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**FACTORS INFLUENCING VALUE ADDED TAX (VAT)
COMPLIANCE INTENTION AMONG SMEs IN NIGERIA**

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**MASTER OF SCIENCE (ACCOUNTING)
UNIVERSITI UTARA MALAYSIA
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**FACTORS INFLUENCING VALUE ADDED TAX (VAT) COMPLIANCE
INTENTION AMONG SMEs IN NIGERIA**

By

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**Thesis Submitted to
Tunku Puteri Intan Safinaz School of Accountancy,
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in Fulfilment of the Requirement for the Degree of Master of Science (Accounting)**



**TUNKU PUTERI INTAN SAFINAZ
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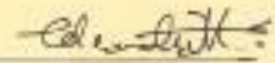
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ABSTRACT

The contribution of Value Added Tax (VAT) to the total revenue of Nigeria remains consistently low and is relatively decreasing due to low compliance by the Small and Medium Enterprises (SMEs). Prior studies gave more attention to income tax compliance than VAT compliance; however, VAT is ranked as the most non-remittance tax in recent times. Considering all the factors that can influence VAT compliance are numerous but just a few would adhere specifically to Nigeria which are discussed in this study. Thus, this study investigates empirically the factors influencing VAT compliance intention among SMEs in Nigeria. In order to gain in-depth understanding of the phenomenon, the study incorporates detection probability, penalty magnitude, SME reputation, fairness in the tax system and mental tax accounting into the Theory of Planned Behaviour (TPB). The study was designed using SMEs survey method. Cluster random sampling technique was applied to select the samples of the study from the six industrial areas in Kano state, Nigeria. The primary data were collected through self-administered questionnaire, which were treated statistically using multiple regression analysis and other statistical techniques. The results reveal that SMEs' perception about subjective norms, perceived behavioural control, detection probability, SME reputation and fairness in the tax system are positively significant to VAT compliance intention. However, attitude towards VAT compliance, penalty magnitude and mental tax accounting are not related to VAT compliance intention among SMEs in Nigeria. By implication, the findings of the study suggests that policy makers should map-out strategies to improve the quality of services through fairness in the tax system, publishing the names of defaulting SMEs and improving their performance on detection. Furthermore, policies should be directed towards strengthening these factors to reawaken the culture of VAT compliance among SMEs in Nigeria.

Keywords: mental tax accounting, reputation, theory of planned behaviour, value added tax, tax compliance.

ABSTRAK

Sumbangan Cukai Nilai Tambah (VAT) kepada jumlah pendapatan Nigeria masih rendah secara konsisten dan berkurangan kerana kadar kepatuhan yang rendah daripada Perusahaan Kecil dan Sederhana (PKS). Kajian lepas memberi perhatian kepada kepatuhan cukai pendapatan berbanding kepatuhan kepada VAT; namun kebelakangan ini VAT disenaraikan sebagai cukai yang paling kurang dibayar. Dengan menganggap banyak faktor yang boleh mempengaruhi pematuhan VAT, hanya beberapa yang boleh dipatuhi khususnya di Nigeria dibincangkan dalam kajian ini. Oleh itu, kajian ini menyelidik secara empirik faktor-faktor yang mempengaruhi niat kepatuhan VAT dalam kalangan PKS di Nigeria. Untuk mendapatkan pemahaman yang mendalam mengenai fenomena tersebut, kajian ini menggabungkan kebarangkalian pengesanan, magnitud penalti, reputasi PKS, keadilan dalam sistem cukai dan mentaliti perakaunan cukai ke dalam Teori Tingkah Laku Terancang (TLT). Kajian ini direka menggunakan kaedah kaji selidik terhadap PKS. Teknik pensampelan rawak berkluster digunakan untuk memilih sampel kajian dari enam kawasan perindustrian di negeri Kano, Nigeria. Data utama dikumpulkan melalui soal selidik yang ditadbir sendiri, yang dianalisa secara statistik menggunakan kaedah analisis regresi berganda dan teknik-teknik statistik lain. Hasil kajian menunjukkan persepsi PKS mengenai norma subjektif, kawalan tingkah laku yang dilihat, kebarangkalian pengesanan, reputasi PKS dan keadilan dalam sistem cukai adalah positif terhadap niat kepatuhan VAT. Walau bagaimanapun, sikap terhadap pematuhan VAT, magnitud penalti dan mentaliti perakaunan cukai didapati tidak berkaitan dengan niat pematuhan VAT dalam kalangan PKS di Nigeria. Secara implikasinya, hasil kajian ini mencadangkan kepada penggubal dasar untuk merangka strategi bagi meningkatkan kualiti perkhidmatan melalui keadilan dalam sistem cukai, mengumumkan nama PKS yang tidak patuh dan meningkatkan prestasi pengesanan. Selain itu, dasar juga perlu menuju ke arah mengukuhkan faktor-faktor tersebut bagi penyusunan semula budaya pematuhan VAT dalam kalangan PKS di Nigeria.

Kata Kunci : mentaliti perakaunan cukai, reputasi, teori tingkah laku terancang, cukai nilai tambah, pematuhan cukai.

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TABLE OF CONTENTS

TITLE PAGE	ii
CERTIFICATION OF THESIS WORK.....	iii
PERMISSION TO USE.....	v
ABSTRACT.....	vi
ABSTRAK	vii
ACKNOWLEDGEMENT	viii
TABLE OF CONTENTS	ix
LIST OF TABLES	xiii
LIST OF FIGURES	xiv
LIST OF APPENDICES	xv
LIST OF ABBREVIATIONS	xvi

CHAPTER ONE: INTRODUCTION

1.1	Background of the Study.....	1
1.2	Problem Statement	7
1.3	Research Questions	13
1.4	Research Objectives	14
1.5	Significance of the Study	14
	1.5.1 Theoretical Contribution.....	15
	1.5.2 Practical Significance	16
1.6	Scope of the Study.....	18
1.7	Organization of Thesis	19

CHAPTER TWO: LITERATURE REVIEW

2.1	Introduction	21
2.2	An Overview of VAT in Nigeria.....	21
	2.2.1 The Concept of VAT	21
	2.2.2 VATable Persons.....	24
	2.2.3 Calculation of VATs.....	25
2.3	Underpinning and Supporting Theories	28
	2.3.1 Theory of Planned Behaviour (TPB).....	29
	2.3.2 Deterrence Theory	35
	2.3.3 Social Exchange Theory	39
	2.3.4 Prospect Theory	43
2.4	VAT Compliance Intention.....	47
2.5	Overview of Factors Influencing VAT Compliance Intention.....	51
	2.5.1 Attitude towards VAT Compliance	55
	2.5.2 Subjective Norms	58
	2.5.3 Perceived Behavioural Control.....	61
	2.5.4 Detection Probability	65

2.5.5	Penalty Magnitude	68
2.5.6	SME Reputation	70
2.5.7	Fairness in the tax system	73
2.5.8	Mental tax accounting	76
2.6	Summary of the Chapter	82

CHAPTER THREE: RESEARCH METHODOLOGY

3.1	Introduction	84
3.2	Research Framework.....	84
3.3	Hypothesis Development	90
3.3.1	Attitude towards VAT Compliance and VAT Compliance Intention ..	91
3.3.2	Subjective Norms and VAT Compliance Intention.....	92
3.3.3	Perceived Behavioural Control and VAT Compliance Intention	94
3.3.4	Detection Probability and VAT Compliance Intention	95
3.3.5	Penalty Magnitude and VAT Compliance Intention	96
3.3.6	SME Reputation and VAT Compliance Intention.....	98
3.3.7	Fairness in the Tax System and VAT Compliance Intention	99
3.3.8	Mental Tax Accounting and VAT Compliance Intention	101
3.4	Research Design.....	103
3.5	Operational Definition and Measurement of Variables	105
3.5.1	VAT Compliance Intention (VCI).....	107
3.5.2	Attitude towards VAT Compliance (AVC).....	107
3.5.3	Subjective Norms (SN).....	108
3.5.4	Perceived Behavioural Control (PBC)	108
3.5.5	Detection Probability (DP)	109
3.5.6	Penalty Magnitude (PM)	110
3.5.7	SME Reputation (SR).....	111
3.5.8	Fairness in the Tax System (FTS)	111
3.5.9	Mental Tax Accounting (MTA)	112
3.6	Population and Sample of the Study	115
3.7	Sample Size and Sampling Technique	116
3.8	Pre-test and Pilot Study	118
3.9	Data Collection Instruments and Procedures	120
3.9.1	Instruments	120
3.9.2	Procedures	121
3.10	Data Analysis Techniques.....	123
3.10.1	Descriptive Statistics	123
3.10.2	Reliability Analysis	124
3.10.3	Factor Analysis	125
3.10.4	Correlation Analysis	126
3.10.5	Multiple Regression Analysis.....	126
3.11	Summary of the Chapter	127

CHAPTER FOUR: RESULTS AND FINDINGS

4.1	Introduction	129
-----	--------------------	-----

4.2	Response Rate	129
4.3	Non-Response Bias Test	130
4.4	Initial Data Examination, Screening and Preparation	132
	4.4.1 Analysis of Missing Data	132
	4.4.2 Analysis of Outliers	133
4.5	Respondents Profile.....	134
4.6	Factor Analysis and Reliability Test	135
4.7	Descriptive Analysis	139
	4.7.1 VAT Compliance Intention	139
	4.7.2 Attitude towards VAT Compliance	140
	4.7.3 Subjective Norms	141
	4.7.4 Perceived Behavioural Control.....	141
	4.7.5 Detection Probability	142
	4.7.6 Penalty Magnitude	143
	4.7.7 SME Reputation	143
	4.7.8 Fairness in the Tax System.....	144
	4.7.9 Mental Tax Accounting.....	145
4.8	Analysis of Open-Ended Questions	146
4.9	Assumptions for Parametric Analysis	147
	4.9.1 Sample Size	148
	4.9.2 Normality Test.....	148
	4.9.3 Linearity.....	149
	4.9.4 Multicollinearity	150
4.10	Correlation Analysis.....	151
4.11	Multiple Regression Analysis	154
4.12	Testing of Hypotheses	155
4.13	Summary	159

CHAPTER FIVE: DISCUSSION, IMPLICATIONS AND CONCLUSION

5.1	Introduction	160
5.2	Discussion	160
	5.2.1 The Level of the SMEs' VAT Compliance Intention in Nigeria	161
	5.2.2 The influence of Attitude towards VAT Compliance, Subjective Norms and Perceived Behavioural Control on VAT Compliance Intention among SMEs in Nigeria.	162
	5.2.2.1 Attitude towards VAT Compliance and VAT Compliance Intention among SMEs	162
	5.2.2.2 Subjective Norms and VAT Compliance Intention among SMEs.....	164
	5.2.2.3 Perceived Behavioural Control and VAT Compliance Intention among SMEs	166
	5.2.3 The Impact of Detection Probability, Penalty Magnitude and SME Reputation on VAT compliance intention among SMEs in Nigeria	167
	5.2.3.1 Detection Probability and VAT Compliance Intention among SMEs ...	168
	5.2.3.2 Penalty Magnitude and VAT Compliance Intention among SMEs	170
	5.2.3.3 SME Reputation and VAT Compliance Intention among SMEs.....	171

5.2.4	The Influence of Fairness in the tax system and Mental Tax Accounting on VAT compliance intention among SMEs in Nigeria.	174
5.2.4.1	Relationship between Fairness in the Tax System and VAT Compliance Intention among SMEs	174
5.2.4.2	Relationship between Mental Tax Accounting and VAT Compliance Intention among SMEs	176
5.3	Implications of the Study	178
5.3.1	Practical Implications	178
5.3.2	Theoretical Implications	182
5.4	Limitations and Suggestion for Future Research	183
5.5	Conclusion.....	186
REFERENCES.....		189



LIST OF TABLES

Table 1.1	Value Added Tax (RM Billion).....	4
Table 2.1	Summary of Variables and Gaps Identified.....	80
Table 3.1	Summary of Hypotheses Developed.....	102
Table 3.2	Summary of Operational Definition and Measurement of Variables.....	113
Table 3.3	Sample Frame.....	117
Table 3.4	Pilot Study Reliability Result.....	119
Table 4.1	Distribution of Questionnaires and Response Rate.....	130
Table 4.2	Group Statistics for the Early and Late Respondents.....	131
Table 4.3	Demographic Information of the Respondents.....	134
Table 4.4	Factor Analysis (Independent Variables).....	137
Table 4.5	Factor Analysis (Dependent Variable).....	138
Table 4.6	Reliability Test.....	139
Table 4.7	Descriptive Statistics on VAT Compliance Intention (n=373).....	140
Table 4.8	Descriptive Statistics on Attitude towards VAT Compliance (n=373)....	141
Table 4.9	Descriptive Statistics on Subjective Norms (n=373).....	141
Table 4.10	Descriptive Statistics on Perceived Behavioural Control (n=373).....	142
Table 4.11	Descriptive Statistics on Detection Probability (n=373).....	143
Table 4.12	Descriptive Statistics on Penalty Magnitude (n=373).....	143
Table 4.13	Descriptive Statistics on SME Reputation (n=373).....	144
Table 4.14	Descriptive Statistics on Fairness in the Tax System (n=373).....	145
Table 4.15	Descriptive Statistics on Mental Tax Accounting (n=373).....	145
Table 4.16	Results of Open-Ended Questions.....	147
Table 4.17	Test for Normality (n=373).....	149
Table 4.18	Test for Multicollinearity on Independent Variables.....	151
Table 4.19	Correlation Matrix of the Variables.....	153
Table 4.20	Summary of the Regression Model.....	154
Table 4.21	Coefficients or Weights of the Regression.....	155
Table 4.22	Summary of Findings.....	158

LIST OF FIGURES

Figure 1.1	Value Added Tax (Target vs. Actual).....	5
Figure 1.2	Oil and Gas Tax (Target vs. Actual).....	5
Figure 2.1	Calculation of VAT in Nigeria.....	26
Figure 2.2	Theory of planned behaviour.....	30
Figure 2.3	Summary of Variables used in this Study.....	82
Figure 3.1	Research framework.....	90
Figure 3.2	Procedure for Data Collection.....	122



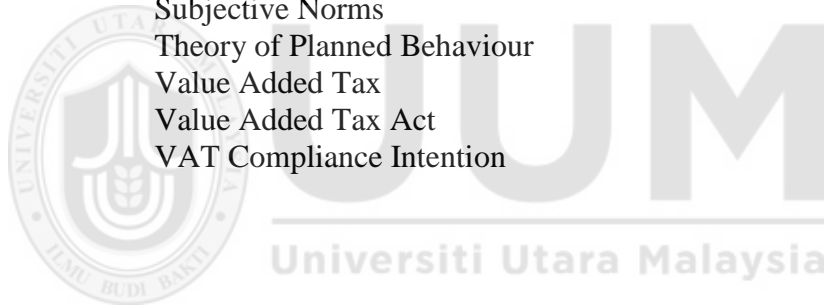
LIST OF APPENDICES

Appendix A	Copy of Questionnaire with Covering Letter.....	225
Appendix B	Summary of Published Tax/VAT Compliance Studies in Nigeria.....	230
Appendix C	Full Results of the Non-Response Bias Test.....	233
Appendix D	Factor Analysis SPSS Output.....	234
Appendix E	Full Results of the Responses (Descriptive Statistics).....	236
Appendix F	Multiple Regression SPSS Output.....	237
Appendix G	List of SMEs in Nigeria by State.....	240



LIST OF ABBREVIATIONS

Abbreviations	Description of Abbreviation
AVC	Attitude towards VAT Compliance
CBN	Central Bank of Nigeria
DP	Detection Probability
ECOWAS	Economic Community of West African States
FIRS	Federal Inland Revenue Services
FTS	Fairness in the Tax System
GAO	Government Accountability Office
GDP	Gross Domestic Product
GST	Goods and Services Tax
IMF	International Monetary Fund
MTA	Mental Tax Accounting
OECD	Organization for Economic Cooperation and Development
PBC	Perceived Behavioural Control
PM	Penalty Magnitude
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
SME	Small and Medium Enterprise
SN	Subjective Norms
TPB	Theory of Planned Behaviour
VAT	Value Added Tax
VATA	Value Added Tax Act
VCI	VAT Compliance Intention



CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Taxation is a source of government revenue that is important in the growth and development of a country. However, the revenue can only be increased if the persons/organizations are willing to comply with the tax law of the country (Salman, 2011). In relative terms, compliance rate need to be increased so as to ensure an increased revenue base (Ayuba, 2014). As compared to Gross Domestic Product (GDP), the tax revenue in Nigeria has dropped tremendously in 2016 to 6% from what was applicable in 2014 (12%). As compared to other countries, the contribution of tax revenue to GDP in Nigeria is among the lowest across Africa. For instance, tax revenues to GDP for Ghana, Cote d'Ivoire, Egypt and South Africa are 20.8%, 15.3%, 15.8% and 26.9%, respectively in 2016 (Morrissey, Haldenwang, Schiller, Ivanyna, & Bordon, 2016). The key reasons to the low contribution of tax revenue to GDP in Nigeria are, drop in prices of oil and non-compliance behaviour among taxpayers (Alabede, 2012). However, the non-compliance behaviour is more obvious on the non-oil tax, which contributes to low percentage of total revenue in Nigeria (Nwaolisa & Kasie, 2012; Omokhuale, 2016).

As stated above, the non-oil tax revenue has accounted for a smaller proportion of the total revenue in Nigeria due to non-compliance behaviour of taxpayers. Despite the need to increase the non-oil tax revenue through sensitization, audit and penalizing defaulters,

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APPENDIX A

Copy of Questionnaire with Covering



Letter

Dear participant,

A SURVEY ON THE FACTORS INFLUENCING VALUE ADDED TAX (VAT) COMPLIANCE INTENTION IN NIGERIA

As part of my MSc research, I am conducting a study to obtain information about your perception towards VAT, the influence of your firm' reputation and social group as well as the impact of deterrence in VAT compliance. The main objective of the study is to investigate the factors influencing VAT compliance intention among SMEs in Nigeria. As an SME with the obligation to collect and remit VAT collections to the government of Nigeria, your participation in this survey is vital in order to obtain information needed for the success of the study. Your responses will be treated with ultimate confidentiality and used strictly for academic purpose.

I greatly appreciate your participation in the study. Thank you for your cooperation and giving part of your time for the survey.

Yours sincerely,

Hannatu Yohanna Gimba
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PART A: PERCEPTIONS ON VAT COMPLIANCE BEHAVIOUR

Study the statements below and express your opinion by circling (O) the number that best describes you in the statements. The numbers below have the following meaning.

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

CODE	STATEMENT	SD	D	N	A	SA
AVC1	I would be upset if I don't remit the VAT collections to the government	1	2	3	4	5
AVC2	I would feel guilty if I don't remit the VAT collections to the government	1	2	3	4	5
AVC3	I would feel pleased if I remit the VAT collections to the government	1	2	3	4	5
AVC4	The likelihood of being audited by FIRS is very high, so I will not be pleased if I don't comply	1	2	3	4	5
SN1	My family and peers will expect me to report the VAT collections to FIRS as at when due	1	2	3	4	5
SN2	My family and peers will approve if I don't remit the VAT collections to the government	1	2	3	4	5
SN3	My family and peers would remit the VAT collections if they are faced with similar situation	1	2	3	4	5
SN4	My co-workers would expect me to remit the VAT collections to the government	1	2	3	4	5
PBC1	Due to the effectiveness of detection by the authorities, it is difficult for me not to comply	1	2	3	4	5
PBC2	With the magnitude of detection it is easy for me to remit the VAT collections to the authority	1	2	3	4	5
PBC3	There is threat of detection and audit	1	2	3	4	5
PBC4	It is easy for me to remit the VAT collections to the authority, even without penalty	1	2	3	4	5
PBC5	I will successfully avoid remitting the VAT collections to the authorities even with the presence of detection and penalty	1	2	3	4	5
DP1	In this age of computer, the FIRS will find out if I did not remit VAT collections to FIRS	1	2	3	4	5
DP2	The probability of detection is very high	1	2	3	4	5
DP3	The FIRS will mind if I did not remit the VAT collections	1	2	3	4	5
DP4	I cannot cheat, because the authorities will detect the cheating	1	2	3	4	5

CODE	STATEMENT	SD	D	N	A	SA
PM1	The penalty for VAT non-compliance is very high	1	2	3	4	5
PM2	SMEs can still cheat even with the presence of penalty	1	2	3	4	5
PM3	The penalty of non-compliance is very low. That is, business as usual	1	2	3	4	5
PM4	Other SMEs that are not complying are not being sanctioned by the government	1	2	3	4	5
SR1	The reputation of my business will tarnish if I don't remit the VAT collections to FIRS	1	2	3	4	5
SR2	It is in line with my business principles to report the VAT collections to FIRS	1	2	3	4	5
SR3	A tarnished reputation for not remitting the VAT collections will affect the success of my business	1	2	3	4	5
SR4	I remit VAT not because of the deterrent measures but because of the reputation of my business	1	2	3	4	5
FTS1	The cost of compliance is high as compare to bigger businesses, hence, affects my compliance intention	1	2	3	4	5
FTS2	The amount of VAT I remit and the services I get from the government is not okay	1	2	3	4	5
FTS3	The amount of VAT I remit to the government is higher than the rewards I get from the government	1	2	3	4	5
FTS4	The cost of compliance, multiple taxation and complexity of the tax system affect my compliance intention.	1	2	3	4	5
MTA1	I never consider VAT as my personal money	1	2	3	4	5
MTA2	I record the amount I will remit as VAT instantly after a customer pays me	1	2	3	4	5
MTA3	All the money I earn from my business should not belong to me	1	2	3	4	5
MTA4	Having separate accounts for my business income, expenses and VAT, promotes the success of my business	1	2	3	4	5

PART B: VAT COMPLIANCE INTENTION (VCI)

Study the VAT scenario below and give your opinion by circling (O) the number you feel is appropriate for each question relating to the scenario. The numbers below have the following meaning:

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

VAT SCENARIO

Audu owns an SME in Kano city, Nigeria with an annual turnover of ₦10 million and with a staff strength of 15. The supposed sales for the month ending January, 2017 was ₦6, 300, 000 with a VAT component of ₦300,000 to be remitted to FIRS but due to inflation, the amount realized from sales was ₦8, 400,000 with an actual VAT component of ₦400,000. Which means that, there is an additional VAT collections of ₦100,000 that Audu need to declare to FIRS.

CODE	STATEMENT	SD	D	N	A	SA
VCI1	Audu should declare the ₦100,000 to FIRS because the amount is large	1	2	3	4	5
VCI2	Audu should not keep the ₦100,000 until FIRS comes for audit	1	2	3	4	5
VCI3	Despite the ₦100,000 is small, Audu should still declare the amount to FIRS	1	2	3	4	5
VCI4	Audu should not keep the ₦100,000 as part of his profit	1	2	3	4	5
VCI5	Audu should make effort to declare the total of ₦400,000 at once	1	2	3	4	5

PART C: DEMOGRAPHIC INFORMATION

- Gender Male Female
- Marital status Single Married Others
- Age below 15 years 15 years – 30 years above 30 years
- Position in the business
 Owner/Manager Accountant/Finance Officer Admin/Clerical Staff
 Others

5. How long is your business established?
 Less than one year 1 year – 5years 6years – 10years
 Above 10 years.

6. Please indicate your business' annual turnover
 Less than ~~RM~~5m ~~RM~~5m – ~~RM~~50m ~~RM~~51m – ~~RM~~200m ~~RM~~200m – ~~RM~~500m

7. Please indicate the number of employees in your company
 10 - 49 persons 50 – 99 persons 100 – 149 persons
 150 - 199 persons

8. Please indicate the nature of business
 Educational services Wholesale & Retail Manufacturing
 Accommodation & Food Others

9. Where is the location of your business?
 Bompai Sharada Phase I Sharada Phase II Challawa
 Kawaji Tokarawa Others

10. Does your business make use of a tax agent?
 Yes No

PART D: COMMENTS AND SUGGESTIONS ON VAT

Thank you for your time!!!

APPENDIX B

Summary of Published Tax/VAT Compliance Studies in Nigeria

AUTHOR/YEAR	TITLE	RESPONDENTS	FACTORS INVESTIGATED	RESULTS
Alabede (2012)	An investigation of factors influencing taxpayers' compliance behaviour: Evidence from Nigeria	The Nigerian individual taxpayers who pay their income tax to Federal Inland Revenue Service	<ol style="list-style-type: none"> 1. Perceived Tax Service Quality 2. Public Governance Quality 3. Ethnicity Diversity 4. Tax System Structure 5. Tax Knowledge 6. Moral Reasoning 7. Non-compliance Opportunity 8. Attitude towards Tax Evasion 9. Risk preference 10. Personal Financial Condition 	<ul style="list-style-type: none"> - Tax service quality and public governance quality have significantly relationship with tax compliance behaviour - Taxpayers' financial condition influences tax compliance, as well as significantly moderates the influences of tax system structure, moral reasoning and occupation with tax compliance behaviour
Anyaduba, Eragbhe, & Modugu (2014)	Impact of Deterrent Tax Policies on Tax Compliance: The Nigerian Experience	Nigerian Taxpayers' in the private and public sectors	<ol style="list-style-type: none"> 1. Enforcing Voluntary Compliance 2. accountability and Transparency 3. Stiff Penalties 4. Tax Deterrent Policy 	<ul style="list-style-type: none"> - Existing deterrent tax policies in Nigeria is inadequate and has not helped to promote tax compliance. - Fostering voluntary compliance through taxpayers' morale enhancement will improve tax compliance.
Atawodi & Ojeka (2012)	Factors that affect tax compliance among small and medium enterprises (SMEs) in north central Nigeria	SMEs in Zaria, North-Central Nigeria	<ol style="list-style-type: none"> 1. Tax Rate 2. Tax complexity 3. Multiple taxation 4. Enlightenment/Educating the SMEs 	<ul style="list-style-type: none"> - High tax rates and complex filing procedures have effects on non-compliance of SMEs. - Multiple taxation and lack of proper enlightenment affect tax compliance among the SMEs.

Summary of Published Tax/VAT Compliance Studies in Nigeria (Continued)

AUTHOR/YEAR	TITLE	RESPONDENTS	FACTORS INVESTIGATED	RESULTS
Ebimobowei & Peter (2013)	A causality analysis between tax audit and tax compliance in Nigeria	FIRS Boards in the Niger-Delta region, Nigeria.	<ol style="list-style-type: none"> 1. Random Tax Audit 2. Cut-off Tax Audit 3. Conditional Tax Audit 	Tax audit is one of the compliance strategies that can be used to achieve tax compliance in Nigeria.
Eragbhe & Modugu (2014)	Tax compliance costs of small and medium scale enterprises in Nigeria	SMEs across the six (6) geopolitical zones in Nigeria with a history of paying taxes.	<ol style="list-style-type: none"> 1. Company Income Tax 2. Value-Added Tax 3. Education Tax 4. Customs and Excise duties 5. Employee Tax (PAYE) /Personal Income Tax 6. Withholding tax 	Value Added Tax (VAT) has the highest tax compliance costs accounting for about 33% of the total average tax compliance costs
Eragbhe & Omoye (2014)	SME characteristics and value added tax compliance costs in Nigeria	SMEs across the six (6) geopolitical zones of Nigeria	<ol style="list-style-type: none"> 1. Business Age 2. Outsourcing 3. Employee Size 4. Export Status 5. Turnover 6. Industry Class 7. Distance to Tax Office 	SME attributes do not impact significantly on tax compliance costs for VAT in Nigeria.
Modugu, Eragbhe & Izedonmi (2012)	Government accountability and voluntary tax compliance in Nigeria	Selected tax payers in the six geopolitical zones in Nigeria.	<ol style="list-style-type: none"> 1. Perceived tax fairness/Equity 2. Treatment by tax authorities 3. Perception of governments involvement of citizen 4. Perceived Government Accountability 5. Tax Rate 6. Provision of public goods 7. Probability of detection and punishment. 8. Political party in power 9. Being Religions 10. Simplicity of tax laws 11. Ethics and morality 	Perception of government accountability by the taxpayers shapes tax morale which results to voluntary tax compliance

Summary of Published Tax/VAT Compliance Studies in Nigeria (Continued)

AUTHOR/YEAR	TITLE	RESPONDENTS	FACTORS INVESTIGATED	RESULTS
Modugu & Anyaduba (2014)	Impact of tax audit on tax compliance in Nigeria	Staff of sampled companies in selected states of the five geo-political zones of Nigeria	<ol style="list-style-type: none"> 1. Tax Audit 2. Probability of audit 3. Perceived government spending 4. Penalties and enforcement 5. Changes in government policy 	<ul style="list-style-type: none"> - Positive relationship between tax audit and tax compliance in Nigeria. - Probability of audit, perceived government spending, penalties and enforcement, have a tendency to significantly influence tax compliance in Nigeria.
Ocheni (2015)	A causality analysis between tax compliance behaviour and Nigerian economic growth	Taxpayers in Kogi and Enugu states, Nigeria.	<ol style="list-style-type: none"> 1. Trust in the Government 2. Government Spending 3. Tax Accountability 4. Income 5. Morale Ethics 6. Tax Knowledge 7. Tax Rate 8. Tax System Structure 	Trustworthiness of government, Provision of Infrastructural Amenities, Tax Accountability by Government, Level of government delivery, Income, Morale Ethics, Tax Knowledge, Tax Rate, and The System of Tax Payment were found to influence the tax compliance in Nigeria.
Okoye, Akenbor & Obara (2012)	Promoting sustainable tax compliance in the informal sector in Nigeria	Tax officials and business owner managers in the south-east region of Nigeria	<ol style="list-style-type: none"> 1. Tax Rate 2. Government Spending 3. Transparency and Accountability 4. Tax Audit Unit 5. Deterrent Measures 6. Tax Laws 7. Trust in Government 8. Corruption 	High tax rate, inadequate provision of public goods and services, lack of transparency and accountability, poor funding of tax boards, absence of functional tax audit, ineffective deterrence measures, lack of public trust, and corrupt practices of tax officials have significant influence on non-tax compliance in Nigeria.

APPENDIX C

Full Results of the Non-response Bias Test

		Levene's Test for Equality of Variances		t-test for Equality of Means			Mean Difference
		F	Sig.	t	Df	Sig. (2-tailed)	
VCI	Equal variances assumed	.100	.752	-2.28	371	.02	-.22
	Equal variances not assumed			-2.29	360.217	.02	-.22
AVC	Equal variances assumed	.13	.720	-1.28	371	.20	-.12
	Equal variances not assumed			-1.28	343.920	.20	-.12
SN	Equal variances assumed	.44	.508	-.63	371	.53	-.05
	Equal variances not assumed			-.64	362.520	.53	-.05
PBC	Equal variances assumed	.68	.410	-.59	371	.56	-.06
	Equal variances not assumed			-.59	364.207	.55	-.06
DP	Equal variances assumed	.87	.350	-2.34	371	.02	-.25
	Equal variances not assumed			-2.34	344.738	.02	-.25
PM	Equal variances assumed	.11	.738	-1.02	371	.31	-.11
	Equal variances not assumed			-1.02	353.290	.31	-.11
SR	Equal variances assumed	.013	.908	-1.58	371	.12	-.15
	Equal variances not assumed			-1.58	356.222	.12	-.15
FTS	Equal variances assumed	4.70	.031	-.73	371	.47	-.07
	Equal variances not assumed			-.73	368.908	.46	-.07
MTA	Equal variances assumed	6.45	.011	-1.90	371	.06	-.20
	Equal variances not assumed			-1.90	326.889	.06	-.20

APPENDIX D

Factor Analysis SPSS Output (Communalities before dropping of Items)

Component	Communality
MTA	
MTA1	.806
MTA2	.829
MTA3	.794
MTA4	.692
AVC	
AVC1	.789
AVC2	.815
AVC3	.759
AVC4	.639
PBC	
PBC1	.501
PBC2	.813
PBC3	.802
PBC4	.673
FTS	
FTS1	.732
FTS2	.787
FTS3	.411
FTS4	.590
DP	
DP2	.723
DP3	.806
DP4	.721
PM	
PM2	.558
PM3	.854
PM4	.809
SR	
SR1	.592
SR2	.778
SR3	.579
SR4	.369
SN	
SN1	.518
SN3	.714
SN4	.528
KMO: .796	
Bartlett's test of Sphericity: .000	

Factor Analysis SPSS Output Continued (Anti-image before dropping item)

Component	Anti-image
VCI	
VCI1	.594
VCI2	.281
VCI3	.791
VCI4	.596
VCI5	.770

KMO: .646
Bartlett's test of Sphericity: .000



APPENDIX E

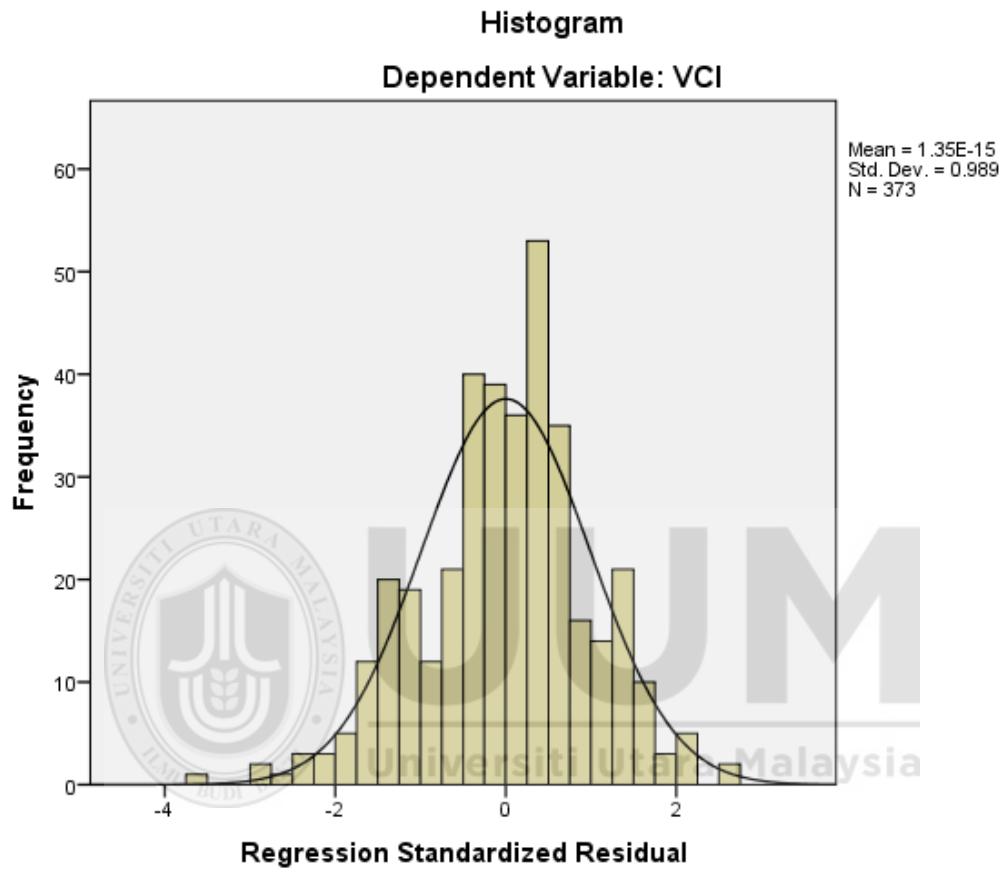
Full Results of the Responses (Descriptive Statistics)

S/N	Code	SD/D	N	SA/A
1	VCI1	227	44	102
2	VCI3	199	72	102
3	VCI4	242	44	97
4	VCI5	230	38	105
5	AVC1	67	52	254
6	AVC2	62	44	267
7	AVC3	63	46	264
8	AVC4	55	65	253
9	SN1	56	72	245
10	SN3	60	63	250
11	SN4	88	56	229
12	PBC1	75	49	249
13	PBC2	81	42	250
14	PBC3	89	65	219
15	PBC4	97	42	234
16	DP2	103	47	223
17	DP3	135	48	190
18	DP4	130	47	196
19	PM2	155	59	159
20	PM3	128	50	195
21	PM4	130	66	177
22	SR1	48	63	262
23	SR2	46	54	273
24	SR3	46	55	272
25	FTS1	69	74	230
26	FTS2	70	50	253
27	FTS4	62	70	241
28	MTA1	84	43	246
29	MTA2	80	56	177
30	MTA3	92	49	232
31	MTA4	58	63	252

NOTE: Strongly Disagree (SD); Disagree (D); Neutral (N); Agree (A);
Strongly Agree (SA).

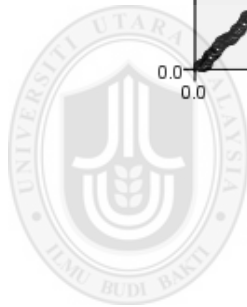
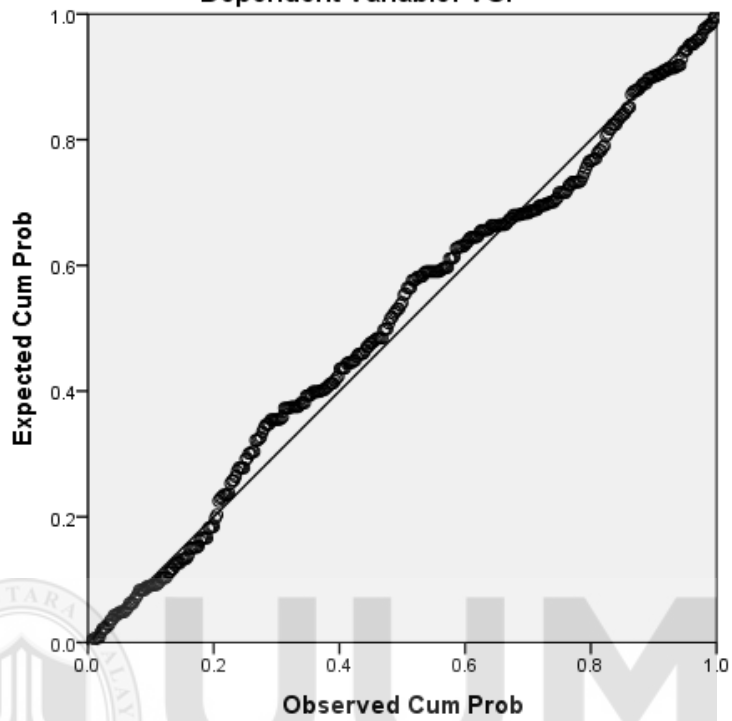
APPENDIX F

Multiple Regression SPSS Output

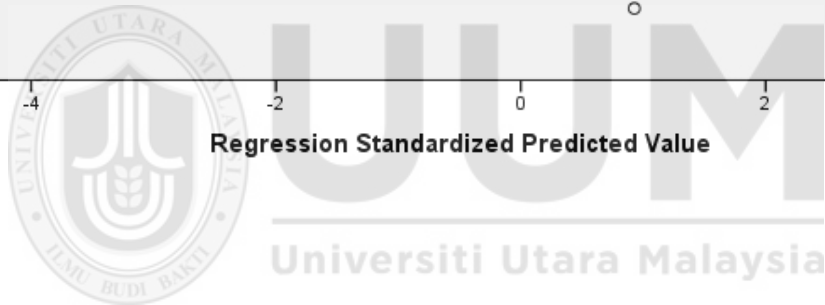
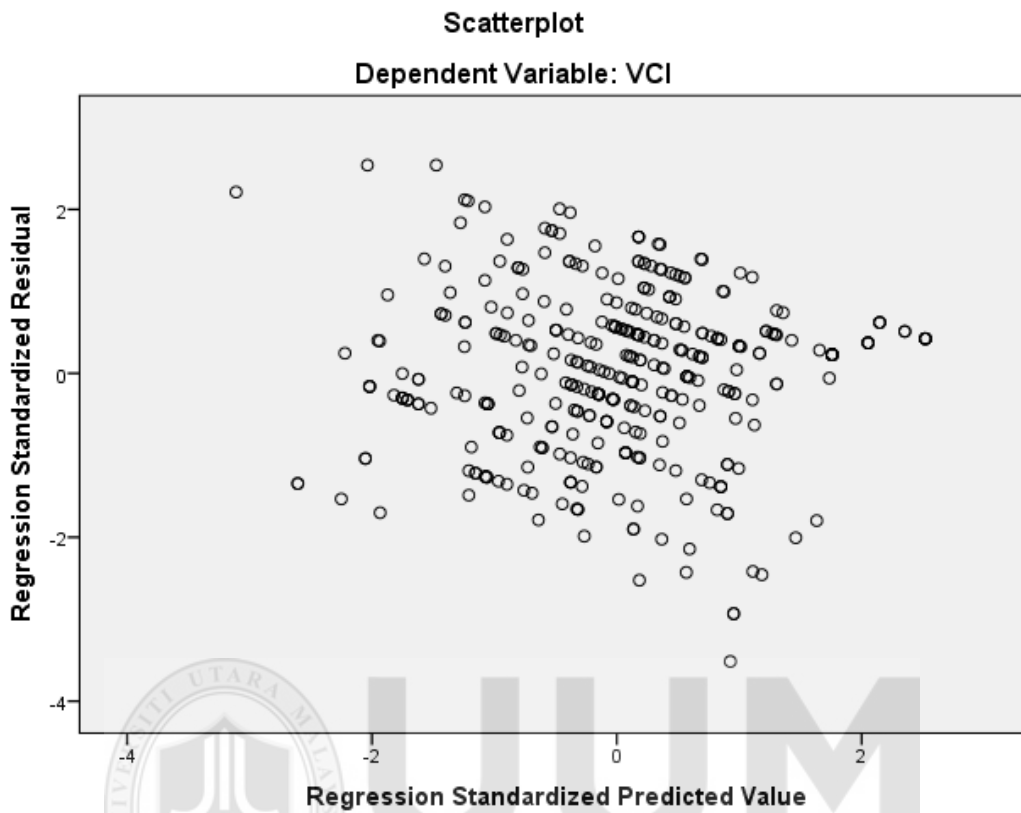


Normal P-P Plot of Regression Standardized Residual

Dependent Variable: VCI



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APPENDIX G

List of SMEs in Nigeria by State

SMEs IN NIGERIA BY SMEDAN

S/N	STATE	NO. OF SMEs PER STATE
1	Abia	1,809
2	Akwa Ibom	1,093
3	Anambra	1,737
4	Bauchi	2,066
5	Bayelsa	426
6	Benue	1,168
7	Cross River	1,294
8	Delta	1,444
9	Ebonyi	1,210
10	Edo	1,997
11	Ekiti	1,029
12	Enugu	911
13	Gombe	1,108
14	Imo	1,394
15	Jigawa	1,097
16	Kaduna	2,882
17	Kano	8,286
18	Katsina	1,355
19	Kebbi	989
20	Kogi	844
21	Kwara	226
22	Lagos	11,663
23	Nasarawa	1,120
24	Niger	1,358
25	Ogun	1,794
26	Ondo	1,999
27	Osun	2,272
28	Oyo	7,987
29	Plateau	2,180
30	Rivers	3,022
31	Sokoto	841
32	Taraba	960
33	Zamfara	593
34	FCT	2,690
	TOTAL	72,838

SMEs IN NORTH-WEST NIGERIA BY SMEDAN

S/N	STATE	NO. OF SMEs PER STATE	% OF SMEs PER STATE
1	Jigawa	1,097	7.2
2	Kaduna	2,882	18.7
3	Kano	8,286	53.6
4	Katsina	1,355	8.7
5	Kebbi	989	6.4
6	Sokoto	841	5.4
	TOTAL	15,450	100

