



Quality of Tax Services, Moderated by Trust in State Internal Revenue Service and Voluntary Tax Compliance Behaviour among Individual Taxpayers in South-West, Nigeria

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Abstract

Research on tax compliance is of economic, social and political benefit to the government and the citizens. Constant loss of tax revenue due to level of Quality of Tax Service (QTS) rendered by tax authority is perceived to have adversely affected nation's revenue generation and infrastructural development. Researches have been carried out on taxpayers' compliance, but not many considered the effect of QTS in their study. This studied looked at the probable influence of QTS on taxpayers' Voluntary Tax Compliance (VTC) behaviour in South-West, Nigeria. The study used survey research design with study population of 5,216,422 individual taxpayers. Data were collected with validated questionnaire by means of random sampling techniques. Sample size of 1,200 was used with a response rate of 87.6%. Descriptive and inferential statistics were used to analyse data at 5% significance level. The study revealed that QTS positively influenced VTC among individual taxpayers in the study states ($Adj.R^2 = .117$, $F_{(6, 1050)} = 24.139$, $p = .000$). There was evidence that trust in State Internal Revenue Service, QTS and employment status have significant relationship with VTC behaviour while gender, age and educational level do not have significant relationship with VTC in the study states respectively. The study concluded that QTS influenced VTC. Therefore, lack of tax awareness, tax education/information and poor tax service delivery was responsible for tax non-compliance. The study recommended that government should carry out tax education/information and tax awareness to taxpayers while tax officials should apply the concept of public management to tax service delivery.

Keywords:

Infrastructural development
Quality of tax service
Tax authority
Tax education
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Voluntary tax compliance.

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1. Introduction

Research on taxation and tax compliance is of economic, social and political benefit to the government and the citizens. This made most developing countries including Nigeria to re-focus on revenue generation by shifting revenue generation toward taxes rather than over reliance and dependency on foreign aid, natural resources and other forms of revenue generation (Marundu, Mbekomize, & Ifezue, 2014). Tax evasion increases every year in some countries despite the role and importance of taxes. This is more prominent in developing countries than developed. In developing countries all over the world, tax non-compliance has become a major challenge facing government and tax administrators as this affects revenue performance and government incapability to perform and provide the essential developmental projects and programmes as expected by the citizenry (Alaaraj, Mohamed, & Ahmad Bustamam, 2018). According to Terkper (2003) tax revenue loss in a developing country as a result of non-compliance is proportionately higher than what is

obtainable in developed countries because of the large number of the informal sectors operators which can be regarded as hard to tax sector. This loss ranges between 35% and 55% of the Gross Domestic Product (GDP) in 2002. Cobham (2005) posited that developing countries lose about US\$285 Billion (₦102 Trillion) per year as tax revenue due to non-compliance by tax payers.

The enforcement compliance is achieved by function of penalty and detection while the voluntary compliance is achieved by tax payers complying with the relevant tax laws without any form of enforcement from the tax authority. The enforced compliance depends on assumed power of authorities to pursue and bring to book tax evaders while the voluntary compliance is based on respect and trust in government and tax authorities (Muehlbacher & Kirchler, 2010). It is expected that the performance of any government in providing social amenities will improve with increase in tax compliance of the citizens. According to Slemrod (2007) tax non-compliance is a form of tax cheating by which the taxpayer cheats on the government and the public. Daniel, Akowe, and Awaje (2016) reported that tax cheating should be a critical concern to government and other relevant stakeholders as this resulted in government's inefficiency and ineffectiveness in carrying out its electioneering promises. Quality of service is regarded as the degree of excellence or superiority which can either be objective or subjective. This shows how the tax service provided by a client (tax authority) is being perceived and enjoy by the customers (taxpayers) (Ali & Abdul-Jabbar, 2016). Quality of service render to citizens by the tax authorities is very critical to revenue collection and individual tax compliance behaviour. As obtainable in the private sector, there are always sustainability problems where an organisation cannot meet the expectation of its customers in respect of service/job satisfaction. This can also be attributed to the context of taxation, as the quality of service provided by the tax authority dictates the ability to generate revenue and the continued existence of such tax authority/office. Study on taxation and tax compliance is vital to government and the citizens for economic growth. The oil and gas sector in Nigeria has been playing a major role to the government on revenue generation into the federation account which is available for distribution by the three tiers of government. This sector had contributed over 95% of earnings from foreign exchange and 85% of total government revenue between 2011 and 2012. The sector had also contributed to the GDP of the nation in 2011 and 2012 with 14.8% and 13.8%, respectively (Chete, Adeoti, Adeyinka, & Ogundele, 2014; Oyebamiji, 2018). Oyedele (2016) postulated that in 2016, the oil and gas sector of the nation accounted for 76% of the country's foreign exchange earnings, 68% of revenue generated by government into Federation account and 9% being contributed toward the country's Gross Domestic Product (GDP). This shows that oil and gas has continued to be the dominant revenue generation sector for the Nigerian government. On the light of these, Marundu et al. (2014) stated that most developing countries worldwide plus Nigeria had commenced redesigning revenue generation technique with much focus toward taxes rather than traditional over dependency on natural resources, aids and other traditional forms of revenue. Therefore, voluntary tax compliance has become a serious challenge to taxation in Nigeria due to level of quality of service rendered or expected. The objective of this study is to evaluate the influence of quality of tax services, moderated by trust in State Internal Revenue Services and controlled by demographic factors, on the voluntary compliance behaviour of individual taxpayers in South-West, Nigeria. In order to focus the study, the research hypothesis, which suggest a tentative answer to the problem or question under investigation was tested at 0.05 significance level. Quality of tax services, moderated by trust in State Internal Revenue Service and controlled by demographic factors, does not have significant influence on the level of voluntary compliance behaviour among individual taxpayers in South-West, Nigeria.

This hypothesis was designed to explain the influence of quality of tax service, moderated by trust in State Internal Revenue Service and controlled by demographic factors, on voluntary compliance behaviour among individual taxpayers in South-West, Nigeria. The essence of quality of tax service is to seek a procedural justice through the morality of tax fairness, respect and service delivery and orientation towards taxpayers. This kind of treatment from the tax authorities will ensure tax abiding to tax law by the taxpayer whereby the tax authorities in return creates a self-regulating mechanism which enhances trust. The common approach of force and punishment as a way of shaping tax behaviour of tax evaders showed a little effect on tax compliance behaviour. Individual taxpayers at times evaluate the quality of services being provided by the tax authorities in terms informative, interaction and transaction services. This will be classified as high if it meets the expectation of taxpayers and low if its performance is poor or fails to meet taxpayers' expectation. This, according to Muhammad and Saad (2016) is an important factor for tax compliance. Jackson and Milliron (1986) stated that quality of service of tax service probably has a significant influence on taxpayers' behaviour. In addition, Alabede, Ariffin, and Idris (2011) reported that taxpayers' in Nigeria had a low perception of the quality of tax services provided by the tax authority. Based on these mixed assertions, finding from this hypothesis will assist the tax authorities on how to engage individual taxpayers for prompt, effective and efficient manners of taxpayers willingness to pay tax.

2. Review of Extant Literature

2.1. Conceptual Review

Tax: A tax is a form of payment to support and enhance the cost of governance. It differs from fines and penalties which are imposed by the government as a means of punishment for wrong doing by the taxpayers.

A taxpayer is any individual or corporate organisation required by law to pay tax on his/her income to the government (Khasawneh, Obeidat, & Al-Momami, 2012). Therefore, in respect of this study, tax is defined as a compulsory levy imposed by constituted authorities on individual taxpayers in line with the relevant tax laws. A good tax system should be sufficient, convenient, efficient and fair in nature. A tax is considered sufficient if it has the ability to generate enough fund to the government in the provision of public goods. Tax is expected to be convenient when the method of collection is clear and well known to all taxpayers. The efficiency of tax means how taxpayers react to tax as a result of economic behavioural changes while tax fairness means taxpayers' abilities to pay tax and these characterised by horizontal and vertical equitable methods. As a compulsory levy and sources of revenue to the government, taxes are levied on personal incomes such as salaries, business profits, interest income, dividends and royalties, and others such as company profits, petroleum profits, and capital gains (Ishola, 2016).

History showed that taxes evolved from the necessity of financing the government activities during the period of war. Tax is also a religious duty based on social and civil responsibilities, which gives the two prominent religions in Nigeria the opportunity to support and encourage imposition of tax by government in financing government activities and for the purpose of wealth redistribution (Agbetunde, 2010). Christians follow the word of Jesus Christ in Matt 22 vs 15-21 which says give to Caesar, what is of Caesar's and to God the things that are of God. This means that tax payment is a belief to follow by Christian believer to the constituted authority where necessary. Islam also has tax, called Zakat, entrenched in the Quran and it is one the five fundamental pillars of Muslim religion which must be observed by Muslim followers. Also, in the pre-colonial period in Nigeria, Empires, Kingdoms and Emirates were governed by Obas, Chiefs, Emirs and Sultans where tax collection was very prominent and compulsory. Taxes collected from the citizens were used to enhance governance, executed communal projects and provide peace and securities; and other economic activities (Agbetunde, 2010). Taxes are assessed for payment on individuals, assets, companies and or transactions.

Quality of Tax Service: The level of quality of service render to citizens by the tax authorities is very important to revenue generation and individual taxpayer compliance behaviour. In the context of taxation as quality of service provided by the tax authority determine the tax authority level of achieving revenue target as highlighted in the annual budget. The quality of service is measured by the differences in the perception of customer's expectation from the service and what types of service that are received. Quality of service will be regarded as low where it does not meet the expectation of the customers and as high where it fulfils the expectation of the customer. On this bases, Muhammad and Saad (2016) opined that quality of service provided by the tax authority is an important factor to tax compliance and individual obligation toward the government. According to Christensen (1992) taxpayers need to be treated in a better way as obtainable in the private sector where customer is seen as king. In doing this, it is believed that tax payer's perception of the quality of service provided by the tax authority will likely enhance tax compliance and ensure increase in government revenue. Ott (1998) also agreed that quality of tax service can be regarded as means of evidence of modern-day society and it is the goal of any tax authority to provide a qualitative and better service to the taxpayers and the nation at large. Besides, some developed countries like the United Kingdom, United States of America, France, Denmark and Sweden had started to apply the concept of public management in tax administration and quality of service provided. In addition, these countries had also changed the way taxpayers are being treated in which presently taxpayers are accorded the status of a customer (Ali & Abdul-Jabbar, 2016). Thornton and Shaub (2013) also stated that the quality of tax services provided by the tax authority can be classified into information service, interaction service and transaction service. The transaction service is the main and insider services provided by the tax authority. The information and interaction services provide support to the transaction service for better result. According to Hidayat, Siti, and Bambang (2014) tax interaction service is not a simple service process as it requires tax awareness on the part of the taxpayers. Therefore, since tax service quality has direct impact on taxpayer level of satisfaction and tax behaviour, it is expected that quality of service should be increased in tax administration which in turn increases taxpayers' satisfaction and level of tax compliance. Bojuwon and Obid (2015) talked of tax service quality factor and this factor can be classified into three, these are responsiveness, informativeness and reliability. Responsiveness is the time frame at which the tax administrator responds to any question asked by the tax payer. It refers to how a self-employed taxpayer accomplishes tax goals in a timely and accurate manner. It shows how the tax system is friendly in terms of updating of taxpayer about information on tax payment and administration. The accuracy and prompt response by the individual taxpayer in respect of tax payment can be achieved using likely medium of the on-line tax system through speedy log on, access search and website download. Informativeness refers to the quality of information provided by the tax authorities on their website. A clear and complete information are necessary for use by the taxpayer for decision making. Therefore, the extent by which information is provided by the tax authorities is one of the benefits that can be achieved by the taxpayer as service being provided by the tax authorities. On line system is seen as more accurate and convenient system to use by the taxpayer as the information provided on the website is of the best interest to the taxpayers. Reliability is the process whereby tax administrator provides information which can be relied upon for tax decision. This is a form of highlighting how the tax system meets the expectation of the taxpayers.

In Nigeria, the introduction of electronic tax system in some states had influenced the tax payers' compliance behaviour in terms of tax filling, processing and payments. This was achieved by the use of information technology which has improved the compliance level without the physical appearance of the taxpayer or contact with the tax authority as all tax matters are done electronically (Bojuwon., 2015). The on-line tax system has become known and used globally with the assistance of information technology. The essence of this system is to create tax awareness about tax structure through an improvement in tax administration system with the use of information technology (Bojuwon & Obid, 2015). According to Azmi, Kamarulzaman, and Hamid (2012) on-line system has assisted the government in the improvement in revenue generation and increase in tax compliance behaviour among the taxpayers. Tax awareness and knowledge means the understanding of the relevant tax laws. Tax illiteracy at times works against tax payment by individuals therefore, the knowledge of the tax rules and regulations, will ensure an open mind by the taxpayers for tax payment and the benefit of this is to curb corruption and fraud in tax administration. Where taxpayers lack tax knowledge, it becomes difficult in fulfilling tax requirement as at when due. Therefore, making the taxpayers feel knowledgeable on tax matters is one of the important attributes of good success for tax administration (Brainyiah & Rusydi, 2013). In line with this, Hasseldine, Holland, and van der Rijt (2011) stated that enhancement of tax knowledge and its application among taxpayers will ensure better understanding of the tax environment and also ensure taxpayers have a positive tax compliance. Kasum, Abdul-Kasum and Osemen (2013), cited in Lateef, Saheed, and Onipe (2015) concluded that Nigeria has a low tax awareness due to low tax publicity and tax education by the tax authorities. This had resulted into a low level of tax compliance in the country.

Tax Compliance: Tax compliance is the taxpayers willingness to comply to the relevant tax regulations for tax payment as at when due. James and Alley (2002) sees tax compliance as a continuum which ranges from societal commitment and government objectives on one hand to the enforcement of the law on the other hand. Kirchler (2007) also defined tax compliance as the willingness of the taxpayers to offset tax liabilities according to the tax laws, rules and regulations as at when due. To comply to tax laws and regulations means declaring the exact taxable income, ensuring filling of tax return at the appropriate time, appropriate calculation of tax liabilities and prompt payment to the relevant tax authority. Furthermore, it possible to achieve tax compliance through tax counselling, where the purpose of this is to assist the tax payers where necessary in terms of matters related to tax issue that will enhance voluntary compliance. This will involve the interpretation of tax laws with the various steps and procedure of filling tax returns. Also through tax guidance and examination which involve training of tax payers and rendering advice where necessary especially on proper bookkeeping of records for the purpose of making good and accurate returns for tax assessment by the tax administrator. The essence of this is to enhance voluntary compliance. And besides through tax recognition and prize which involve the proper recognition of tax payers who are honest, prompt and constant in making tax return. This can be in the form of reward, prize and recognition letter as a means of appreciation by the tax authorities. In distinction with tax compliance, Jackson and Milliron (1986); Kasipillai and Jabbar (2003) defined tax non-compliance as taxpayers' inability or failure to pay the correct amount of tax to the tax authorities on account of complexity and ambiguity in tax laws and administrative procedures. Kirchler (2007) perceived that non-compliance is the taxpayer's failure in reporting actual income, deductions such as claims, relief and rebates and make payment in respect of tax liabilities computed as at when due. Hofmann, Hoelzl, and Kirchler (2008) also stipulated that tax non-compliance is seen as minor law breaking in some countries where the taxpayers are seen as smart people. Therefore, non-compliance is the failure of taxpayer to file, report, compute and pay the right tax liabilities as at when due. According to Kiow, Salleh, and Kassim (2017) it is a form of unintentional omission of information in preparing tax returns and other forms of lack of tax awareness by the taxpayers. Therefore, the continuous and persistence of non-compliance by taxpayers in the informal sectors could be attributed to various factors that required study and solution (Joshi, Prichard, & Heady, 2014).

2.2. Theoretical Framework

The study adopts theory of Fiscal exchange

2.2.1. Theory of Fiscal Exchange

McKerchar and Evans (2009) stated that theory of fiscal exchange was derived from economic deterrence and social psychology theories. The promulgation of the theory was traced by Devos (2014) to Spicer (1974) and Vogel (1974). The fiscal exchange theory stipulated that tax authority level of service to taxpayers will enhance motivation in carrying out voluntary tax compliance. It means that tax authorities and government can increase tax compliance through provision desired level of quality service and infrastructural projects and programmes to the public in an efficient and desirable ways (Moore, 2004). This form of relationship is regarded as contractual relationship between the tax authority, government and the taxpayers (Moore, 2004). Torgler (2003) postulated that this theory is based on social, psychological and relational contract between the tax authority/ government and the taxpayers. The theory presumed that individual taxpayer's behaviour in payment of tax is usually being motivated by the tax authority and government's effort in the quality of

service rendered and judicious use of tax revenue for public goods and services. Compliance level reduce when taxpayer feel aggrieved on the level of quality of service received from tax authority and usage of tax revenue by the government (Palil, 2010). Voluntary and willingness to pay tax will be enhanced where qualitative tax service are provided by tax authority coupled with good projects and programmes render by the government from tax revenue generated (Alm, Jackson, & McKee, 1993).

2.3. Empirical Review

Ali and Abdul-Jabbar (2016) examined service quality and income tax non-compliance of small and medium enterprises in Yemen. Data were collected from the Yemeni SMEs by means of the administration of questionnaire. The findings from the study showed that tax service quality was perceived low which made the SMEs owner's managers to be dissatisfied with the quality of service rendered by the tax authority. The study suggested that tax authority should improve on the quality of service in order to enhance the level of tax compliance by Savitri and Musfaldy (2016) studied the mediating variable of service quality on the effect of tax awareness, tax socialisation, and compliance's cost and tax penalties on taxpayers' compliance. Findings from the study showed that service quality had a positive relationship as mediating variable between taxpayer awareness, tax penalties, compliance cost and taxpayers' compliance while it had a negative relationship between tax socialisation and taxpayers' compliance. In addition, Nugroho and Zulaikha (2012) studied the factors that influences the willingness to pay tax using tax awareness as intervening variables. The outcome of the study showed that knowledge and tax regulation awareness, the quality of tax service and tax effectiveness had a positive influence on tax awareness for prompt willingness in the payment of tax liability.

Kamil (2015) examined the effect of taxpayers' awareness, knowledge, tax penalties and tax authority services against tax compliance. The study used causal method and data were gathered using questionnaire through accidental sampling method. The outcome of the study showed that tax awareness, penalties and tax authority has a significant effect on taxpayers' compliance respectively while the tax knowledge had a negative significant effect on taxpayers' compliance. Besides, Savitri. and Andreas (2015) also examined the mediating role of taxpayers' awareness on the effect of tax socialisation, tax knowledge, tax ID number expediency and service quality on tax compliance. The findings from the study showed that taxpayers' awareness has a positive mediating effect on tax ID number expediency, service quality and tax payer's compliance while it has a negative mediating role on the relationship between tax knowledge, tax socialisation and tax payer's compliance. In addition, Rahayu, Setiawan, and Troena (2017) examined the roles of taxpayers' awareness, tax regulation and understanding and influences on taxpayers' compliance. The findings from the study showed that knowledge and understanding of tax regulations and tax awareness of the tax laws by tax payers made a significant contribution to tax payers' compliance but did not have significant influence on compliance.

3. Methodology

The study employs survey research design to generate the relevant primary data required for the study. This was based on the geographical disparity of the states and the number of individual tax payers reached in these different geographical regions. The study covered only individual tax payers in both formal and informal sectors with focused on South West, Nigeria. For the purpose of this study, reliance was placed on the National Joint Tax Board (2016) on Nigeria's individual taxpayers' population which was 5,216,422 for the three selected states of South-West, Nigeria. The individual taxpayers were selected randomly as respondents for the questionnaire administered. One thousand, two hundred (1200) copies of questionnaire were administered to various respondents. The study also adopted purposive sampling technique to select the geographical zone of South-West, Nigeria and the three states selected within the zone for the study. The South-West, geographical zone which comprises of Lagos, Ogun, Oyo, Ondo, Ekiti and Osun was considered for the study because it has the largest number of individual taxpayers (National Joint Tax Board, 2016) in the country when compared to another geopolitical zones of South-East, South-South, North-West, North-East and North-Central. In addition, the South-West Zone is the most commercial hub of the country, it has common demographic characteristics, common language, and cultural norms and basically have the same informal sectors/ individual taxpayers setting. The selected states for the study from the South-West zone were Lagos, Ogun and Oyo States and the basic reason for choosing these States from the South-West zone as representatives of the zone was based on the following characteristics: A noticeable heterogeneous nature of the informal sectors operation, Tax revenue drive by the governments of these states, The states had also introduced an indigenouse tax scheme involving the informal businesses which helps to generate revenue from hard to be taxed group of people.

3.1. Reliability of Research Instrument

The reliability test of the instrument outcome from the pilot study measured with Cronbach Alpha (α) showed that quality of tax service, voluntary tax compliance and trust in State Internal Revenue Service (SIRS) had Cronbach's alpha of 84%, 79% and 87% respectively. A composite reliability calculated greater than 70% was affirmed by Bolarinwa (2015); Taber (2016) as a good and robust reliability and acceptable. Based on

this outcome, this showed that the instrument was reasonable and reliable for the study since the results of all the constructs were above the acceptable threshold of 70% and therefore suitable for the study.

3.2. Measurement of Research Variables

Dependent, independent, controlled and moderating variables were measured with relevant questions using six-point likert scale respectively for primary data gathering. The quality of tax service was measured using nine items in the questionnaire that covered tax awareness, service delivery, tax education, honesty, reliability, competency and diligence. A high score indicates a high perception of tax service quality while a low score indicates poor perception of quality of tax services rendered by the tax authorities. Trust in respect of SIRS was measured with question on trustworthy, honesty and reliability of tax dealing. Seven items of questions were developed to measure taxpayer’s voluntary tax compliance that covered honesty, morality, right of payment and due responsibility.

3.3. Model Specification

3.3.1. Voluntary Tax Compliance and Quality of Tax Service

The study expected that the independent variable of quality of tax service would influence voluntary tax compliance. Therefore it is expected that quality of tax service (QTS) would determine tax compliance. The dependent variable is Voluntary tax compliance (VTC).

$$VTC = \mu_0 + \mu_1 TRUSIRS_i + \mu_2 QTS_i + \mu_3 GEN_i + \mu_4 AGE_i + \mu_5 EL_i + \mu_6 ES_i + \varepsilon$$

Where:

TRUSIRS = Trust in state internal revenue service.

GEN = Gender.

AGE = Age.

EL = Education level.

ES = Employment status.

ε = Error terms.

μ_0 = Intercept or the constant.

$\mu_1 - \mu_6$ = Partial regression coefficient of the explanatory variables.

4. Results and Findings

The study employs the cross-sectional analysis in providing answers to the research question and hypothesis. The primary data employed were analysed using the descriptive and inferential statistics. The descriptive statistics involved the use of tables in the form of frequency distribution, mean and percentage while among inferential statistics, the study used the Ordinary Linear Square (OLS) Regression Analysis and Analysis of Variance (ANOVA).

4.1. Descriptive Analysis of the Test Items

Table-1. Respondents’ responses on quality of tax service.

S/N	Test items	Mean	Standard deviation
1	Lack of tax awareness/inadequate tax information is responsible for tax non-compliance.	4.57	1.13
2	Deliberate effort to avoid tax payment by taxpayer is due to poor tax service delivery.	4.51	1.13
3	SIRS fails in organising tax education programmes to educate tax payers on the benefits of tax and ways of filling returns.	4.53	1.19
4	SIRS is not transparent enough in dealing with tax payers.	4.52	1.19
5	Assessment of tax under the present tax system is very poor.	4.35	1.19
6	SIRS officials are not honest in dealing with tax payers.	4.33	1.15
7	SIRS officials are not reliable in dealing with tax payers.	4.21	1.20
8	SIRS officials are not competent in dealing with tax payers.	3.97	1.31
9	SIRS officials treat tax payers without respect and due diligence in service	4.16	1.33
	Mean & Standard deviation	4.35	1.20

Source: Field survey, 2019.

Table 1 describes the responses on the quality of tax service in Lagos, Ogun and Oyo States. The mean of 4.57 indicates that the majority of the respondents agreed that lack of tax awareness/inadequate tax information is responsible for tax non-compliance. The mean of 4.51 further suggests that majority of the respondents agreed that deliberate effort to avoid tax payment by taxpayer is due to poor tax service delivery. The mean of 4.53 suggests that majority of the respondents agreed to the test item that SIRS fails in organising tax education programmes to educate tax payers on the benefits of tax and ways of filling returns.

Also, on transparency or otherwise of SIRS in dealing with tax payers, the mean of 4.52 further suggests that more than 75% of the respondents agreed that SIRS is not transparent enough in dealing with tax payers. The mean of 4.35 further suggests that majority of the respondents agreed that the assessment of tax under the present tax system is very poor. The mean of 4.33 suggests that more than 72% of the respondents agreed to the opinion that SIRS officials are not honest in dealing with tax payers. The mean of 4.21 further suggests that majority of the respondents agreed that SIRS officials are not reliable in dealing with tax payers. The mean of 3.97 further suggests that majority of the respondents agreed that SIRS officials are not competent in dealing with tax payers. The mean of 4.16 further suggests that majority of the respondents agreed that SIRS officials treat taxpayers without respect and due diligence in service. On the overall, a mean of 4.35 further indicated that more than 72% of the respondents agreed that there is quality of tax service among the three states. A standard deviation of 1.13, 1.13, 1.19, 1.19, 1.19, 1.15, 1.20, 1.31, 1.33 and overall 1.20 respectively suggests that the responses of the respondents is less likely to change over time.

Table-2. Respondents' responses on trust from state internal revenue service.

S/N	Test items	Mean	Standard deviation
10	SIRS are trust worthy on tax matters.	4.36	1.23
11	SIRS exhibit transparency on tax matter while dealing with tax payers.	4.20	1.18
12	SIRS are honest in dealing with tax payers.	4.13	1.18
13	SIRS are reliable in dealing with tax payers.	4.10	1.14
14	SIRS are honest in the application of tax laws to all parties.	4.09	1.19
15	SIRS are not corrupt in handling tax matters.	3.79	1.29
	Mean & Standard Deviation	4.11	1.20

Source: Field survey, 2019.

Table 2 describes the responses of respondents on trust from the State Inland Revenue Services in Lagos, Ogun and Oyo States. The mean of 4.36 suggests that majority of the respondents agreed to the test item that SIRS are trust worthy on tax matters. The mean of 4.20 further suggests that majority of the respondents agreed that SIRS exhibits transparency on tax matters while dealing with tax payers. The mean of 4.13 indicated that majority of the respondents agreed that SIRS is honest in dealing with tax payers. The average of 4.10 further suggested that majority of the respondents agreed that SIRS is reliable in dealing with tax payers. The mean of 4.09 suggests that majority of the respondents agreed that SIRS are honest in the application of tax laws to all parties. The mean of 3.79 shows that SIRS is not corrupt in handling tax matters, however, this result should be interpreted with caution because more than 30 percent of the respondents disagreed that SIRS is not corrupt in handling tax matters. On the overall, a mean of 4.11 further indicated that more than 68% of the respondents agreed that there is trust from the SIRS among the three states. A standard deviation of 1.23, 1.18, 1.18, 1.14, 1.19, 1.29 and overall 1.20 respectively implies that the respondents were not likely change their responses over time.

Table-3. Respondents' responses on voluntary tax compliance.

S/N	Test items	Mean	Standard deviation
16	Paying tax is the right and natural things to do.	5.17	0.98
17	Paying tax is a responsibility that should be willingly accepted by all citizen.	5.20	0.90
18	I pay tax to support the state, other citizen and its programme.	4.97	1.04
19	I will pay tax even when there are no controls because I am sure I am doing the right things.	4.67	1.27
20	Paying tax promptly is a matter of cause because I like to contribute to everyone's goods.	4.77	1.08
21	I feel morally obliged to honestly declare all my income for tax purposes because I regard it as my duty.	4.64	1.13
22	I will pay tax even if tax audit does not exist.	4.14	1.41
	Mean & Standard deviation	4.80	1.12

Source: Field survey, 2019.

Table 3 describes the responses on voluntary tax compliance in Lagos, Ogun and Oyo States. The mean of 5.17, 5.20 and 4.97 shows that majority of the respondents agreed that paying tax is the right and natural things to do, that paying tax is a responsibility that should be willingly accepted by all citizens and that they pay tax to support the state, other citizens and its programme respectively. The mean of 4.67 also suggests that majority of the respondents agreed that they will pay tax even when there are no controls because they

are sure that they are doing the right things while the mean of 4.77 also suggests that majority of the respondents agreed that paying tax promptly is a matter of course because they like to contribute to everyone's goods. The mean of 4.64 further suggests that majority of the respondents agreed to the test item that they feel morally obliged to honestly declare all their incomes for tax purposes because they regard it as their duty and also, the mean of 4.14 suggests that majority of the respondents agreed that they will pay tax even if tax audit does not exist. The overall mean of 4.81 further shows that majority of the respondents agreed that voluntary tax compliance is necessary in their respective state while a standard deviation of 0.98, 0.9, 1.04, 1.27, 1.08, 1.13 and 1.41 respectively suggests that the responses of the respondents are less likely to change over time.

Table-4. Quality of tax services and voluntary tax compliance behaviour.

Dependent variable: VTC

Model		Unstandardized coefficients		Standardized coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	(Constant)	3.467	.219		15.818	.000		
	TRUSIRS	.243	.024	.293	10.093	.000	.997	1.003
	QTS	.122	.030	.118	4.012	.000	.971	1.030
	GEN	.029	.053	.016	.540	.589	.976	1.025
	AGE	-.009	.024	-.011	-.356	.722	.896	1.116
	EL	.041	.031	.043	1.309	.191	.793	1.260
	ES	-.283	.065	-.139	-4.358	.000	.822	1.217

Model summary						
Model	R	R square	Adjusted R square	Std. Error of the estimate		
1	.349 ^a	.122	.117	.83899		

ANOVA ^a						
Model		Sum of squares	Df	Mean square	F	Sig.
1	Regression	101.949	6	16.991	24.139	.000 ^b
	Residual	734.883	1044	.704		
	Total	836.832	1050			

Notes: VTC is voluntary tax compliance and it represents the dependent variable, the independent variables are power of authority (TRUSIRS), quality of tax services (QTS), gender (GEN), respondents age (AGE), educational level (EL) and employment status (ES).

4.2. Interpretation

Table 4 shows the results of the regression analysis for the effect of quality of tax services moderated by trust on State Internal Revenue Service and demographic factors on voluntary tax compliance behaviour in the selected states in South-West, Nigeria. The results shows that trust of State Internal Revenue Service (0.243), quality of tax services (0.122), gender (0.029) and educational level (0.041) have positive relationships with voluntary tax compliance behaviour in the selected states in South-West, Nigeria. On the other hand, respondents age (-0.009) and employment status (-0.283) of the respondents have negative relationships with voluntary tax compliance behaviour in the selected states in South-West, Nigeria.

There was the evidence that trust in State Internal Revenue Service, quality of tax services and employment status have significant relationships with voluntary tax compliance behaviour in the selected states in South-West, Nigeria (TRUSIRS= 0.243, *t*-test= 10.093, *p* < 0.05, QTS= 0.122, *t*- test =4.012, *p* < 0.05, ES = -0.283 *t*- test= -4.358, *p* < 0.05). Conversely, gender, age and educational level do not have significant relationships with voluntary tax compliance behaviour in selected states in South-West, Nigeria (GEN= 0.029, *t*- test=0.540, *p* > 0.05, AGE= -0.009, *t*- test= -0.356, *p* > 0.05, EL= 0.041, *t*- test=1.309, *p* > 0.05). This implies that gender, age and educational level of the respondents were not significant factors that influenced changes in voluntary tax compliance behaviour in the selected states in South West, Nigeria while trust in State Internal Revenue Service, quality of tax services and employment status were significant factors that influenced changes in the voluntary tax compliance behaviour in the selected states in South-West, Nigeria. The Adjusted R² measures the proportion of the changes in voluntary tax compliance behaviour in the selected states in South West, Nigeria as a result of changes in trust on the State Inland Revenue Service, quality of tax services, gender, age, educational level and employment status of the respondents. The adjusted R² of 0.12 explains about 12 percent changes in voluntary tax compliance behaviour in the selected states in South-West, Nigeria, while the remaining 88 percent were other factors explaining changes in voluntary tax compliance behaviour in the selected states in South-West, Nigeria but were not captured in the model. The F- test of 24.139 is statistically significant with *p* < .005. This indicated that the variables used in the model have a goodness of fit that was a good predictor of the main variables and that trust on the State Internal

Revenue Service, quality of tax services, gender, age, educational level and employment status of the respondents jointly explain changes in voluntary tax compliance in the selected states in South West, Nigeria.

The variance inflation factor which was used to check for the presence of multicollinearity showed that all the explanatory variables were not related because the variance inflation factor for all the variables was less than 5. The F-statistic of 24.139 is statistically significant with $p < 0.05$. This indicated that on the overall, the statistical significance of the model showed that the null hypothesis that the quality of tax services moderated by trust in State Internal Revenue Service and demographic factors do not have a significant influence on voluntary tax compliance behaviour in selected states in the South-West, Nigeria was rejected. Thus, the alternative hypothesis which is the quality of tax services moderated by trust in State Internal Revenue Service and demographic factors have a significant influence on voluntary tax compliance behaviour in selected states in South-West was accepted at 5 per cent level of significance.

4.3. Discussion of Findings

Empirical findings from the test of Hypothesis on quality of tax services on voluntary tax compliance behaviour in South-West, Nigeria revealed that trust in State Internal Revenue Service (SIRS), quality of tax services, gender and educational level have positive relationships with voluntary tax compliance while respondent's age and employment status have negative relationships with voluntary tax compliance. This showed that a unit increase in trust in SIRS, quality of tax service, gender and educational level would lead to 0.243, 0.122, 0.029 and 0.041 increases in voluntary tax compliance behaviour in South-West, Nigeria, respectively while a unit increase in respondents age, and employment status would lead to decrease of 0.009 and 0.283 in voluntary tax compliance behaviour in the selected states in South-West, Nigeria. The findings also revealed that trust in SIRS, quality of tax services and employment status have significant relationships with voluntary tax compliance behaviour which showed that these variables have significant factors that influenced changes in the voluntary tax compliance behaviour while gender, age and educational level do not have significant relationship with voluntary tax compliance behaviour in South-West, Nigeria. This implies that gender, age and educational level of respondents were not significant factors that influenced changes in the voluntary tax compliance behaviour. The F-statistic of 24.139 is statistically significant at $p = 0.000$ therefore the empirical finding revealed that the quality of tax services has a significant influence on voluntary tax compliance behaviour in South-West, Nigeria at 5 per cent level of significance. This position also align with the findings of [Savitri and Musfiaily \(2016\)](#); [Ali and Abdul-Jabbar \(2016\)](#); [Akintoye and Tashie \(2013\)](#). The study also revealed that gender, age and educational level were not significant factors that influenced changes in voluntary tax compliance behaviour. This negates the findings of [Nugroho and Zulaikha \(2012\)](#); [Vadde and Gundarapu \(2012\)](#) while it reaffirms the findings of [Abdul-Razak and Adafula \(2013\)](#). The quality of tax services has significant factors on voluntary tax compliance, which is in line with the studies of [Rahayu et al. \(2017\)](#); [Nsubuga, Sai, and Naatu \(2017\)](#) and [Al-Maghrebi, Ahmad, and Palil \(2016\)](#).

4.4. Implication of the Findings

The perception of quality of tax services in respect of tax awareness and information showed that lack of these tax awareness and information was responsible for high tax non-compliance as reported by 83.9 per cent of the respondents. The study also revealed that the majority of the respondents agreed that poor tax service delivery was responsible for tax avoidance while lack of tax education programme for educating the tax payers on tax filing and benefit of tax payment worked against the tax revenue generation. The tax officials were also reported to be dishonest, incompetent and treat tax payers without respect and due diligence. These findings will assist the government and the tax authority to educate tax officials on behavioural changes through training and modern-day exposure to human relationship and service delivery.

5. Summary and Conclusion

The test of hypothesis revealed that trust in State Internal Revenue Service (SIRS), quality of tax services, gender and educational level have positive relationships with voluntary tax compliance while respondent age and employment status have negative relationships with voluntary tax compliance. Therefore, trust in SIRS, quality of tax service and employment status have significant relationship with voluntary tax compliance behaviour, which showed that these variables have significant factors that influence changes in the voluntary tax compliance behaviour while gender, age and educational level do not have significant relationships with voluntary tax compliance behaviour in South-West, Nigeria. This suggests that when tax authorities build confidence of taxpayers through responsive regulation, voluntary compliance is enhanced. Similarly, employment sector as a driver of enforced compliance implies that taxpayers who are in the formal sector of the economy tend to be more compliant than the informal sector because of withholding tax method which make the non-compliance rate to be low when compared with the informal sector.

6. Recommendations

The perception of quality of tax services in respect of tax awareness and information showed that lack of these tax awareness and information was responsible for high tax non-compliance as reported by 83.9 per cent

of the respondents. The study also revealed that the majority of the respondents agreed that poor tax service delivery was responsible for tax avoidance while lack of tax education programmes in educating the tax payers on tax file return and benefit of tax payment worked against the tax revenue generation. The tax officials were also reported to be dishonest, incompetent, unreliable and treat tax payers without due respect and due diligence. These findings should assist the government and the tax authority in carrying out tax education, awareness and information to tax payers while the tax officials should be properly trained on human management, relationship and modern-day exposure to tax service delivery. The tax officials should also apply the concepts of public management in tax administration and tax service delivery. Professionals should be employed and necessary tools and opportunity for efficient service delivery should also be provided

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