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The Determinants of Tax Evasion in Gombe State Nigeria

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ABSTRACT

Tax evasion is among the major societal problems inhibiting development in developing countries. Literature exposes that tax evasion also denote some of the difficulties in raising revenue in Nigeria. This study assessed the determinants of tax evasion in Gombe state (a state in Nigeria). The study was conducted through a survey research design. A questionnaire was used to gather primary data from 303 randomly selected public and private sector personal taxpayers in Gombe. The results of the analysis show that tax system, income level and education level have significant positive relationship with tax evasion. On the other hand, tax rate and corruption (CR) have positive but insignificant relationship with tax evasion. This study recommends that necessary measures should be taken by the tax authority to improve revenue collection and reduce tax evasion. It is also proposed that campaign against CR, public enlightens on tax matters and revision of tax processes should be undertaken.

Keywords: Tax Evasion, Gombe State, Nigeria
JEL Classification: H26

1. INTRODUCTION

Taxes are an immensely vital instrument and primary source of revenues to a government. The revenues are needed to finance critical programs (e.g., health care and education), services (e.g., law enforcement and public utilities), and infrastructures (e.g., road construction and environmental protection) which are essential to the society. According to Worlu and Emeka (2012), tax revenue utilization is a basis for supporting developmental activities in less developed economies. However, it has been difficult to maximize tax revenue collection due to various forms of tax evasions. According to Eschborn (2010), tax evasion is an issue that is conceivable as longstanding as taxation alike. Tax evasion occurs when people or organizations deliberately fail to abide by their tax responsibility (Simser, 2008).

Irrespective of its values, tax evasion drastically reduces the amount of state budgets every year all around the countries globally. Tax evasion denies every government the tax revenue due to the system, which results in a gap between the potential and actual tax collection (Adebisi and Gbegi, 2013). Tax evasion is a global phenomenon that has been practiced in both developed and developing nations. Confronting tax evasion is serious to overcome illegal financial cash flows and close channels of corruption (CR) and wrongdoings (UN, 2007). According to Murphy (2011), the worth of tax evasion worldwide exceeds US$3.1 trillion or 5.1% of global gross domestic product. In another instances, a report from Leadership (2013) shows that the world top ten countries with the majority of illicit financial depletions are Mexico ($476 billion), China ($2.74 trillion), Malaysia ($285 billion), Saudi Arabia ($210 billion), Russia ($152 billion), Philippine ($138 billion), Nigeria ($129 billion), India ($123 billion), Indonesia ($109 billion) and lastly United Arab Emirate ($105 billion). The report further explains that around 60-65% of the amount was due to tax evasion activities from the period of 2001-2010.

In Nigeria, the contribution of revenue from taxes is not encouraging because the government is heavily generating revenue from crude oil. According to Ariyo (1997), over dependability of Nigerian government on oil revenue resulted in relinquishment of other sources of government revenue such as taxes. Asada (2010) stresses that tax evasion denotes some of the perplexing problems facing Nigerian economy. Asada also argues that, where ever and whenever authorities decide to enforce tax laws, individual and

firms try to avoid compliance. According to Bismarck (2013), Nigerian authority had lost N90 billion equivalent to $550 million USD to tax evasion in automobile industry alone in the year 2013. Also, it was reported that the Federal Inland Revenue Services has sued a client of evading 5 years taxes amounting to N4.86 billion naira and for faking of tax clearance document against his company (Sadoke, 2012). Moreover, Muhammad and Muhammad (2012) asserts that, in a contemporary report by the Nigerian Economic and Financial Crime Commission, it shows an estimated figure of $129 billion dollars (N21 trillion Naira) was dishonestly taken out of the country in the last 10 years 2003-2013. One of the sources of the dishonest relocation of the fund is tax evasion.

In conclusion, tax evasion is among the major societal problems inhibiting development in developing countries. This has led to growing attention among the policy makers, developed countries, international agencies and scholars to study the determinants of tax evasion. Studies on tax evasion have also been conducted in Nigeria (see for example Olatunde, 2007; Temitope et al., 2010; Peter and Efiafoh, 2013; Adebisi and Gbegi, 2013; Akinyomi and Okpala, 2013). This study has decided to investigate tax rate (TR), tax system (TS), CR, education level and income level as factors determining tax evasion in Nigeria. TR, TS, CR and education level have been previously tested in other studies but with inconsistent findings. Hence, this study will include these variables to see their outcomes in the Nigerian context. The main different between the current study and prior tax evasion studies in Nigeria is the inclusion of income level as a factor that determines tax evasion, which has never been tested before. In addition, previous tax evasion studies in Nigeria were established in largely populated state with advance sources of revenue generation, development of social amenities and infrastructures (see for example Jayeola, 2010; Fasina and Olowekere, 2013). This study has chosen the taxpayers of Gombe state with a main aim of studying the problem in a smaller populated state in a different region with growing potentials and less developed source of revenue generation. This would provide a state of comparison of the factors influencing tax evasion according to the taxpayers' perceptions. Hence, the objective of this study is to examine the relationships between TR, TS, CR, education level and income level with tax evasion in Gombe state.

2. LITERATURE REVIEW

Tax evasion is a word used to describe efforts of individuals and corporate entities towards dishonest reduction of tax liabilities. It has been described by Alm and Martinez-Vazquez (2001) as a thoughtful and eagerly practices of not unveiling comprehensive taxable income in order to reimburse lesser tax. This indicates that tax evasion is a criminal offence in view of the law. Tax evasion also involves taxpayers intentionally misrepresenting and covering the actual position of earnings in order to shrink tax payment from the tax authorities. The act of evading involves particularly dishonest and unfair tax reporting by declaring of abridged income, profits and gain that actually earned or exaggerating deductions. Kabel and Nwokah (2009) suggested that tax evasion is the fraudulent, insincere, intentionally concealment of realities and numbers in order not to pay due taxes.

2.1. TR

TR is the amount of tax a taxpayer is going to pay according to the taxable items and principle of taxation. For both developed and developing countries, a significant number of researchers have carried out studies on the relationship between TR and tax evasion. Their results show that a positive relationship does exist (Bashar et al., 2008; Lutfi, 2009; Aloys, 2010; Jayeole, 2010; James and Moses, 2012; Mughal and Akram, 2012; Tijani and Mathias, 2013; Guldana, 2013; Richard, 2013; Maria and Judith, 2013; Friedrich et al., 2013). These studies concluded that TR correlates with the ability of the taxpayers in behaving positively or negatively towards the perception of tax evasion. Taxpayers are using high TR as a chance for evading taxes and under reporting their income and earnings to the tax authorities. James and Moses (2012) in their study on the effect of tax management on government revenue in an emerging economy, concluded that a positive relationship exist between TR and tax evasion. Maria and Judith (2013) found in their study that higher TR discourages tax compliance. Mughal and Akram (2012) and Jayeole (2010) studied tax evasion and tax avoidance in Lagos State in Nigeria and their results are in line with previous studies which show that there is a positive relationship between TR and tax evasion. The studies concluded that high TR attracts non-compliance and encourages tax evasion. However, contrary to the above findings, Nhano et al. (2013), Fasina and Olowokere (2013) and Adebisi et al. (2013) found that there is a negative relationship between TR and tax evasion. On the other hand, Peter and Efiafoh (2013) in their study on behaviors of self-employed Nigerian concerning tax evasion concluded that neither negative nor positive relationship exists between tax evasion and TR.

2.2. TS

TS is one of the variables used in various studies to test taxpayers' attitude toward tax evasion. It refers to a system that includes tax administration, revenue usage, tax laws, tax policies and collection of taxes in the country (Mughal and Akram, 2012). Several empirical studies conducted used TS as a variable in an attempt to examine the courses and problems of evasive behavior of the taxpayers in both developed and developing countries. Mughal and Akram (2012) for example, have found a significant relationship between tax evasion and TS in their study on tax evasion and tax avoidance in Pakistan. The finding of the study shows that TS in the country contributes positively toward taxpayers' perspective and stimulates evasion behaviors. The study also concludes that the TS will motivate taxpayer to comply or not to comply voluntarily with the tax authority. In other studies by Lutfi (2009) and Fakile and Uwuigbe (2013), TS has a negative relationship with tax evasion. Fakile and Uwuigbe's (2013) study on the influence of tactical tax behavior on corporate governance in Nigeria shows that effective TS are one of the vital mechanisms used by tax authorities for having excellent collection.

2.3. CR

CR is an act by taxpayer to pay something to somebody in order to relief the taxpayer from taking part in paying taxes or evading taxes. Some literature indicates a positive relationship between tax evasion and CR. Akinyomi and Okpala (2013) for example, assess the factors influencing tax evasion and avoidance in Nigeria through a survey and found that the level of CR has a positive relationship with tax evasion. Taxpayers are being rational in taking decision

about their income and reporting to the appropriate authority for tax assessment. If CR exists among the tax collectors and tax authorities, then taxpayers can easily evade. However, Tijani and Mathias (2013) when studying expert viewpoint of tax evasion in Nigeria, concluded that a negative relationship exist between CR and tax evasion. Their respondents were tax agents, tax lawyers, tax practitioners and tax accountants. Therefore, there is a need to study CR level in relation to tax evasion due to these mixed results. This may help to further identify and understand the taxpayers view point on complying with the tax laws and authorities.

2.4. Income Level

Income is the primary source by which taxpayer is taxed for the purpose of financing public activities. Different modes are used when imposing taxes to determine how much citizens should pay according to their earnings. Some evidence from the literature posits that low-income earners are highly engaged in the attitude of tax evasion (Johns and Slemrod, 2008). They further stated that a number of significant underreported taxes came from low-income earners. According to Alm et al. (1992), high-income earners are less evasive i.e., high income encourages and increases tax compliance. Therefore, the literature shows that there is a negative relationship between income level of taxpayers and tax evasion. Other studies that show the existent of relationship between income level and tax evasion include the work of Nor et al. (2012), Bashar et al. (2008) and Davos (2006). Aziah et al. (2011), in their study on tax evasion in Yemen, found that income level has a significant relationship with tax evasion i.e., how much a person earns define the way he thinks in reporting and complying with the tax authorities. On the other hand, Lutfi (2009) found that income level has no significant relationship with tax evasion. This means that, high or low income earnings, will not affect the taxpayers decision to evade taxes. According to the study, other factors are held responsible for non-compliance and not income status of the taxpayer.

2.5. Education Level

Researchers have also used educational level as a factor to determine the relationship between tax evasion and the attitude of taxpayers. Peter and Efiafoh (2013) studied tax evasion and avoidance of the self-employed in Nigeria and concluded that there is a positive relationship between educational level and tax evasion. The level of knowledge of the taxpayer determines the attitude to evade taxes. Similarly, Fasina and Olowekere (2013) conducted a study on taxpayers' education in Lagos State, Nigeria and found that knowledge level of the taxpayer is one of the key determinant factors of tax evasion. Studies have also shown that taxpayers with low knowledge level are more likely to evade taxes because of inadequate awareness of the implication of doing so (Devos, 2006; Aziah et al., 2011). Other studies in this area such as Lutfi (2009) and Peter et al. (2013) found negative relationship exists between tax evasion and education level. On the other hand, Ranjana and Robert (2009) when conducting a study on tax evasion in New Zealand found a non-conclusive relationship between education level and tax evasion.

2.6. Gap in the Literature and Hypotheses of this Study

From the above discussion on the topic and the relevant published studies available, there is enough evidence to carry out this study

in Nigeria. Previous studies on tax evasion conducted in Nigeria include that of Adebisi and Gbegi (2013), Tijani and Mathias (2013), Ogunmakin (2013), Peter and Efiafoh (2013), Fasina and Olowokere (2013), Akinyomi and Okpala (2013), James (2012), Fakile and Uwuigbe (2012), Jayeola (2010), and Temitope et al. (2010). However, none of these studies have tested income level in relation to tax evasion. Nevertheless, income level has been tested in other countries and found to have a significant relationship with tax evasion. Therefore, this study will examine income level in relation to tax evasion from Nigerians point of views. Moreover, due to some inconsistent findings from other studies in other countries as well as in Nigeria, this study is going to evaluate again the variables that have conflicting findings in relation to tax evasion. The variables are TS, TR, CR and educational level. This will help in understanding the factors determining tax evasion from the taxpayers' perceptions. Therefore study will help to understand the factors that influence and motivate Gombe state taxpayers toward tax evasion. In order to be able to examine the relationship between the identified factors and tax evasion in Gombe State, this study developed the following hypotheses:

H1: TR has a positive relationship with tax evasion in Gombe state.
H2: TS has a negative relationship with tax evasion in Gombe state.
H3: CR has a positive relationship with tax evasion in Gombe state.
H4: Income level has a negative relationship with tax evasion in Gombe state.
H5: Education level has a negative relationship with tax evasion in Gombe state.

3. RESEARCH METHODOLOGY

The research adopts a survey study design. Five-point Likert-scale structured questionnaire beginning with strongly disagree (SD), disagree (D), neutral (N), agree (A) and strongly agree (SA) was employed to collect data from 379 randomly selected public and private sector taxpayers in Gombe state, Nigeria. However, only 303 representing 80% of the questionnaires were duly completed, returned and usable. The data collected was analyzed using SPSS version 20. Reliability test, multicollinearity test and descriptive statistics were performed on the data. Multiple regression model was used to analyze the data generated. The model used in this study is as follows:

$$TE = (Constant) \ \beta_0 + \beta_1 rate + \beta_2 system + \beta_3 corruption + \beta_4 income + \beta_5 education + \varepsilon$$

Where,

TE = Tax evasion, Rate = Tax rate, System = Tax system, Corruption = Corruption, Income = Income level, Education = Education level, β_0 = Variables that are held constant, ε = Other variables not tested in the study.

4. RESULTS AND DISCUSSION

The result of the reliability test, multicollinearity test and descriptive statistics are discussed in this section. Table 1 shows the reliability test of this study. According to Maslach and Jackson

(1986), the reliability analysis is accepted if the Cronbach's alpha coefficient range is between 0.6 and 1.0. Table 1 indicates that the Cronbach's alpha for TR, TS and CR are 0.603, 0.725 and 0.734 respectively. This specifies that the statements in the questionnaire are all consistent and have captured the information about the variables.

Table 2 shows the multicollinearity test performed in this study. A common approach used in measuring multicollinearity is the used of variance inflation factor (VIF) for each independent variable. The result confirms that the VIF for TR, TS, CR, income level and education level are 1.217, 1.347, 1.162, 1.217 and 1.099 respectively. This indicates that multicollinearity is not violated.

Table 3 reflects the descriptive statistics for this study. The result indicates that TR has a mean value of 3.20 and a standard deviation of 1.02, TS has a mean value of 2.85 and a standard deviation of 0.88, CR level has a mean value of 3.29 and a standard deviation of 1.03, income level has a mean value of 3.17 and a standard deviation of 1.39 and education level has a mean value of 3.55 and a standard deviation of 0.96.

The regression equation result for this study is shown in Table 4. The result indicates that TR, TS, CR level, income level and education level have positive relationships with tax evasion. However, the result shows that only TS, income level and education are significantly related with tax evasion.

Based on the result in Table 4, Hypotheses 1 and 3 are accepted (the predicted directions are proven even though the results are not significant) while Hypotheses 2, 4 and 5 are rejected. These are shown in Table 5. Hypotheses 2, 4 and 5 are rejected because the predicted directions of the relationships between TS, income level and education level with tax evasion could not be supported. It was found that all these three variables have positive relationships with tax evasion, which contradicted the proposed hypotheses.

In the study on Gombe state, it was found that TS has a positive relationship with tax evasion. This indicates that Nigerian taxpayers consider an effective and efficient TS is meaningless without the existence of effective and efficient tax administration. Even if a country has a good TS, poor implementation of the system could affect the integrity of the tax authority from the perspectives of the taxpayers, hence encouraging tax evasion. Moreover, according to Ariyo (1997) and Abiola and Asiweh (2012), when the TS lacks effective administration and proper implementation, taxpayers would not be concerned with reporting the true position of their income and tax evasion will increase simultaneously.

The result in this study also shows an opposite finding with the hypothesis proposed i.e. taxpayers with high income are more complying with the tax authorities compared to the taxpayers with low-income earnings who evade more taxes. On the contrary, in Nigeria, high income earners are minimizing their taxes paid through excessive claims of tax liabilities and exemptions (tax reliefs) to avoid paying the tax due. This finding is supported by Ahunwa (2009). In addition, some of the earnings of these taxpayers are gained through misappropriation of income and not abiding with the tax laws (Asada, 2010). If reported, the taxpayer would be found guilty and would be executed. High income

Table 1: Reliability test

Variables	Number of items	Cronbach's alpha
TR	5	0.603
TS	5	0.725
CR	5	0.734

TR: Tax rate, TS: Tax system, CR: Corruption

Table 2: Multicollinearity test

Variables	Tolerance	VIF
TR	0.82	1.21
TS	0.75	1.34
CR	0.87	1.16
Income level	0.78	1.21
Educational level	0.85	1.09

VIF: Variance inflation factor, TR: Tax rate, TS: Tax system, CR: Corruption

Table 3: Descriptive statistics

Variables	n	Mean	Standard deviation
TR	303	3.20	1.02
TS	303	2.85	0.88
CR	303	3.29	1.03
Income level	303	3.17	1.39
Education level	303	3.55	0.96

TR: Tax rate, TS: Tax system, CR: Corruption

Table 4. Analysis of coefficients or weights of the regression

Model	Unstandardized coefficients		Standardized coefficients	t	Significant
	B	Standard error	Beta		
(Constant)	1.428	0.649		2.199	0.029
TR	0.168	0.125	0.082	1.348	0.179
TS	0.306	0.114	0.171	2.679	0.008
CR	0.119	0.105	0.067	1.131	0.259
Income level	0.146	0.080	0.111	1.830	0.068
Education level	0.343	0.109	0.182	3.147	0.002

TR: Tax rate, TS: Tax system, CR: Corruption

Table 5: Hypothesis and variables findings

Hypotheses	Variable	Beta	Standard error	t-value	P-value	Findings
H1	TR	0.082	0.125	1.348	0.179	Accepted
H2	TS	0.171	0.144	2.679	0.008	Rejected
H3	CR	0.067	0.105	1.131	0.259	Accepted
H4	Income level	0.111	0.080	1.830	0.068	Rejected
H5	Education level	0.182	0.109	3.147	0.002	Rejected

TR: Tax rate, TS: Tax system, CR: Corruption

earners are the more influential people in the society with diverse sources of income which are not disclosed to the tax authority. This allows them to underreport the income tax for assessment purposes (Popoola, 2009).

Studies have shown that an adequate knowledge of taxes leads to a good understanding of tax laws and policies hence facilitates tax compliance and discourages tax evasion (see for example, Devos, 2006; Aziah et al., 2011). This is because, naturally, the level of education positively affects the attitude and behavior of individuals. However, in this study, the outcome shows a positive and significant relationship between education level and tax evasion. This indicates that the more knowledge the taxpayers possess would intensify their ability to interpret and manipulate the tax law to their own advantages with the aim of reducing the amount of tax liability. This is because people will always try to minimize their cost in order to maximize the benefits through exploiting the environmental and economic factors (Smith and Kinsley, 1987).

5. CONCLUSION, LIMITATION AND FUTURE RESEARCH

This study examined the factors which affect tax evasion in Gombe state. The findings of the study show that: (i) TR positively but not significantly influence tax evasion in Gombe state; (ii) TS positively and significantly influence tax evasion in Gombe state; (iii) CR positively but not significantly influence tax evasion in Gombe state; (iv) income level positively and significantly influence tax evasion in Gombe state; and (v) education level positively and significantly influence tax evasion in Gombe state.

Tax evasion typically results in revenue loss to the government. This may cause inevitable distraction to the potential performance of the public sector, hence threatening its competence to finance public expenditure. This study investigates the factors that influence tax evasion in Gombe state, Nigeria. From the above discussion, the findings of this study are highly significant to academic researchers and taxation student. For the academic researchers, the findings of the study provide new evidence regarding the factors determining tax evasion particularly the income level which has not been tested before in Nigeria. The result also provides a new dimension in understanding the tax evasion and its determinants. For the student in taxation, the study provides additional knowledge regarding the variables tested and how they are related to tax evasion.

The findings of this study primarily have practical implications in explaining the relationship between the variables that are examined in this study. It is clear that tax evasion decrease and erode the revenue generated used to support government function. Also, it is critical to note that taxpayers are rationally and mentally ready to comply with the tax authority, but other factors influences their behavior and changes their individual perception toward taxes and evasion. Besides understanding the factors that influence tax evasion, this study also has practical implication to the government in curbing the phenomenon through effective tax laws and policies

and incentives for voluntary compliance. Similarly, the result is also useful to tax practitioners and other stakeholders of tax administration.

Several limitations exist in this study. Firstly, the sample of this study only considers public and private sectors employees instead of other group of taxpayers. In addition, this study is limited to Gombe state taxpayers which represent 1 out of 36 states in Nigeria. This makes it difficult to generalize the research finding due to different factors and geographical locations. Therefore, future study should consider a larger sample size consisting of self-employed and other taxpayers such as pensioners. Also, the scope should go beyond one state as the country has six geopolitical regions and at least one state should be chosen from each region.

Another limitation is the sampling technique and the method of data collection used in this study. The information collected from the questionnaire survey is not enough to richly explain tax evasion phenomenon in Gombe state. Therefore, future research should consider other data collection methods such as mixed methods. Lastly, this study only examined five factors in relation to tax evasion. This is due to the constraints faced by the author in terms of time limit as well as financial limit. Future research should consider other variables by increasing the number of tax evasion determinants to cover more aspects that have not been tested or to include variables with conflicting results. In addition, future research can include mediating variables to examine whether they have any influence on tax evasion.

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