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**DETERMINANTS OF TAX NON-COMPLIANCE  
BEHAVIOUR OF YEMENI SMEs: A MODERATING  
ROLE OF ISLAMIC RELIGIOUS PERSPECTIVE**

**LUTFI HASSEN ALI AL-TTAFI**



**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
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**DETERMINANTS OF TAX NON-COMPLIANCE BEHAVIOUR OF  
YEMENI SMEs: A MODERATING ROLE OF ISLAMIC RELIGIOUS  
PERSPECTIVE**



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**UUM**  
**Universiti Utara Malaysia**

**Thesis Submitted to  
Tunku Puteri Intan Safinaz School of Accountancy,  
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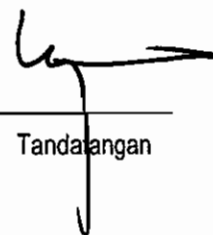
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Tandatangan

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## ABSTRACT

Tax non-compliance behaviour has been addressed as a continuous serious concern globally. However, empirical research on tax non-compliance in Yemen is still scarce. The major purpose of this study was to investigate the issue of income tax non-compliance behaviour in Yemeni SMEs from two theoretical perspectives, namely social psychology and economy. It aimed to empirically investigate the influence of the Islamic religious perspective, geopolitical differences, tax service quality, public governance quality, tax rate and penalties on taxpayers' behaviour. As a new contribution to tax non-compliance knowledge, the moderating effect of Islamic religious perspective on the relationship between tax non-compliance behaviour and its determinants was also examined. Data was collected using the survey method, whereby a total of 500 questionnaires yielded a 66% response rate. Hierarchical regression analysis was employed to test the hypotheses. The findings show that Islamic religious perspective and geopolitical differences have significant influences on taxpayers' behaviour. The results also indicate that tax service quality and public governance quality have significant negative influences on the level of tax non-compliance, and tax rate positively influences the level of tax non-compliance but the influence of penalties on the level of tax non-compliance is statistically non-significant. Additionally, this study provides evidence that integrating the Islamic religious perspective, as a moderator, strengthens the ability of the model to explain the issue of tax non-compliance, and significantly moderates the influence of geopolitical differences and penalties. This study concluded with the theoretical and methodological contributions, and practical implications for the tax authority and the government of Yemen.

**Keywords:** tax non-compliance behaviour, Islamic religious perspective, geopolitical differences, SMEs.

## ABSTRAK

Gelagat ketidakpatuhan cukai dilihat sebagai masalah berterusan yang serius di peringkat global. Walau bagaimanapun, kajian empirikal ke atas aspek ketidakpatuhan cukai di Yaman amat terhad. Tujuan utama kajian ini dijalankan adalah untuk mengkaji tentang isu ketidakpatuhan cukai pendapatan dari dua perspektif, iaitu psikologi sosial dan ekonomi. Kajian ini mengkaji secara empirikal tentang pengaruh perspektif agama Islam, perbezaan geopolitik, kualiti perkhidmatan cukai, kualiti tadbir urus awam, kadar cukai, dan penalti ke atas gelagat pembayar cukai. Kesan penyederhana perspektif agama Islam ke atas hubungan faktor-faktor yang mempengaruhi gelagat ketidakpatuhan cukai turut dikaji sebagai satu sumbangan baharu dalam bidang pencukaaian. Pengumpulan data dilaksanakan menerusi kaedah tinjauan dengan edaran 500 borang soal selidik yang menghasilkan kadar respon sebanyak 66%. Analisis hierarki regresi digunakan dalam menguji semua hipotesis kajian. Hasil kajian menunjukkan bahawa perspektif agama Islam dan perbezaan geopolitik mempunyai pengaruh yang signifikan ke atas gelagat pembayar cukai. Hasil kajian juga menunjukkan bahawa kualiti perkhidmatan cukai dan kualiti tadbir urus awam mempunyai pengaruh yang negatif ke atas tahap ketidakpatuhan cukai. Manakala kadar cukai pula mempunyai pengaruh positif ke atas tahap ketidakpatuhan cukai, namun pengaruh penalti ke atas gelagat pembayar cukai adalah tidak signifikan. Kajian ini juga membuktikan bahawa peranan perspektif agama Islam sebagai penyederhana telah mengukuhkan keupayaan model dalam menjelaskan isu ketidakpatuhan cukai dan perspektif agama Islam juga bertindak sebagai penyederhana terhadap perbezaan geopolitik dan penalti. Kajian ini menyumbang dari aspek teori, kaedah kajian dan implikasi praktikal kepada pihak berkuasa cukai dan kerajaan Yaman.

**Kata kunci:** gelagat ketidakpatuhan cukai, perspektif agama Islam, perbezaan geopolitik, industri kecil dan sederhana.



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The author of this thesis has jointly published articles during his doctoral study. Additionally, several conferences papers were presented and co-published in the relevant proceedings. These publications are listed below:

### **Journals**

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## LIST OF ABBREVIATIONS

AFFT	Americans For Fair Taxation
ATO	Australian Taxation Office
BRIC	Brazil, Russia, India, and China
CFA	Confirmatory Factor Analysis
COCA	Central Organization of Control & Audit, Yemen
COS	Central Organization of Statistic, Yemen
EFA	Exploratory Factor Analysis
GDP	Gross Domestic Product
GST	Goods and Services Tax
IRB	Institutional Review Board
IRP	Islamic Religious Perspective
IRS	Internal Revenue Service
KMO	Kaiser- Meyer-Olkin Measure of Sampling Adequacy
MIT	Ministry of Industry & Trade, Yemen
MPIC	Ministry of Planning & International Cooperation, Yemen
NIS	National Information System, Yemen
OECD	Organization for Economic Cooperation and Development
PINE	Philippines, Indonesia, Nigeria and Ethiopia
PLS	Partial Least Square
SAS	Self Assessment System
SCSRF	Standing Committee for Scientific Research & Fatwa, Saudi Arabia
SEM	Structural Equation Modeling
SMEs	Small and Medium Enterprises
SPSS	Statistical Package For Social Sciences
TIQN	Transparency International's Quarterly Newsletter
TPB	Theory of Planned Behaviour
UK	United Kingdom
UNDP	United Nations Development Program
USA	United States of America
USD	United States Dollars
UUM	Universiti Utara Malaysia
VAT	Value Added Tax
VIF	Variance Influence Factor
YR	Yemeni Rials

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Tax non-compliance is one of the several phenomena that seriously impact the global economy, and therefore it has attracted the awareness of tax researchers (Ross & McGee, 2012a). All economies in the world, whether developed or developing economies, are affected by this phenomenon (Hindriks & Myles, 2008). Mas'ud, Aliyu and Gambo (2014) related that the level of tax non-compliance in developing countries is much more than developed countries.

Globally, numerous studies on tax compliance employed the classic model of tax compliance (Gupta & McGee, 2010), which initially focused on the economic perspective (Becker, 1968; Allingham & Sandmo, 1972) and later on to some extent, integrating the social and psychological (Weigel, Hessing & Elffer, 1978; Fischer, Wartick & Mark, 1992; Hanefah, 1996; Edlund, & Aberg, 2002) and legal (Klepper, Mazur & Nagin, 1991; Riahi-Belkaoui, 2004) perspectives as well. The lack of empirical research on other aspects can be attributed to the reality that social effects are extremely difficult to identify (Gupta & McGee, 2010). In a related study, Crowe (1944, as cited Ross & McGee, 2012) proposed a broad study on the ethics of tax non-compliance from philosophical and religious aspects.

Internationally, many studies have been conducted to examine the issue of tax non-compliance covering different countries in South America, North America, Asia, Europe, Australia and New Zealand (McGee, 2006; McGee, 2007; McGee, Benk,

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## **APPENDICES**

**UUM**  

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**Universiti Utara Malaysia**

### Appendix A

Table for Determining Sample size for a known Population Size

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

*N = population size, S = sample size*

Source: Krejcie & Morgan (1970)

**Appendix B**  
The Questionnaire- English Version

***A Survey Questionnaire***

Dear Sir \ Madam,

I am conducting a survey of the factors influencing tax compliance behaviour in SMEs of Yemen. This survey is a part of my PhD in Accounting at Universiti Utara Malaysia under the supervision of Assoc. Prof. Dr. Hijattulah Abdul-Jabbar. The result of this study will be useful to regulatory and policy makers of tax rules in order to enhance the government and business owners to improve the cooperation and compatibility in Yemen between them.

Your response will be greatly appreciated, and will assist me in ensuring my research. I hope this research will be of interest to you and to the wider academic and professional community.

Thank you for your participant.

Yours sincerely  
Lutfi Hassen Ali Al-ttaffi  
PhD candidate  
Universiti Utara Malaysia  
E-mail: alttaffilutfi@yahoo.com  
Telephone: 006 01112815410

**The First Part:** This part is to obtain your opinion and attitude about tax compliance, and to express your religious viewpoint about paying tax.

**1) Income Reporting for Tax Purpose**

***Read the following scenario and kindly indicate your opinion (by way of a circle):***

Suppose that the annual sales income of Ahmed's enterprise amounted YR130.000, and the total operating expenses amounted YR30.000. The amount which has to be reported for tax purpose is YR100.000. However, Ahmed is almost certain that the tax office will not audit him and would not know if 40% of the taxable income was not reported.

Additionally, he paid YR10.000 to repair his personal car. In preparing the tax return, he is thinking about claiming the costs of repair as if the car was used in his business. Legally,

such a claim is not allowable, but he is almost certain that he will not be audited and that the tax authority would not be able to detect the deduction.

The income Tax Law provides that tax return has to be filed with tax authority within 120 days from commencement of year (January) of assessment, and tax should be paid within 60 days from the date of assessment notice.

1) Indicate the taxable income that Ahmed should include in his report:

- (a) YR100.000    (b) YR60.000  
(c) Other amount, please specify \_\_\_\_\_ **TNC1**

2) How much should Ahmed deduct as business expenditure?

- (a) YR 30.000    (b) 40.000  
(c) Other amount, please specify \_\_\_\_\_ **TNC2**

3) Which of the dates below should Ahmed file his income tax?

- (a) On 30th April or before    (b) After 30th April  
(c) Other date, please specify \_\_\_\_\_ **TNC3**

4) How many days after receiving assessment notice should Ahmed pay his income tax:

- (a) 60 days or less    (b) More than 60 days  
(c) Other, please specify \_\_\_\_\_ **TNC4**

## **2) Taxpayers View Towards Tax from Islamic Perspective**

The Islamic scholars presented numerous viewpoints about responsibility of paying tax. Some of the scholars believe that tax is totally forbidden (Haram), and the government does not have the right to impose tax on its citizens, while some believe that tax is totally permissible (Halal), and the government have the right to impose tax on its citizens, whereas other scholars believe that tax is permissible under certain circumstances and conditions such as natural disasters and deficit in the state budget, therefore, the government have the right to impose tax on its citizens if particular circumstances and conditions are existing.

To what extent do you believe that tax is compatible or incompatible with Islamic rules? (IRP)

*Kindly indicate your religious view by choosing only one of the following options:*

1	2	3
I believe that tax is totally permissible (Halal)	I believe that tax is permissible under certain circumstances and conditions	I believe that tax is totally forbidden (Haram)

**The Second Part:** This part enables you to express your perception about quality of tax services, quality of public governance and tax system structure in Yemen. Please indicate your agreement or disagreement with each of the following statements.

*Kindly, respond to each of the following statements to indicate your opinion (by way of a tick):*

{ 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree }

### 1) Tax Service Quality

Dimensions	Variable code	No	Statement	The Scale				
				1	2	3	4	5
Reliability	TSQ1	1	I believe that tax office in Yemen offers wide range of services					
	TSQ2	2	I believe that tax office offers in Yemen convenient services in short processing time					
	TSQ3	3	I feel secure when conducting transactions with tax office in Yemen					
	TSQ4	4	I believe that tax office in Yemen meets the taxpayers demands by adding more counter during the peak time					
Responsiveness	TSQ5	5	I feel that tax officers in Yemen are willing to help me when need to enquire about any matters related to tax					
	TSQ6	6	I believe that tax officers in Yemen show high respect when dealing with us					
	TSQ7	7	I believe that tax officers in Yemen have fast and efficient services counters					
Assurance	TSQ8	8	I believe that tax office staff in Yemen are polite and friendly					
	TSQ9	9	I feel that tax office staff in Yemen are always ready to provide advices related to the taxable matters					
	TSQ10	10	I believe that tax office staff in Yemen provide taxpayers with easy access to information they need					



	TSQ1 1	11	I feel that tax office staff in Yemen have knowledgeable and experienced management team					
Empathy	TSQ1 2	12	I feel that I am given the individual attention when dealing with tax office in Yemen					
	TSQ1 3	13	I feel that tax officers in Yemen always response to my interests					
	TSQ1 4	14	I feel that tax office staff in Yemen understand my specific needs					
	TSQ1 5	15	I feel that if I have any problem, tax office in Yemen does whatever required to solve it					
	TSQ1 6	16	I believe that tax office in Yemen has good offices with all required facilities					
Tangibility	TSQ1 7	17	I believe that I can have speedy and efficient transactions when dealing with tax office in Yemen					
	TSQ1 8	18	I believe that tax office in Yemen has good offices to service taxpayers conveniently					

## 2) Public Governance Quality

Dimensions	Variable code	No	Statement	The Scale				
				1	2	3	4	5
Voice, democracy and accountability	PGQ1	19	I trust the Parliament Council in Yemen in making good laws for Yemen					
	PGQ2	20	I believe that there is a free and fair election in Yemen					
	PGQ3	21	I believe that there is no wastefulness in government expenditure in Yemen					
	PGQ4	22	I have access to the published accounts and annual report of the government in Yemen					
Political stability	PGQ5	23	I believe that political stability is improving in Yemen					
	PGQ6	24	I believe that political protest is not a threat to Yemeni stability					
	PGQ7	25	I believe that territorial and sectarian conflict is not a threat to stability in Yemen					
Government effectiveness	PGQ8	26	I am satisfied with quality of general infrastructure in Yemen					
	PGQ9	27	I feel that Yemeni public servants are not vulnerable to political interference in Yemen					
	PGQ10	28	I am satisfied with the manner the government is handling the health service in Yemen					

	PGQ1 1	29	I am satisfied with the manner the government is handling the education system in Yemen					
Rule of law	PGQ1 2	30	I feel that Yemeni Judiciary is free of interference of other agencies of government					
	PGQ1 3	31	I believe that justice is fairly administered in Yemen					
	PGQ1 4	32	I believe that Yemeni government has an effective power in combating crime					
	PGQ1 5	33	I trust the financial honesty of Yemeni politicians					
Control of corruption	PGQ1 6	34	I believe that the diversion of public funds due to corruption is not common in Yemen					
	PGQ1 7	35	I think that individual and firms, frequently, make extra payments in connection to tax payment, loan application, securing contract etc					

### 3) Tax System Structure:

Dimensions	Variable code	No	Statement	The Scale				
				1	2	3	4	5
Tax rate	TSS1	36	Tax rate on higher income should be more than tax rate on lower income					
	TSS2	37	The high income taxpayer should pay proportionately more than low income taxpayer					
	TSS3	38	Tax rate should not be the same for all taxpayers					
	TSS4	39	It is fair to non comply with tax if the tax rates are too high					
	TSS5	40	It is unfair to non comply with tax if tax rate is fair					
Penalties	TSS6	41	I think the person who is caught for tax noncompliance, will be forced to pay the tax he owes with interest.					
	TSS7	42	I think that the taxpayer who is caught for tax noncompliance, will be forced to pay substantial fine and pay the tax he owes with interest.					
	TSS8	43	I think the person who is caught for tax noncompliance, will be taken to court and pay the tax he owes with interest.					
	TSS9	44	I think the person who is caught for tax noncompliance, will be taken to court, pay substantial fine and pay the tax he owes with interest.					

**The Third Part:** This part is to provide the Personal & Business Information

*Fill in the blanks with the appropriate answers (by way of tick or circle):*

1) Age: \_\_\_\_\_ years old

2) Gender: ( ) Male ( ) Female

3) Marital Status: **(MST)**

( ) Single ( ) Married ( ) Others, Please specify

\_\_\_\_\_

4) Education Level: **(EDU)**

( ) Before the secondary school certificate

( ) Secondary school / Diploma certificate

( ) Bachelor degree and above

5) Period of Business (years) **(POB)**

( ) Less than 5 ( ) 5 – 10 ( ) 11 – 15 ( )

) More than 15

6) Business sector: **(COB)**

( ) Farmer ( ) Retail trade ( ) Wholesales trade ( )

Industry sector

( ) service ( ) livestock ( ) others

7) Geographical Location (Governorate): \_\_\_\_\_ **(GPD)**

===== *Thank you for your cooperation* =====

**Appendix C**  
The Questionnaire- Arabic Version

**استبْـا**

أغيد الفاضد / أغيدة الفاضح  
أنا غة دور ساف ظكح نأسك أيزيا ، كبايا أتلوقظشامتئس يدانك - أكبا ا شلوش كبا عن اصواي  
أعشيث. فر أوغاخ اصغيرج أزعطح فر أيم. يوش زائئس ا يدانيظضاء. سع ارر دور ساف  
ا اناضح ، ارر. نئ شلشاف رار اشاسن اذوروكج اللكثذلكعاس. نطط زانساج عرى راغخاذج  
سغ اغياساخ اعشيثيح هسئيح عجلذج فر ذكيم لكا تيد - ائح. ووغاخ كباي فر أيم. عئ  
رئ - ئ شلوشئئ كبا شلورئ فرا تح كبا ثيا. ارر عغقف او لي رهئاخائئس ا ا  
يكو زائئس رهئاخاذج اعانة واديمي وال. ششاكب ئلاس ورئ. ذئ ا خ اص ذئيا ..

أخص / طف كبا طف  
غة دور سا - ظكح ا سا ا ايزج  
ئئس عرشئئ: alttafilutfi@yahoo.com  
كف ظئئ: 00601112815410

**الجزء اول:** زاعضاء ذنخص بصد كشفحس ايد. لظف مكب ئي اصواي اعشيث. ركبئيرك سايد ه اذئ. كبا ئي فغ  
اعشيثة.

**1 بقارر لذخبن غراض لوضئت**

اقرا انس. تراضئتلئ ئئ ووضح رأكئئشخص (ا كبا اة كة ا ابتئ بآارة)  
فئض ا دخ الكباخ ا ع. ووعج ا كبا راعس بئع 130,000 ريال يم. ، عع اص اس يف رئس غلئبئع  
30,000 ريال. اذخ از يع اة ا يوغ عغشاض اعشيثيح بئع 100,000 ريال. ع زاف اوذ ا عوة  
اعشيثة. بئ ك. يعرف ارا اذ داخ ف 40%. اذخ ا خ اظغ عشيثح.  
اظح ا ر ه ، لا ا كبا فئعغ يلع 10,000 ريال ع عيارذ كئشخص بئع كبا ذكبا ذئم شئئ اذخ اعشيث. ، ذئ  
فئش جئ ا يدك ا و فح. ز اغيارا داخ ظ اص اس يف ااصح تاكبا ار علل. ير اوعم طك ا دخ  
ا كبا ر علل. ا كبا ا قانون بئع زاف كبا عر ع عت ، ئئ ا كبا ذئ ا ذؤبذ ذلئ اذ. ير ر لئك ا  
صئح اعشيثة. ذؤشف زاف رمطاع.  
امانئ اعشيثيح ذئير الى ا بئع اعشائب بة ا ير ذئم بئس فكب. اصرئح اعشيثة فغ ع 120 يوم ا  
تذابح ا غ ا ائح ارنبذ ا فر 1 اير ، و ا ا اعشائب بة ا ذئبغ خ ي 60 يوم ا ذاس بئع ا كبا س لئمم.

- 1) اظكئبغ اذخ اظغ اعشيثح از بة كبا ا كبا فكب فلئئ اس اعشيث:  
(TNC1) ا (100,000 ريال) ب (60,000 ريال) ض (بئع ا خ ، لئظاء لئظك)
- 2) و ا بئع الذي بة ا بسمطك ا كبا ذؤص شفاخ ذئم بئع؟  
(TNC2) ا (30,000 ريال) ب (40,000 ريال) ض (بئع ا خ ، لئظاء ارنئ ذئذ)
- 3) فر ا اراس بئح اذنا بة ا برفع اذ ذ اذخ اعشيث؟  
(TNC3) ا (فر 30 بئس ا كبا) ب (بئع 30 بئس ا) ض (داس بئع ا خ ، لئظاء ارنئ ذئذ)



	TSQ11	11	گومذاً عو ة اعشئ ة ف ايم ذيفشيك ابلن يبر اند كيشف ح نلشج					
رک ا ا ئغ ط	TSQ12	12	كشيت اند ك ط ا ز اش خص ك ذ ا نذ ك ا ر عو ة اعشئ ة ف ايم					
	TSQ13	13	انكش ا نطف اعشئ ة ف ايم يتجاوبو ع از ا ل ذ					
	TSQ14	14	انكش ا نطف اعشئ ة ف ايم ي ف ا كوياجذ كشيت اند ك ذ ا ذى دش و فحئ نطف اعشئ ة ف ايم ي فعلو ك ع ك ئ ز اش و ح					
	TSQ15	15	گومذاً عو ة اعشئ ة ف ايم ذى ا ذه عرض ئى ا ر غو خ ا طح					
ياه ا ن ح	TSQ16	16	گومذاً عو ة اعشئ ة ف ايم ذى ا ذه عرض ئى ا ر غو خ ا طح					
	TSQ17	17	گومذاً عو ة اعشئ ة ف ايم ذى ا ذه عرض ئى ا ر غو خ ا طح					
	TSQ18	18	گومذاً عو ة اعشئ ة ف ايم ذى ا ذه عرض ئى ا ر غو خ ا طح					

2) جى دە ن سى ك ت لى لى ت

تگىداد ارغىش	مىز ارغىش	نۇل	تگىساس اخ	ا ن ذ				
				1	2	3	4	5
ل ص ن د ، ا ن ئ م ش ا ن ح ا غ ا ن ح	PGQ1	19	ذ ش ح ف ب ل ش ا ا ايم ف ي ا ن ح ص ا ص د ا س ا م ا ن ي ص ن ح ايم					
	PGQ2	20	گومذاً نذ ي ن ذ ا ن ت خ ا ك ش ج ت ر ي ه ف ايم					
	PGQ3	21	گومذاً نذ ي ن ذ ا ن ت ر ي ر ف ي الم ص ر ق ا خ ا ئ ي ن ح ف ايم					
ر م ش ا س ا غ ي ا س ي	PGQ4	22	ا ع و ط ي ع ك ا ئ ي غ ل ا خ ا ب ل ش س ج ر م ا س ي ر ا غ و ح ئ ي ج ف ايم					
	PGQ5	23	گومذاً ر ق ر ا ر الس ي ا س ي ا ح ف ا ر ئ ي ع ف ايم					
	PGQ6	24	گومذاً ا ط ا ش ا خ ا غ ي ا س ي ش ئ ي ت د ر م ش ا س ف ايم					
ف ا ن ك ي ج ا ئ ي ج	PGQ7	25	گومذاً ل ي م ي و ا ط ن م ي ي ت د ي د ا ر م ش ا س ف ايم					
	PGQ8	26	ا ن ا ر ا ض ك ن ن و ك ي ح ك ي ج ا ر غ و ي ج ك ي ج ف ايم					
	PGQ9	27	انكش ا ا ن ط ف ي ن ا ل د ي ن ي د ا ن ي م ي د ي س و ا ع ر ض ح ر ذ خ ا غ ي ا س ي ف ايم					
ا م ك ن ذ ا ق ا ن و ن ي ج	PGQ10	28	ا ن ا ر ا ض ك ا ع ب ا ئ ي ج ف ر ا ك ا ر ع ا خ ذ ا خ م س ئ ي ج ف ايم					
	PGQ11	29	ا ن ا ر ا ض ك ا ع ب ا ئ ي ج ف ر ا ر ك ا ر ع ن ظ ا ر ك ي م ف ي ال ي م					
	PGQ12	30	گومذاً ا م ع ا ايم ر ر خ ا ن ذ خ ا ع ا خ ا ئ ي ج ا					
ا غ ي ش ج ك ا ف غ ا د	PGQ13	31	گومذاً ا م ع ا ايم ر ر خ ا ن ذ خ ا ع ا خ ا ئ ي ج ا					
	PGQ14	32	گومذاً ا ئ ي ج ايم ي ح ن ي ا ل ن ح ك ا ف م خ ل ي ح ا ع ش ي م ح					
	PGQ15	33	ا ن ا ك ش م ح ت ش ا ج ا ر ح ا ا ي ج ا غ ا ع ايم ي د گومذاً ا خ ط ن ه ل ي ك ا ر ا ن ط ك ا ف غ ا د ي ط ش ئ ك ا ف ايم					
	PGQ16	34	گومذاً ا ش ش ج ا ن ف ك ا خ غ ي ر ا ق ا ن و ن ي ج ي ط ش ئ ك ا ف ايم					
	PGQ17	35	گومذاً ا ش ش ج ا ن ف ك ا خ غ ي ر ا ق ا ن و ن ي ج ي ط ش ئ ك ا ف ايم					

3) هكدم انظاون ضرب

نكباد ارغش	عض المتغىل	ثقل'	نكباساخ	ا ن د				
				1	2	3	4	5
كيني تح اعش ي	TSS1	36	يب غ ا يكو كيدي اعشيش كبا اخ ا كبا طوش كيدي اعشيش كبا اخ ا اخفط					
	TSS2	37	فلكب اعشيش ة ر اذخ اشوفع يدة ا ينكطلوش شى نفت ر فلكب اعشيش ة ر اذخ اخفط					
	TSS3	38	يب غ ا يكو عكش اعشيش فغ ات ا ب ح غوغ فلكب اعشيش ة					
	TSS4	39	نصاف كذا صواي اعشيش ارا وانت م خ اعشيشية هريكچ ظذا					
	TSS5	40	ليس م كيني كذا صواي اعشيش ارا وا كيدي اعشيش					
اكيناخ	TSS6	41	كومذا ا نل خص از يقثط كيدنو ح كذا صواي اعشيش عق يش كبا فغ اعش اىة ارغش مح كيه مغ فلقا كبا ر اعشيش ة					
	TSS7	42	كومذا ا نل خص از يقثط كيدنو ح كذا صواي اعشيش عق يش كبا فغ غشاح وبيرة مغ اعشيش ة ارغش عليه مغ فلقا ا					
	TSS8	43	كومذا ا نل خص از يقثط كيدنو ح كذا صواي اعشيش عق يوخ ز ا ائى ح عبا فغ اعشيش ة ارغش عليه مغ فلقا ا					
	TSS9	44	كومذا ا نل خص از يقثط كيدنو ح كذا صواي اعشيش عق ي و خ ز ا ائى ح ويش كبا فغ غش ل وبيرة مغ اعش اىة ارغش كبا فقا ا					

ل ج ز ع ن ل ن ل ث : ص ر ا ع ض ء ر ض ي د ن ا ت ا كبا ا خ ا خ ل ح ن ت ه ك ب ة ر ع ا س  
ا و ا ف ش ا غ ا خ ن ح ا ا ع ح :

1) ل ك ب ر : ع ج 2) ل ج س ر و ش ( ا ض ) ( )

3) ل ج ا ت ا ك ت : ( ك ل ض ب ) ( ر ض ر ض ) ( ا خ ش س ط ا ك ب د )

4) ل س تى ي ن ل ب : ( ) ( ا ل ك ا ت ا ن و ب ) ( ش ا د ج ا ت ا ن و ب / د ت ) ( ش ا د ج ل تى ا و ر ي و ط ا )

ف ق 5) ي ذ ك ب ج ا ر : ( ) ( ا ل 5 ع ا خ ) ( 10 - 5 ع ا خ ) ( 11 - 15 ع ج )

طوش 15 ع ج 6) ي ع ل ك ب ج ا ر : ( ) ( ص س ا ك ر ) ( ا س و ج ذ ع ض ه ج ) ( ذ ع ا س ج ظ ح )

( ) ( ع ي ص ا ك ر ) ( ع ا ي خ ذ ) ( ع ا ل ح ي و ا ن ي ) ( ا خ ش )

7) ل ع ي ق ب غ ا غ ر ا ف ل ن ب ظ ت :

===== شى ش ا ر ك ا دى =====

## Appendix D

### Outliers Results

N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1
1	39.75375	43	64.90582	85	56.04315	127	26.97285
2	38.87787	44	66.17716	86	73.49510	128	72.31708
3	28.99844	45	71.55388	87	66.83958	129	57.03409
4	48.98061	46	70.72765	88	70.00160	130	73.96338
5	52.13070	47	57.77532	89	63.81870	131	66.29892
6	20.95875	48	64.80719	<b>90</b>	<b>93.36153</b>	132	45.62786
7	44.23376	49	57.91597	91	64.90582	133	71.22934
8	57.12395	50	60.27881	92	20.32033	134	59.74693
9	53.38499	51	58.05397	93	28.01822	135	62.51512
10	59.13288	52	45.09694	94	12.88015	136	66.70888
11	66.39555	53	67.52640	95	23.39600	137	61.73104
12	37.84840	54	61.73104	96	64.60530	138	20.32033
13	63.85655	55	20.32033	97	52.86664	139	59.98289
14	10.56053	56	28.01822	98	3.54509	140	47.97610
15	9.50079	57	12.88015	99	72.89688	141	63.25248
16	63.81870	58	56.04315	100	59.86028	142	11.47158
17	2.44380	59	61.50400	101	37.07905	143	55.99220
18	50.37029	60	60.89259	102	48.51901	144	53.77659
19	2.62996	61	66.28953	103	52.31818	145	20.32033
20	9.27863	62	37.07905	104	60.21467	146	28.01822
21	60.95633	63	48.51901	105	59.83335	147	12.88015
22	5.61447	64	9.59779	106	59.33240	148	19.75636
23	45.08800	65	12.88015	107	68.41688	149	43.28424
<b>24</b>	<b>79.56017</b>	66	19.75636	108	59.05238	150	46.06232
25	9.72300	67	37.22714	109	42.60403	151	4.22590
26	52.92777	68	39.75375	110	44.20260	152	66.83958
27	72.18232	69	38.87787	111	46.93415	153	55.50960
28	60.89026	70	28.99844	112	55.67134	<b>154</b>	<b>81.71708</b>
29	60.52726	71	48.98061	113	20.32033	155	3.54509
30	61.04290	72	52.13070	114	28.01822	156	39.23816
31	5.61447	73	20.95875	115	12.88015	157	48.28342
32	46.59061	74	44.23376	116	56.04315	158	20.51814
33	66.51746	75	57.12395	117	61.50400	159	64.97191
34	47.87322	76	63.25248	118	62.13157	160	43.00322
35	70.84229	77	59.13288	119	51.75104	161	60.42207
36	53.38499	78	64.57140	120	40.27514	162	9.50079
37	64.60530	79	8.95064	121	41.67170	163	2.44380
<b>38</b>	<b>84.52109</b>	80	67.52640	122	44.82827	164	58.15144
39	60.95633	81	61.73104	123	16.28211	165	53.32283
40	4.22590	82	20.32033	124	73.45170	166	69.15588
41	65.00586	83	28.01822	125	66.51746	167	18.52313
42	66.43236	84	12.88015	126	52.74491	168	47.38159
169	65.00586	211	53.14206	253	71.55388	295	62.29498
170	62.38265	212	64.79761	254	70.72765	296	43.76147
171	4.22590	213	53.02873	255	57.77532	297	48.00577
172	48.81847	214	65.99437	256	64.80719	298	39.57460
173	52.15887	215	20.32033	257	57.91597	299	60.27762
174	51.31503	216	28.01822	258	60.27881	300	45.72451
175	72.18232	217	26.26685	259	31.73649	301	67.31026
176	5.61447	218	5.61447	260	37.29455	302	31.14248
177	43.21913	219	72.35640	261	36.19016	303	9.59779
178	52.06878	220	11.47158	262	57.44450	304	55.62936



N	MAH 1	N	MAH 1	N	MAH 1	N	MAH 1
179	5.61447	221	64.71829	263	34.25629	305	45.60333
180	51.62818	222	37.83601	264	30.67208	306	10.56053
181	66.90441	223	52.73279	265	20.33440	307	52.86664
182	60.23106	224	56.52201	266	31.70741	308	12.64726
183	18.86311	225	24.49338	267	37.39037	309	37.22714
184	52.13070	226	50.02921	268	54.73304	310	39.75375
185	20.95875	227	18.42951	269	36.82766	311	38.87787
186	44.23376	228	39.98422	270	65.79628	312	37.12258
187	53.14206	229	58.46297	271	9.27863	313	50.56679
188	39.75375	230	33.28998	272	38.27915	314	46.12658
189	20.32033	231	52.71869	273	40.48749	315	66.54057
190	2.62996	232	28.01265	274	19.25900	316	20.32033
191	39.10172	233	48.60994	275	30.09337	317	28.01822
192	67.39698	234	64.49783	276	64.57140	318	12.88015
193	67.33644	235	64.69433	277	71.35579	319	47.00108
194	54.81996	236	60.01094	278	34.29390	320	53.67913
195	48.26021	237	38.07056	279	60.60483	321	51.55657
196	7.43878	238	15.82662	280	34.44472	322	45.67282
197	69.67690	239	38.87787	281	52.06878	323	43.21886
198	66.29892	240	28.99844	282	5.61447	324	29.29883
199	47.79277	241	48.98061	283	51.62818	325	59.30313
200	60.27762	242	52.13070	284	17.41629	326	12.88015
201	63.85655	243	20.95875	285	33.26983	327	19.75636
202	66.70888	244	44.23376	286	8.95064	328	28.39220
203	68.72848	245	66.11328	287	18.46645	329	43.21886
204	46.59061	246	39.10172	288	9.72300	330	29.29883
205	66.43236	247	67.39698	289	49.21121	331	59.30313
206	47.87322	248	67.33644	290	35.02925	332	12.88015
207	70.84229	249	54.81996	291	20.32033	333	19.75636
208	12.88015	250	48.26021	292	28.01822	334	28.39220
209	19.75636	251	4.22590	293	12.88015		
210	37.22714	252	66.28953	294	62.23519		

**Appendix E**  
Homogeneity Test of Geopolitics Groups

Independent sample test

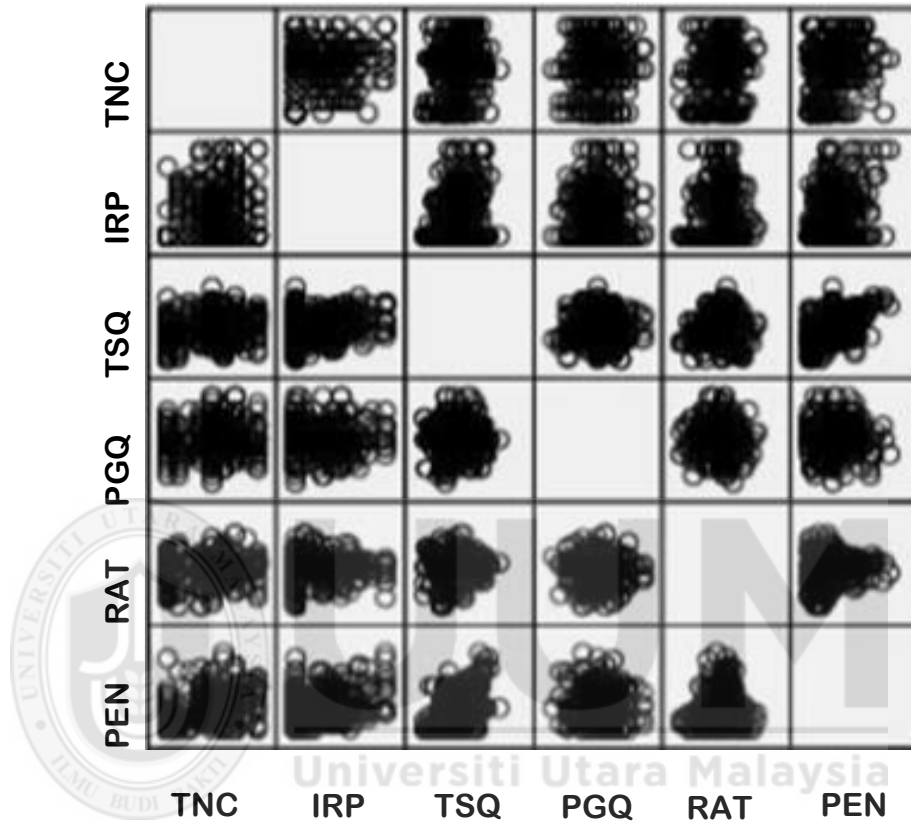
		Levene's Test for Equality of Variances	
		F	Sig.
IRP	Equal variances assumed	.755	.386
	Equal variances not assumed		
TNC	Equal variances assumed	.126	.723
	Equal variances not assumed		
TSQ	Equal variances assumed	.000	.994
	Equal variances not assumed		
PGQ	Equal variances assumed	.001	.972
	Equal variances not assumed		
Rate	Equal variances assumed	.004	.947
	Equal variances not assumed		
Penalties	Equal variances assumed	.022	.882
	Equal variances not assumed		

Group Statistics

Geopolitics		N	Mean	Std. Deviation	Std. Error Mean
IRP	North	194	1.6856	.71917	.05163
	South	136	2.1324	.73846	.06332
TNC	North	194	1.6546	.68990	.04953
	South	136	2.1324	.73846	.06332
TSQ	North	194	2.0869	.64227	.04611
	South	136	2.1029	.65352	.05604
PGQ	North	194	1.4536	.44987	.03230
	South	136	1.5372	.48533	.04162
Rate	North	194	2.0909	.63997	.04595
	South	136	2.1029	.65352	.05604
Penalties	North	194	1.4654	.44477	.03193
	South	136	1.5372	.48533	.04162

**Appendix F**  
Matrix Scatter for Variables

**MATRIX SCATTER FOR VARIABLES**



- TNC = Tax Non-Compliance
- IRP = Islamic Religious Perspective
- TSQ = Tax Service Quality
- PGQ = Public Governance Quality
- RAT = Tax Rate
- PEN = Penalties



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**Appendix H**  
Hierarchical Multiple Regression Outputs

**Model Summary<sup>d</sup>**

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	.483 <sup>a</sup>	.233	.209	.420	.233	8.773	5	324	.000	1.433
2	.509 <sup>b</sup>	.259	.233	1.881	.026	2.913	1	323	.089	
3	.600 <sup>c</sup>	.361	.334	.411	.101	4.122	5	318	.001	

a. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate

b. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate, IRP

c. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate, IRP, PGQ\_IRP, TSQ\_IRP, Geopolitics\_IRP, Penalties\_IRP, Rate\_IRP

d. Dependent Variable: TNC

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.988	5	1.544	8.773	.000 <sup>b</sup>
	Residual	55.979	324	.491769		
	Total	72.967	329			
2	Regression	392.365	6	32.697	9.236	.000 <sup>c</sup>
	Residual	1122.235	323	3.540		
	Total	1514.600	329			
3	Regression	29.799	11	2.129	12.699	.000 <sup>d</sup>
	Residual	52.797	318	.168		
	Total	82.596	329			

a. Dependent Variable: TNC

b. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate

c. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate, IRP

d. Predictors: (Constant), Penalties, PGQ, Geopolitics, TSQ, Rate, IRP, PGQ\_IRP, TSQ\_IRP, Geopolitics\_IRP, Penalties\_IRP, Rate\_IRP

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.252	.205		6.113	.000
	Geopolitics	.508	.080	.335	6.331	.034
	TSQ	-.046	.066	-.240	-2.701	.044
	PGQ	-.145	.085	-.128	-2.531	.006
	Rate	.032	.059	.068	1.225	.027
	Penalties	-.016	.153	-.021	-.293	.770
2	(Constant)	1.367	.215		6.357	.000
	IRP	.186	.050	.195	3.707	.009
	Geopolitics	.449	.071	.322	5.181	.038
	TSQ	-.101	.087	-.273	-3.001	.032
	PGQ	-.165	.111	-.170	-2.496	.002
	Rate	.043	.101	.092	1.313	.021
3	(Constant)	1.413	.212		6.665	.000
	IRP	.201	.063	.187	2.007	.009
	Geopolitics	.511	.082	.345	4.722	.038
	TSQ	-.119	.082	-.199	-3.015	.028
	PGQ	-.145	.109	-.153	-2.281	.000
	Rate	.055	.099	.127	1.322	.009
	Penalties	-.031	.182	-.077	-.210	.641
	Geopolitics_IRP	-.109	.044	.134	2.450	.001
	TSQ_IRP	.011	.046	.014	.235	.814
	PGQ_IRP	.038	.040	.049	.936	.350
	Rate_IRP	.221	.060	.289	3.714	.000
	Penalties_IRP	-.137	.058	-.181	-2.389	.017

a. Dependent Variable: TNC