

Taxpayers Motivation and Tax Compliance: The Trajectory of Nigeria Taxpayers' Perspectives

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Abstract

Global tax administrators are striving to improve the effectiveness of their tax revenue collection efforts as a result of a growing realisation that a better knowledge of the motivations behind taxpayers' willingness to tax compliance is necessary. Religious beliefs and tax morale are two common indicators of an individual's personal motivations to comply with tax obligations, among others. The need for this study emerged from a series of questions about whether religiosity and tax morale contribute to bettering and guaranteeing tax compliance in Nigeria. This study conceptually employed a comprehensive review of existing literature to establish the effect of religiosity and tax morale on tax compliance in Nigeria from the perspective of taxpayers. Arising from this review, religiosity and tax morale cannot be said to have an absolute relationship with tax compliance, as taxpayers have their reservations when it comes to the issue of paying taxes. However, tax authorities should implement an administrative strategy that promotes enforced, voluntary, and committed tax compliance approach within a cooperative and participatory regulatory framework in order to enhance tax compliance and increase government tax revenue in Nigeria.

Keywords: Tax motivation, religiosity, tax morale, tax compliance, taxpayers

1. Introduction

Over the years, the Nigerian government, through the relevant tax authorities, has encountered numerous challenges regarding tax compliance from taxpayers and has yet to establish a comprehensive strategy to tackle this tax menace. Successive administrations in Nigeria have attempted a number of policies, strategies, and techniques to resolve the issue of tax compliance, but to no comprehensive avail. The approaches to resolving these challenges include adjusting the national tax policy document, changing the administrative reforms and tax policy, providing the Nigerian Internal Revenue Service authority with autonomy, and introducing an online filing system, among many other approaches (Nwokoye & Rolle, 2015).

Faizal and Palil, (2015) and Emmanuel and Audu, (2023) opined that taxpayers' willingness and motivation to abide by national tax laws and regulations will determine, among other things, how much the government must levy on taxpayers in order to cover its costs, and the relevant tax policies needed to be reinforced because it has not been easy for relevant tax authorities to address the issue of tax compliance. Tax authorities understanding of the relationship between tax motivation and tax compliance is highly relevant from the practical perspective of tax administration. Tax authorities could implement their strategies more effectively and specifically if the precise relationship between tax motivations and tax compliance could be determined, as claimed by the responsive theory of regulation (Braithwaite, 2002), given that taxpayers have different reasons for wanting to pay taxes (Braithwaite, 2003; Kirchler et al., 2008). According to the responsive regulation theory, tax

authorities ought to handle taxpayers differently based on their motivations for filing their tax returns.

It is anticipated that taxpayers with dismissive motivations will not value correct tax payments compared to those who are morally driven to follow tax laws and regulations (Braithwaite et al., 2007). Some taxpayers may be driven to pay taxes because of audits and hefty fines associated with non-compliance, while others may do so out of a sense of moral obligation to make their fair share of contributions to tax revenue. One way to conceptualise enforced-tax, voluntary compliance, and committed motivation could be to consider a spectrum that ranges between the two perspectives of intrinsic and extrinsic motivation (Feld & Frey, 2007; Frey & Jegen, 2001). While intrinsic motivation shows an innate interest in the action itself, extrinsic motivation places more emphasis on the results of the behaviour (Ryan & Deci, 2000).

It is generally believed that each taxpayer develops their own reasons for complying with tax laws based on their experiences, attitudes, and feelings regarding paying taxes and the tax authorities (Braithwaite, 2003; Kirchler, 2007). This suggests that tax authorities can also influence and modify taxpayers' inclinations for filing tax returns through their actions (Feld & Frey, 2002; Gangl et al., 2015). Beyond governments persistence in supporting and encouraging the deployment of force compliance strategies, deterrent tactics, and other measures to guarantee sufficient tax compliance, religiosity and tax morality are other approaches in the tax parlance that tax authorities are paying less attention to in encouraging taxpayer compliance behaviours in a tax administration.

Prior research by Mohdali & Pope (2014), Stack & Kposowa (2006), and Welch et al. (2005) has demonstrated that several factors influence taxpayers' willingness to comply with regular tax payments, which in turn motivates them to pay taxes. These factors fall into non-economic and economic categories (Ogiedu, 2020). To ensure tax compliance, Anyaduba et al. (2012), Stack & Kposowa (2006), and Welch et al. (2005) have largely focused on the economic factors that influence tax compliance, such as tax structure, fines, and tax audits. However, recent research by Eiya et al., (2016) and Ogiedu (2020) shifted focus to the effects of non-economic factors that influence taxpayers' compliance behaviour. Their emphasis has been seen from two angles. First, they looked at values that are external to taxpayers, such as how society, the government, and tax authorities influences taxpayer compliance behaviour. Second, they also emphasise on the core values that are inherent to each individual such as people's culture, religion, and family values are the primary sources of these core values.

Religiosity as a factor influencing tax compliance has not received as much attention as family values and culture has in recent years (Kirchler & Wahl, 2010; Ogiedu, 2020). It is believed that a person's religious values will increase his attitude in real-life circumstances and lessen his unfavourable views in real-world scenarios. It is on these assumptions that it is anticipated that a taxpayer that has a religious affiliation will be motivated to voluntarily pay their taxes without force and coercion, considering his/her religious believe. According to Mohdali and Pope (2014), tax compliance highlights the significance of investigating the influence of non-economic factors on tax compliance from various viewpoints, including internal values, family values, culture, and religion.

Another non-economic driver which is further examined in this study is the morality behind taxpayers' willingness to pay their taxes as at when due without being forced or coerced to do so. Research on the subject of morality and tax compliance has been scanty. Kornhauser (2007) stated that tax morale is essential to understanding taxpayer compliance behaviour. This study elucidated tax morale as the willingness or internal incentives of taxpayers to comply with tax rules and regulation voluntarily. According to Iwuagwu (2018),

morality is an integral aspect of religion and its byproduct, making it inseparable from it. Because morality is inherently a component of religion, some scholars have concluded that morality cannot exist separately from religion. It is argued that a taxpayer's morality and religiosity have an impact on their compliance behaviour with applicable tax regulations. Moralists find it worrisome that even when most individuals attend various places of worship, the degree of moral conduct is still debatable considering their response to the issues of tax compliance. Nigeria, being one of the world's most religious nations, is expected to maintain high moral values in their tax compliance (Iwuagwu, 2018).

To address tax compliance issues and generate sufficient amount of tax income, the relevant tax authorities must understand the factors that influence taxpayers' actions, or raises taxpayers' morale. In Nigeria, tax evasion, non-voluntary tax compliance, tax fraud, indifference to tax figures, and other issues that obstruct government efforts to raise tax revenue are all rooted in a lack of motivation by taxpayers. This issue stems from a breach of the social contract between the government and the taxpayers that has fostered a culture of tax avoidance and evasion among the taxpayers. Paying taxes is never easy, no matter where you live in the world. This is especially true for people who have worked hard and spent money making money but have not gotten enough in return for their hard work. Resolving the complex issue of tax compliance in Nigeria will be made easier with a clearer understanding of the elements that influence tax compliance (Etale & Tueridei, 2020).

The specific objectives of this study are to determine whether religiosity and tax morale drive taxpayers' willingness to comply with taxes without being forced to do so. The front-line model for ensuring adequate compliance in society has been the use of policies, enforcement tactics, and deterrent measures. This model was first proposed by Allingham and Sandmo (1972), and it is still supported by our modern-day tax authorities. The majority of authors and scholars still support this concept as a means of ensuring tax compliance in society, and concepts like religiosity and tax morale relating to tax compliance are gradually paving way. It is against this backdrop that this study has conceptually examined the effect of tax motivation proxy with religiosity and tax morale on tax compliance in Nigeria.

2. Literature Review

This section reviewed prior studies that are pertinent to this study under related sub-headings like taxation, tax compliance, tax motivation, religiosity and tax morale in order to shield more light on the concept of this study.

2.1 Taxation

The issue of taxation has drawn a lot of attention in the literature over time. One of the most important topics in governance, both in developed and developing nations, is taxation. Taxes and other forms of income are significant sources of funding for the government (Teera & Hudson, 2004). The first recorded history of taxation dates back to ancient Egypt, circa 3000 B.C., and taxes can be either direct or indirect, and they can be paid with money or their equivalent (Artoni, 2015). According to Appah and Oyandonghan (2011), taxation is an obligation imposed by the government on taxpayers or their property in order to maintain social amenities, provide security, and establish the framework for the community's economic prosperity.

Hart (2015) opined that taxes are the price a civilised society must pay to maintain its opportunities for civility. However, if society is not developing, citizens will not see the need to pay taxes, even though this will increase their opportunities to evade and avoid paying taxes. According to Ngerebo and Masa (2012), taxation is the mandatory payment of varying amounts to the government by individuals or corporations; it is a non-negotiable

obligation. Taxation is a potent instrument that has been employed by governments across the globe to promote national development and growth. It is a way for citizens to contribute to and increase the income and expense of governance (Adekoya et al., 2019).

The Nigerian government faces a great deal of challenges when it comes to tax compliance. Over the years, the government has tried a number of reforms, measures, and policies to address the issues of tax compliance in Nigeria, but with minimum progress considering the number of businesses scattered all over the country. Some of these initiatives include the introduction of income tax in Nigeria, the granting of autonomy to Nigeria's Inland Revenue, the amendment of tax policy and administration reforms, the introduction of the tax policy document, and the self-assessment scheme (Oriakhi & Rolle, 2014). The incidences of tax evasion, tax avoidance, and low tax compliance have hindered government efforts to achieve the objective that is required for tax compliance.

2.2 Tax Compliance

Compliance is the extent to which taxpayers abide by tax rules and administration without the need for actual enforcement action. The majority of relevant tax authorities in developing countries have implemented the self-assessment policy to enable taxpayers to determine their tax obligation and voluntarily pay it, with the intension of promoting voluntary tax compliance. By putting the onus on individual taxpayers, tax authorities have avoided the expense of figuring out each taxpayer's tax burden and collecting it. Every nation's tax system aims to collect taxes in an expert and efficient manner in order to support the government's economic policies. Bird and Zolt (2005) contend that despite recent experience showing significant progress in some parts of the world, tax administrators have had difficulty accomplishing this goal.

According to Sani (2023) and Noor and Jeyapalan (2013), tax compliance is the proper reporting of income and the claiming of costs in compliance with the applicable tax legislation. Vythelingum et al., (2017) and Palil and Mustapha (2011) further describe tax compliance as the ability and willingness of taxpayers to abide by tax regulations, which are contingent upon a variety of situational elements, including the legal environment, ethics, and location and time of the transaction. Likewise, the ability and desire of taxpayers to abide by tax regulations, report accurate income, and pay the appropriate taxes on schedule is sometimes referred to as tax compliance. Tilahum and Yidersal (2014) stated that tax compliance entails timely filing of returns, timely payment of the amount of tax obligation, accurate computation of tax liabilities, and truthful reporting of income or asset balances used to compute tax responsibility.

Agbetunde et al. (2020b) opined that a taxpayer complies with tax laws if they have duly registered with the relevant tax authority, filed their tax return on time, disclosed all of their sources of income, reports all of their income from each source, claimed all of their allowed reliefs and allowances, accurately calculated their tax liability, and paid their taxes on time to the relevant authorities. This shows that tax compliance is when a taxpayer complies with reporting requirements, completes the necessary tax returns on time, and accurately records their liabilities under applicable laws, rules, and court rulings at the time the return is filed. Tax compliance is a problem for all countries, but it is thought to be more acute in developing nations because of ineffective tax administrations as well as a lack of capacity and experience to handle the problem (Kira, 2017; Chau & Leung, 2009). Mohdali et al., (2018) state that the least compliant taxpayers are those in the informal sector, such as the self-employed individuals who run micro, small, and medium enterprises. It is well known that the tax morale of these taxpayers is extremely poor, substantially lower than what is necessary to encourage long-term tax compliance (Ameyaw et al., 2016; Mohdali et

al., 2018).

The drawback of this strategy is that more individuals will not willingly pay their taxes, particularly in situations where enforcement is weak. Since paying taxes is a challenge facing most taxpayers, tax compliance is a problem that gets worse with time (Ali-Nakyea, 2014). Tax compliance, according to James et al. (2005), means abiding by the letter as well as the spirit of the law. Many people, especially those who work for themselves, find paying taxes boring since it lowers their net income, and they see egregious waste of tax funds by political elected government office holders (Raihana et al., 2014). The difficulty of finding solutions to non-compliance with tax obligations has challenged governments and tax authorities worldwide, particularly in developing nations (Chepkurui et al., 2014; Igborhime & Milani, 2016).

The substantial informal sector and the absence of appropriate mechanisms and frameworks to enforce tax laws are the primary causes of the issue of tax non-compliance in developing nations (Aryee, 2007; Orumwense & Aiwoho, 2021). Persuading taxpayers to voluntarily pay their taxes is never easy for the relevant tax authorities. According to James and Alley (2004) and Chepkurui et al. (2014), this has a negative effect on the economies of many nations. The possibility that non-compliance will be discovered and dealt with, the taxpayers' perception of the fairness of taxes, their attitude towards public institutions, and the prevailing social norms all have impact on the decision of taxpayers' attitude to comply with tax obligations.

2.2.1 Classifications of Tax Compliance

According to Kirchler et al. (2007), there are two types of tax compliance: enforced tax compliance and voluntary tax compliance. Voluntary tax compliance can be attained if the taxpayer believes that the authorities are reliable and kind, in contrast to enforced tax compliance, which is based on how taxpayers view the tax authority to prosecute and punish them for tax evasion. Therefore, tax policies pertaining to audits and fines will be advantageous in an environment where there is a lack of trust in the tax authorities.

Tax compliance is divided into three categories according to McBarnett (2001): committed compliance, capitulating compliance, and creative compliance. When presented with a tax bill, taxpayers who voluntarily comply are said to be in committed compliance. When taxpayers opt to comply against their will and grumble but still pay, this is known as capitulating compliance. Creative compliance is when taxpayers fabricate expenses, stuff a suitcase with cash and flee the country without declaring it, or just operate in a cash economy and choose to be non-compliant. If they have the means, they can also hire a legal team to work on the legal form of their operations and repackage them so they can fully claim benefits that fall outside of the range of disadvantages or within the range of legal benefits.

Administrative compliance and technical compliance are the two categories into which the Organisation for Economic Cooperation and Development (OECD) (2001) classified tax compliance. Technical compliance is concerned with meeting the technical requirements of tax laws in the computation of tax liability, whereas administrative compliance is formed from reporting compliance, procedural compliance, and regulatory compliance. Administrative compliance usually has to do with complying with the rule concerning lodging and payment of tax liabilities. Tax authorities still have to deal with a lot of tax non-compliance issues, even with the arrangements made through the tax system to guarantee adherence to tax laws and regulations (Alabede et al., 2011). In order to increase the size of the Nigerian tax base, the taxpayer identification number was established nationwide as an intermediary for enrollment and the assignment of a unique number to all

taxpayers (Ezegwu & Agbaji, 2014). Because of TIN, Nigeria's taxable base grew from 10 million in 2015 to 14 million in 2017, 19 million in 2018, and over 45 million in 2019. According to The Cable (2019), there were more than 3 million business groups registered in Nigeria as of 2019.

Within the scope of this study, the introduction of the Taxpayer Identification Number (TIN) in 2011 is regarded as the start of Nigeria's digital tax administration system. FIRS's newest digital tax administration solution, Tax ProMax, which was launch on June 7th, 2021 with more features and functionalities than its predecessor modules has assisted tax authorities in Nigeria to generate more tax income as a result of tax compliance level in Nigeria.

2.3 Tax Motivation

Tax motivation is the attitude of an individual or ensemble of taxpayers concerning how they feel about fulfilling or disregarding fulfilling their tax obligations; this has its roots in taxpayers' tax mindset and in their awareness of being citizens, which is the basis of their subconscious acceptance of their tax responsibilities and recognition of the sovereignty of the state. According to Emmanuel and Audu (2023), tax motivation is the moral imperative to comply, even in cases where it is not legally required. Religiosity and tax morale which are non-economic influencing factors of tax motivation are adapted as proxy for this study because of their influencing roles on tax compliance by prior researchers (Kornhauser, 2007; Kirchler & Wahl, 2010; Eiya et al., 2016; Iwuagwu, 2018; Ogiedu, 2020).

Motivation stems from the desire to uphold social welfare. Understanding the relationship between tax motivation and tax compliance is highly relevant to the tax authorities. According to the responsive regulation theory, tax authorities might deploy their techniques more effectively and specifically if the precise relationship between tax motivation and tax compliance is known to them (Braithwaite, 2003). According to the responsive regulation concept, tax authorities ought to handle taxpayers differently based on their motivations for filing their taxes. However, considering the slippery slope framework and utilising the framework as an operational tool, compliance motivation is differentiated into enforced tax compliance and voluntary tax compliance, depending on the power of the authorities and trust in the authorities. After being extended, the slippery slope framework now distinguishes between three types of tax compliance motivations: committed, voluntary, and enforced (Gangl et al., 2015).

One way to conceptualise enforced, voluntary, and committed motivation is as a continuum between the two general perspectives of intrinsic and extrinsic motivation (Feld & Frey, 2007; Frey & Jegen, 2001). Extrinsic motivation emphasises behaviour outcomes based on external attractions and rewards, such as receiving a reward for carrying out specific tasks, while intrinsic motivation represents an innate interest, we feel in the actual activity we perform. Enforced and voluntary tax compliance are more of the extrinsic tax motivation concept, while committed tax motivation compliance is tailored towards intrinsic tax motivation compliance.

In the views of the committed tax compliance motivation, tax compliance is internalised and seen as a moral obligation as tax authorities are believed to share the same moral value with the taxpayers and the approach of tax collection and utilisation is appreciated by citizens. This study associate's religiosity and tax morale with intrinsic motivation because as non-economic factors, the both have to do with the feelings and beliefs of taxpayers. Committed taxpayers believe that they actively participate in the well-being of society and feel devoted to the tax system. According to Gangl et al. (2015), committed taxpayers do not require extensive rules or stringent bureaucracy since they abide

by the spirit of the law rather than just the laws. Committed taxpayers believe that sincerity in paying taxes is a normal and automatic process.

Orumwense and Aiwoho (2021) and Meda and Rahmiati (2020) states that the government is falling behind in implementing people-oriented tax policies, accountability, transparency, and the use of non-economic factors to explain the notion of tax compliance and that these issues need to be remedied. They suggest that in order to address issues related to tax compliance in Nigeria, it would be helpful to understand a taxpayer's social psychological characteristics as they relate to tax morale. Based on a survey conducted among 300 self-employed taxpayers in Austria, tax compliance is favourably correlated with committed and voluntary tax compliance. There was no correlation discovered between tax compliance and enforced motivation (Kirchler & Wahl, 2010).

In another study, committed motivation had no correlation with tax compliance, while enforced motivation, which is evaluated as defiance motivations towards paying taxes, was negatively correlated with tax compliance in two survey studies involving over 2,000 Australian citizens (Hartner et al., 2008). According to Gangl et al. (2015), to raise the number of taxpayers who comply to their tax obligation, tax authorities is advised to refrain from taking steps that result in enforced motivation and support programmes that strengthen a committed motivation to pay taxes. However, it is unclear whether committed motivation has a consistent bearing on tax compliance. Religiosity and tax morale being a proxy of committed tax motivation in this study cannot be said to have an absolute correlation with tax compliance as taxpayers still have their reservations when it comes to the issue of paying tax.

2.4 Tax Religiosity

The importance of investigating the effects of non-economic factors on tax compliance from various angles, including an individual's internal values, which primarily stem from family, culture, and religion, is underscored by more recent research on tax compliance. Religiosity is one of the non-economic factors that should be investigated by researcher to determine its influence on taxpayers' compliance attitude. Religion is assumed to favourably motivate taxpayers to willingly comply with tax laws because most person's religious values are usually anticipated to successfully help avoid adverse behaviours and encourage positive attitudes in an individual's daily life (Mohdali & Pope, 2014). Therefore, this study defines religiosity as an individual's willingness to apply doctrines from a religion's beliefs, rituals, morals, and tenets into his daily activities and how it influences his instinct when making decisions. According to Iwuagwu (2018), religion is an articulated and organised way of interacting with a superior being or beings, both in terms of worship and advancing his values. Iddagoda and Opatha (2018) stated that religiosity encompasses believing in and showing respect for a god or deity, as well as engaging in religious practices like routinely attending services or worshipping, as well as participating in organised social events alongside one's religious community.

Torgler (2006) stated that various measures have been employed to analyse religiosity, including church attendance, religious education, and active membership in a church or religious organisation, perceived religiosity, religious guidance, and trust in the church. Additionally, the analysis has taken into account an individual's specific religion to determine whether certain religions are more tax-compliant than others. However, Arya (2018) opined that there is no significant relationship between tax compliance and religiosity. Although religion is frequently the foundation of people's lives, it is not the only focus. When compared to interpersonal religiosity, intrapersonal religiosity exhibits a higher correlation value with tax compliance (Arya, 2018). People obey tax authorities and comply with tax regulations when they feel they are treated well by the government and they believe that they are recognised as citizens. Religiosity is the practice of religious values, beliefs, and rituals in a person's daily life activities (Worthington et al., 2003). An individual's beliefs in the presence and strength of a supernatural being are typically considered to be the individualistic aspect of religiosity.

Kurpis et al. (2008) classified religiosity based on extrinsic and intrinsic streams of

religion. Intrinsic religious orientation is captured by the belief that it inspires people to internalise and live by religious ideals. In contrast, the extrinsic religious orientation recognises people based on their behaviour, such as how often they attend places of worship. Previous studies mostly examined religiosity from the viewpoint of religious commitment and affiliation (Pope & Mohdali, 2010). The term religious affiliation describes the specific religion that a person practices, for instance, Buddhism, Christianity, Islam, or Hinduism. While the extent to which an individual conforms to their religious values, beliefs, and ways of life and uses them in daily living is the definition of religious commitment (Worthington et al., 2003).

Religious commitment can be classified into two categories: (1) intrapersonal religious commitment, which stems from an individual's beliefs and attitudes; and (2) interpersonal religious commitment, which is derived from an individual's connection with a religious community or organisation (Pope & Mohdali, 2010; Ogiedu, 2020). Both orientations, however, are essential for determining a person's religious level because, in accordance with Allport (1961), an individual's intrinsic religious orientation, which motivates a reaction towards positive behaviour and a disinclination towards negative behaviour, can be determined from their extrinsic religious orientation. According to Ogiedu (2020), it is possible to view religiosity as a complex construct that encompasses both unobservable feelings, concepts, beliefs, and experiences, as well as observable behaviours and attitudes. It can therefore be claimed that the behaviour and actions of an individual towards an established system can be influenced by the extent of their religious loyalty.

Since all religions encourage moral education, previous research indicates that religiosity plays a significant role in the development of positive moral ideals (Kurpis et al., 2008), by extension for taxpayers. Thus, it is plausible that religion could serve as an efficacious disincentive against unlawful conduct, as demonstrated by several studies concerning crime and delinquency (Johnson et al., 2001). On the contrary, Welch et al. (2005) opined that regardless of the degree of religiosity, taxpayers' opinions of tax fraud issues seemed to be unaffected by religiosity. This is presumably because tax evasion can be viewed as either ethical or unethical, depending on how a nation is being governed and whether the government rigidly or loosely abides by the precepts of religion, as highly highlighted in Christianity (McGee, 2011) as well as in Islam (Jalili, 2012).

According to McKerchar et al. (2013) using taxpayer data from the Internal Revenue Service found no empirical support for religion as one of the factors influencing tax morale in the United States. It is suggested that a person's attitudes towards tax compliance may be more influenced by their integrity than by their religious convictions. In spite of some contradictory results on the issue of religiosity and tax compliance, in this review, religiosity does not relate to any particular affiliation or set of ideas. It solely has to do with the taxpayer's overall degree of religiosity.

Benk et al. (2016) investigated how Turkish self-employed taxpayers' religion affected their compliance with tax laws. The analysis of respondent data using descriptive statistics yielded the following conclusion: that religiosity positively affects both voluntary and mandated tax compliance. However, Eiya et al. (2016) examined the effect of religion on tax compliance in Nigeria and concluded that religious values do not significantly affect a taxpayer's ability to comply with tax laws. Similarly, Uadiale et al., (2010) found no evidence of a significant correlation between tax compliance behaviour and religiosity in Nigeria. However, this study used the assumption that taxpayers' willingness to pay taxes is not influenced by their religiosity, as individual and corporate taxpayers have their expectations from the side of the government and fiduciary responsibility from the relevant tax authorities.

2.5 Tax Morale

Moral can be pertaining to or associated with ethical values (good or bad) or associated with or characterised by the right behaviour displayed by an individual or group of people. Moral is a Latin term that originated from the word "moralis," which means the proper conduct of an

individual in society (Nelson, 2017). The term "morality" originated from the old Latin word "moralitatem," which meant manner, character, and from the traditional French word "moralite" (Morality 2020). According to Nelson (2017), morality is deciding to live by the idea that there is a better way to live and to affirm oneself into a position and circumstance of higher-order existence that is in accordance with the "higher will" of moral law.

According to Ramona-Anco and Larissa-Margareta (2013), Gunter Schmolders coined the word tax morale in 1960 to mean the mindset of a group or entire population of taxpayers concerning the issue of the accomplishment or neglect of their tax duties. Ramona-Anco and Larissa-Margareta (2013) further contend that the foundation for citizens' internal acceptance of their obligations and recognition of the state's sovereignty is their tax mentality and consciousness as citizens. Tax morale is the willingness of taxpayers to pay taxes, their conviction that they should contribute to the public coffers, and their moral duty to do so. According to Luttmer and Singhal (2014), tax morale is a catch-all word for innate motivations for tax compliance.

Ikade and Yahaya (2018) stated that tax morale places an important emphasis on internal motives, societal standards, cognitive processes, individual beliefs, and a sense of moral obligation to pay taxes. It is also possible to view tax morale as a means of ending tax enforcement administration. Tax morale encompasses an umbrella that includes non-financial incentives, non-economic motivations for filing taxes, and elements not included in the framework of expected utility standards (Agbetunde et al., 2020b). Furthermore, it is now well accepted that intrinsic non-pecuniary motivations play a role in tax evasion decisions in addition to extrinsic pecuniary ones like financial advantages.

According to Vythelingum et al. (2016), assessment of individual taxpayers' tax compliance, societal norms, the fairness of the tax system, and the quality of governance and public trust in the government are important elements that affect tax morale and, in turn, tax compliance. This is also corroborated by Kirchler et al., (2010). An empirical study by Dell'Anno (2009), which was mentioned by Ramona-Anca and Larissa-Gregora (2013), stated a correlation between tax evasion and tax morale. Additionally, tax morale is influenced by taxpayers' internal attitudes toward honesty and societal shame. Thus, the research by Agbetunde et al. (2020b) indicates that each of the following strongly influences compliance by self-employed taxpayers in Nigeria: attitude, emotions, norms, and the fairness of the tax system, but not governance or quality.

2.5.2 Factors Influencing Tax Morale

Infrastructure Development: According to Everest-Phillip and Sandall (2012), the degree to which taxpayers assess the quality of implementing infrastructural development can be used as a measure to determine tax morale.

Education: According to Torgler and Schneider (2017), taxpayers with higher levels of education are believed to have a better knowledge of tax laws. Moreover, taxpayers' perceived degree of knowledge regarding government-provided civil services makes them more compliant with tax laws than those with a lower level of education.

Corruption: Corruption is another element that Lassen (2013) found to be impacting tax morale. The author contends that reduced tax compliance and tax morale may arise if taxpayers perceive that the government provides a political goods mix that is significantly different from those that citizens want due to corruption, embezzlement, and financial misappropriation.

Fairness and Equity: Falkinger (1995) identified specific economic scenarios where taxpayers lessen their evasion if they believe that the socioeconomic framework is generally equitable and fair. As a result, the individual's degree of risk aversion rises with perceived fairness.

Fairness and Trust: Tax non-compliance will rise if taxpayers lack confidence in the tax administration's ability to collect taxes equitably (Murphy, 2004). When trying to lower tax evasion, a tax administration can use perceptions of justice and trust as useful tactics. Taxpayer

behaviour ought to improve if the administration streamlines its operations (Alm et al., 2010). Simplifying tax regulations and paperwork and using plain language in communications are two ways to make compliance easier.

3. Methodology

This study used secondary methodology review to examine prior research on the influence of tax motivation, religiosity, and tax morale on tax compliance in Nigeria. This study highlights current gaps and offers well-informed recommendations based on existing literature. The secondary methodological review was able to give the researcher access to a wide range of empirical studies that are relevant and suitable for this study.

4. Conclusion and Recommendations

Tax administration serves as a reminder to taxpayers that paying taxes is an essential requirement for bringing civilization to our society through tax compliance, which means designing a tax system that will encourage taxpayers' compliance attitudes and reduce tax authorities' compliance costs. This study examined taxpayers' motivation and tax compliance: the trajectory of Nigerian taxpayers' perspectives. Community loses out on tax revenue that could be used to improve security, welfare, health, education, and other government services when individual and corporate taxpayers, for whatever reason, violate their legal commitments of filling out and paying their taxes. Understanding the motivations behind taxpayers' attitudes and behaviours concerning tax compliance is beneficial to the relevant tax authority, as such information from this study will assist them in determining which particular technique is appropriate and effective to improve tax compliance. However, religiosity and tax morale being a proxy of committed tax motivation in this study cannot be said to have an absolute correlation with tax compliance, as taxpayers still have their reservations when it comes to the issue of paying tax.

This study wishes to conclude, considering the review of existing literature, that taxpayers' willingness to pay taxes in Nigeria is not influenced by their religiosity or tax morale, as individual and corporate taxpayers have their expectations from the side of the government and fiduciary responsibility from the relevant tax authorities. When these expectations are not meant from the understanding of the taxpayers, religiosity and tax morale are no longer factors determining the influence of taxpayers' compliance behaviour. Furthermore, the relevant tax authorities should implement an administrative strategy that still promote enforced, voluntary, and committed compliance within a cooperative and participatory regulatory framework in order to manage and enhance compliance with tax and other pertinent legislation.

In other to improve taxpayer's attitude towards tax compliance, the review findings from this study suggest that: Government should guarantee accountability and transparency in the use of tax revenue in order to encourage voluntary tax compliance; government should make sure that tax revenue is widely used for the benefit of all citizens. This will increase public trust and support for government actions; tax authorities should foster every effort to create cordial relationship with taxpayers to promote tax compliance by taxpayers; instead of strict enforcement and intimidation by Nigerian tax authorities should improve on non-economic strategies of motivation models to encourage enhanced tax compliance; since taxpayers are logical beings who can sometimes be difficult to work with in real life, the neoclassic economic model, which emphasises deterrence elements like tax audits, rewards, penalties, and fines, should not be entirely disregarded because some level of enforcement is necessary for tax compliance; and tax authorities should continue to carry out their educational and enlightening initiatives to taxpayers.

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