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FAIRNESS PERCEPTIONS AND INCOME TAX VOLUNTARY COMPLIANCE AMONG OWNERS OF MICRO ENTERPRISES IN JIGAWA STATE, NIGERIA: THE MODERATING ROLE OF TRUST

ABBA YA’U

MASTER OF INTERNATIONAL ACCOUNTING
UNIVERSITY UTARA MALAYSIA
MAY 2017
FAIRNESS PERCEPTIONS AND INCOME TAX VOLUNTARY COMPLIANCE AMONG OWNERS OF MICRO ENTERPRISES IN JIGAWA STATE, NIGERIA: THE MODERATING ROLE OF TRUST

By
ABBA YA’U

Thesis submitted to
Othman Yeop Abdullah Graduate School of Business,
University Utara Malaysia,
In Partial Fulfillment of the Requirement for the Master of Sciences (International Accounting)
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ABSTRACT

Taxation represents a very important source of revenue for the government of any nation for economic growth and is being looked upon as a panacea to the myriad of societal needs. Hence, this study examines the fairness perceptions in Jigawa State and their effects on voluntary tax compliance. Further, the study examined the moderating role of trust in explaining voluntary tax compliance in Jigawa State. For that purpose, a cross-sectional study was conducted. 249 questionnaires were collected from the 450 questionnaires issued in Jigawa State. The data was analyzed using SPSS and PLS to answer the research questions. In particular, factor analysis was conducted to determine the type of fairness dimensions in Jigawa State after the amendment of the Personal Income Tax Act 2011. The Partial Least Square (PLS) path modeling was used in examining the relationship between fairness perceptions and voluntary tax compliance and the moderating role of trust. Findings from the factor analysis reveal that there are four dimensions of fairness perceptions in Jigawa State. The dimensions are exchange fairness, horizontal fairness, personal fairness and vertical fairness. Moreover, the results reveal that fairness perceptions and trust in authority have significant and positive relationships with voluntary tax compliance. Additionally, trust moderates the relationship between fairness perceptions and voluntary tax compliance. Based on these findings, the contributions, implications and the limitations of the study were discussed.

Key word: Voluntary tax compliance, fairness perception, trust, moderating, PLS.
ABSTRAK


Kata Kunci: Pematuhan cukai secara sukarela, persepsi kesaksamaan, kebolehpercayaan, perantara, PLS.
AKCNOWLEDGEMENT

All thanks be to ALLAH the Creator of the Universe, the Creator of all mankind and the Sustainer. Gratitude and special praised goes to Almighty ALLAH for sustaining my life to witness and complete yet another milestone (MSc. journey). Peace and blessings of ALLAH be upon to His Messenger Abul Qasim Muhammad (SAW).

This project paper cannot be completed until an acknowledgment is made to my supervisor Assoc. Prof Dr Natrah Saad by which through her tireless efforts, encouragement and words of advice the project become successful. I am really overwhelmed with her patience, academic wisdom and tolerance. I pray for Almighty ALLAH to reward her with Jannatul Firdaus.

My special appreciation and gratitude also goes to those who contributed directly or indirectly from the inception of my MSc program to the end. I am really indebted to my entire family (brothers and sisters), my wife, my children, my friends here in UUM and at home to which through their prayers the program become successful.

Overwhelming appreciation and in-depth acknowledgement goes to my parents for their moral upbringing, caring and prayers. May their gentle soul rest in peace, May ALLAH reward them with Jannatul Firdaus.

Finally, special thanks go to the management of Hussaini Adamu Federal Polytechnic Kazaure Jigawa State for awarding me the scholarship under staff training and development grant of the Nigerian Tertiary Education Trust Fund (TETFUND) to study MSc. International Accounting at University Utara Malaysia.
# Table of Contents

CERTIFICATION OF THESIS WORK ........................................................................................................... i  

PERMISSION TO USE ............................................................................................................................... ii  

ABSTRACT .................................................................................................................................................. iii  

ABSTRAK .................................................................................................................................................... iv  

TABLE OF CONTENTS ............................................................................................................................. vi  

LIST OF TABLES ......................................................................................................................................... xii  

LIST OF FIGURES ....................................................................................................................................... xiii  

LIST OF APPENDICES ............................................................................................................................... xiv  

LIST OF ABBREVIATION ........................................................................................................................... xv  

CHAPTER ONE ........................................................................................................................................... 1  

INTRODUCTION .......................................................................................................................................... 1  

1.1 Background of the study ......................................................................................................................... 1  

1.2 Problem Statement ................................................................................................................................. 5  

1.3 Research Questions ................................................................................................................................. 9  

1.4 Research Objectives ............................................................................................................................... 9
1.5 Scope of the Study ........................................................................................................ 10
1.6 Significance of the study ............................................................................................... 10
1.7 Organization of the Chapters ........................................................................................ 11

CHAPTER TWO ............................................................................................................... 13
LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT ................................. 13
2.1 Introduction ................................................................................................................... 13
2.2 Nigerian Tax System ..................................................................................................... 13
2.3 SMEs In Nigeria ............................................................................................................ 14
2.4 Tax Compliance, Enforced and Voluntary Tax Compliance ........................................ 15
2.5 Voluntary Tax Compliance ........................................................................................... 17
2.3 Tax Fairness Perceptions ............................................................................................... 20
2.4 Trust in Government ...................................................................................................... 24
2.5 Equity Theory ................................................................................................................ 27
2.6 Conceptual Framework and Hypotheses Development ................................................ 29
   2.6.1 Dimensions of Fairness Perceptions ....................................................................... 29
   2.6.2 Fairness Perceptions and Voluntary Tax Compliance ............................................ 31
2.6.3 Trust and Voluntary Tax Compliance .............................................................. 33

2.6.4 Trust as Moderator between Fairness Perception and Voluntary Tax Compliance 35

2.7 Chapter Summary .............................................................................................. 37

CHAPTER THREE ................................................................................................. 38

RESEARCH METHODOLOGY ............................................................................. 38

3.1 Introduction ....................................................................................................... 38

3.2 Research Design ............................................................................................... 38

3.3 Population ......................................................................................................... 39

3.3.1 Sampling Technique ...................................................................................... 39

3.3.2 Sample Size .................................................................................................. 40

3.4 Method of Data Collection ................................................................................ 40

3.4.1 Questionnaire Description .............................................................................. 41

3.5 Measurements of Variables ............................................................................. 41

3.6 Pilot Study ........................................................................................................... 45

3.7 Method of Data Analysis .................................................................................... 46

3.8 Summary of the Chapter ................................................................................... 51
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHAPTER FOUR</td>
<td>52</td>
</tr>
<tr>
<td>RESEARCH FINDINGS</td>
<td>52</td>
</tr>
<tr>
<td>4.1 Introduction</td>
<td>52</td>
</tr>
<tr>
<td>4.2 Response Rate</td>
<td>52</td>
</tr>
<tr>
<td>4.3 Background of Respondents</td>
<td>53</td>
</tr>
<tr>
<td>4.4 Survey Results</td>
<td>56</td>
</tr>
<tr>
<td>4.4.1 Data Screening and Preliminary Analysis</td>
<td>56</td>
</tr>
<tr>
<td>4.4.2 Identification and Treatment of Missing values</td>
<td>57</td>
</tr>
<tr>
<td>4.4.3 Identification and Treatment of Outliers</td>
<td>58</td>
</tr>
<tr>
<td>4.4.4 Normality Test</td>
<td>58</td>
</tr>
<tr>
<td>4.4.5 Multicollinearity Test</td>
<td>61</td>
</tr>
<tr>
<td>4.4.6 Descriptive Analysis of the Latent Variable</td>
<td>62</td>
</tr>
<tr>
<td>4.5 Factor Analysis</td>
<td>64</td>
</tr>
<tr>
<td>4.6 PLS Path Model Results</td>
<td>66</td>
</tr>
<tr>
<td>4.6.1 Measurement Results for the Model</td>
<td>66</td>
</tr>
<tr>
<td>4.6.2 Indicator Reliability</td>
<td>67</td>
</tr>
</tbody>
</table>
4.6.3 Internal Consistency Reliability ................................................................. 68

4.6.4 Discriminant Validity .................................................................................. 70

4.7 Assessment of the Significance of Structural Model ................................. 71

4.7.1 Assessment of Significance of Path Coefficients ..................................... 72

4.7.2 Testing the Moderating Effect ................................................................. 74

4.7.3 Assessment of Variance explained in the Endogenous Latent Variables .... 75

4.8 Summary ...................................................................................................... 76

CHAPTER FIVE .................................................................................................. 77

DISCUSSION, CONTRIBUTIONS, CONCLUSIONS, LIMITATIONS AND
RECOMMENDATIONS ....................................................................................... 77

5.1 Introduction .................................................................................................. 77

5.2 Discussion .................................................................................................... 77

5.3 Contributions of this Study ......................................................................... 82

5.4 Conclusions ................................................................................................ 82

5.5 Limitation of the Study ................................................................................ 83

5.6 Recommendations ...................................................................................... 83

5.5 Suggestions for future research .................................................................... 84
References .............................................................................................................................................. 86
Appendix A Questionnaire .................................................................................................................. 108
Appendixes B Factor analysis .......................................................................................................... 115
Appendixes C Skewness and Kurtosis ............................................................................................. 116
LIST OF TABLES

Table 1.1 Comparison of Tax as a Percentage of GDP………………………………..2
Table 3.1 Research Measurements…………………………………………………….36
Table 3.2 Reliability and Validity Analysis of the Instrument…………………………39
Table 4.1 Summary of Survey Responses………………………………………………44
Table 4.2 Profile of the Respondents……………………………………………………45
Table 4.3 Missing Values Analysis………………………………………………………51
Table 4.4 Multicollinearity Test using Tolerance and VIF……………………………56
Table 4.5 Descriptive Statistics for Latent Variable……………………………………57
Table 4.6 Rotated Component Matrix…………………………………………………..60
Table 4.7 Loadings Cronbach’s Alpha Composite reliability and AVE………………65
Table 4.8 Discriminate Validity for the Model…………………………………………67
Table 4.9 Indicator Loading and Cross Loading of the Model…………………………68
Table 4.10 Structural Model Results Direct Effect…………………………………….72
Table 4.11 Structural Model Evaluation Indirect Effect………………………………75
Table 4.12 Variance Explained by the Latent Variable…………………………………76
LIST OF FIGURES

Figure 2.1 Conceptual Framework ...............................................................29
Figure 4.1 Path Analysis of the Model ..........................................................63
Figure 4.2 Structural Model Direct Effect .......................................................71
Figure 4.3 Structural Model indirect Effect .....................................................74
LIST OF APPENDICES

Appendix A: Research Questionnaire
Appendix B: Factor Analysis
Appendix C: Skewness and Kurtosis
## LIST OF ABBREVIATION

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AF</td>
<td>Administrative Fairness</td>
</tr>
<tr>
<td>AVE</td>
<td>Average Variance Extraction</td>
</tr>
<tr>
<td>CIA</td>
<td>Central Intelligence Agency</td>
</tr>
<tr>
<td>EF</td>
<td>Exchange Fairness</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GF</td>
<td>General Fairness</td>
</tr>
<tr>
<td>HF</td>
<td>Horizontal Fairness</td>
</tr>
<tr>
<td>ITMA</td>
<td>Income Tax Management Act</td>
</tr>
<tr>
<td>KMO</td>
<td>Kaiser-Meyer-Olkin</td>
</tr>
<tr>
<td>NCI</td>
<td>Nigerian Council of Industry</td>
</tr>
<tr>
<td>PAYE</td>
<td>Pay As You Earn</td>
</tr>
<tr>
<td>PF</td>
<td>Personal Fairness</td>
</tr>
<tr>
<td>PITA</td>
<td>Personal Income Tax Act</td>
</tr>
<tr>
<td>PLS</td>
<td>Partial Least Square</td>
</tr>
<tr>
<td>SBIR</td>
<td>State Board of Internal Revenue</td>
</tr>
<tr>
<td>SEM</td>
<td>Structural Equation Modeling</td>
</tr>
<tr>
<td>SSSF</td>
<td>Slippery Slope Framework</td>
</tr>
<tr>
<td>TA</td>
<td>Tax Authority</td>
</tr>
<tr>
<td>VF</td>
<td>Vertical Fairness</td>
</tr>
<tr>
<td>VIF</td>
<td>Variance Inflation Factor</td>
</tr>
<tr>
<td>VTC</td>
<td>Voluntary Tax Compliance</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Tax compliance in Nigeria has been declining over time as revealed by tax as percentage of Gross Domestic Product, which is the most commonly global measure of tax compliance by country. Indeed, tax compliance declined from 7% in 2013 (Okonjo-Iweala, 2013) to 3.7% in 2015 (CIA World Factbook, 2015). This situation can be seen as insufficient to build a strong economy.

A comparison with other African countries also indicates various countries low tax compliance. Evidence from CIA World Factbook, 2015 reveals that African countries like Ghana, South Africa, Angola and Uganda are performing better than Nigeria in terms of tax as a percentage of GDP. Table 1.1 shows tax as percentage of GDP of Nigeria and the aforementioned African countries.

Table 1.1
Comparison Tax as a Percentage of GDP between Nigeria and Other Selected African Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Tax as a percentage of GDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angola</td>
<td>32.2%</td>
</tr>
<tr>
<td>Ghana</td>
<td>23.2%</td>
</tr>
<tr>
<td>Nigeria</td>
<td>3.7%</td>
</tr>
<tr>
<td>South Africa</td>
<td>27.4%</td>
</tr>
<tr>
<td>Uganda</td>
<td>13.8%</td>
</tr>
</tbody>
</table>

The contents of the thesis is for internal user only
References:


Chin, W. W., Marcolin, B. L., & Newsted, P. R. (2003). A partial least squares latent variable modeling approach for measuring interaction effects: Results from a Monte Carlo simulation study and an electronic-mail emotion/adoption study. *Information systems research, 14*(2), 189-217.


*Elizabeth House, Série documents de travail, 129*


Leventhal, G. S. (1980). What should be done with equity theory?. In *Social exchange* (pp. 27-55). Springer US.


McBarnet D. When compliance is not the solution but the problem: From changes in law to changes in attitude. Australian National University, Center for Tax System Integrity; Canberra: 2001.


Odusola, Ayodele (2006) : Tax policy reforms in Nigeria, Research Paper,


UNU-WIDER, United Nations University (UNU), No. 2006/03, ISBN 9291907677


Appendix A Questionnaire

Survey Questionnaire

Dear Respondent,

I am conducting a research on *FAIRNESS PERCEPTION ON INCOME TAX VOLUNTARY COMPLIANCE AMONG OWNERS OF MICRO ENTERPRISE IN JIGAWA STATE NIGERIA: THE MODERATING ROLE OF TRUST*

Therefore, I am pleased to inform you that you have been chosen to participate in this survey.

Please be advised that there is no right or wrong answer, only your views and opinions on each of the statements are required. Your responses are highly critical in achieving the objectives of this study. I assure you that confidentiality of your answer and the data collected will be used only for the purpose of this study. Please answer all questions.

In case you may require further information regarding this study, please contact me at:

Mr. Abba Ya’u  Tel: +2348039749499 or +60103158183  E-mail: abbayau12@gmail.com

Thank you for sparing your precious time.

108
Yours Sincerely,

Abba Ya’u

Student, M.Sc. International Accounting

University Utara Malaysia.

Section 1: DEMOGRAPHIC DATA: Respondent’s profile. Please cross (X) ONE ONLY in the box. Please provide answer to the following;

1: Gender Male Female

2: Age (Years) below 30 31-40 41-50 51 and above

3. Qualification SSCE/GCE ND/NCE HND/BSC Masters or PhD

4. Type of Business:
   a. Block Molding
   b. Water Factory
   c. Livestock feed sale and milling
   d. Poultry farm
   e. Rental Service
   f. Cement Business
   g. Ice Block and frozen food
   h. Event planning, cake baking and decoration

5. How long have you been in this Business?
   Below 10 11-20 21-30 31 and above
6. Your annual income Below N1.5m   N1.5-2M   N2-2.5M   Above N2.5 M

<p>| | | | | |</p>
<table>
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<tr>
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<tbody>
<tr>
<td>6</td>
<td>Section 2: VOLUNTARY TAX COMPLIANCE.</td>
<td></td>
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</tbody>
</table>

Please respond to the following statements by circling the appropriate option:

1-Strongly Disagree (SD), 2-Disagree (D), 3- Neutral (N), 4-Agree (A), 5-Strongly agree (SA).

1. I feel a moral obligation to pay my tax in Nigeria

2. Paying my tax ultimately advantages everyone Overall, I pay my tax in Nigeria with good will

3. I think of taxpaying as helping the government of Nigeria do worthwhile things

4. I accept responsibility for paying my fair share of tax

5. Paying tax is the right things to do

6. Paying tax is a responsibility that should be willingly accepted by all citizens of Nigeria
Section 3: TRUST IN AUTHORITIES.

Please respond to the following statements by circling the appropriate option:
1-Strongly Disagree (SD), 2-Disagree (D), 3- Neutral (N), 4-Agree (A), 5-Strongly agree (SA).

1. The current governmental authorities in Nigeria act fair towards their citizens.
- SD
- D
- N
- A
- SA

2. Because of new government, In Nigeria the interest of a few are not considered stronger than the interest of the community.
- SD
- D
- N
- A
- SA

3. The governmental institutions of Nigeria act upon their citizens’ interest because of the influence of new government.
- SD
- D
- N
- A
- SA

Section 4: FAIRNESS PERCEPTIONS.

Please respond to the following statements by circling the appropriate option:
1-Strongly Disagree (SD), 2-Disagree (D), 3- Neutral (N), 4-Agree(A), 5-Strongly agree (SA)
1 I believe the government utilizes a reasonable amount of tax revenue to achieve social goals, such as the provision of benefits for low-income families.

2 I believe everyone pays their fair share of income tax under the current income tax systems.

3 I think the government spends too much tax revenue on unnecessary welfare assistance.

4 I received fair value from the government in return for my income tax paid (e.g. benefit).

5 It is fair that low income earners received more benefits from the government compared to high-income earners.

6 The income taxes that I have to pay are high considering the benefits I received from the government.

7 It is fair for individuals with similar amount of income to pay a similar amount of income tax.

8 I believe it is fair for me to pay a similar share of income tax compared with other taxpayers earning an
equivalent amount of income.

9 It is fair that ‘equals before tax are equals after tax’. For example, if a person earning N100,000 before tax pays N20,000 tax, everyone earning N100,000 income before tax should be left with N80,000 after tax.

10 It is fair that high-income earners are subject to tax at progressively higher tax rates than middle-income earners.

11 It is fair that middle income earners are taxed at a lower rate than high income earners.

12 The share of the total income taxes paid by high income earners is much and too high.

13 I believe that I pay my fair share of the tax burden under the current tax system.

14 Compare to other taxpayers, I pay more than my fair share of income tax.

15 Middle income earners pay their fair share of income tax.

16 There are a number of ways available to me to correct errors in the calculation of my tax liability, if necessary, at no additional cost.
The administration of the income tax system by the Inland revenue is consistence across years and taxpayers.

THANK YOU FOR YOUR COOPERATION
Appendix B Factor analysis

KMO and Bartlett's Test

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Rotated Component Matrix

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Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.\(^a\)

\(^a\) Rotation converged in 5 iterations.
### Appendix C Skewness and Kurtosis

**Statistics**

<table>
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<th>VTCMEA N</th>
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<td>Kurtosis</td>
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