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**DETERMINANTS OF TAX COMPLIANCE BEHAVIOUR OF
SMEs IN NIGERIA: THE MODERATING ROLE OF
PERCEIVED SERVICE ORIENTATION AND PERCEIVED
CORRUPTION**



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**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
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**DETERMINANTS OF TAX COMPLIANCE BEHAVIOUR OF SMEs IN NIGERIA:
THE MODERATING ROLE OF PERCEIVED SERVICE ORIENTATION AND
PERCEIVED CORRUPTION**

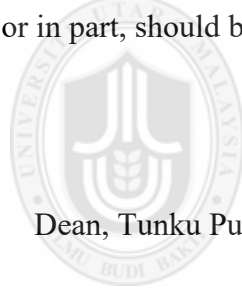


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ABSTRACT

The issue of low compliance among small and medium enterprises (SMEs) has become a serious concern in Nigeria. This is particularly evident when the number of SMEs who did not pay tax rose from 22.2% in year 2014 to 65% in year 2015. In respond to this issue, this study examined the determinants of tax compliance behaviour (TCB) among SMEs in Nigeria. The study examined the effects of work-family financial commitment (WFFC), fuel subsidy removal (FSR), and the role of perceived service orientation (PSO) and perceived corruption as potential moderators of the relationship between economic factors, psychological factors and TCB. Partial Least Squares path modeling was employed to test the study hypotheses. Based on a sample of 281 SME's owners/managers, the results provided support for most of the hypothesized relationships of the study. In particular, WFFC, FSR and tax complexity were significantly and negatively related to TCB. The findings suggest that the variables are important in further explaining the puzzle of TCB. The probability of detection, incentives and public governance quality (PGQ) were significantly and positively related to TCB. However, tax rates and tax knowledge were found to be insignificant. Furthermore, the results of the moderating effect indicated that six of the 12 hypotheses were significant. Perceived corruption showed a significant moderating effect on the relationship between tax rates, the probability of detection, incentives, tax knowledge and TCB. In addition, PSO also moderate the relationship between incentives, PGQ and TCB. The results indicate that PSO could assist in reducing the climate of deterrence between the taxpayers and the relevant tax authorities. Thus, relevant tax authorities should integrate these variables into their processes in order to enhance the level of tax compliance. An enhanced level of tax compliance could lead to the overall improvement in the revenue collection of the states and the country at large.

Keywords: work-family financial commitment, fuel subsidy removal, perceived service orientation, perceived corruption, tax compliance behaviour

ABSTRAK

Pematuhan cukai yang rendah dalam kalangan perusahaan kecil dan sederhana (PKS) merupakan isu yang serius di Nigeria. Ini dibuktikan apabila bilangan PKS yang tidak membayar cukai meningkat daripada 22.2% pada tahun 2014 kepada 65% pada tahun 2015. Sebagai tindak balas kepada isu ini, kajian ini menyelidik faktor penentu gelagat pematuhan cukai dalam kalangan PKS di Nigeria. Selain itu, kajian ini meninjau kesan konflik di antara komitmen kewangan kerja dan keluarga, pemansuhan subsidi minyak dan peranan tanggapan orientasi perkhidmatan dan tanggapan rasuah faktor perantara ke atas hubungan di antara faktor ekonomi, faktor psikologi serta gelagat pematuhan cukai. *Partial Least Squares Path Modelling (PLS)* digunakan untuk menguji hipotesis kajian. Berdasarkan sejumlah 281 sampel kajian ke atas pemilik/pengurus PKS, keputusan kajian menyokong kebanyakan hipotesis dalam kajian. Secara khususnya, konflik di antara komitmen kewangan kerja dan keluarga, pemansuhan subsidi minyak dan kerumitan cukai adalah berhubung secara signifikan dan negatif dengan gelagat pematuhan cukai. Dapatan ini menunjukkan bahawa pemboleh ubah-pemboleh ubah ini adalah penting di dalam menerangkan secara lebih lanjut persoalan gelagat pematuhan cukai. Kebarangkalian dikesan, insentif (pendorong positif) dan kualiti pentadbiran awam adalah berhubung secara signifikan dan positif dengan gelagat pematuhan cukai. Walau bagaimanapun, kadar cukai dan pengetahuan cukai didapati tidak mempunyai hubungan yang signifikan dengan gelagat pematuhan cukai. Selain itu, dapatan menunjukkan enam daripada 12 hipotesis berkaitan faktor perantara adalah signifikan. Tanggapan rasuah menunjukkan kesan perantara yang signifikan di antara kadar cukai, kebarangkalian dikesan, insentif (pendorong positif), pengetahuan cukai dan gelagat pematuhan cukai. Di samping itu, tanggapan orientasi perkhidmatan juga memberikan kesan pengantara ke atas hubungan di antara insentif (pendorong positif), kualiti pentadbiran awam dan gelagat pematuhan cukai. Hasil dapatan menunjukkan orientasi perkhidmatan boleh membantu di dalam mengurangkan bahang penghalang di antara pembayar cukai dan pihak berkuasa cukai. Oleh itu, pihak berkuasa cukai boleh mengambil kira pemboleh ubah-pemboleh ubah ini di dalam meningkatkan tahap pematuhan cukai. Peningkatan tahap pematuhan cukai boleh mendorong penambahbaikan kutipan hasil bagi setiap negeri mahupun negara secara keseluruhan.

Kata kunci: konflik di antara komitmen kewangan kerja dan keluarga, pemansuhan subsidi minyak, tanggapan orientasi perkhidmatan, tanggapan rasuah, gelagat pematuhan cukai

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LIST OF ABBREVIATIONS

| | |
|----------|--|
| ATO | Australian Tax Office |
| AVE | Average Variance Extracted |
| CB - SEM | Covariance Based Structural Equation Modeling |
| CBN | Central Bank of Nigeria |
| CGT | Capital Gains Tax |
| CITA | Company Income Tax Act |
| CITN | Chartered Institute of Taxation of Nigeria |
| DTO | Direct Taxation Ordinance |
| EU | European Union |
| FCT | Federal Capital Territory |
| FIRS | Federal Inland Revenue Services |
| FIRSEA | Federal Inland Revenue Services Establishment Act |
| FRN | Federal Republic of Nigeria |
| FRNC | Federal Republic of Nigeria Constitution |
| FSR | Fuel Subsidy Removal |
| GDP | Gross Domestic Product |
| IPi | Incentives (Positive Inducement) |
| IRBM | Inland Revenue Board Malaysia |
| ITMA | Income Tax Management Act |
| ITO | Income Tax Ordinance |
| JTB | Joint Tax Board |
| MSMEs | Micro Small and Medium Enterprises |
| BNM | Bank Negara Malaysia |
| N | Naira |
| NBS | National Bureau of Statistics |
| NITO | Nigerian Income Tax Ordinance |
| NPC | National Population Commission |
| NMSMECS | National Micro Small and Medium Enterprises Collaborative Survey |

| | |
|-----------|--|
| NRO | Native Revenue Ordinance |
| OECD | Organization for Economic Co-operation and Development |
| PAYE | Pay As You Earned |
| PC | Perceived Corruption |
| PD | Probability of Detection |
| PGQ | Public Governance Quality |
| PIT | Personal Income Tax |
| PITA | Personal Income Tax Act |
| PITAM | Personal Income Tax (Amendment) Act |
| PLS - SEM | Partial Least Squares Structural Equation Modeling |
| PPTA | Petroleum Profit Tax Act |
| PSO | Perceived Service Orientation |
| RM | Ringgits Malaysia |
| SBIRS | States Board of Internal Revenue Services |
| SPSS | Statistical Packages for Social Science |
| SMEDAN | Small and Medium Enterprises Development Agency of Nigeria |
| SMEs | Small and Medium Enterprises |
| TC | Tax Complexity |
| TCB | Tax Compliance Behaviour |
| TK | Tax Knowledge |
| TR | Tax Rate |
| US | United State |
| VAT | Value Added Tax |
| WFFC | Work - Family Financial Commitment |

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Achieving a high level of tax compliance and maintaining the current compliance rates are issues of concern to fiscal policy makers, be they in developed or developing countries. This is the case as the principal objective of taxation, irrespective of the nature of the economy, is to raise revenue towards the financing of public goods and services (Cheunjit, 2014). Although much research has concentrated on the tax compliance behaviours of general taxpayers (e.g., Jackson & Milliron, 1986; McKerchar, 2007), little is known about the behaviours of businesses or Small and Medium Enterprise (SME) taxpayers, even though they are important sources of tax revenue to the government.

Therefore, business or SMEs tax compliance is critical to the fiscal viability of any government, whether in a developed or developing country (Joulfaian, 2009). Torgler (2007) reinforced the above assertion reiterating that tax compliance issues in relationship to business or SMEs has generally received very little attention in the literature. This is surprising taking into account the economic contribution of SMEs in the development of any economy (Charoenrat & Harvie, 2014; Kubickova, Votoupalova, & Toulouva, 2014).

Presently, SMEs have been given due recognition, especially in the developed nations, for playing crucial roles in fostering accelerated economic growth and development (Abubakar, Kamariah, & Hadi, 2012; Sando-Kriszt, 2000).

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Appendix A: Written Permission for Data Collection from UUM



OTHMAN YEOP ABDULLAH
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MALAYSIA



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Laman Web (Web): www.oyagsb.uum.edu.my

KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI

UUM/OYAGSB/K-14
18 February 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that **Ayuba Augustine (Matric No: 95509)** is a bonafied student of Doctor of Philosophy (PhD), Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia. He is conducting a research entitled **"Determinants of Tax Compliance Behaviour Among the Small and Medium Enterprises in Nigeria : The Moderating Role of Perceived Service Orientation and Perceived Corruption."** under the supervision of Dr. Natrah binti Saad.

In this regard, I hope that you could kindly provide assistance and cooperation for him to successfully complete the research. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"SCHOLARSHIP, VIRTUE, SERVICE"

Yours faithfully

ROZITA BINTI RAMLI
Assistant Registrar
for Dean


Othman Yeop Abdullah Graduate School of Business

c.c - Supervisor
- Student's File (95509)

Universiti Di Rimba Hijau - The University in A Green Forest



Appendix B: Letter from the Department of Accounting, Kaduna State University, Nigeria

| | |
|---|---|
|  | DEPARTMENT OF ACCOUNTING KADUNA STATE UNIVERSITY, KADUNA OFFICE OF THE HEAD OF DEPARTMENT |
| H.O.D.: Dr. Shehu Usman Hassan <small>B.Sc, M.Sc, PhD, CMA, CFA, CRA, ATM, FNAA, AAFP, FCSA (USA)</small> | Vice Chancellor: Prof. William B. Quri <small>B.Sc, Ph.D Arc., M.A. Law & Diplomacy, MNIA, IFMA (USA)</small> |
| Our Ref:..... | Your Ref:..... |
| | Date: 27th February, 2015 |

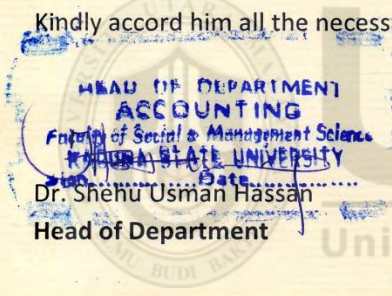
TO WHOM IT MAY CONCERN

RE: AYUBA AUGUSTINE

This is to affirm that Mr. Ayuba Augustine is a Lecturer with the Department of Accounting, Kaduna State University, Kaduna, Nigeria.

Currently, he is a Ph.D. Research Student of Universiti Utara Malaysia.

Kindly accord him all the necessary assistance required.



HEAD OF DEPARTMENT
ACCOUNTING
Faculty of Social & Management Science
KADUNA STATE UNIVERSITY
Dr. Shehu Usman Hassan
Head of Department

UUM

Universiti Utara Malaysia

MAIN CAMPUS

Tafawa Balewa Way, P. M. B. 2339, Kaduna. GSM:08067766435 E-mail: shehu.hassanus.usman@gmail.com

Appendix C: Acknowledgement from SMEDAN, Federal Capital Territory, Abuja, Nigeria



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Assistant Registrar
for Dean

Othman Yeop Abdullah Graduate School of Business



c.c - Supervisor
- Student's File (95509)

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Appendix D: Acknowledgement From Kaduna State Board of Internal Revenue Services



OTHMAN YEOP ABDULLAH
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MALAYSIA

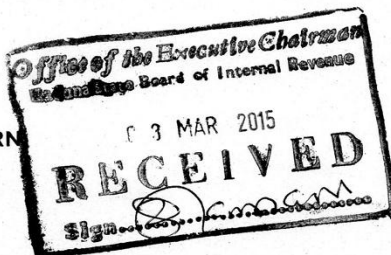


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KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI

TO WHOM IT MAY CONCERN

Dear Sir/Madam,



UUM/OYAGSB/K-14
18 February 2015

LETTER FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that **Ayuba Augustine (Matric No: 95509)** is a bonafied student of Doctor of Philosophy (PhD), Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia. He is conducting a research entitled **"Determinants of Tax Compliance Behaviour Among the Small and Medium Enterprises in Nigeria : The Moderating Role of Perceived Service Orientation and Perceived Corruption."** under the supervision of Dr. Natrah binti Saad.

In this regard, I hope that you could kindly provide assistance and cooperation for him to successfully complete the research. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"SCHOLARSHIP, VIRTUE, SERVICE"

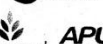
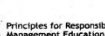
Yours faithfully

ROZITA BINTI RAMLI
Assistant Registrar
for Dean

Othman Yeop Abdullah Graduate School of Business

c.c - Supervisor
- Student's File (95509)

Universiti Di Rimba Hijau - The University in A Green Forest



Appendix E: Acknowledgement from Kano State Board of Internal Revenue Services



OTHMAN YEOP ABDULLAH
GRADUATE SCHOOL OF BUSINESS
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



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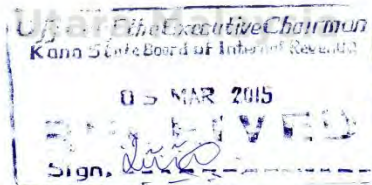
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- Student's File (95509)

UUM/OYAGSB/K-14
18 February 2015



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Appendix F: Questionnaire



Dear Respondent,

A SURVEY ON DETERMINANTS OF TAX COMPLIANCE BEHAVIOUR OF SMALL AND MEDIUM ENTERPRISES IN NIGERIA: THE MODERATING ROLE OF PERCEIVED SERVICE ORIENTATION AND PERCEIVED CORRUPTION

This questionnaire is designed purely for academic research purpose. It is meant to aid in data collection that can satisfy the requirement for the award of a Ph.D. degree in Accounting. The questionnaire is designed to source data on taxpayers' perceptions and opinions about the Nigerian SMEs income tax system. The main objective of the study is to determine factors influencing SMEs owners/managers' compliance behavior in Nigeria. As an owner/manager of the respective SMEs in the country, your participation in this survey is vital in order to obtain the necessary information needed for the success of this study. Your responses will be treated with ultimate confidence and used strictly for academic purposes.

Thank you in anticipation of your cooperation and assistance. In case of any enquiry, please contact the researcher through the following address:

Kindest regards
Ayuba Augustine, Ph.D. Candidate (Accounting)
School of Accountancy,
College of Business,
Universiti Utara Malaysia.
Email: ayubaaugustine@yahoo.com; ayuba.augustine@kasu.edu.ng
+2347034515396, +60166596979

Instructions:

1. Kindly complete the questionnaire attached herewith.
2. Please circle the number you consider appropriate for each question
3. Only one tick is to be made against each question.

PART 1: Tax compliance behaviour

Based on your own judgment, please state your agreement or disagreement for the following statements using the scale below. Please circle your response.

| 1 | 2 | 3 | 4 | 5 |
|-------------------|---|-------------|-------|----------------|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree |
| TCB1 | Trading goods or services from one SME to another without reporting it in a tax return is permissible. | | | |
| TCB2 | Reporting income fully by SMEs, but not including a little extra amount of income is accepted. | | | |
| TCB3 | Being paid cash to an SME for a job and then not reporting it in the tax returns is permissible. | | | |
| TCB4 | Not reporting some earnings by the SME from interest earn or investment which the government would not be able to find out is allowed. | | | |
| TCB5 | Adding a little bit of what the SME actually spent when reporting in the business is permissible | | | |
| TCB6 | Since a lot of rich people pay no taxes at all, if SMEs underpay a little, its not a big deal. | | | |
| TCB7 | Tax rates are just too high, so it is not really cheating when SMEs find ways to pay less tax than they are supposed to. | | | |
| TCB8 | When SMEs are not really sure, whether or not they deserve a tax deduction, it makes sense to take a chance and take a deduction anyway. | | | |
| TCB9 | With the rising cost of living these days, it is okay for SMEs to cut a few corners on its tax returns just to help pay the bills. | | | |
| TCB10 | It is not wrong for SMEs to hold back a little bit on taxes since the government spends too much anyway. | | | |
| TCB11 | When the SME know, it deserves a deduction that the government will not let it take, it makes sense to take it some other place where they will not know. | | | |
| TCB12 | It is not so wrong to under - report certain income since it does not really hurt anyone. | | | |
| TCB13 | The chances of getting caught are so low that, it is worthwhile trying to cut corners by the SME, | | | |
| TCB14 | It is all right to occasionally under-report certain income or claim an undeserved deduction if the SMEs are generally law abiding. | | | |
| TCB15 | Stretching self-relief deductions by the SME owner/manager to include some deductions that are not really self-relief deductions. | | | |

PART 2: Work family financial commitment

The following statements refer to some of the statement placed on work family financial commitment. Using the scale below, please state your agreement or disagreement to the following statements.

| 1 | 2 | 3 | 4 | 5 |
|-------------------|----------|-------------|-------|----------------|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree |

| | | | | | | |
|--------|---|---|---|---|---|---|
| WFFC1 | SME work keeps me from my family activities more than I would like. | 1 | 2 | 3 | 4 | 5 |
| WFFC2 | The time I must devote to my business keeps me from participating equally in household responsibilities and activities. | 1 | 2 | 3 | 4 | 5 |
| WFFC3 | I have to miss family activities due to the amount of time I must spend on work responsibilities. | 1 | 2 | 3 | 4 | 5 |
| WFFC4 | The time I spend on family responsibilities often interfere with my business responsibilities. | 1 | 2 | 3 | 4 | 5 |
| WFFC5 | The time I spend with my family often causes me not to spend time in activities at work that could be helpful to the SME. | 1 | 2 | 3 | 4 | 5 |
| WFFC6 | I have to miss business activities due to the amount of time I must spend on family responsibilities. | 1 | 2 | 3 | 4 | 5 |
| WFFC7 | When I get home from work I am often too exhausted to participate in family activities/ responsibilities. | 1 | 2 | 3 | 4 | 5 |
| WFFC8 | I am often so emotionally drained when I get home from work that it prevents me from contributing to my family. | 1 | 2 | 3 | 4 | 5 |
| WFFC9 | Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy. | 1 | 2 | 3 | 4 | 5 |
| WFFC10 | Due to stress at home, I am often preoccupied with family matters at work. | 1 | 2 | 3 | 4 | 5 |
| WFFC11 | Because I am often stressed from family responsibilities, I have a hard time concentrating on my business. | 1 | 2 | 3 | 4 | 5 |
| WFFC12 | Tension and anxiety from my family life often weakens my ability to fulfill my business obligations. | 1 | 2 | 3 | 4 | 5 |
| WFFC13 | The problem-solving behaviors I use in my business are not effective in resolving problems at home. | 1 | 2 | 3 | 4 | 5 |
| WFFC14 | Behavior that is effective and necessary for me at home would be counterproductive at my business domain. | 1 | 2 | 3 | 4 | 5 |
| WFFC15 | The behaviors I perform that makes me effective at work do not help me to be a better parent and spouse. | 1 | 2 | 3 | 4 | 5 |
| WFFC16 | The behaviors that work for me at home do not seem to be effective at work. | 1 | 2 | 3 | 4 | 5 |
| WFFC17 | Behavior that is effective and necessary for me at home would be counterproductive at work. | 1 | 2 | 3 | 4 | 5 |
| WFFC18 | The problem-solving behavior that work for me at home does not seem to be as useful at work. | 1 | 2 | 3 | 4 | 5 |

PART 3: Fuel subsidy removal

The following statements refer to some of the statement placed fuel subsidy removal. Using the scale below, please state your agreement or disagreement to the following statements.

| 1 | 2 | 3 | 4 | 5 |
|-------------------|----------|-------------|-------|----------------|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree |

| | | | | | | |
|-------|---|---|---|---|---|---|
| FSR1 | Fuel subsidy removal increases the cost of energy consumption to SMEs. | 1 | 2 | 3 | 4 | 5 |
| FSR2 | Fuel subsidy removal increases the cost of electricity consumption to SMEs. | 1 | 2 | 3 | 4 | 5 |
| FSR3 | Fuel subsidy removal has a positive impact on SMEs production. | 1 | 2 | 3 | 4 | 5 |
| FSR4 | Fuel subsidy removal has a negative impact on the cost of raw materials used by the SMEs | 1 | 2 | 3 | 4 | 5 |
| FSR5 | Fuel subsidy removal has a positive impact on SMEs disposable income. | 1 | 2 | 3 | 4 | 5 |
| FSR6 | Fuel subsidy withdrawal has stimulated a general increase in the prices of goods and services. | 1 | 2 | 3 | 4 | 5 |
| FSR7 | Fuel subsidy removal has improved comparative advantage of exports. | 1 | 2 | 3 | 4 | 5 |
| FSR8 | Fuel subsidy removal has improved the comparative advantage of trading by a local SME and other SMEs outside the country. | 1 | 2 | 3 | 4 | 5 |
| FSR9 | Fuel subsidy removal has negative impact on the SMEs internal cost of transportation. | 1 | 2 | 3 | 4 | 5 |
| FSR10 | Fuel subsidy withdrawal has a negative impact on public budget in Nigeria. | 1 | 2 | 3 | 4 | 5 |
| FSR11 | Fuel subsidy removal has a negative impact on national investment in renewable energy. | 1 | 2 | 3 | 4 | 5 |
| FSR12 | Fuel subsidy removal has brought untold hardship to the masses and the SMEs. | 1 | 2 | 3 | 4 | 5 |
| FSR13 | Fuel subsidy removal poses an obstacle to SMEs in obtaining credit facilities from the commercial banks. | 1 | 2 | 3 | 4 | 5 |

PART4: Tax rates

The following statements refer to some of the statement placed on tax rates. Using the scale below, please state your agreement by circling 1 - 5.

| 1 | 2 | 3 | 4 | 5 | | | | |
|---|----------|-------------|-------|----------------|---|---|---|---|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree | | | | |
| TR1 It is absolutely okay that, the higher the profit declared by the SMEs the higher the rate of income tax. | | | | 1 | 2 | 3 | 4 | 5 |
| TR2 It is not okay that, SMEs who earned higher returns on its investment proportionately pay higher taxes compared to those who earned less. | | | | 1 | 2 | 3 | 4 | 5 |
| TR3 An appropriate tax rate should be the same for every SME regardless of their income. | | | | 1 | 2 | 3 | 4 | 5 |
| TR4 The share of the total income taxes paid by SMEs who declared higher profit is not too much high. | | | | 1 | 2 | 3 | 4 | 5 |
| TR5 SMEs who declared moderate profits typically pay more than fair share of the income tax burden. | | | | 1 | 2 | 3 | 4 | 5 |
| TR6 The share of total income taxes paid by the SMEs who declared lower profit is not too high. | | | | 1 | 2 | 3 | 4 | 5 |

PART 5: Probability of detection

Please indicate the extent of your agreement with each statement by circling 1 - 5, based on the following scale:

(A). Imagine AYUBCO ENTERPRISES has been paid some amounts in cash for services offered to other enterprises. AYUBCO ENTERPRISES did not declare it on its income tax return. Indicate the extent of your agreement or disagreement with the statements below:

| | | | | | | |
|-----|--|---|---|---|---|---|
| | | | | | | |
| PD1 | There is low chance that AYUBCO ENTERPRISES will be caught by the tax authority, if the amount paid is just N10,000. | 1 | 2 | 3 | 4 | 5 |
| PD2 | There is high chance that AYUBCO ENTERPRISES will be caught by the tax authority, if the amount paid is N100,000. | 1 | 2 | 3 | 4 | 5 |

(B). Imagine AYUBCO ENTERPRISES claimed some amounts as deductions when the expenses are not actually deductible. Indicate the extent of your agreement or disagreement with the statements below:

| | | | | | | |
|-----|---|---|---|---|---|---|
| | | | | | | |
| PD3 | There is high chance that AYUBCO ENTERPRISES will be caught by the tax authority, if the amount it claimed as deduction is N50,000. | 1 | 2 | 3 | 4 | 5 |
| PD4 | There is low chance that AYUBCO ENTERPRISES will be caught by the tax authority, if the amount it claimed as deduction is N5,000. | 1 | 2 | 3 | 4 | 5 |

(C). Assuming AYUBCO ENTERPRISES is caught for not declaring and deducting the amount stated in (PD1) and (PD2) above respectively, indicate how much a problem do you think the following legal consequences would be to

AYUBCO ENTERPRISES.

| | | | | | | |
|-----|--|---|---|---|---|---|
| | | | | | | |
| PD5 | Pay the tax they owe with interest. | 1 | 2 | 3 | 4 | 5 |
| PD6 | Pay substantial fine and pay the tax they owe with interest. | 1 | 2 | 3 | 4 | 5 |
| PD7 | Taken to court and pay the tax they owe with interest. | 1 | 2 | 3 | 4 | 5 |
| PD8 | Taken to court, pay substantial fine and pay the tax they owe with interest. | 1 | 2 | 3 | 4 | 5 |

PART 6: Tax complexity

Please indicate the extent of your agreement with each statement based on the following scale:

| | | | | |
|--------------------------|-----------------|--------------------|--------------|-----------------------|
| 1 | 2 | 3 | 4 | 5 |
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree |

| | | | | | |
|--|---|---|---|---|---|
| TC1 I think the term used in tax publications (e.g., SBIRS guide books) and in tax return forms are difficult. | 1 | 2 | 3 | 4 | 5 |
| TC2 The sentences and wording in the SMEs Income Tax Return Guide are lengthy and not user-friendly. | 1 | 2 | 3 | 4 | 5 |
| TC3 The rules related to SMEs income tax are clear. | 1 | 2 | 3 | 4 | 5 |
| TC4 Most at times our SME do refer to others for assistance in dealing with tax matters. | 1 | 2 | 3 | 4 | 5 |
| TC5 Our SME do not always have a problem with completing and filing the tax return form(s). | 1 | 2 | 3 | 4 | 5 |
| TC6 As an SME, we find it tedious to maintain all our relevant records for the whole year for tax purposes. | 1 | 2 | 3 | 4 | 5 |
| TC7 As an SME we do not have to make a lot of effort to understand the explanations given in the State Internal Revenue Service (SIRS) guide books and other similar explanatory material. | 1 | 2 | 3 | 4 | 5 |

PART 7: Incentives (Positive inducement)

The following are statements placed on incentives (positive inducement). Using the scale below please state your agreement or disagreement to the following statements.

| | | | | |
|--------------------------|-----------------|--------------------|--------------|-----------------------|
| 1 | 2 | 3 | 4 | 5 |
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree |

| | | | | | |
|---|---|---|---|---|---|
| IPI1 Tax collection on SMEs would increase, if incentives were given to the SMEs taxpayers' who are honest. | 1 | 2 | 3 | 4 | 5 |
| IPI2 If government plans to give positive inducement to compliant SMEs, the inducement should be given both in kind and cash. | 1 | 2 | 3 | 4 | 5 |

PART 8: Tax knowledge

Please indicate the extent of your agreement with each statement by circling 1 - 3, based on the following scale:

| 1 | 2 | 3 |
|--------------|----|-----|
| I don't know | No | Yes |

| | | | |
|--|---|---|---|
| TK1 Is interest on savings account taxable under the SMEs income tax law? | 1 | 2 | 3 |
| TK2 Rent received from sub-letting part of the SME building is taxable under the Nigerian income tax law | 1 | 2 | 3 |
| TK3 Dividend received by the SME from another investment is taxable under the Nigerian income tax law. | 1 | 2 | 3 |
| TK4 Are provision for doubtful debt and other business/personal expenses allowed for deduction under the Nigerian SMEs income tax law? | 1 | 2 | 3 |
| TK5 Medical expenses and other business expenses allow for deduction under the Nigerian SMEs income tax law? | 1 | 2 | 3 |
| TK6 Loss on sale of assets and other business/personal expenses allowed for deduction under the Nigerian SMEs income tax law? | 1 | 2 | 3 |

PART 9: Public governance quality

Please indicate the extent of your agreement with each statement by circling 1 - 5, based on the following scale:

| 1 | 2 | 3 | 4 | 5 | | | | |
|-------------------|--|-------------|-------|----------------|---|---|---|---|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree | | | | |
| PGQ1 | I trust the National Assembly in making good laws for Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ2 | There is no free and fair election in Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ3 | I have access to the published accounts and the annual report of the Federal Government. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ4 | I am not satisfied with the quality of general infrastructure in Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ5 | I am satisfied with the manner the government is handling the health services | | | 1 | 2 | 3 | 4 | 5 |
| PGQ6 | I am not satisfied with the manner the government is handing the education system. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ7 | I trust the financial honesty of Nigerian politicians. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ8 | The diversion of public funds due to corruption is common in Nigeria | | | 1 | 2 | 3 | 4 | 5 |
| PGQ9 | Political stability is not declining in Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ10 | Ethnic and religious conflict is not a threat to stability in Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ11 | Nigeria's Judiciary is free of interference of other arms of government. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ12 | Justice is not fairly administered in Nigeria. | | | 1 | 2 | 3 | 4 | 5 |
| PGQ13 | Nigerian police force is effective in combating crime. | | | 1 | 2 | 3 | 4 | 5 |

PART 10: Perceived Service Orientation

Please indicate the extent of your agreement with each statement by circling 1 - 5, based on the following scale:

| 1 | 2 | 3 | 4 | 5 |
|---------------------|----------|-------------|-------|------------------|
| Completely disagree | Disagree | Indifferent | Agree | Completely Agree |

| | | | | | | |
|--------------------|--|---|---|---|---|---|
| The tax authority: | | | | | | |
| PSO1 | Does everything possible to serve SMEs and other people in general | 1 | 2 | 3 | 4 | 5 |
| PSO2 | Treats SMEs and its businesses with respect | 1 | 2 | 3 | 4 | 5 |
| PSO3 | Keeps its promises in relation to SMEs business | 1 | 2 | 3 | 4 | 5 |
| PSO4 | Treats every SMEs fairly, and | 1 | 2 | 3 | 4 | 5 |
| PSO5 | Makes SMEs circumstances sufficiently into account | 1 | 2 | 3 | 4 | 5 |

PART 11: Perceived Corruption

To what extent do you think the following feature applies to the Nigerian system (Please circle all that apply).

| 1 | 2 | 3 | 4 | 5 | | | |
|-------------------|--|-------------|-------|----------------|---|---|---|
| Strongly Disagree | Disagree | Indifferent | Agree | Strongly Agree | | | |
| PC1 | Individuals pay bribes and tips to get things done. | | 1 | 2 | 3 | 4 | 5 |
| PC2 | Organizations pay bribes and tips to get things done. | | 1 | 2 | 3 | 4 | 5 |
| PC3 | If public officials act against rules, help can be obtained elsewhere. | | 1 | 2 | 3 | 4 | 5 |
| PC4 | Bribery and corruption is common in Nigeria | | 1 | 2 | 3 | 4 | 5 |

PART 12: Relate to the personal profile of the respondent and some general information about the SMEs.

Please tick (✓) the right answer.

1) Gender:

- ☐ Male
☐ Female

2) Age (years):

- ☐ Less than 30
☐ 31-40
☐ 41-50
☐ Above 50

3) What is your highest educational qualification:

- ☐ Doctorate degree
- ☐ Master degree
- ☐ Bachelor degree or equivalent
- ☐ Diploma or A - level equivalent
- ☐ GCE or O - level equivalent

4) How many years of experience do you have in SMEs related business:

- ☐ 1 - 5
- ☐ 6 - 10
- ☐ Above 10

5) How long has your SME being in existence (in years):

- ☐ Less than 5years
- ☐ 6 - 10
- ☐ 11 – 15
- ☐ 16 - 20
- ☐ More than 20years

End of questions



Appendix G: Common Method Bias (Total Variance Explained)

Table 6.4

Summary of Factor Analysis for Common Method Bias (Total Variance Explained)

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 11.39 | 11.74 | 11.74 | 11.39 | 11.74 | 11.74 |
| 2 | 7.21 | 7.44 | 19.18 | 7.21 | 7.44 | 19.18 |
| 3 | 6.37 | 6.57 | 25.76 | 6.37 | 6.57 | 25.76 |
| 4 | 5.53 | 5.70 | 31.47 | 5.53 | 5.70 | 31.47 |
| 5 | 4.65 | 4.80 | 36.27 | 4.65 | 4.80 | 36.27 |
| 6 | 3.85 | 3.97 | 40.24 | 3.85 | 3.97 | 40.24 |
| 7 | 3.42 | 3.53 | 43.78 | 3.42 | 3.53 | 43.78 |
| 8 | 3.03 | 3.13 | 46.91 | 3.03 | 3.13 | 46.91 |
| 9 | 2.83 | 2.91 | 49.83 | 2.83 | 2.91 | 49.83 |
| 10 | 2.34 | 2.41 | 52.24 | 2.34 | 2.41 | 52.24 |
| 11 | 2.22 | 2.29 | 54.54 | 2.22 | 2.29 | 54.54 |
| 12 | 2.11 | 2.18 | 56.72 | 2.12 | 2.18 | 56.72 |
| 13 | 1.94 | 2.01 | 58.73 | 1.95 | 2.01 | 58.73 |
| 14 | 1.89 | 1.95 | 60.68 | 1.89 | 1.95 | 60.68 |
| 15 | 1.76 | 1.82 | 62.50 | 1.76 | 1.82 | 62.50 |
| 16 | 1.74 | 1.80 | 64.29 | 1.74 | 1.80 | 64.29 |
| 17 | 1.61 | 1.66 | 65.95 | 1.61 | 1.66 | 65.95 |
| 18 | 1.47 | 1.52 | 67.47 | 1.47 | 1.52 | 67.47 |
| 19 | 1.40 | 1.44 | 68.91 | 1.40 | 1.44 | 68.91 |
| 20 | 1.35 | 1.40 | 70.31 | 1.36 | 1.40 | 70.31 |
| 21 | 1.25 | 1.30 | 71.61 | 1.26 | 1.30 | 71.61 |
| 22 | 1.20 | 1.24 | 72.85 | 1.21 | 1.24 | 72.85 |
| 23 | 1.15 | 1.19 | 74.04 | 1.16 | 1.19 | 74.04 |
| 24 | 1.14 | 1.19 | 75.22 | 1.15 | 1.19 | 75.22 |
| 25 | 1.09 | 1.12 | 76.35 | 1.09 | 1.12 | 76.35 |
| 26 | 1.04 | 1.07 | 77.42 | 1.04 | 1.07 | 77.42 |
| 27 | 1.02 | 1.06 | 78.48 | 1.03 | 1.06 | 78.48 |
| 28 | 0.99 | 1.02 | 79.50 | | | |
| 29 | 0.95 | 0.98 | 80.48 | | | |
| 30 | 0.92 | 0.95 | 81.43 | | | |
| 31 | 0.88 | 0.91 | 82.34 | | | |
| 32 | 0.83 | 0.86 | 83.20 | | | |
| 33 | 0.81 | 0.84 | 84.04 | | | |
| 34 | 0.76 | 0.78 | 84.82 | | | |
| 35 | 0.75 | 0.78 | 85.60 | | | |
| 36 | 0.73 | 0.76 | 86.37 | | | |
| 37 | 0.71 | 0.74 | 87.11 | | | |

| | | | |
|----|------|------|-------|
| 38 | 0.69 | 0.72 | 87.82 |
| 39 | 0.65 | 0.67 | 88.49 |
| 40 | 0.63 | 0.65 | 89.15 |
| 41 | 0.61 | 0.63 | 89.78 |
| 42 | 0.58 | 0.60 | 90.38 |
| 43 | 0.56 | 0.59 | 90.97 |
| 44 | 0.55 | 0.57 | 91.53 |
| 45 | 0.53 | 0.55 | 92.08 |
| 46 | 0.51 | 0.54 | 92.62 |
| 47 | 0.48 | 0.50 | 93.11 |
| 48 | 0.45 | 0.46 | 93.58 |
| 49 | 0.43 | 0.45 | 94.03 |
| 50 | 0.42 | 0.44 | 94.47 |
| 51 | 0.40 | 0.42 | 94.89 |
| 52 | 0.38 | 0.40 | 95.28 |
| 53 | 0.35 | 0.37 | 95.65 |
| 54 | 0.35 | 0.36 | 96.01 |
| 55 | 0.33 | 0.34 | 96.36 |
| 56 | 0.31 | 0.32 | 96.68 |
| 57 | 0.30 | 0.31 | 96.99 |
| 58 | 0.29 | 0.30 | 97.29 |
| 59 | 0.27 | 0.28 | 97.57 |
| 60 | 0.25 | 0.26 | 97.83 |
| 61 | 0.24 | 0.26 | 98.09 |
| 62 | 0.20 | 0.21 | 98.30 |
| 63 | 0.19 | 0.20 | 98.50 |
| 64 | 0.18 | 0.19 | 98.69 |
| 65 | 0.16 | 0.17 | 98.86 |
| 66 | 0.16 | 0.17 | 99.03 |
| 67 | 0.14 | 0.15 | 99.18 |
| 68 | 0.12 | 0.13 | 99.31 |
| 69 | 0.11 | 0.12 | 99.43 |
| 70 | 0.11 | 0.12 | 99.55 |
| 71 | 0.09 | 0.10 | 99.64 |
| 72 | 0.07 | 0.08 | 99.72 |
| 73 | 0.06 | 0.07 | 99.79 |
| 74 | 0.05 | 0.06 | 99.85 |
| 75 | 0.04 | 0.04 | 99.89 |
| 76 | 0.03 | 0.04 | 99.93 |
| 77 | 0.03 | 0.03 | 99.96 |
| 78 | 0.01 | 0.02 | 99.98 |
| 79 | 0.01 | 0.02 | 99.99 |

| | | | |
|----|------|------|--------|
| 80 | 0.00 | 0.01 | 100.00 |
| 81 | 0.00 | 0.00 | 100.00 |
| 82 | 0.00 | 0.00 | 100.00 |
| 83 | 0.00 | 0.00 | 100.00 |
| 84 | 0.00 | 0.00 | 100.00 |
| 85 | 0.00 | 0.00 | 100.00 |
| 86 | 0.00 | 0.00 | 100.00 |
| 87 | 0.00 | 0.00 | 100.00 |
| 88 | 0.00 | 0.00 | 100.00 |
| 89 | 0.00 | 0.00 | 100.00 |
| 90 | 0.00 | 0.00 | 100.00 |
| 91 | 0.00 | 0.00 | 100.00 |
| 92 | 0.00 | 0.00 | 100.00 |
| 93 | 0.00 | 0.00 | 100.00 |
| 94 | 0.00 | 0.00 | 100.00 |
| 95 | 0.00 | 0.00 | 100.00 |
| 96 | 0.00 | 0.00 | 100.00 |
| 97 | 0.00 | 0.00 | 100.00 |



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Appendix H: PLS Output

PLS Quality Criteria Overview

| Constructs | Composite Reliability | AVE | R Square | Cronbach's Alpha | Communality | Redundancy |
|------------|-----------------------|----------|----------|------------------|-------------|------------|
| FSR | 0.921082 | 0.594019 | | 0.907729 | 0.594019 | |
| IPI | 0.831635 | 0.712757 | | 0.607082 | 0.712756 | |
| PC | 0.743382 | 0.591737 | | 0.310575 | 0.591737 | |
| PD | 0.862117 | 0.677019 | | 0.775894 | 0.677019 | |
| PGQ | 0.829682 | 0.619305 | | 0.697705 | 0.619305 | |
| PSO | 0.752558 | 0.504107 | | 0.510263 | 0.504107 | |
| TC | 0.826293 | 0.704881 | | 0.589856 | 0.704881 | |
| TCB | 0.948005 | 0.64646 | 0.682888 | 0.939444 | 0.64646 | 0.019171 |
| TK | 0.859754 | 0.681523 | | 0.733782 | 0.681523 | |
| TR | 0.899984 | 0.693959 | | 0.857411 | 0.693959 | |
| WFFC | 0.950141 | 0.634922 | | 0.943675 | 0.634923 | |



Latent Variable Correlations

| | FSR | IPI | PC | PD | PGQ | PSO | TC | TCB | TK | TR | WFFC |
|------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|--------|--------|
| FSR | 1.0000 | | | | | | | | | | |
| IPI | -0.12218 | 1.0000 | | | | | | | | | |
| PC | 0.00904 | -0.04927 | 1.0000 | | | | | | | | |
| PD | 0.00676 | 0.109054 | -0.012486 | 1.0000 | | | | | | | |
| PGQ | -0.00435 | 0.119141 | -0.006975 | 0.160276 | 1.0000 | | | | | | |
| PSO | -0.03786 | 0.043099 | 0.088243 | 0.117307 | 0.027516 | 1.0000 | | | | | |
| TC | 0.06672 | -0.12556 | -0.046207 | -0.01862 | -0.04486 | -0.01324 | 1.0000 | | | | |
| TCB | -0.19676 | 0.791446 | -0.134622 | 0.197982 | 0.207207 | 0.11173 | -0.14521 | 1.0000 | | | |
| TK | 0.04249 | -0.10648 | -0.070234 | -0.01445 | 0.047187 | -0.31039 | -0.00434 | -0.10275 | 1.0000 | | |
| TR | 0.06780 | -0.00031 | 0.016314 | 0.075529 | 0.029088 | -0.04791 | -0.02841 | 0.021389 | 0.012553 | 1.0000 | |
| WFFC | 0.11032 | -0.21402 | 0.008843 | -0.01624 | 0.000103 | -0.07122 | -0.00284 | -0.25894 | -0.01709 | 0.0248 | 1.0000 |

Cross loadings

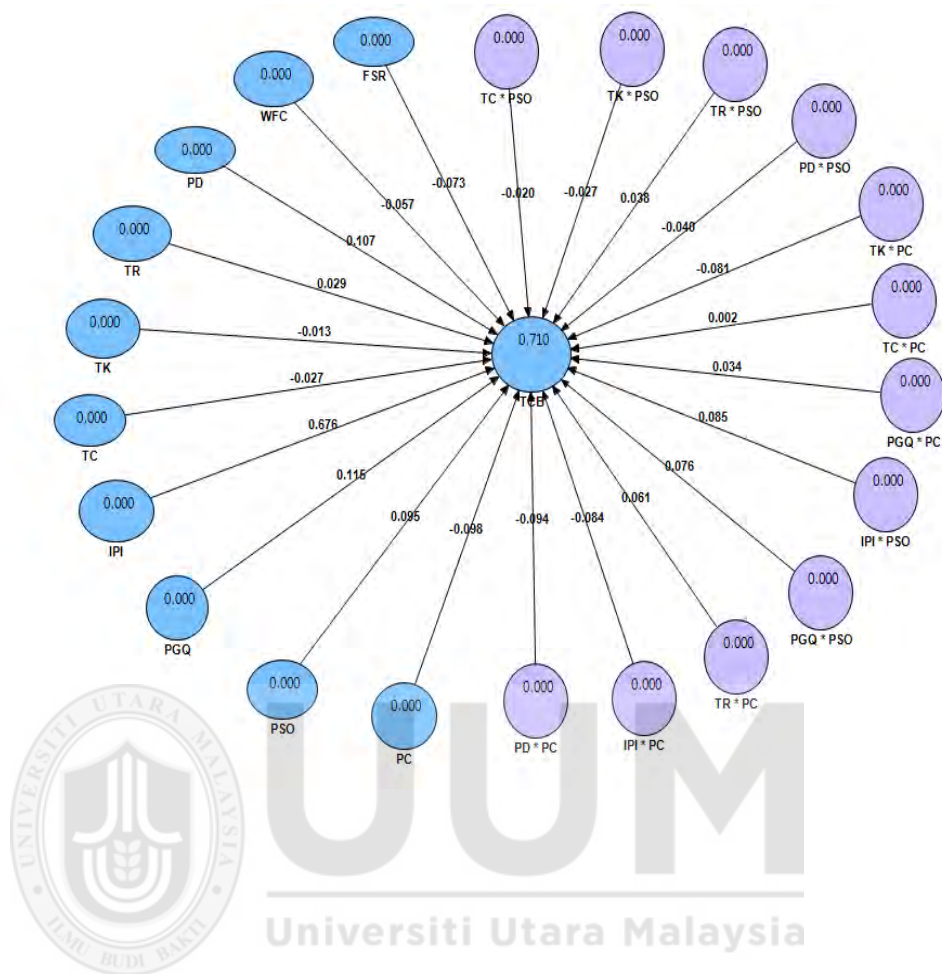
| | FSR | IPI | PC | PD | PGQ | PSO | TC | TCB | TK | TR | WFFC |
|-------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------|-----------|-----------|-----------|
| FSR1 | 0.777164 | -0.008552 | -0.034236 | -0.016511 | -0.101465 | -0.059457 | 0.09028 | -0.087903 | -0.033796 | 0.074398 | 0.051692 |
| FSR2 | 0.738822 | -0.143922 | 0.026046 | 0.043599 | -0.118404 | 0.032081 | 0.020355 | -0.154096 | -0.007997 | 0.01659 | 0.116151 |
| FSR3 | 0.827717 | -0.131257 | -0.02262 | -0.013028 | 0.075918 | -0.071844 | 0.070479 | -0.200088 | 0.100395 | 0.073673 | 0.073724 |
| FSR4 | 0.775077 | -0.020954 | -0.030134 | 0.001737 | -0.113128 | -0.000789 | 0.126341 | -0.079901 | -0.011774 | 0.085222 | 0.04236 |
| FSR5 | 0.719736 | -0.103421 | 0.050563 | -0.001698 | -0.105116 | -0.027733 | 0.012133 | -0.119227 | -0.00474 | 0.019767 | 0.1038 |
| FSR6 | 0.788491 | -0.11109 | -0.015563 | 0.014886 | 0.105229 | -0.036604 | 0.057279 | -0.210493 | 0.021223 | 0.046576 | 0.079982 |
| FSR7 | 0.822021 | -0.082983 | 0.058108 | -0.026744 | 0.04322 | -0.046985 | 0.02307 | -0.147961 | 0.094693 | 0.064023 | 0.083339 |
| FSR8 | 0.707811 | -0.015199 | 0.043692 | 0.08377 | 0.03268 | 0.041326 | 0.048717 | -0.044566 | 0.039402 | 0.066243 | 0.17397 |
| IPI1 | -0.083961 | 0.900064 | -0.039923 | 0.134109 | 0.03865 | 0.057093 | -0.121194 | 0.768958 | -0.093239 | -0.03405 | -0.150317 |
| IPI2 | -0.132864 | 0.784473 | -0.044948 | 0.034381 | 0.19107 | 0.007764 | -0.086846 | 0.540307 | -0.087224 | 0.047817 | -0.228107 |
| PC1 | 0.001724 | -0.044636 | 0.748976 | -0.001662 | 0.011094 | 0.084742 | -0.023888 | -0.099571 | -0.025887 | -0.044824 | -0.005117 |
| PC2 | 0.011818 | -0.031704 | 0.788992 | -0.016981 | -0.020634 | 0.05233 | -0.046398 | -0.107381 | -0.080187 | 0.065766 | 0.017864 |
| PD1 | -0.011326 | 0.131615 | -0.033166 | 0.814271 | 0.121025 | 0.087367 | -0.088391 | 0.192321 | -0.008527 | 0.053905 | 0.014691 |
| PD2 | 0.002663 | 0.076652 | 0.023553 | 0.899556 | 0.134585 | 0.111638 | 0.056379 | 0.174701 | -0.023391 | 0.093499 | -0.015776 |
| PD3 | 0.051088 | 0.027638 | -0.029192 | 0.747541 | 0.161836 | 0.093696 | 0.001786 | 0.083273 | 0.003506 | 0.02039 | -0.07414 |
| PGQ12 | -0.048893 | 0.129941 | 0.019357 | 0.109531 | 0.783269 | -0.031382 | -0.039336 | 0.153659 | -0.025495 | 0.044307 | -0.015593 |
| PGQ3 | 0.006135 | 0.084205 | -0.028306 | 0.183736 | 0.828911 | 0.059255 | -0.082373 | 0.19403 | 0.040543 | -0.013418 | 0.016967 |
| PGQ7 | 0.035379 | 0.067702 | -0.000991 | 0.063495 | 0.746533 | 0.028589 | 0.037808 | 0.132003 | 0.105827 | 0.051826 | -0.00649 |
| PSO1 | -0.084324 | 0.045503 | 0.0714 | 0.083548 | 0.009322 | 0.751747 | 0.042737 | 0.087294 | -0.168568 | -0.10017 | -0.127099 |
| PSO3 | -0.020504 | 0.048627 | 0.069697 | 0.03234 | 0.000001 | 0.714106 | -0.051927 | 0.08097 | -0.283323 | -0.026187 | -0.044656 |
| PSO4 | 0.03865 | -0.009428 | 0.043949 | 0.144498 | 0.05603 | 0.661249 | 0.025745 | 0.068267 | -0.214904 | 0.040823 | 0.039602 |
| TC1 | 0.054286 | -0.131926 | -0.01482 | -0.008282 | -0.00577 | 0.008959 | 0.783336 | -0.100892 | 0.043255 | 0.022485 | 0.010322 |
| TC4 | 0.058069 | -0.087643 | -0.056755 | -0.021192 | -0.061366 | -0.025848 | 0.89227 | -0.1389 | -0.037759 | -0.057849 | -0.011641 |

| | | | | | | | | | | | |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------|-----------------|-----------------|-----------------|
| TCB1 | -0.180065 | 0.447801 | -0.132578 | 0.174241 | 0.271603 | 0.132963 | -0.12163 | 0.785258 | -0.087735 | 0.040459 | -0.306553 |
| TCB11 | -0.106082 | 0.843332 | -0.066813 | 0.135524 | 0.02648 | 0.061949 | -0.109778 | 0.788124 | -0.068556 | -0.01105 | -0.165635 |
| TCB13 | -0.061374 | 0.653863 | -0.158112 | 0.102775 | 0.142574 | 0.062923 | -0.078731 | 0.821043 | -0.07432 | 0.048529 | -0.31565 |
| TCB14 | -0.284154 | 0.504591 | -0.064675 | 0.224573 | 0.20173 | 0.07828 | -0.093248 | 0.754773 | -0.039168 | -0.00062 | -0.077688 |
| TCB2 | -0.232111 | 0.564819 | -0.130911 | 0.203168 | 0.261667 | 0.137813 | -0.158463 | 0.868272 | -0.11778 | 0.06938 | -0.186734 |
| TCB4 | -0.096135 | 0.859691 | -0.064736 | 0.127521 | 0.023141 | 0.062804 | -0.119711 | 0.789551 | -0.078139 | -0.018352 | -0.173085 |
| TCB6 | -0.053303 | 0.681061 | -0.155673 | 0.094171 | 0.13803 | 0.059936 | -0.093884 | 0.827297 | -0.084899 | 0.036621 | -0.326625 |
| TCB7 | -0.27502 | 0.529268 | -0.063522 | 0.215998 | 0.197248 | 0.075572 | -0.106032 | 0.760727 | -0.048548 | -0.010293 | -0.08943 |
| TCB8 | -0.155284 | 0.472884 | -0.130979 | 0.165045 | 0.270182 | 0.112503 | -0.110027 | 0.752666 | -0.089907 | -0.036583 | -0.23729 |
| TCB9 | -0.216379 | 0.606146 | -0.12784 | 0.191617 | 0.254067 | 0.139205 | -0.175296 | 0.880977 | -0.133459 | 0.056689 | -0.200734 |
| TK1 | 0.014461 | -0.071641 | -0.134187 | -0.056857 | -0.035396 | -0.326476 | -0.101178 | -0.074824 | 0.558799 | -0.021476 | -0.015298 |
| TK2 | 0.033687 | -0.102424 | -0.032034 | 0.011855 | 0.087816 | -0.226838 | 0.034492 | -0.089897 | 0.929681 | 0.028723 | -0.009965 |
| TK5 | 0.05365 | -0.085133 | -0.01789 | 0.002442 | 0.051714 | -0.220963 | 0.041331 | -0.086523 | 0.931669 | 0.018617 | -0.017106 |
| TR1 | 0.043744 | -0.007142 | -0.003939 | 0.071248 | 0.047521 | -0.03566 | -0.019112 | 0.025139 | 0.036463 | 0.921568 | -0.022734 |
| TR2 | 0.058587 | 0.016068 | 0.032349 | 0.026946 | 0.06212 | -0.078803 | 0.030748 | 0.011361 | 0.042613 | 0.882977 | 0.015643 |
| TR5 | 0.072384 | -0.003977 | 0.004919 | 0.085204 | -0.002194 | -0.014847 | -0.079037 | 0.016889 | -0.049705 | 0.74761 | 0.059409 |
| TR6 | 0.068665 | 0.006758 | 0.067992 | 0.04739 | -0.051998 | -0.058205 | 0.001195 | 0.007137 | 0.011588 | 0.766798 | 0.092835 |
| WFFC1 | 0.050769 | -0.134462 | 0.030215 | -0.019601 | -0.093554 | -0.044332 | -0.01781 | -0.198738 | -0.017975 | 0.032075 | 0.835866 |
| WFFC10 | 0.192914 | -0.137135 | -0.000207 | 0.003617 | -0.004974 | -0.124084 | 0.023581 | -0.257351 | -0.015363 | -0.01063 | 0.82359 |
| WFFC11 | 0.050279 | -0.130074 | 0.024762 | -0.017937 | -0.094366 | -0.04958 | -0.018741 | -0.198445 | -0.017738 | 0.024643 | 0.839088 |
| WFFC12 | 0.006847 | -0.262925 | -0.011654 | -0.025797 | 0.125244 | 0.011171 | -0.014424 | -0.157579 | -0.006316 | 0.044377 | 0.732061 |
| WFFC14 | 0.050279 | -0.130074 | 0.024762 | -0.017937 | -0.094366 | -0.04958 | -0.018741 | -0.198445 | -0.017738 | 0.024643 | 0.839088 |
| WFFC15 | 0.006847 | -0.262925 | -0.011654 | -0.025797 | 0.125244 | 0.011171 | -0.014424 | -0.157579 | -0.006316 | 0.044377 | 0.732061 |
| WFFC18 | 0.19431 | -0.143488 | 0.006437 | 0.001538 | -0.004565 | -0.118449 | 0.024646 | -0.259544 | -0.01579 | -0.001656 | 0.826828 |
| WFFC2 | 0.007765 | -0.267541 | -0.004195 | -0.027915 | 0.124749 | 0.017706 | -0.013202 | -0.158029 | -0.006695 | 0.054022 | 0.727559 |
| WFFC5 | 0.19431 | -0.143488 | 0.006437 | 0.001538 | -0.004565 | -0.118449 | 0.024646 | -0.259544 | -0.01579 | -0.001656 | 0.826828 |

| | | | | | | | | | | | |
|-------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----------------|
| WFFC6 | 0.049459 | -0.124824 | 0.01913 | -0.01615 | -0.094564 | -0.054521 | -0.019552 | -0.196855 | -0.017384 | 0.017026 | 0.836842 |
| WFFC7 | 0.005846 | -0.255282 | -0.019011 | -0.023375 | 0.124308 | 0.004481 | -0.015486 | -0.155322 | -0.005863 | 0.034185 | 0.728203 |



Full Model (Algorithm)



Structural model (Bootstrap with 281 cases)

