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INFLUENCE OF INTERACTION BETWEEN INSTITUTIONAL QUALITY AND TAXPAYERS' BEHAVIOURS ON TAX FRAUD MANAGEMENT IN SOUTH WEST NIGERIA

Lukuman Adewale Jimoh[1i],
Samuel Kayode Adekunle[2],
Abdulrasaq Mustapha[3],
Ayoola Tajudeen John[4],
Agbogun Sarafa Adewumi[5],
Tunde Saka Abdulsalam[6]
[1,2,3,6]Department of Accounting and Finance,
Faculty of Humanity and Management Science,
Kwara State University,
Malete, Kwara State,
Nigeria
[4,5]Department of Management and Accounting,
Faculty of Administration,
Obafemi Awolowo University,
Ile Ife, Osun State,
Nigeria

Abstract:
Tax fraud remains the greatest challenge to the government across the world, but the alarming rate at which it is being perpetrated in Nigeria is of concern to the government. The government has lost billions of naira as a result of this. The involvement of taxpayers in tax fraud depends on the level at which they perceive the institution of governance. Hence, this study examined the influence of interaction between institutional quality and taxpayers' behaviors on tax fraud management in south-west Nigeria. The study employed a quantitative method to generate data from the total population of 504,263 respondents. The sample size consisted of 400 taxpayers (companies and businesses) registered with the Federal Inland Revenue Service in southwest Nigeria. The data were analyzed using the partial least squares structural equation model (PLS-SEM). The interaction of institutional quality and taxpayer behaviors on tax fraud management was found to have a significant negative relationship (= -0.066, t = -1.763, p = 0.039, 0.05). According to this study, the sets of exogenous latent variables (i.e., institutional quality and taxpayer behaviors) explain 78% of the variance in tax fraud management. The study concluded that the working together of taxpayers' perceptions of both low institutional quality and taxpayers' behaviors has a significant influence on the tendency for taxpayers

[i] Correspondence: email jimlukade@gmail.com

to engage in tax fraud management in south-west Nigeria. It was recommended that the better the morale of a taxpayer, the lower the tax fraud. Therefore, the government is advised to adopt policies and measures that can boost the taxpayers' morality, which will in turn enable them to see tax fraud as a negative to their principled value system as law-abiding citizens. It is also recommended that tax authorities should be seen as taxpayers' friends by making their interactions with taxpayers less bureaucratic.

Keywords: institutional quality, taxpayers behaviours, tax fraud management

1. Introduction

The purpose of government is to provide welfare for the people, and this can be accomplished subject to the availability of funds, which can be raised from tax payments. Taxation is the simplest way for the government to generate funds to finance the budget for the provision of infrastructure development for the people; it is the primary source of revenue to the government for the provision of health care, education, law enforcement, public utilities, road construction, and environmental protection in order to make life bearable for the people. However, not everyone likes to pay taxes. People desire to minimize their tax liability in illegal ways, which is called tax fraud. Tax fraud is an intentional violation of tax law by defrauding the government. It can involve asset concealment, undue income reduction, expense reclassification to increase cost, the keeping of records for different purposes, the faking of a tax clearance document, filling a false tax return, and the failure to deduct or remit the tax to the revenue agencies. According to Bismark (2013), the Nigerian government lost about N90 billion to tax evasion in the automobile industry alone. Also, the loss of revenue as a result of tax fraud has caused Nigeria to lose about $15 billion annually (Fowler, 2019), which is close to half of the $35 billion of the federal government budget in 2021.

The contending problems of tax fraud, collusion among tax officials, and diversion of government revenue into private pockets remain a major challenge in developing countries; as such, tax fraud remains one of the greatest problems plaguing revenue from taxes in Nigeria (Baunsguaard & Michael, 2005). Also, Adegbite, Oyebamiji, and Oyedokun (2018) stated that tax fraud has cost the government of Nigeria billions of naira that would have gone into infrastructural development and job creation. In south-west Nigeria, between 2011 and 2017, the region lost about $1.5 trillion as a result of tax fraud (Lagos State N450 billion; Oyo State N261 billion; Ondo State N43 billion; Osun State N281 billion; and Ogun State N387 billion) (Folayan, Dosumu, & Amusa, 2020).

According to Adekunle and Disu (2018) and the Federal Inland Revenue Service (FIRS), (2018), despite the efforts carried out on the reduction of tax fraud, not much has been accomplished to manage tax fraud very well in the Nigerian tax system. This is because the existing ways of managing tax fraud are ineffective. So, managing tax fraud requires an understanding of the behavioral factors of taxpayers and the reasons for their involvement in tax fraud. A number of reasons may contribute to the factors that motivate taxpayers to engage in tax fraud; such factors can be lapses from the institution saddled with the responsibility of tax collection in terms of lack of accountability, control of corruption, deviation from the rule of tax law, government effectiveness, and the quality of tax regulatory agencies. Among the taxpayers, many factors may be a result of their moral obligation, social pressure, tax knowledge, tax fairness, and tax attitude.

Studies on institutional quality in both developed and developing countries (Torgler, 2003; Ozcan, 2018; Akintoye, Adegbie, & Awotomilusi, 2019; Hoijat, Ydollah, & Pouria, 2021) and taxpayers' behaviors such as moral obligation, social pressure, tax attitudes, tax knowledge, and tax fairness (Richardson, 2006; Kiow, Sallah & Kassim, 2017 were not looking at the joint interaction of institutional quality and taxpayers' behaviours on the management of tax fraud in south west Nigeria. Hence, this study investigated the interaction of institutional quality and taxpayer behaviors on tax fraud management in southwest Nigeria; using Partial Least Square Structural Equation Model (PLS-SEM) to analyze the data collected.

To the extent of the literature search, this study can be described as the first to have empirically explained the interaction of institutional and socio-psychological factors on the management of tax fraud. The findings of this study primarily have practical implications for delving into the interaction of institutional factors and socio-psychological factors in the management of tax fraud. The study also provided insight into tax educators on the need to the redesign curriculum of the principle and practice of taxation to include socio-psychology pedagogy.

1.1 Hypothesis of the study

H$_{01}$: The interaction between institutional quality and taxpayers' behaviours does not significantly influence the management of tax fraud in South-West Nigeria.

2. Literature Review

Many institutional quality and taxpayers' behaviuors have been studied in the literature to explain motives for taxpayers to engage in tax fraud though studies of joint interaction of institutional quality and behaviours of taxpayers are still scanty most especially in developing countries. Previous studies include those by Kaufmam, Kraay, and Mastruzzi (2006), Torgler and Schneider (2009), Ljungbolm (2015), Poundel (2017), Abera (2019), Ozili (2020), Akinyomi & Okpata (2021). Some of the common variables examined in these studies include, for institutional quality, control of corruption, rule of law, accountability, quality of regulatory, government effectiveness, for taxpayers' behaviours, morale obligation, tax fairness, tax attitudes, and tax knowledge.

Torgler (2003) analyses the impact of direct democracy, trust in government, the court and the legal system, and federalism on tax morale in Switzerland. The study employed two different data sets at the individual level; that is World Value Survey and International Social Survey programme. The findings of the study showed that direct democratic rights and the local autonomy system have a significantly positive effect on tax morale.

Richardson (2006) looked at the determinants of tax fraud in a cross-country investigation. The study employed data from 45 countries with the application of OLS regression analysis. The analysis indicates that non-economic determinants have the strongest impact on tax fraud that is, the lower level of complexity and the higher level of general knowledge, fairness, and tax morale, the lower the level of tax fraud across the countries.

Chong and Gradstein (2007) conducted a study on the institutional quality and government efficiency in Inter-American Development Bank using a simple model; the study employs firm-level perception of the quality of public services and the tax burden to test some of the model's predictions. The finding shows that the growth and welfare effects of taxation are mediated through institutional quality; consequently, optimal tax levels increase with improved institutional quality. The finding shows that with these predictions, a higher level of institutional quality bolsters positive perceptions of the quality of public services while at the same time moderating the view of taxes as a stumbling block to growth.

Lien (2015) conducted a study on the impact of institutional quality on tax revenue in developing countries using the method of different panel GMM Arellano-Bond for a data from eighty-two developing countries during a period from 1996 – 2013. The result indicated a significantly positive impact of institutional quality on tax revenue in the whole sample, as well as in the low-income group which is consistent and robust for all the six World Bank governance indicators (Governance effectiveness; Control of corruption; Political stability; Quality of regulatory; Rule of law and Voice and Accountability). The findings suggested that governments in developing countries should appropriately adjust the institutional quality in order to improve the tax revenue and promote economic activities in the region.

Ashraf and Sarwar (2016) conducted a study on the role of institutions on tax buoyancy in a set of developing countries. The study used 50 nations from the period of 1996 to 2013 and revealed that institutional factors such as bureaucratic efficiency, rule of law, and corruption are affecting the tax collection in these regions negatively. Findings suggested that efforts should be placed on the reduction of bureaucracy in tax management so that more tax revenue could be possible and block tax fraud.

Akeju (2018) examined the informal sector and tax compliance and the role of associated membership in South West, Nigeria. The study reported that 39.4% of the respondents evaded the payment of tax because they believe that tax officials do not remit the money to the government.

Augustine and Enyi (2020) examined the influence of institutional factors on taxpayers' compliance behavior in South West, Nigeria. The study used a survey research design with a total population of 5,216,422 individual taxpayers. A sample size of 1,200 was used with the administered questionnaire to the respondents. Descriptive and inferential statistics were used to analyze data collected with a validated questionnaire.

The study revealed that institutional factors positively influenced taxpayers' compliance behavior and fairness in the application of tax laws should also be entrenched while stiff measures should be put in place to control corruption in tax revenue.

Mahdieh and Amirhosein (2021) investigated the nexus between institutional quality and tax evasion in Iran during the period from 1978 – 2018. The study employed the Multiple Indicators – Multiple Causes (MIMIC) to estimate the time series of the relative and absolute size of tax evasion in Iran and looked at the cause and effects using Amos software and with the maximum likelihood method. The outcomes of calculating the relative size of tax fraud show that although the trend of tax fraud fluctuates in the desired period, in general, it has had an increasing trend over a period of 38 years. The second stage of their study empirically analyze the long–term and short-term impact of institutional quality and another related variable (inflation and GDP) on tax evasion in the Iranian economy in Time series, ARDL Bounding test method was used. The result shows that institutional quality is negative and significant both in the short and long term.

3. Theoretical Review

The theoretical underpinning for this study was premised on Theory of Fiscal Exchange. This theory explained the relationship between the variables of interest of this study while the general objective was to examine the influence of the interaction of institutional quality and taxpayers' behaviours on tax fraud management in South West Nigeria.

The theory of fiscal exchange theory was developed from economic deterrence and the social psychology models (Mckercher & Evans, 2009) in 1963 by Lazarsfeld P. F and Morgenstern. Congruently, the fiscal exchange theory is founded on the existence of social, rational, or psychological contracts between the government and the taxpayers (Togler, 2003; Fjeldstad, Schulz-Herzenberg & Sjursen, 2012). Also, Moore (2004) stated that taxation and the provision of public goods and services are interpreted as a contractual relationship between the taxpayers and the government. The government has the obligation to provide basic facilities to the populace while the public is expected to respond by paying taxes that are commensurate with the benefits derived (Bhartia, 2009) Daniel and Pablo, (2013) added that individuals' willingness to pay taxes depends on the level at which the utilization of revenue generated from taxes is beneficial to them while failure to meet such expectations would negatively determine the morality to pay (Ali, Fjeldstad & Sjursen, 2013).

4. Methodology

The research adopted a qualitative research design. The questionnaire was used to source data from the respondents. A five-points Likert-scale structured questionnaire was used to source data from the respondents; while 400 (taxpayers) were randomly selected as a sample size. However, only 388 (taxpayers) representing 97% of the questionnaires were duly completed, returned, and usable for the study. The data collected was analyzed using Partial Least Square-Structural Equation Model (PLS-SEM).

Deriving from the theoretical framework, equation (i) is specified in a functional form to capture the influence of interaction between institutional quality and taxpayers' behaviours and tax fraud management and the model is presented below:

$TFM = f\ (IQ^*BD)$

$TFM = \beta_0 + \beta_1 MO + \beta_2 TA + \beta_3 SP + \beta_4 TK + \beta_5 TF + \beta_6 MO * IQ + \beta_7 TA * IQ + \beta_8 SP * IQ + \beta_9 TK * IQ + \beta_{10} TF * IQ + e_i$ Eqn.(1)

Where:
TFM = Tax Fraud Management
BD = Behavioral Determinant
IQ = Institutional Quality
β_0 = Intercept
$\beta_1 - \beta_{10}$ = Parameters of the estimate
e_i = error term
a-priori expectation: The a-priori expectation of this objective is $\beta_1, - \beta_{10}, \theta < 0$

The re-structured model in equation 1 is for the argument and prediction of fiscal exchange theory. Accordingly, the theory is of the view that the ultimate ways of managing tax fraud are through good governance by way of control of corruption, accountability, and quality of regulatory which is cumulated to the provision of the infrastructural facility with the tax revenue collected. The more taxpayers perceive the presence of good governance quality, the less tax fraud. It can be predicted that when institutional quality is high, the behaviours of taxpayers can be encouraged not to engage in tax fraud.

4. Results and Discussion

4.1. Testing of Hypothesis: influence of Interaction between Institutional Quality and taxpayers' behaviours on Tax Fraud Management

The hypothesis assessed the joint interaction between the institutional quality and behavioural determinants on tax fraud management in South-west Nigeria. Thus, the significance of the path coefficient in Figure 4.1, 4.2, and Table 4.1 reveal a significant negative relationship between the interaction of institutional quality and taxpayers' behaviours on tax fraud management ($\beta = -0.066$, $t = -1.763$, $p = 0.039 < 0.05$).

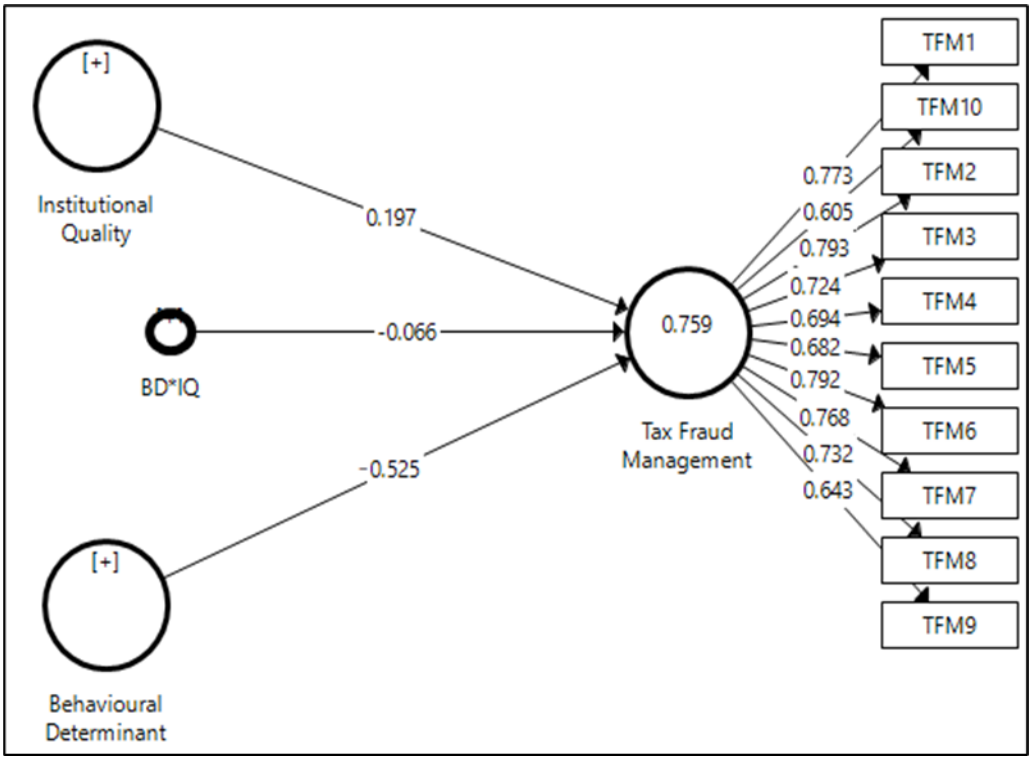

Figure 4.1: Measurement Model Result (@Algorithm for Institutional Quality and Tax Fraud Management

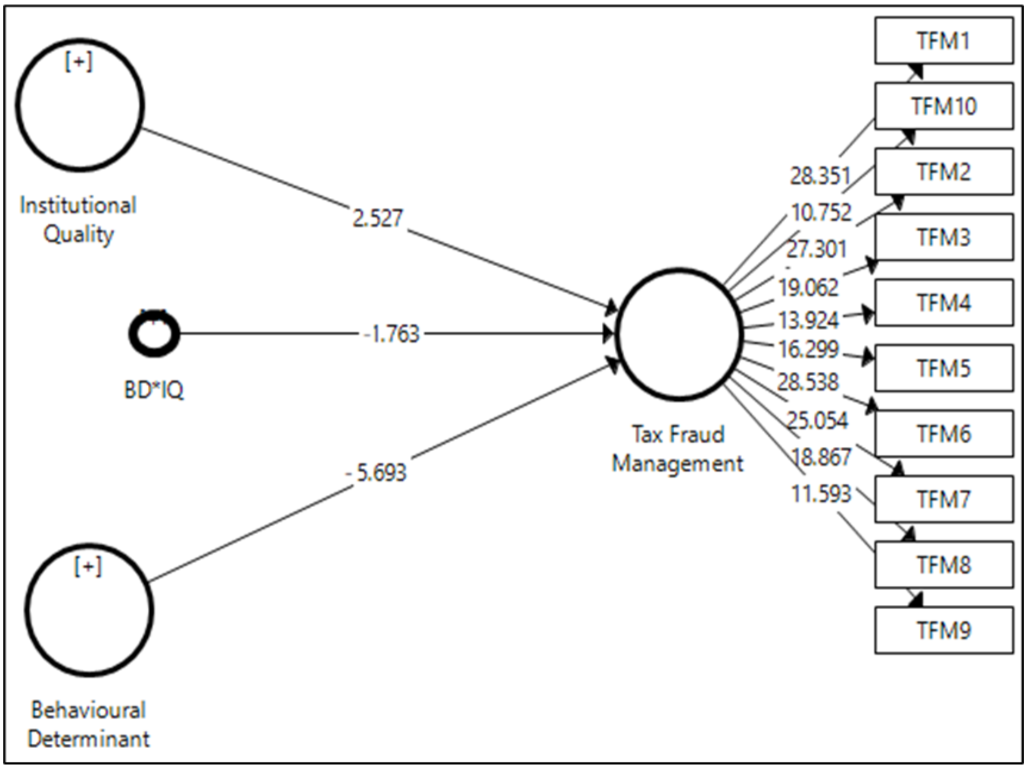

Figure 4.2: Structural Model (Bootstrapping @5000Moderating Effect of Institutional Quality and Taxpayers' Behaviours Tax Fraud Management

Table 4.1: Structural Model (Moderating/Interacting effect of Institutional Quality and Taxpayers' Behaviours)

Hypotheses	Beta	Se	T-value	P-value	Decision	BCI-LL 5%	BCI-UP 95%
BD*IQ -> Tax Fraud Mgt.	-0.066	0.037	-1.763	0.039	Moderated	-0.184	-0.413

With the evidence observed from the research, the null hypothesis on the interacting/moderating effect of institutional quality and taxpayers' behaviours on tax fraud management was rejected. Therefore, the working together of taxpayers' perception of both low institutional quality and taxpayers' behaviours has a significant impact on the tendency for tax payers to engage in tax fraud management in south west Nigeria.

4.2. Assessment of Variance Explained in the Endogenous Latent Variables

Another important criterion for assessing the structural model in PLS-SEM is the R^2 value, which is also known as the coefficient of determination (Hair et al., 2018; Henseler et al., 2009). The R^2 value represents the proportion of variation in the dependent variable(s) that can be explained by one or more predictor variables (Hair et al., 2010; Hair et al., 2016). Although the acceptable level of R^2 value depends on the research context (Hair et al., 2018), Falk and Miller (1992) propose an R^2 value of 0.10 as a minimum acceptable level. Meanwhile, Chin (1998) suggests that the R^2 values of 0.67, 0.33, and 0.19 in PLS-SEM can be considered as substantial, moderate, and weak, respectively. Table 4.2 presents the R^2 values of the endogenous latent variables.

Table 4.2: Coefficient Determination of R^2

Variables	R^2	Adj. R^2
Tax Fraud Management (TFM)	0.777	0.769

As indicated (Table 4.2), the research model explains 78% of the total variance in Tax Fraud Management. This suggests that the sets of exogenous latent variables (i.e. institutional quality and taxpayers' behaviours) collectively explain 78% of the variance of the Tax Fraud Management. Hence, following Chin's (1998) criteria, the endogenous latent variable showed acceptable levels of R^2 values, which were considered as a substantial effect.

4.3. Discussion of Findings on the Influence of Interaction between Institutional Quality and Taxpayers' Behaviours on Tax Fraud Management

The interplay of tax payer's perception of the quality of institutional factors and taxpayers' behaviours on the extent to which tax fraud may be perpetrated in any form has also been corroborated with the obtained significant negative path co-efficient ($\beta = -0.066$, $t = -1.763$, $p = 0.039 < 0.05$) suggesting that the two variable have a similar and joint impact on the tax fraud management.

The inference drawn is that a socio-psychological factor has a far-reaching effect on the behaviour of the citizenry in relation to civic obligation. Precisely, the perception given to governance quality can be suggested to have an influence on the moral value attached to the way and manner citizens may view the importance of being tax obedient.

Since the pattern of the relationship remains unchanged, even with the effect of the interaction of institutional factors and behavioural determinants on tax fraud management, it can be argued that this finding is consistent with the previous empirical works of: Rantelang, Majid (2017); Nangih & Nkemakola (2018); Oseni & Ehimi (2019); Erstu (2021) relating to taxpayers' behaviours, and that of Ajaz and Ahmad (2010); Syadullah and Wibowo (2015); Lien (2015); Ashraf and Sarwar (2016); Akeju (2018); Augustine and Enyi (2020) on institutional quality. It has as well confirmed the prediction of both theory of planned behavior and fiscal exchange theory. That is, when intuitional quality is high in terms of control of corruption, the rule of law, and the quality of regulatory, the behaviors of taxpayers would be discouraged to engage in tax fraud; thereby tax fraud would be managed very well.

5. Conclusion and Recommendation

Tax fraud leads to revenue loss to the government which may cause inevitable low performance of the public sector in the area of provision of basic amenities for the people; hence the study examined the influence of the interaction of institutional quality and taxpayers' behavior on tax fraud management in South West Nigeria. The findings of the study indicated that the working together of taxpayers' perception of both low institutional quality and taxpayers' behaviours has a significant influence on the tendency for taxpayers to engage in tax fraud management in south west Nigeria. This study concluded that the interplay of taxpayers' perception of governance quality and their behavioural pattern in the areas of moral obligation and ethical practices have far-reaching effects on the level of tax fraud involvement among taxpayers in South West Nigeria.

In line with the findings of the study and conclusions in the preceding sections, the study recommended that the better the morale of a taxpayer, the lower the tax fraud and vice versa. Therefore, the government is advised to adopt policies and measures that can boost the taxpayers' morality which will in turn enable them to see tax fraud as a negative to their principle of value system as law-abiding citizens. It is also recommended that tax authorities should be seen as being taxpayers' friends by reducing their bureaucratic tendencies in their dealings with taxpayers.

Conflict of Interest Statement

We have no conflicts of interest to disclose. All authors declare that they have no conflicts of interest.

About the Authors

Lukuman Adewale Jimoh (PhD). Research interests: forensic accounting, fraud management, corporate governance ResearchGate: https://www.researchgate.net/profile/Lukuman-Jimoh

Samuel Kayode Adekunle (PhD). Research Interests: taxation & auditing.

Mustapha Abdulrasaq (PhD). Lecturer of Accounting. Research interests: management accounting, accounting theory, taxation Google Scholar: https://scholar.google.com/citations?user=HX-VciUAAAAJ&hl=en

Ayoola Tajudeen John (PhD). Research interests: environmental, social and governance, audit. Google Scholar: https://scholar.google.com/citations?user=inIMzpgAAAAJ&hl=en

Agbogun Sarafa Adewumi (PhD). Research interests: auditing, taxation, public sector accounting. https://www.researchgate.net/scientific-contributions/Agbogun-Sarafa-Adewumi-2165412497

Tunde Saka Abdulsalam (PhD), Lecturer of Accounting.

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