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### Tax Awareness, Tax Knowledge, Moral Obligations and Tax Evasion Among Small and Medium Enterprises Owners in Kwara State, Nigeria

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#### ABSTRACT

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Tax evasion has remained a recurring menace in many countries with negative impact on ability of governments to generate sustainable revenue for economic growth and development. Literature and anecdotal evidence established that evasion is rampant among small and medium enterprises (SMEs) owners in developing countries, including in Nigeria. Therefore, this study examined effect of tax awareness, tax knowledge and moral obligation on tax evasion behaviour of SMEs owners in Kwara State Nigeria. Primary data was collected with questionnaire administered to 393 SME owners in Kwara State. The data were analysed using multiple regression technique. The results show that: tax awareness has a significant negative relationship with tax evasion ( $\beta = -0.128$ ,  $p=0.000$ ); tax knowledge has a significant positive effect on tax evasion ( $\beta = 0.127$ ,  $p= 0.004$ ); while moral obligation has a significant negative relationship with tax evasion ( $\beta = -0.165$ ,  $p = 0.002$ ). Based on the findings of the study, tax awareness, tax knowledge and moral obligation are determinants of tax evasion among SMEs owners in Kwara State. The study recommended that Kwara State through its tax authority- Kwara State Internal Revenue Service (KWIRS) needs to embark on awareness creation and campaigns directed toward the informal private sector firms of various size to achieve improved tax awareness and moral obligation as well as advocacy for tax knowledge that facilitate tax compliance, in order to minimised negative effect of tax evasion on government tax revenue generation needed to stimulate the economic growth and development.



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#### Introduction

Tax can be described as an essential obligation levied and received by government or tax authority on taxpayers' earnings, costs or capital without nothing particular in return (Agyeiwaa et al., 2019). Tax revenue is the main source to finance public services by government and instrument to

stimulate economic growth in the developed and developing countries (Bernard et al. 2018). In spite of the significant role of tax revenue, tax evasion has remained a recurring menace in many developing countries which has been constituting an obstacle to governments revenue generation drive (Al-Ttaffi et al. 2020; Bernard et al., 2018). Tax evasion involved illegal ways to lessen tax obligation prevalent among taxpayers in developing countries, when compared with developed countries (Adebayo. 2015; Adekoya *et al.* 2020) that has led to lowest tax-to-GDP ratios among African countries (Alm, 2021; Osemeke *et al.* 2020).

SME owners constitute a significant portion of tax evaders in Nigeria (Osemeke *et al.* 2020). Tax authorities and experts have explored firms' characteristics such as capital intensity, cost of capital, profitability etc (Adegbe et al. 2023; Darsani & Sukartha; 2021), tax system variables such as, average tax rate, tax principles, the tax system etc (Otuya & Omoye, 2021), and other factors such as inflation, tax compliance costs, demographics and personal value such gender, moral obligation, tax knowledge, tax morale, subjective norms, perceived behavioural control, attitudes, tax awareness, etc (Adegbe et al. 2023; Alleyne & Harris, 2017) to minimise tax evasion. However, there is limited number of studies on the determinants of tax evasion behaviour among SME owners in Kwara State despite the numerous efforts by Kwara State Internal Revenue Service to reduce tax evasion to the barest minimum among SME owners.

There is scarcity of study that combined influence of tax awareness, tax knowledge and moral obligation on tax evasion among SME owners in Kwara State. This study focused on tax awareness, tax knowledge and moral obligation as determinants of tax evasion among SME owners in Kwara State. This study explored tax evasion from the standpoints of taxpayers' awareness, and tax knowledge and moral obligations. This study is important as it elicits effect of moral obligation, tax awareness, and tax knowledge on tax evasion of the SME owners in Kwara State and provide insights to tax authorities to leverage on tax awareness, tax knowledge and moral obligation to mitigate the challenge of tax evasion.

## **Literature Review**

### **Conceptual Review**

#### **Tax Evasion**

Tax evasion is the term used to describe illegal activities of taxpayers who refuse to pay the government or tax authorities the amount due from them as tax (Nangih & Dick, 2018). According to Kemme et al. (2020), tax evasion includes all deliberate actions taken by taxpayers to avoid and conceal various records that serve as proof of tax payment to the tax authorities. Abdulkadir et al. (2020) claimed that tax evasion occurs when a taxpayer intentionally fails to pay his taxes in violation of the tax laws. Putra et al. (2018) views tax evasion as harmful practices that reduces tax liabilities of taxpayers. Scholars have differentiated between tax avoidance and tax evasion. Tax avoidance is a legal means of reducing tax obligations by taking advantages of loopholes in tax laws which, in most cases, is not seen as crime (Hartikayanti & Siregar, 2019), while tax evasion involves reduction of tax obligations through cunning, unethical and illegal practices which is seen as criminal practices (Kassa, 2021).

Both tax avoidance and tax evasion have the same negative effects on revenue generation drive of the government as well as positive effects on the tax obligations of taxpayers. Tax evasion is a crime that has the capacity to corrupt the entire social, economic, and political system of the country (Alshrouf, 2019). Tax evasion has remained the biggest obstacle to the tax administration and collection in many developing countries with negative effects on revenue mobilisation to the government to discharge its duties (Abdulkadir et al. 2020; Kassa, 2021). For instance, many developing countries are threatened by the problem of tax evasion estimated to reduce tax revenue by more than 20% and impedes governments' ability to fund public expenditures required to raise the citizens' standard of living (Alkhatib et al. 2021; Kassa, 2021).

### **Tax Awareness**

Tax awareness refers to an individual's awareness of their civic duty to pay taxes (Hartikayanti & Siregar, 2019). Ogungbade et al. (2021) defines term taxpayers' awareness as the taxpayers' attentiveness of their civic duty to pay taxes. Hartikayanti and Siregar (2019) refer to taxpayers' awareness as a condition where taxpayers understand the meaning, function, and purpose of paying taxes to the government. According to Khamis (2021), tax awareness refers to a taxpayer's knowledge and awareness of the relevant tax laws and regulations. There is a general belief that tax awareness idealises taxpayers to be cognisant and conscious of tax payment. It is argued that achieving such cognisance and consciousness logically improves tax payment, but it has been shown that this is not usually the case (Ogungbade et al. 2021). Tax awareness is instrumental towards enhanced tax compliance but there is a minimal level of awareness of the tax regulations among citizenry which are the taxpayers (Hardika et al. 2021).

### **Tax Knowledge**

Tax knowledge is defined as the taxpayer's ability to understand the applicable requirements of tax system such as tax rates, tax basis etc, acquired through schooling, the media or other means of knowing the benefits of abiding and the consequences of not abiding by the requirements (Negara & Purnamasari, 2018). Dewi (2019) argued that knowledge of tax regulations is crucial to promote taxpayer compliance. Sadjarto et al. (2020) states that tax knowledge has the tendency to enhance tax compliance with increase in the government tax income. Kassa (2021) idealises that if taxpayers are knowledgeable about tax laws, tax system etc, they will engage in tax evasion less frequently as they are well informed of the negative consequences of non-compliance.

### **Moral Obligations**

Moral obligation refers to personal decision to engage in certain communal action grounded on the belief that it is what should be done (Vilas, & Sabucedo, 2012). Palil et al. (2013) describes moral obligation, with respect to tax, as the inner feeling to pay taxes with the belief that it is a means of contributing to the society. Molero and Pujol (2012) defines moral obligation as people's understanding of the importance of paying taxes to finance the State to demonstrate sense of duty and solidarity. Thus, loyal taxpayers view paying taxes as a social obligation in the absence of enforcement. Moral obligation reduces enforcement and tax audits which consequently reduce tax evasion. Yaru and Awodun (2019) argued that taxpayers have a moral duty to pay taxes in order to support the government's provision of public goods and services. Bird and Davis-Nozemack (2016) argued that a substantial proportion of taxpayers evade tax owing to lack of personal integrity while those with stronger moral reasoning and value orientations are more likely to refrain from tax evasion. Brizi et al. (2015) noted that the perception of normative and moral actions associated to tax payment in one's own country or region is linked to the moral obligation as a social standard.

### **Empirical Review**

#### **Tax Awareness and Tax Evasion**

The relationship between tax knowledge and tax evasion has been examined by past studies. In the informal sector of Ekiti State, Ogungbade et al. (2021) examined the relationship between citizen awareness of government expenditure and tax evasion. The results showed that taxpayer awareness of government reliance on tax revenue to fund expenditure significantly reduced tax evasion. Lodha et al. (2017) found that tax awareness lowers tax evasion based on the results of survey of study conducted in India. The impact of tax awareness on tax compliance among Kenyan investors in export processing zones was studied by Bernard et al. (2018). The finding reveals a significant positive correlation between taxpayers' capacity to comprehend tax laws and regulations and tax compliance. Studies by Anggraini (2021) and Hamdah et al. (2020) also found that taxpayer awareness promotes taxpayer compliance in proportion to their awareness of the importance of paying taxes to advance state development. Contrary to the findings from the above studies, Dewi

(2019) investigated the effect of tax awareness on tax compliance of private business owners in the Cikarang Region of Bekasi, Indonesia. Results of multiple linear regression analysis of response from the owners showed that the level of awareness of the business owners has no effect on their evasion. Thus, the study hypothesised as follows:

H<sub>01</sub>: Tax awareness has significant effects on and tax evasion among SMEs owners in Kwara State.

### **Tax Knowledge and Tax Evasion**

Studies have been conducted on the association between tax knowledge and tax behaviour. In Palestine, Alkhatib et al. (2020) investigated the relationship between tax knowledge and tax compliance among taxpayers and found a significant negative relationship between tax knowledge and tax evasion. Kassa (2021) found that tax knowledge minimises motivation of SMEs to engage in tax evasion. Bernard et al. (2018) examined the impact of tax knowledge on tax compliance among Kenyan investors in export processing zones and found a significant effect of tax knowledge on tax compliance. Similar study by Cechovsky (2018) among business college students in Austrian adopted surveyed 688 questionnaires respondents and interview with 22 participants. The interview result showed that tax knowledge removes common misconceptions about taxes that lead to tax evasion while the survey results found a significant positive impact of tax knowledge on voluntary tax compliance. Al-Ttaffi et al. (2020) also found a significant association between tax knowledge and tax compliance among Yemeni citizens. Oladipo et al. (2022) examined effect of tax equity on tax-compliance practices of listed industrial companies in Nigeria and found a significantly positive effect. Olaoye et al (2017) also found that the higher the tax knowledge of Nigerian taxpayers the higher their tax compliance level. In Indonesia, Lestari and Wicaksono (2017) found that taxpayers' knowledge does not significantly affects tax payers' evasion. Dewi (2019) also found that taxpayer knowledge does not affect tax compliance of private enterprises taxpayers in the Cikarang Region of Bekasi. Based on the above, the following hypothesis was formulated:

H<sub>02</sub>: Tax knowledge has significant effect on tax evasion among SMEs owners in Kwara State

### **Moral Obligation and Tax Evasion**

Al-Rahamneh et al. (2022) asserted that moral obligation as a socio-psychological factor is not new in the realm of taxation with varying effects across different societies and countries. Scholars have argued that tax payment is not only a legal obligation but also a moral obligation for taxpayers (Helhel & Ahmed, 2014; Dowling, 2018). From the perspectives of the individual taxpayers, the most significant justification for tax evasion centres around the inability of government to show commensurate public good or service with the public money generated through tax payment (Dowling, 2018). Owusu et al. (2020) investigated the factors that influence the individual intentions to engage in tax evasion in Ghana and found that moral commitments negatively affect tax evasion. Kassa (2021) examined the factors influencing taxpayers to participate in tax evasion using data from micro, small and big firm owners in the Woldia City administration, Ethiopia. The results of the multiple regression analysis showed that moral obligation has a significant negative influence on tax evasion. The findings showed that tax evasion decisions was inversely significantly influenced by moral obligation. Robbins and Kiser (2020) explored moral attitudes from the perspectives of moral imperatives and moral alignment on tax evasion and found a significant negative effect. Mazurenko et al. (2021) investigated the impact of tax morality on tax evasion, proxied by size of the country shadow economy, and found a significant inverse association with a decline in tax morale results leading to rise in tax evasion. Thus, we hypothesised that:

H<sub>03</sub>: Moral obligation has significant effect on tax evasion among SMEs owners in Kwara State

### **Theory of Planned Behaviour**

Theory of Planned Behaviour (TPB) as theorized by Ajzen (1985) presents a psychological explanation of individual attitudes and beliefs that influence human behaviours with respect to a

particular phenomenon. It involves the psychological process that engendered a behaviour that was stimulated by an intention, which is also influenced by some essential subjective beliefs (Ajzen, 1991). Instilling and ensuring the tax payment among small and medium scale enterprise owners (SME) owners may be determined by some psychological process which may have varying factors of subjective norms and beliefs. This can include the SME owners’ awareness, knowledge and moral obligation of their businesses. TPB postulates that people’s intention is a factor of subjective norms, perceived behavioural control, and attitude towards behaviour (Ajzen 1991).

In this study, TPB was adopted as underlining theory to explain citizens’ intention to evade tax in consonance with TPB assumption that the belief of an individual would lead to behaviour. Tax morals and awareness were included to the Kaulu (2022) list of criteria for determining tax evasion intention. Similar to this, Arkorful et al. (2022) added to the theory of planned behaviour by explaining how tax evasion affects local government. In the same instance, Bani-Khalid et al. (2022) explored the determinants of SME owners’ intention towards engaging in sales tax. This means that the independent variables (tax awareness, tax knowledge, moral obligation, of SMEs) have influence on their SMEs owners’ attitude towards tax evasion.

**Methodology**

The study population consists of the owners of small and medium-sized enterprises (SMEs) in Kwara State. According to Small and Medium Enterprises Agency of Nigeria (SMEDAN, 2017) and National Bureau of Statistics (NBS), SMEs are located in Kwara State. However, the use of SMEDAN report of 2017 for this study becomes necessary due to the non-availability of data for recent years by SEMDAN and NBS. Based on the population of SMEs in Kwara State, the sample size for this study was determined using the Taro and Yamane (1967) formula with the margin error of 5% and the confidence level of 95% to obtain the recommended sample size of 312. As suggested by (Salkind, 1997), the minimum sample size of 312 was increased to 450 with addition of 40%-50% in order to mitigate the impact of the non-response bias. Therefore, questionnaires were administered to a total of 450 SME owners in Kwara State using clustered sampling technique in order to ensure spread among the three senatorial districts in the State.

Two local governments were selected from each of the districts. The selected local governments include Ilorin West Local Government Area and Ilorin East (Kwara Central Senatorial District), Offa and Oyun LGA (Kwara South Senatorial District) and Baruten and Edu (Kwara North Senatorial District). These LGAs were selected based on their economic buoyancy over the remaining local governments in their respective Senatorial districts. A total of 210 questionnaires were administered to Kwara Central Senatorial District, where the majority of SMEs are located, while 120 each was administered to each of Kwara South Senatorial District and Kwara North Senatorial District with the assistance of six research assistants. A total of 393 (87.33%) questionnaires were filled, returned and found usable for further analysis. This was adjudged acceptable response return rate as it was beyond 68% threshold suggested by Holtom et al. (2022). The questionnaire items were developed through adaptation of measurement items from previous related studies (Floriano & Matos, 2022; Mat Jusoh et al. 2021; Ogungbade et al. 2021). All the variables report acceptable Cronbach’s alpha above the threshold of 0.70 recommended by Hair et al. (2008) for the five Likert-Scale range of Strongly Disagree (SD) to Strongly Agree (SA) were used. Data collected was analysed using multiple regression technique a specified in Model 1 and 2:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu \dots\dots\dots(1)$$

$$TE = \beta_0 + \beta_1 TA + \beta_2 TK + \beta_3 MO + \mu \dots\dots\dots(2)$$

Where:

TE = Tax Evasion

TA = Tax Awareness

TK = Tax Knowledge

MO = Moral Obligation

$\mu$  = Error term

## Results Data Analysis

### Demographic Information of Respondents

Table 1 shows that 241 respondents (61%) were male while the remaining 152 (39%) were female, showing that majority of SME owners are male in Kwara State, Nigeria. Table 1 also showed that the age of 55 (14%), 185 (47%), 109 (28%) and 44 (11%) SME owners ranges in between less than 25 years, 26- 35 years, 36-45 years and above 46 years respectively. Table 1 also depicted that 163 respondents (41%) possessed Bachelor degree as the education qualification indicating that most of the respondents were well-educated. Table 4.2 further showed that 167 (43%), 176 (47%) and 40 (10%) had commenced as SME owners over 1-10, 11-20 and 21 and above years respectively.

**Table 1: Demographic Information of Respondents**

Variables	Frequency	Percentage (%)
<b>Gender</b>		
Male	241	61
Female	152	39
<b>Total</b>	<b>393</b>	<b>100</b>
<b>Age</b>		
Less than 25 years	55	14
26-35 years	185	47
36-45 years	109	28
46 years and above	44	11
<b>Total</b>	<b>393</b>	<b>100</b>
<b>Level of Education</b>		
SSCE and below	59	15
OND/HND	117	30
Bachelors	163	41
Masters	54	14
<b>Total</b>	<b>393</b>	<b>100</b>
<b>Age of SMEs</b>		
1-10 years	167	43
11-20 years	186	47
21 years and above	40	10
<b>Total</b>	<b>393</b>	<b>100</b>

Source: Author's Fieldwork (2025)

The R-value of the model is 0.364 shows a strong relationship between the dependent variable and independent variables. The R-Square of 0.133 also indicates that the predictors (Tax Awareness, Tax Knowledge, and Moral Obligation) in the model account for 13.3% of change in the predicted variable (Tax Evasion) which is acceptable for a model. Similarly, the model shows a significant  $p$ -value of 0.000 and F-ratio of 19.848 both indicating adequate predictive power of the variables in the model.

### Descriptive and Multi-Collinearity Statistics of the Variables

In Table 2, the mean and multi-collinearity statistics of the variables are presented. The mean of the variables ranges between 1.624-3.753. The variance inflation Factor (VIF) for the independent variables range between 1.145-1.304, with Tolerance Level (TL) range of 0.767 - 0.873, both of which indicate there is no multi-collinearity threat (Tabachnick & Fidell, 2013)

**Table 2: Descriptive and Multi-collinearity Statistics of the Variables**

Variables	Mean	VIF	Tolerance
TE	1.624	NA	NA
TA	3.753	1.145	0.873
TK	2.213	1.304	0.767
MO	2.048	1.165	0.858

**Table 3: Pearson Correlation Co-efficient**

		TE	TA	TK	MO
Pearson Correlation	TE	1	-0.268	0.281	-0.245
	TA	-0.268	1	-0.356	0.15
	TK	0.281	-0.356	1	-0.376
	MO	-0.245	0.15	-0.376	1

### Results of Hypotheses Testing and Discussion of the Findings

The first hypothesis—according to which there is a statistically significant negative correlation between tax knowledge and tax evasion among SME owners in Kwara State—was rejected. This result agrees with research from Lodha et al. (2017) and Ogungbade et al. (2021), both of which demonstrated that tax awareness among taxpayers significantly lowers tax evasion. The results were also consistent with Chinese study by Zhang et al. (2016) that discovered that tax evasion is reduced by both contextual ethical tax awareness.

The results of second null hypothesis showed there is a negative statistically significant relationship between tax knowledge and tax evasion among SME owners in Kwara State. Past studies have shown that there is statistically significant relationship between tax knowledge and tax evasion. For instance, Alkhatib et al. (2020) demonstrated that tax expertise and tax evasion had a favourable relationship. Similar to this, Kassa (2021) demonstrated that tax knowledge has a big impact on how likely people are to engage in tax evasion. Contrarily, the finding is inconsistent with Lestari and Wicaksono (2017) that found that taxpayers' knowledge does not significantly affects taxpayers' evasion. The finding is inconsistent with theory of planned behaviour.

The third null hypothesis indicated a statistically significant negative association between moral obligation and tax evasion. These findings are consistent with those of Sidani et al. (2014), Owusu et al. (2020), and Mazurenko et al. (2021), which found a statistically significant negative relationship between moral obligation and tax evasion. Kassa (2021) has demonstrated, however, that moral obligation did not statistically significantly influence taxpayers' decisions to engage in tax evasion.

### Hypotheses Testing

**Table 4: Coefficients**

	Beta	SE	t	Sig.
(Constant)	2.207	0.231	9.551	0.000
TA	-0.128	0.034	-3.740	0.000
TK	0.127	0.044	2.68	0.004
MO	-0.165	0.053	-3.102	0.002

### Conclusion and Recommendations

The study established that tax payment is a civic responsibility, but many SME owners are not

conscious of the tax laws and provisions. The level of tax awareness among SME owners is low, and most will not engage in tax payment when they are faced with unfavourable financial condition. The study concludes that a high level of knowledge about tax laws and regulations among SME owners, but there is little or no knowledge of the functions of tax. The study concludes that many SME owners lack understanding about the advantages of paying taxes, including how to calculate, pay, and report tax payable. The study established that moral obligation influences SMEs owners' decision to pay tax. Besides, it was recognized that tax evasion is unethical and illegal. The findings showed that tax evasion is reducing significantly due to improvement in SME owners' level of tax awareness, tax knowledge and moral obligation to pay tax which has significant reduced tax evasion among SME owners.

Based on the above conclusion, the following recommendations were made:

- i. KWIRS is encouraged to improve on campaigns and sensitization outreaches to make SME owners be aware of the applicable tax laws and provisions.
- ii. To minimize tax evasion, there is need to provide regular and targeted capacity building to SMEs owners to increase their knowledge of taxation.
- iii. KWIRS should continuously make the SME owners see the moral burden that comes with the non-payment of tax and the benefits of prompt tax payment through campaign or awareness.

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