

A NEW LOOK FOR THE FISCHER TAX COMPLIANCE MODEL: A POSITIVE PLAN FOR NIGERIA

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Abstract

Various methods have been adopted by different authorities to curtail leakages in tax revenues in both the advanced and less advanced countries of the world in which Nigeria is among, but the effort is still in vain. Fischer's tax compliance model has looked into some factors which include the psychological, social, and economic factors to highlight what is behind the non-compliance of tax, but the model is considered not strong for not been able to capture all the expected factors. As such, this paper considers proposing an extension to the model (Fischer) by incorporating a moderating effect of tax administration reform and moderating effect of perceived tax service quality to address the inconsistencies of various results discovered in many tax compliance studies in the advanced and less advance countries including Nigeria.

Keywords: *Tax compliance behavior, Emotional intelligence, Individual income tax, Tax administration reform, tax service quality*

Introduction

Every government of any country in the world whether developed or developing countries like Nigeria generate revenue to carry out their financial obligations which comes in form of a tax. In most situations, the attainment of tax compliance from the tax payers becomes a tedious exercise.

There has been various *(1) tax reforms by the governments of the countries including Nigeria to alleviate the situation, but the outcome of the positive moves has always been discouraging as the level of revenue generated is always at the low side. However, from experience, personal income tax constantly remains the lowest from all the different types of taxes generated in the Nigerian tax system (Sani, 2005; Asada, 2005; Odusola, 2006; Nzotta, 2007; kiabel & Nwokah, 2009; Alabede et al, 2011).

To support this argument, a statistics on the non-oil tax to total revenue collected has shown a significant drop in Nigeria from 19.8% in 1999 to 11.7% in the year 2008, and also the *(2) tax ratio was 11%, which indicated a serious drop from the set benchmark of 15% of the low income countries* (3) (Cobham, 2005; CITN, 2010; IMF, 2005). To emphasis further, the contribution of the personal income tax in the Nigerian tax revenue collection is comparatively low compared to other sources.

Form the discovery made by *(4) CBN in the year 2008, it was gathered that the expected contribution of the individual income tax dropped to 12.4% and 1.6% in 2008, from 20.18 and 7.7% in 1999 respectively, that was expected to be derived from the *(5) state and local governments whom are the major sources of the internal revenue. This is a different case entirely when compared to other African countries like South Africa and the like. This situation has been a complex one even if someone tries to apply the basic and modified versions of tax compliance models.

Various factors influence the individual attitudes and those attitudes shape the behaviors of the tax payers towards tax compliance (Alm, 1999; Brook, 2001). Appreciating those that influence the behavior and as well the behaviors of individual tax payers towards tax payment compliance is of high importance in motivating them to pay tax and arrest other issues of non-compliance.

The classifications of factors as identified by scholars include the social, economic, and psychological factors (Jackson & Millron, 1986; Fischer, Wartick & Mark, 1992; Fischer, 1993; Alm, 1999; Brook, 2001; Kirchler, 2007; Devos, 2008). To resolve the issues of non-compliance of tax, appreciating the factors that determine tax compliance is of paramount importance towards influencing individual tax payer's decision to comply with the provision of the tax laws. The early researches on tax compliance were more of economic factors inclined and which they paid attention to tax rate, penalty and detection probability as the main determinants of the tax payers' compliance behavior (Allingham & Sandmo, 1972).

Recent studies have identified some new factors that have significant influence on the tax payers' decision making; and these new factors were the social and psychological factors, which the following studies were known to incorporate the identified factors (Jackson & Millron, 1986; Fischer et al.; Fischer, 1993; Bobek, 1997; Wenzel, 2004; Manaf, 2004; Jabbar, 2009).

In the early review of tax compliance, Jackson and Millron (1986) identified 14 major factors that influence tax compliance.

Fischer et al. in 1992 succeeded in grouping these factors into four constructs and that gave birth to the famous Fischer's tax compliance model. These constructs consist of the tax system structure (tax rate, penalty, and probability of detection, complexity of tax system); attitude and perception (fairness, ethics and peer influence); noncompliance opportunity (income level, income sources and occupation) and demographic factors (age, gender and education).

Obviously, only few models consider as much factors, (along with their respective drivers) at the same time as the Fischer's Model of tax compliance. Fisher's model so far is the only model which worked extra hard in augmenting both the Economic, Social and Psychological factors and as well gave a clear conceptual framework that highlighted the concept of tax compliance behavior (Chan, Troutman & O'Bryan, 2000).

For tax compliance studies, Alm (1999), suggested that extra effort needs to be put in order to come up with new applicable factors that really influence the tax payers compliance behavior; this call is considered due to the fact that no single model has up to this moment captured all factors that influence tax payers compliance decision.

This call therefore motivates many researchers to expand the Fischer's Model by incorporating new factors (Mustafa, 1997; Tayib, 1998; Chan et al, 2000; Manaf, 2004; Chau & Leung, 2009). So many studies have been conducted to come up with factors that influence tax compliance behavior, but Known to the best of my knowledge highlighted the concept of Emotional Intelligence, moderating effect of tax administration reform and the moderating effect of perceived tax service quality. Highlighting these factors that persuade the tax compliance behavior is very important particularly in Nigeria and other developing countries Wallshutzky, 1984; Ariyo, 1997; Bird & Zolt, 2005; Odusola, 2006; Akpo, 2009; Everst-Philip & Sandall, 2009; Odinkonigbo, 2009).

The primary purpose of this paper is to propose an expansion to tax payer's compliance model by incorporating some sensitive factors which are the Emotional Intelligence (EI), moderating effect of tax administration reform and the moderating effect of perceived tax service quality, to highlight more on how these have effect on the Nigerian tax payer's compliance decision. As such, in order to understand this clearly, the paper is divided into the following segments:

Fischer's Model, Modification of the Model, proposed theoretical framework; discussion and conclusion.

*(1) some tax reforms in Nigeria include structural Adjustment program in 1986, shehu's Task Force on Tax, 1978; Dr Sylvester's Study Group on Tax, 1999; Economic Empowering Development Strategies, 2002; Professor Dotun's Study Group on Tax, 2002.

*(2) Tax ratio is computed as $\text{tax/GDP} * 100$

*(3) CITN = Chartered Institute of taxation of Nigeria, IMF = International monetary Fund

*(4) CBN = Central Bank of Nigeria

*(5) State and local governments in Nigeria finance their annual budgets mainly with grant from Federation account. The revenue that is accrued to the Federation account is majorly from crude oil.

FISCHER MODEL

One of the early studies conducted by Jackson & Milliron (1986) on tax compliance behavior identified 14 key factors that guide the behavior of tax payer towards compliance. These factors were grouped by Fischer and others (Fischer et al.,1992) into 4 different structures in his refined model (Fisher Model), as follows; (i) demographic; which considers of factors like age, gender and education (ii) non-compliance opportunity; which comprises of factors like income level, income source and occupation; (iii) attitudes and perceptions; which constitute factors like fairness of the tax system and peer influence and lastly (iv) the tax structure/ system ; which constitute factors like complexity of tax system, probability of detection and penalties and tax rates.

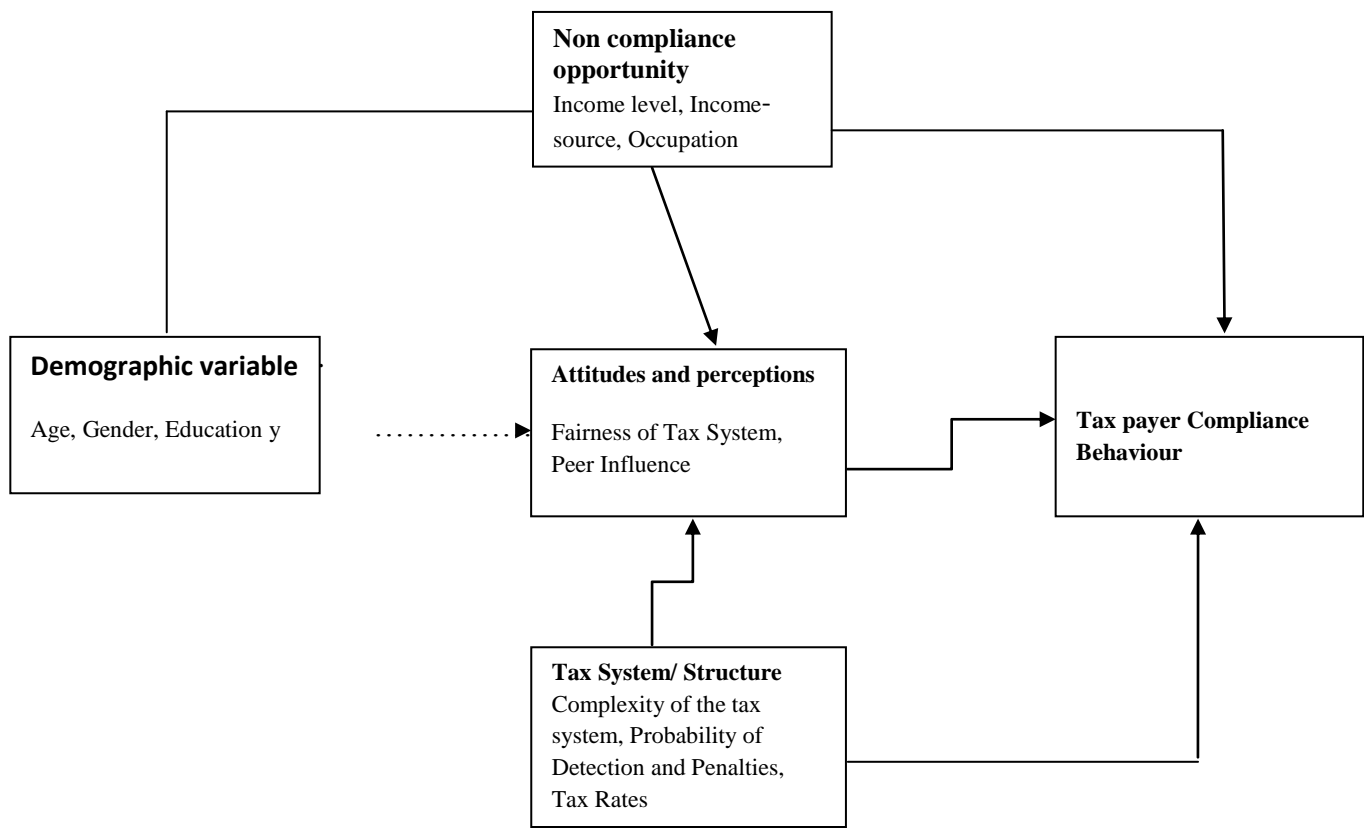


Figure1. Fisher et al. (1992) tax compliance Model.

Thus, Fisher model of tax compliance incorporates economic, sociological and psychological factors into a comprehensive one. The Fisher model is illustrated in Figure 1 and elaborated in the following sections.

DEMOGRAPHIC VARIALES

The initial variable of interest in the study of the tax compliance considered in the Fischer model is the demographic variable, which has greater influence towards tax compliance (Title, 1980). Under this concept, three (3) major factors were noticed to have greater relationship with tax compliance behavior, and these are age, gender and education (Jackson and Milliron, 1986). The demographic variable is seen in Fischer model to affect taxpayer compliance indirectly by their impact on noncompliance opportunities and attitudes and perceptions.

Age

Age which is one of the common demographic variables has positive connection with the tax compliance of most tax payers, just as Jackson and Milliron (1986) maintained in their study. As such, the Tax Compliance Measurement Program (TCMP) conducted on tax payers by internal revenue service indicated that people of higher age of 65 years and above in a household are less

likely to evade tax payment than people of lesser age (Andreoni et al., 1998). In a nutshell, people of the younger age are more ready to take risk of not being tax compliant and careless about possible sanctions as consequence. To add to this, Ritsema et al. (2003) in their study conducted considering the Arkansas tax penalty amnesty program 1997 and concluded that age is a major factor for international tax evaders, and younger people were less compliant.

Gender

Studies conducted on the behavior of male and female towards tax compliance showed that male are more tax non-compliant than their female counterparts (Tittle, 1980). In reality, “Females have been identified with conforming roles, moral restraints and conservative life pattern” (Jackson and Milliron, 1986). As a confirmation to this argument, Baldry 1987, carried out an experimental study, and it was found also that female are more tax compliant compared to male. Jaouen, (1987), expressed a significant gender difference behavior by treating a group from a group of judges. However, on the contrary, a higher level of noncompliance has been noticed in female in a study conducted by Houston and Tran (2001).

Education

Education plays very important role towards influencing tax decision to comply with tax laws or not (Jackson and Milliron, 1986). And the crucial aspects of education are segregated into two (2); and which include: “The general degree of fiscal knowledge and the degree of knowledge involving evasion opportunities” (Groenland and Veldhoven, 1983). This is very important towards comprehending the actual concept of attitude in respect to tax compliance. In a study conducted by song and Yarbrough (1978), they considered Education as of their background variable, and the result showed that people with higher fiscal knowledge have better ethnic scores than those with lower fiscal knowledge. In another study of Eriksen and Fallen (1996), they also found that specific tax knowledge had a positive connection with the attitude of the tax payer. Moreover, Chan et al. (2000) assured that the likelihood of a tax payer to comply with tax law is a direct function of higher knowledge. In a survey using randomized response technique on Australian individuals, Houston and Tran (2001) revealed that tax compliance of individuals with tertiary education is more compared to their counterparts without tertiary education. In another study, Richardson (2006) concluded that education level plays significant role on relative evasion.

NON- COMPLIANCE OPPORTUNITY

According to Fischer’s model, the non compliance opportunity can have an impact directly on the tax payers’ compliance attitude via the income level of the tax payer, his income source and occupation and which on the contrary can affect him (tax payer) indirectly with attitudes and perceptions.

Income level

Most of the tax theoretical models indicate that tax evasion increases more as income level increases (Andreoni et al., 1998). It has also been indicated in the study of Vogel (1974) that respondents that showed an improvement in income/financial position in the past five years were more likely to be non-compliant to tax than those who showed a downfall of their income/financial position in the same period. Conversely, in Houston and Tran (2001), it was indicated that the respondents in the lower group of income comply less to tax by overstating expenses and under presenting income than their counterparts in the higher income class. In Arkansas tax penalty amnesty program of 1997, it was revealed that tax owed is a function of income level Ritsema et al. (2003).

Income Source

The opportunity available to push a tax payer to overstate expenses and understate income varies individual tax payer. Self employment and income sources play a crucial role in greater tax non compliance opportunity, and does not depends on the level of withholding tax charged. In a tax compliance study conducted by Groves (1985), income source indicated a significant impact on tax compliance level. In surveys conducted by Atiken and Bonneville (1980) and Voldhoven (1983) showed that self-employed taxpayers commit various forms of tax non-compliance. In Houston and Tran (2001), it was also found that higher proportion of tax evasion is mostly an attribute of self employed tax payers. To stress on this fact, Vogel (1974) highlighted that in a survey, 39% of the Swedish respondents who reported a receipt of additional income that was not taxable at source also evaded paying taxes when comparing them with 21% those who did not receive additional income. In essence, “Employees paying their head-tax through a tax withholding system have fewer opportunities to evade than the self-employed” (Fjeldstad and Semboja, 2011). It is also revealed that tax evasion is a function of income source.

Occupation

This is seen as what individuals do for a living or any activity that generates earnings (Jackson and Milliron, 1986). Tax evasion is argued to be attached mostly to the white-collar job, where higher positioned individuals commit what is known as white-collar crime in the course of discharging duties. It is also shown that individuals who engage in the sales and are stationed in one fixed location (restaurant owners, car dealers, business centers etc) understate taxes to a larger extent (Andreoni et al., 1998).

ATTITUDE AND PERCEPTIONS

The two concepts put forward by Fisher model for changing taxpayers’ attitude and perceptions to tax compliance are the fairness of the tax system and peer influence.

Fairness of tax system

Poor tax system is a factor which causes negative perception of what a government does to its citizen from the side of both the tax payers and tax administrators, and which as a result leads to a tax non-compliance.

The tax fairness is looked at from two different perspectives, and which are; “one dimension appears to involve the equity of the trade – the benefit received for the tax dollar given. The other dimension “appears to involve the equity of the taxpayer’s burden in reference to that of other individuals” (Jackson and Milliron, 1986, p.137). Tax payers may decide not to pay tax at all due to the negative perception they may have that the tax system is unfair, and they are over paying tax since the services of the government being provided are not motivating. One the most significant determinant of the taxpayers’ desires and willingness to pay tax is the perception they have on the fairness of the tax system Porcano, (1984). On the same note, Scott and Grasmick (1982) and Spicer and lundstedt (1976) indicated a similar result on surveys conducted. The result indicated that the respondents with the view that the tax system is unfair are likely to evade tax.

A quasi-experiment was carried out on two groups of students; and the results thereto revealed that providing adequate tax knowledge is a tool for motivating tax compliance from the side of the tax payers through enhancing the taxpayers’ perception on the fairness of the tax system Eriksen and fallan, (1996). In a study conducted by Richardson (2006) also emphasized that perceived fairness plays a significant role towards tax evasion.

Peer Influence

The term peers refer to tax payers within same age bracket and this include relatives, friends, and other associates like colleagues (Jackson and milliron, 1986). Peers have greater influence on the decisions of one another. As such, peer influence can have an impact on the way tax payer behaves towards tax compliance. Grasmick and Scott (1982) in a study showed that respondent who mingles with a non-compliant peer can portray same attitude just as his friend, and can decide not to be compliant as well. Mason et al. (1975), in their study conducted indicated that class of people who happen to be non compliant type can discourage their peers not to be compliant. More also Chan et al. (2000) assured in their study that taxpayers who are within the mist of non-compliant peers can be non-compliant as well provided that same behavior has been the normal behavior and expectation s with that class of people.

TAX SYSTEM/STRUCTURE

It has been the normal trend that tax compliance has been recording a discouraging rate of growth most especially in the developing countries. This phenomenon has been so due to a very weak tax structure/system. According to Fischer a very strong tax structure /system which due to its effectiveness can be so complex to the extent that can provide avenue for proper detection of non compliant, penalties and tax rates.

Complexity of tax system

Excessive reforms of the tax laws have turned the system into a more complex one, and that can be seen as one of the reasons for tax non-compliance (Jackson and Milliron, 1986). Complexity can be seen from the following perspectives; it can be due to the too much detailing in terms of the tax rules involved or the requirements when it comes to the computational aspect within the context of tax compliance decisions. In order to enhance proper tax compliance, the rules for the tax compliance have to be simple, clear and comprehensive for the people paying the tax, so they can make computations before hand at their own discretion. In general, the complexity of the tax system increases as the tax rules become increase with time. Milliron (1985), supports the fact that the tax compliance decision is influenced by the complexity of the tax system. More so, Richards (2006) emphasized on this fact. While Clotfelter (1983) however, believes that the complexity of the tax system is as a result of greater underreporting of the tax.

Probability of detection and penalties

Logically, when there is a probability of carrying an audit exercise or where there is serious penalty attached to tax non-compliance, high level of compliance is observed. The probability of detection is considered as a situation where there is the tendency of the relevant tax authority to fish out tax payer's non-compliance intentions and demand redress to that behavior. It is the normal behavior of human being to avoid paying their tax liabilities, and the only reason they cannot do that is when there is possibility of being detected (Massimo, 1993). In essence, the tendency of getting caught when evading tax forces compliance and the medium employed by the tax authorities in detecting non-compliance is the tax audit (Alm, 1991). As such, tax payers that have being audited are seen to have experienced direct deterrent effect, when compared to those that have not experienced any audit, and whom seen to have indirect deterrent effect (Alm et al., 2004). Beron et al. (1990) on the other hand, indicated that the tax audit has a moderate positive impact on the tax compliance.

One more determinant of tax compliance is the possibility of being punished. In a normal situation fear being sanctioned deter one from committing any offence, hence non-compliance. Setting up a system for penalizing tax non-Compliant is a crucial measure to curtail the act. Tax payers comply more when there is a serious set of punishments in place for the evaders.

Considering the work of Allingham and Sandmo (1972), Setting up a serious punishment for non-compliance encourages speedy compliance. That is to say, for a tax system to be effective, heavy sanctions should be put in place seriously. A significant relationship is indicated in the work of white and woodbury (1985) between the seriousness in punishment and tax compliance. On the same note, Grasmick and Scott (1982) and Tittle (1980) also indicated that tax non-compliance is likely to happen when there is a serious sanction in place. More so, the experimental study conducted by Hasseldine et al. (2007) affirms to the fact that tax compliance behavior is influenced by the severity of penalties in place.

Tax Rates

The tax rates stands as the third major construct of tax system/structure in Fischer's compliance model. According to (Clotfelter, 1983), empirical evidences showed that progressive and flat tax rate is an important variable that is connected to tax compliance behavior. On the other hand, researches that are carried out based on experiment showed that high tax rates leads to less tax compliance (Friedland et al., 1978). In the work of Alm et al. (1993) on the audited tax returns for individual tax payers in Jamaica, it was shown that the probability of underreporting and the level of underreporting are closely related to the marginal tax rate.

MODIFICATIONS TO FISHER MODEL

The Fischer model provides a framework for understanding the influence of those socio-economic and psychological components on taxpayers' compliance decision. We suggest a partial refinement to this model by incorporating some more important factor – the Emotional Intelligence (EI), Moderating effect of Tax administration reform and the Moderating effect of perceived tax service quality.

Emotional Intelligence:

In the recent time, so many researches were conducted in the area of tax compliance determinants but none to the best of our knowledge highlighted the concept of Emotional intelligence (EI) as one of the factors that plays a major role in taxpayers' compliance behavior. The study conducted by Ott (1998), indicated that the objective of any tax administration is to provide better services to the tax payers, but lack of proper Emotional intelligence in the tax payer can make him to be noncompliant by having an opinion that the tax offices are inefficacious, unable, bad mannered, and unhelpful and as a result can make the tax payer to have negative impression towards paying tax.

The concept of emotional intelligence is looked at by many scholars as; “the ability to monitor and control their feelings to guide their thoughts and actions” (Covey, 1990; Salovey & mayer, 1997; Goleman, 1999; Ary Ginanjar Agustian, 2001; Goleman, 2005).

Looking at it from different direction, people like mayer & salovey, (1995), Elizabeth J. Rozell, Wesley A. Scroggins, (2010), see it as “the capacity to process emotional information relevant to the recognition, construction, and regulation of emotion in oneself and other”.

The definitions above show that Emotional Intelligence relates to our quality of being able to manage our emotions through motivating us to do the right things towards getting the desired result. Thus Emotional Intelligence influences tax payers' willingness to pay tax (Goleman, 2005).

Tax administration reform as a moderator for emotional intelligence and tax compliance:

So many inconsistencies in the findings of studies carried out on the relationship between various determinants and the tax compliance, more particularly the deterrent factors (Dubin, Graze & Wilde, 1978; Dubin & Wilde, 1988), have encouraged that the inconsistencies may be addressed through a moderation of the relationship by certain variables (Kirchler, Muelbacher, Kastlunger & Wahl, 2007). Signs have shown that Tax administration reforms may have greater influence on individuals' willingness to pay tax (Tanzi & Pellechio, 1995).

Empirically, some studies have shown support for the moderating effects of tax administration reform on the individual tax payers' behavior (Nobi, 2016; Kahn et al, 2001). More particularly, the findings of Pellechio and Co. (1995) supported the argument that when tax administration reform is moderating tax payers' behavior towards paying tax, the relationship is high.

By implication, it means that reforms in tax administration can moderate individuals' commitment towards discharging their obligations including paying tax.

The implication of moderating effect of tax administration reforms on individuals and tax compliance might be more clear in societies where there is minimum impact of the government in the distribution of income and resources and as well, a macro effect on the level of capacity output, employment, prices and growth especially in developing countries like Nigeria (Nwezeaku, 2005).

Therefore, tax administration reform may have positive or negative effect on the tax payers' compliance behavior.

Perceived tax service quality as a moderator for emotional intelligence and tax compliance:

In order to augment to the effort of reducing the inconsistencies inherent in many studies by moderating the relationship by tax administration reform, perceived tax service can also serve same purpose (as moderator) to make that effort possible. Applying the Knowledge of marketing, Asubonteng et al (1996) in their study maintained that the satisfaction that a customer derives depends on the quality of services being rendered to him. Therefore as the quality of the services increase, so also the patronage. In relating this to the taxation, same applies. When the tax office renders quality services to the tax payers as per their expectations, the likelihood of tax compliance would as well be high. In support of this analogy, Kirchler (2007) stated that if tax office renders better and quality service to the taxpayers, that may have a great impact on their compliance behavior.

Some empirical studies have supported this argument by linking customer satisfaction and intention to make purchase with perceived service quality (Asubonteng et al 1996). Looking at his from the point of view of public sector, some studies like Brysland & Curry (2001), Donnelly

et al (1995) and Wiskniewski (2001) have equally established relationship between provision of quality service in local governments and the satisfaction of the communities.

Impliedly, this therefore means that a better tax service quality as expected by the tax payer can moderate individuals' commitment towards tax payment obligations.

The implication of moderating effect of perceived tax service quality on individuals and tax compliance might be more clear in societies where there is minimum impact of the government in providing better services through distribution of income and resources and as well, a macro effect on the level of capacity output, employment, prices and growth especially in developing countries like Nigeria (Nwezeaku, 2005). Therefore, perceived tax service quality may have positive or negative effect on the tax payer's compliance behavior.

Proposed Theoretical Framework

Despite the fact that many researches were conducted with the view to expanding the tax compliance model in order to come up with one or more variables that will suit the needs of their environment (Fischer et al., 1992; Mustafa, 1997; cha et al., 2000; Manaf, 2004; Chan & Leung, 2009), various publications have indicated that tax compliance behaviors are guided by numerous determinants, that are not fully captured yet by the model (Alm, 1999; Jackson & Millron, 1986).

It is in pursuant of these determinants that this study proposes an expansion to the Fischer's model. In view to satisfying that which is needed for the Nigerian environment, Emotional intelligence, moderating effect of tax administration reform and also the moderating effect of perceived tax service quality were incorporated to the tax compliance model to highlight how the concept relates to our compliance behavior towards paying tax in Nigeria. The need for the expansion to the model by this determinant was motivated from the calls put forward by some scholars and previous literatures (wallschitzky, 1984; Torgler, 2006; Alms & Torgler, 2006; Kircher et al., 2007; Akpo, 2009). The Personality theory provides a justification for this behavior. The theory suggests that the pattern of thoughts, feelings, social adjustment, and behaviors consistently exhibited over time that strongly influences one's expectations, self perception, values, and attitudes (Gordon Allport, 1937). This predicts how Nigerian tax payer's reactions to self and other people, problems, and stress can be and how these can influence his taxpaying decisions.

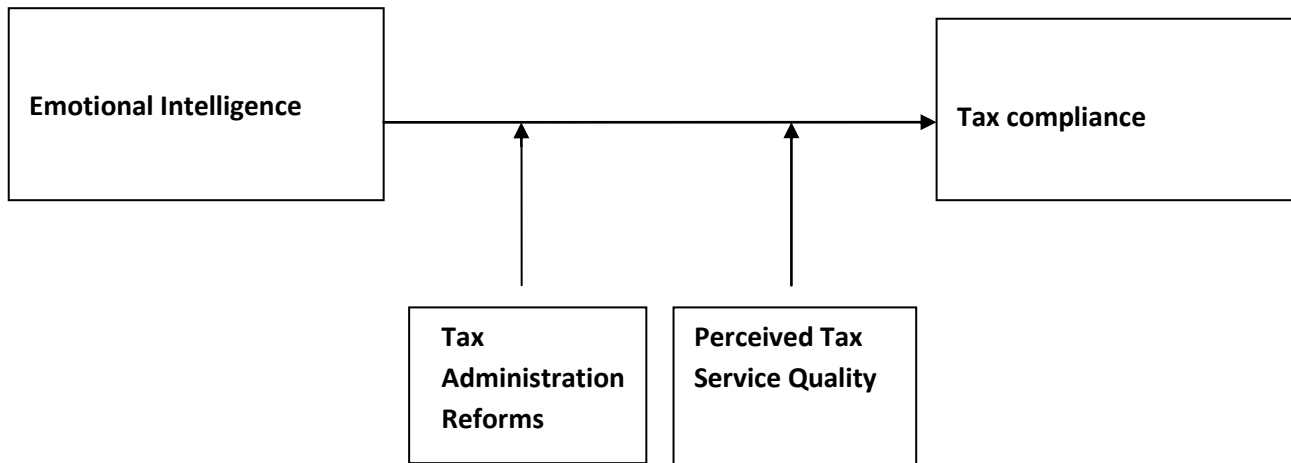


Figure 2. Modified Fisher et al. (1992) tax compliance Model. ▶

Discussion and Conclusion

This study pleads for a modified model for a clearer understanding of the tax compliance behavior in Nigeria. The modified Fischer's model incorporates Emotional Intelligence (EI), as a new determinant that influences tax compliance as well as the moderating effect of tax administration reforms and also the moderating effect of tax service quality to appreciate how to bring a change to tax payers' attitudes toward tax payment compliance. These determinants were made extension to the model in order to take into cognizance the environmental, social, and psychological peculiarity of tax payers in Nigeria as considered in the literatures (wallshutzky,1984; Bird & Zolt, 2005; Feld & frey, 2006; Akpo, 2009; Odingkonigbo, 2009).

This proposed extensions to the model would theoretically add positively to the tax compliance literature, as it will highlight clearly some negative behaviors inherent in individual tax payers can be addressed.

Practically, this proposal would be a source of knowledge to the various governments of the developing countries in which Nigeria is not an exception, tax administrators and makers of policies on the role emotional intelligence ,moderating effect of tax administration reform and also the moderating effect of tax service quality play on individual tax compliance behavior, as well some factors and the need for new policies which should be channeled towards positive moves to improve tax compliance level.

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