analysis (ANN). The statistical analysis indicated that fairness perception, tax penalty and tax awareness positively and significantly influence tax compliance intention of Malaysian taxpayers while tax morality and tax complexity exhibited a negative and insignificant effect on tax compliance intention in Malaysia.

Orumwense and Aiwoho (2021) evaluated the determinants of tax morale in Nigeria. The study adopted cross sectional survey research design and the target population comprised of 8690 employees of four listed firms and Taro Yamene model was used to ascertain the sample size of 382. Questionnaire was the primary source of data from the respective participants and the dependent variable tax compliance while independent variable tax morale was measured using trust in government, religion, educational level, age, culture and nature of employment. The responses obtained from the respondents were analysed using multiple regression analysis and the findings indicates that trust in government, religion, age and employment significantly influence tax compliance while education and culture insignificantly affect tax compliance. The study concludes that tax morale impact on tax compliance in Nigeria.

Baker et al (2021) examined governance quality and tax compliance in Malaysia. The study used cross sectional survey research design and quantitative approach. The target population were salaried and self employed individuals in Malaysia and a sample size of 78 respondents using random sampling methods. Questionnaire was the primary source of data collection from the sampled participants in the study. The independent variable of governance quality was measured using voice and accountability, rule of law, government effectiveness and political stability while tax compliance as the dependent variable. The responses from the administered questionnaire were analysed using descriptive statistics and partial least square structural equation model. The analysis revealed that rule of law and political stability positively and significantly affects tax compliance while voice accountability and government effectiveness showed negative and insignificant effects on tax compliance.

Twun et al (2020) studied tax knowledge and tax compliance in Ghana. The study adopted social exchange theory. The study used survey research design with a population of 139 registered taxpayers and a sample size of 130 was returned and used for analysis. The study used knowledge of tax rights and responsibilities, knowledge of business income, knowledge of employment income and awareness of sanctions as independent variable while tax compliance as dependent variable. Questionnaire was used as the primary source of data collection and the responses obtained were analysed using descriptive statistics, partial least square and structural model. The responses from questionnaire revealed that knowledge of tax rights and responsibilities, knowledge of employment income, and awareness of sanctions statistical significant on tax compliance while knowledge of employment income suggested non statistical significance.

Oktaviani et al (2020) investigated the moderating influence of tax knowledge and tax socialisation on tax compliance in Indonesia. The study anchored on specificity and consistency attribution. The study used survey research design and a population 95 taxpayers in West Semarang – Indonesia Tax Office and purposive sampling technique was used to determine the sample size of 95. Questionnaire was the primary source of data collection from the respondents. The study adopted tax knowledge and tax socialisation as independent variables and tax compliance as dependent variable while tax awareness as mediator variable. The responses from the questionnaire were analysed using descriptive statistics, regression analysis and path analysis. The findings from the analysis indicated that tax knowledge and tax socialisation significantly influence taxpayer compliance and awareness. Also, the findings revealed that tax awareness partially mediates the relationship between tax knowledge and tax socialisation on tax compliance in Indonesia.

Agbetunde et al (2020) investigated religiosity and tax morale on tax compliance in Nigeria. The study adopted cross sectional survey research design and the population consisted of individuals in the informal sector in Lagos, Oyo and Osun States in Nigeria and purposive sampling techniques was used for a sample size of 500 respondents. Questionnaire was used as the primary source of data collection with a reliability of 0.891 and the responses obtained from the administered questionnaires were analysed using descriptive statistics and multiple regression. The results from the multiple regression revealed that religiosity and tax morale positively and significantly influences tax compliance among MSMEs in South West, Nigeria. The study concluded that religiosity and tax morale significantly influence tax compliance in Nigeria.

Adekoya et al (2019) studied the moderating influence of trust in government on the relationship between rule of law and voluntary tax compliance in Nigeria. The study adopted cross sectional survey research design and the population consisted of 5,216,422 individual taxpayers and a sample size of 1,200 participants was used for the study. The independent variables were rule of law, age, gender, and education while the dependent variable was tax compliance. Questionnaire was used as the primary source of data collection after validity and reliability tests. The responses collected the participants were analysed using descriptive and inferential statistics. The findings indicated that rule of law positively affect voluntary tax compliance. The results further disclosed

that trust in government and rule of law significantly influence tax compliance while age, gender and education showed an insignificant influence on voluntary tax compliance.

METHODOLOGY

This study employed survey research design. This design was selected because of its capability to present important responses to the study objectives, research questions and hypotheses. Cross sectional survey research was selected on the basis of respondents' accessibility and spread in Bayelsa State. The approximate population of the study consisted of 30,450 self employed taxpayers. This consists of self – employed professionals such as restaurant operators, transporter, bricklayers, panel beaters/welders, electricians, carpenters, auto mechanics, barbers and hair dressers, spare parts dealers, fashion designers, farmers, owners of small and medium enterprises, traders, point of sales operators and shoe makers in Bayelsa State. The approximate population was derived from trade and artisan associations taxpayers are members. The choice of using trade and artisan associations was due to the absence of reliable registered members of self employed persons in Bayelsa State. Consequently, the researchers sought to use data from trade and artisan associations with a view of obtaining list of members from which the respondents were randomly selected.

The study adopted stratified sampling technique to establish the number of trade and artisan self employed individuals grouped into fifteen (15) groups on the basis of line of business. The study is based on a survey of nine hundred (900) respondents on average of sixty (60) participants from the fifteen (15) respondents groups. This sample size was used on the basis of the maximum and minimum practical sample size for statistical testing. Avwokeni (2013), Appah (2020) maintained that a sample size equal to or greater than thirty (30) subjects per group class is suitable for any statistical test. The choice of sixty (60) participants was based on the suggestion of Kothari and Garg (2014) that sample plan can be enhanced by increasing the sample of the population. Otusanya et al (2019) maintained that this approach is essential in informal sector operations where the actual population cannot be established.

Primary data were adopted in this study. The primary data were collected from responses from questionnaires administered to the sampled informal sector operators. The questionnaire was designed to take into consideration the personal data and study objectives and the questionnaire is divided into two sections of A and B. Section A consists of demographic data while Section B consists of statements measuring respondents perceptions on tax knowledge, tax socialisation, tax compliance and public trust. The questionnaire was designed using a five point Likert scale ranging from strongly agree (5) to strongly disagree (1). The dependent variable of tax compliance and independent variables of tax knowledge and rule of law while the moderating variable was tax morale were adopted from prior studies with some modifications. The reliability of the questionnaire were tested using Cronbach Alpha coefficient and according to Appah (2020), a

Cronbach Alpha greater than 0.6 is considered acceptable in terms of construct reliability. Table 1 shows the Cronbach Alpha reported in this study.

Table 1: Reliability Statistics

Construct	Number of items	Cronbach Alpha
Rule of Law	5	0.824
Tax Morale	5	0.764
Tax Compliance	6	0.848

Source: Authors' Survey, (2024)

The data collected from the administered questionnaires were analysed using a three stage process of univariate analysis, bivariate analysis and multivariate analysis. The multiple regression was guided by a linear model below:

Tax Compliance (TAC) Model

$$TAC = f(ROL, TMR) \dots\dots\dots i$$

This can be written in Ordinary Least Square (OLS) form as:

$$TAC = \beta_0 + \beta_1ROL + \beta_2TMR + e \dots\dots\dots ii$$

The work equally evaluated the moderation or interaction influence of tax morale on the relationship between rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria. The Moderated Multiple Regression (MMR) techniques was used and is specified by adding an interaction term to the unmoderated multiple regression model in equations iii to arrive at the following MMR models viz:

$$TAC = \beta_0 + \beta_1ROL + \beta_2TMR + \beta_3ROL * TMR + e \dots\dots\dots (iii)$$

TAC = Tax Compliance; ROL = Rule of Law; TMR = Tax Morale; $\beta_0 - \beta_2$ represents the regression coefficient; β_3 represent moderating effects coefficients while e the error term.

RESULTS AND DISCUSSION

Presentation of Data

This study was an active period of field work where the researcher had directly and indirectly contacts with the proposed respondents at different time. This section was designed to enable the researcher to present the primary data collected from the cross sectional research work and the results obtained are analysed with the help of statistical package for social sciences (SPSS).

Table 2 Questionnaire Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Number returned and correctly filled	842	93.6	93.6	93.6
Number returned and not correctly filled	20	2.2	2.2	95.8
Number not returned	38	4.2	4.2	100.0
Total	900	100.0	100.0	

Source: Field Survey (2024) Via SPSS Output

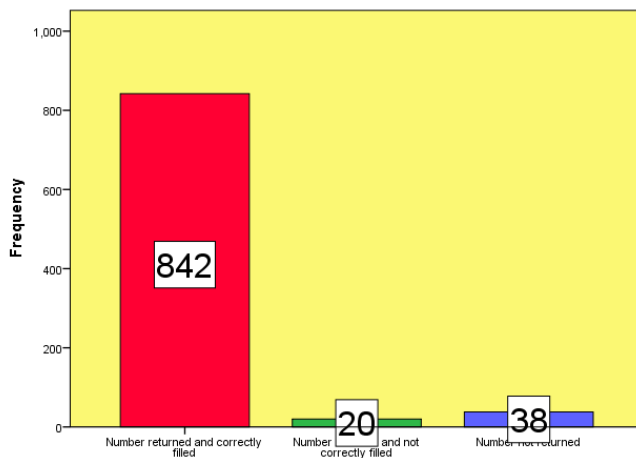


Figure 1: Questionnaire Distribution

Nine hundred (900) copies of the questionnaire were distributed to the respondents. Out of this number, eight hundred and forty two (842) representing 93.6% response rates were correctly filled and returned while thirty eight (38) copies representing 4.2% were not returned. However, twenty (20) representing 2.2% were returned but not correctly filled and therefore rejected. The implication is that the analysis of data will be based on eight hundred and forty two (842) representing 93.6% that were returned and correctly.

Data Analysis

The data analysis was executed in three distinct stages. Firstly, a univariate (or descriptive) analysis was executed, followed by bivariate analysis using (Spearman Rank Correlation Order) and multivariate (Regression) analysis to established necessary inferences and the moderating role of tax morale on rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Univariate Analysis

In this part of the study, univariate analysis has been done on the various variables and presented in tables 3 to 6 respectively. Using the modified Likert scale, the keys to the tables are as KEY: SA= Strongly Agree, A= Agree, UD= Undecided, D= Disagree, SD= Strongly Disagree

Table 3 Descriptive Statistics of Rule of Law

S/N	Items	N	Min	Max	Mean	Std. D
1	The Bayelsa State Internal Revenue Service is strict on taxpayers when it involves noncompliance to tax provisions	842	1.00	5.00	3.609	1.293
2	The Bayelsa State Internal Revenue Service violates taxpayers right of normal assessment to best of judgment.	842	1.00	5.00	3.812	1.268
3	The Bayelsa State Internal Revenue Service is known for upholding the rule of laws regarding tax provisions.	842	1.00	5.00	3.609	1.365
4	The Bayelsa State Internal Revenue Service is unfair in the application of tax laws on self employed individuals in the state	842	1.00	5.00	3.581	1.273
5	The Bayelsa State Internal Revenue Service respects the rights of taxpayers regardless of your status in the society.	842	1.00	5.00	3.601	1.290
Valid N (listwise)		842			3.642	1.298

Source: Field Survey (2024)

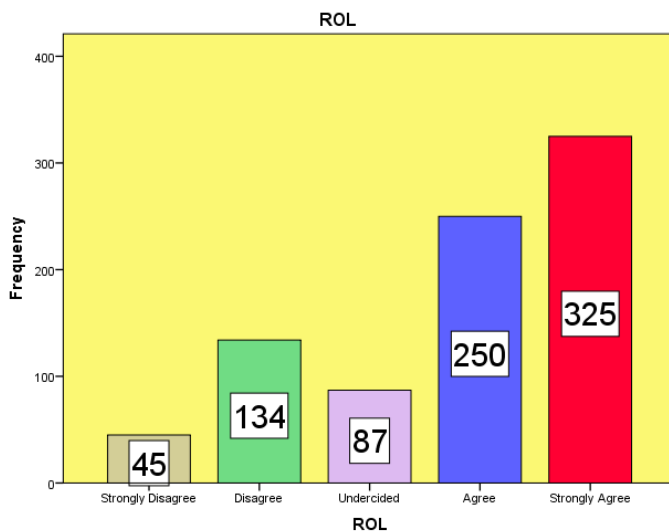


Figure 2: Overall Bar Chart of Rule of Law Frequency

The results in table 3 depicted the descriptive statistics of the mean and standard deviation responses on rule of law variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on rule of law. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.642; Std. D =1.298**) respectively. Also, the bar chart above depicted that strongly agree and agree has the highest responses. This implied that rule of law is a significant predictor of tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Table 4 Descriptive Statistics of Tax Morale

S/N	Items	N	Min	Max	Mean	Std. D
1	The trust of citizens to government and its agencies is related to high tax morale.	842	1.00	5.00	3.521	1.400
2	The quality of government spending and transparency of government activities is related to high tax morale.	842	1.00	5.00	3.992	1.226
3	The fairness of government and relevant tax authorities is related to high tax morale.	842	1.00	5.00	3.884	1.109
4	The satisfaction derived from the government by citizens is related to high tax morale.	842	1.00	5.00	3.880	1.256
5	The religious belief of the people is related to high tax morale.	842	1.00	5.00	3.761	1.248
Valid N (listwise)		842			3.808	1.248

Source: Field Survey (2024)

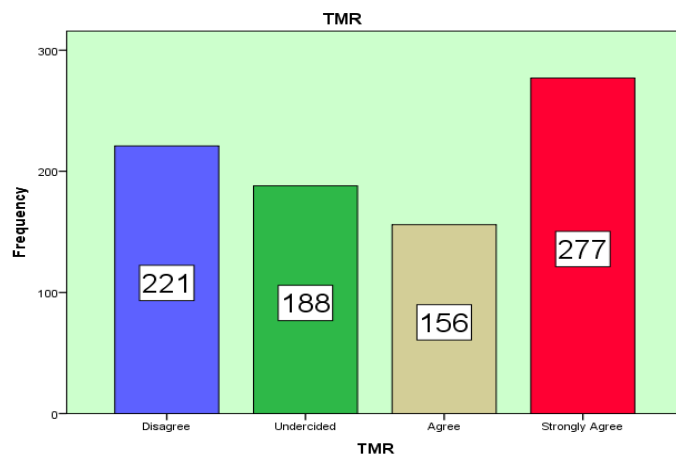


Figure 4: Overall Bar Chart of Tax Morale Frequency

The results in table 4 depicted the descriptive statistics of the mean and standard deviation responses on tax morale variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on tax morale. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.808; Std. D =1.248**) respectively. Also, the bar chart above depicted that strongly agree has the highest responses while disagree and agree has close responses. This implied that tax morale is a significant moderator of rule of law, tax knowledge and tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Table 5 Descriptive Statistics of Tax Compliance

S/N	Items	N	Min	Max	Mean	Std. D
1	The payment of tax is the right and real thing to do as a citizen	842	1.00	5.00	3.6096	1.30803
2	The payment of tax is the responsibility that should be willingly accepted by all citizens.	842	1.00	5.00	3.7410	1.31783
3	I pay tax to support the government programmes and activities.	842	1.00	5.00	3.7729	1.37994
4	I have registered with the tax authority as required by tax rules.	842	1.00	5.00	3.6614	1.20036
5	I keep all accounting records as required by tax laws and my tax liability is correctly reported	842	1.00	5.00	3.4701	1.27832
Valid N (listwise)		842			3.651	1.2969

Source: Field Survey (2024)

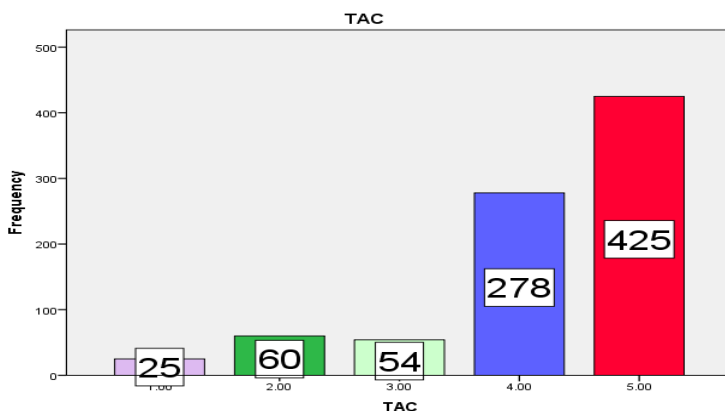


Figure 5: Overall Bar Chart of Tax Compliance Frequency

The results in table 5 depicted the descriptive statistics of the mean and standard deviation responses on tax compliance variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on tax compliance. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.651; Std. D =1.2969**) respectively. Also, the bar chart above depicted that strongly agree and agree has the highest responses. This implied that tax compliance is a significant predictor of rule of law and tax knowledge of self-employed taxpayers in Bayelsa State, Nigeria.

Bivariate (Correlation) Analysis

It is imperative to test the hypotheses after completing the univariate analyses. Therefore, this section of the study is concerned with the testing of the formulated hypotheses from (1) one to four (4). To effectively carry out the testing of the hypotheses, Everitt and Dunn (2001) was adopted as a guide to determine the r value and the extent of the relationship between the variables.

Table 6 Measurement of Relationship of the variables

Range of (r)value	Descriptive Association Level (r)
±0.80 – 1.00	Very strong
±0.60 – 0.79	Strong
±0.40 – 0.59	Moderate
±0.20 – 0.39	Weak
±0.00 – 0.19	Very weak

If the significant/Probability Value (PV) <0.05 (level of Significance) = reject the null and conclude Significant Relationship

If the Significant Probability value (PV) > 0.05 (level of Significance) = Accept the null and Conclude Insignificant Relationship.

Table 7 **Correlations Matrix**

			TAC	ROL	TMR
Spearman's rho	TAC	Correlation Coefficient	1.000	.872**	.270**
		Sig. (2-tailed)	.	.000	.000
		N	842	841	842
ROL		Correlation Coefficient	.872**	1.000	.286**
		Sig. (2-tailed)	.000	.	.000
		N	841	841	841
TMR		Correlation Coefficient	.270**	.286**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	842	841	842

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey (2024)

Decision: The results in table 7 revealed a spearman's rank correlation coefficient (rho) of R-value (0.872**) which illustrated a very strong positive relationship between rule of law and tax compliance of self employed taxpayers in Bayelsa State, Nigeria with a significance P-value $0.000 < 0.005$ chosen alpha level. Thus, the significance value is less than the chosen alpha level; therefore the null hypothesis one (H_{01}) is rejected and the alternate hypothesis one (H_{a1}) is accepted. Therefore, the researcher concluded that there is a significant relationship between rule of law and tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Table 8 Correlations Matrix of Moderating Variable

Moderating Variables			ROL/TAK	TAC	TMR
-none ^a	ROL	Correlation	1.000	.784	.736
		Significance (1-tailed)	.	.000	.000
		df	0	842	842
	TAC	Correlation	.784	1.000	.819
		Significance (1-tailed)	.000	.	.000
		df	842	0	842
TMR	Correlation	.736	.819	1.000	
	Significance (1-tailed)	.000	.000	.	
	df	842	842	0	
TMR	ROL	Correlation	1.000	.466	
		Significance (1-tailed)	.	.000	
		df	0	842	
	TAC	Correlation	.466	1.000	
		Significance (1-tailed)	.000	.	
		df	842	0	

a. Cells contain zero-order (Pearson) correlations.

Source: Field Survey (2024)

The results in table 9 revealed a Pearson Correlation Coefficient (rho) of R-values (0.736 and 0.819) which illustrated a very strong positive relationship between tax morale, rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria with a significance P-values $0.000 < 0.005$; $0.000 < 0.005$ chosen alpha level. Thus, the significance value is less than the chosen alpha level; therefore the null hypothesis four (H_{04}) is rejected and the alternate hypothesis four (H_{a4}) is accepted. Therefore, the researcher concluded that there is a significant moderating influence of tax morale on the relationship between rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Multivariate (Regression) Analysis

Table 9a Model Summary of Hypothesis one to three

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.854 ^a	.729	.728	.54211	.029

a. Predictors: (Constant), TMR, TAK, ROL

b. Dependent Variable: TAC

Source: SPSS Output

The estimation results reported depicted that, The R-squared and Adjusted R-squared values of 0.854 and 0.729 respectively is an indication that the model is a good fit. This means that about 72.9% of variations in the tax compliance (TAC) of self employed taxpayers in Bayelsa State, Nigeria were explained by independent variables, rule of law (ROL), tax knowledge (TAK) and as well as tax morale (TMR) in the model. However, the remaining 27.5% of changes in the tax compliance (TAC) of self employed taxpayers in Bayelsa State are caused by other factors that are not included in the model. Furthermore, the Durbin-Watson $d = 0.029$ indicate that there is no first order linear auto-correlation in the data and it shows that the model has goodness of fitness.

Table 9b ANOVA of Hypothesis one to three

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	661.188	3	220.396	749.947	.000 ^b
	Residual	245.979	837	.294		
	Total	907.168	840			

a. Dependent Variable: TAC

b. Predictors: (Constant), TMR, ROL

Source: SPSS Output

The F-statistic was 749.947 and the probability of not accepting the null hypothesis that there is no statistically significant relationship existing between the dependent variable and the independent variables is 0.000 which was not greater than 0.05 thus implying that the model was significant and best suited for the regression analysis and that all the independent variables (rule of law (ROL), and as well as tax morale (TMR) are jointly significant in causing variation in tax compliance (TAC) of self employed taxpayers in Bayelsa State, Nigeria.

Table 9c Coefficients^a of Hypothesis one to three

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.479	.242		18.482	.000
	ROL	.353	.032	.425	11.139	.000
	TMR	.179	.018	.206	9.708	.000

a. Dependent Variable: TAC

Test of Hypotheses Under Model

Decision: Reject the null hypotheses; probability value is less than 5% significant level. Otherwise; accepted the alternate hypotheses

Statement of Hypotheses

H₀₁: Rule of law has no positive and significant influence on tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Decision 1

Table 4.10c disclosed the coefficient and t-Statistics of the estimated marginal influence of rule of law (ROL) on tax compliance (TAC) of self employed taxpayers in Bayelsa State, Nigeria. The coefficient and t-statistics of rule of law (ROL) was 0.353 and 11.139, indicating that rule of law (ROL) positively influence tax compliance (TAC) of self employed taxpayers in Bayelsa State, Nigeria. This positive influence is significant since the absolute value of P-value (0.000) was less than 0.05. This simply indicated that the null hypothesis (H_{01}) is rejected and the alternate hypothesis (H_{a1}) was accepted. Therefore, it was concluded that rule of law has positive and significant influence on tax compliance of self employed taxpayers in Bayelsa State, Nigeria. The finding was inline with Baker et al (2021), who examined governance quality and tax compliance in Malaysia. The analysis revealed that rule of law and political stability positively and significantly affects tax compliance while voice accountability and government effectiveness showed negative and insignificant effects on tax compliance. Similarly, Baker et al (2023) investigated the mediating influence of tax morale on the relationship between political stability and rule of law on tax compliance in Malaysia. The findings from the analysis indicated that political stability and rule of law influences tax compliance. Adekoya et al (2019) studied the moderating influence of trust in government on the relationship between rule of law and voluntary tax compliance in Nigeria. The findings indicated that rule of law positively affect voluntary tax compliance. The results further disclosed that trust in government and rule of law significantly influence tax compliance.

Moderated Multiple Regression (MMR) Estimation

Statement of Hypothesis

H_{03} : Tax morale does not significantly influence on the relationship between rule of law and tax knowledge on tax compliance of self employed taxpayers in Bayelsa State, Nigeria.

Table 10a: Model Summary of Moderation Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.836 ^a	.698	.698	.57148	.698	969.865	2	838	.000	
2	.854 ^b	.729	.728	.54211	.031	94.254	1	837	.000	.029

a. Predictors: (Constant), ROL, TAK

b. Predictors: (Constant), ROL, TAK, TMR

c. Dependent Variable: TAC

Table 11a provides information on the unmoderated and moderated results obtained from tax compliance model. The Durbin-Watson statistic value 0.029 affirmed that the problem of

autocorrelation is unlikely to exist in the model. The unmoderated and moderated R^2 for the tax compliance specifications are 0.698 and 0.729 respectively that accounted for 69.0% and 72.9% of the variations in tax compliance (TAK) while 30.2% and 27.1% was explained by unknown variables that were not included in the Moderated Multiple Regression model in tax compliance. However, for purposes of testing the set hypothesis on the change statistics and other valuable information resulting from the interaction influence of tax morale. The unmoderated and moderated R^2 for tax compliance model are 0.698 and 0.729 respectively resulting to R^2 change of 0.031 (0.728 - 0.698). This indicated an increase of 3% (0.031 x 100) in the variation explained by the addition of the interaction term in the tax compliance (TAK) model.

Table 10b: ANOVA Summary of Moderation Analysis

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	633.489	2	316.744	969.865	.000 ^b
	Residual	273.679	838	.327		
	Total	907.168	840			
2	Regression	661.188	3	220.396	749.947	.000 ^c
	Residual	245.979	837	.294		
	Total	907.168	840			

a. Dependent Variable: TAC

b. Predictors: (Constant), ROL,

c. Predictors: (Constant), ROL, TMR

Table 10b provides information on the unmoderated and moderated results obtained from tax compliance (TAK) model. The model has F-statistic values 969.865 and 749.947 in its unmoderated and moderated specifications with respective Prob. ** value 0.000^b and 0.000^c indicated that both the unmoderated and the moderated models are properly fitted since the Prob. ** value is less than the decision criterion of 5%.

Table 11c: Coefficients^a of Moderation Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
		B	Std. Error	Beta				
1	(Constant)	2.841	.183		15.490	.000		
	ROL	.515	.028	.621			18.159	.000
2	(Constant)	4.479	.242		18.482	.000		
	ROL	.353	.032	.425			11.139	.000
	TMR	.179	.018	.206			9.708	.000

a. Dependent Variable: TAC

Based on the results of the significant value from the above table 10, it was disclosed that the independent variables of rule of law (ROL) has significant influence since their sig values is less

than 0.05 significant (0.000, and 0.000 for stepwise 1 and 0.000 and 0.000 for stepwise 2). Also, base on the overall significant value of tax morale (TMR) 0.000 which is less than 0.05 significant level. The study rejected the null hypothesis (H_{03}) and concluded that tax morale does significantly influence on the relationship between rule of law on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. The result of this study collaborated with Agbetunde et al (2020), who investigated religiosity and tax morale on tax compliance in Nigeria. The results from the multiple regression revealed that religiosity and tax morale positively and significantly influences tax compliance among MSMEs in South West, Nigeria. The study concluded that religiosity and tax morale significantly influence tax compliance in Nigeria. Orumwense and Aiwoho (2021) the study concludes that tax morale impact on tax compliance in Nigeria.

SUMMARY, CONCLUSION, RECOMMENDATIONS AND IMPLICATIONS

The major objective of the study was to investigate the moderating role of tax morale on rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. The study underpinned on Social Exchange Theory (SET). Cross sectional survey research design was adopted and population of the study consisted of 30,450 self employed taxpayers and stratified sampling technique to establish the number of trade and artisan self employed individuals grouped into fifteen (15) groups on the basis of line of business. The study is based on a survey of nine hundred (900) respondents on average of sixty (60) participants from the fifteen (15) respondents groups. Questionnaire were used as the primary source of data collection after reliability test using Cronbach Alpha and the responses obtained from the respondents were analysed using univariate, bivariate analysis and multivariate analysis. The multiple regression analysis revealed that rule of law positively and significantly impact on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria, and finally, tax morale does positively and significantly impact on the relationship between rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. On the basis of the research findings, the study concluded that there is moderating influence of tax morale on the relationship between rule of law and tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. Hence, we recommend that;

1. Given the positive and significant effect of rule on law on tax compliance, tax officers in Bayelsa State are expected to play a more active role in socializing tax regulations to increase the knowledge and awareness of taxpayers about the importance of fulfilling tax obligations, especially State taxes which will later be used for State development.
2. The use of tax education to enhance tax knowledge in an attempt to improve tax compliance among self employed taxpayers in Bayelsa State, Nigeria.
3. Understanding the social psychological (demographic) of a taxpayer as its relate to tax morale would help in addressing the issue of the rule of law and, tax knowledge and tax compliance in Nigeria, and this would also help the government to formulate better policies in tax related matters.

This study consists of theoretical and practical implications. The theoretical perspective of the implication involves major contribution in recognizing the role of rule of law and tax knowledge within tax compliance framework. This study, consequently, is an attempt to fill up the research gap. The significant results conclude that tax morale moderates the relationship between rule of law and tax knowledge on tax compliance behaviour of self employed taxpayers in Bayelsa State, Nigeria. The findings suggested that rule of law positively and significantly influence tax compliance, which agrees with prior studies of Mohammed Abdullahi Umar et al. (2019). It is suggested that the government should properly interpret the existing tax law to achieve effective and efficient tax collection among the citizens of Bayelsa State and such collection is the key component of effective revenue generation. Therefore, government should promote rule of law that is responsive to the needs of taxpayers and provide credible and trustworthy leadership to increase the confidence of the citizens in the government.

This research is subject to several limitations. The data used in this study mainly centered on individual taxpayers, but the perception and behaviour toward rule of law and tax knowledge may not be similar to those of corporate taxpayers. Furthermore, the current study focused on the data from Bayelsa States, Nigeria. Consequently, further investigation can be conducted to cover more states in Nigeria to provide a comprehensive view of informal sector operators in Nigeria. Additional, future research might use different research strategies and techniques on tax knowledge, rule of law and voluntary tax compliance, The variables used are still limited to taxpayer knowledge, taxpayer awareness, and taxpayer compliance. Therefore, future research needs to add other variables such as education level and income as independent variables. Notwithstanding these limitations, this research has made few contributions. First it provides empirical validation on the effect of rule of law and tax knowledge on tax compliance behaviour with tax morale as the moderator.

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