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## Vat Knowledge, Educational Qualification and Vat Compliance in Nigeria

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### ABSTRACT

In its effort to diversify the source revenue generation, the Nigerian government during the military regime of Babangida administration decided to introduce Value Added Tax (VAT) as an alternative means of revenue generation. However, the compliance with VAT has been very weak as one state out of 36 states is contributing more than half of the country's VAT. Thus, this paper tends to investigate whether or not educational qualification and VAT knowledge plays important role in influencing intention of mobile phone repairers to comply with their VAT obligations. Through quantitative methodology using survey instrument and regression analysis employed for the purpose it was found that VAT Knowledge and level of education influence the intention of mobile phone repairers to comply with their VAT obligations. The result could be justified by practical evidence and prior literature. The implication of this finding is that there is the need for tax authorities to illuminate taxpayers about VAT through seminars workshops and other mediums so that they can have more knowledge and awareness on VAT so also to broaden the level of education of Taxpayers in order to ensure total compliance with VAT payment.

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**Keywords-** : VAT, VAT Compliance and VAT Knowledge and level education.

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## INTRODUCTION

The serious decline in price of oil in recent years has led to a decrease in the funds available for distribution to the federal and state Governments. Afubero and Okoye (2014) stresses that the need for state and local governments to generate adequate revenue from internal sources has therefore become a matter of extreme urgency and importance. The need for tax payments has been a phenomenon of global significance as it affects every economy irrespective of national differences (Oboh & Isa, 2012).

However, despite this significance of tax compliance, the level of VAT compliance has been very low in many states in the country. In fact it was asserted by the minister of finance that more than half of the countries VAT has been collected in one out of 36 states of the federation (Adeosun, 2017), implying insignificant collection in other states. However, this could not be surprising considering the argument made by some scholars regarding the issue of literacy and VAT knowledge in the country. For instance, it was asserted by Oboh, Yeye, and Isa (2013) that Nigeria alongside other developing countries has been characterized by weak tax enforcement, widespread evasion and low taxpayer literacy. Further revelation of the weakness of Nigerian tax system was made by Micah, Ebere, Umobong (2012) who also described the tax system as puny

Therefore, the main question which this study seeks to answer is “do educational qualification and VAT knowledge significantly influences VAT compliance?”.

Thus, the objective of the study aligned to this research question. Specifically, it tends to investigate whether or not educational qualification and VAT knowledge significantly influence VAT compliance among mobile phone repairers in firm centre area of Kano state. The justification for selecting this area is based on practical evidence in Nigeria in which service sector like mobile phone repairs do not consider VAT as an issue of utmost concern, hence, it is on the basis of this practical problems and the documented evidences as reported by Adeosun (2017), Oboh, Yeye, and Isa (2013) and Micah, Ebere, Umobong (2012) with regards to the influence of VAT knowledge and education on tax compliance that this research is carried-out.

In achieving this objective, the paper has been divided into five parts. This part is the introduction which is followed by the section of literature review; the third part is methodology followed by the fourth section which is analysis and result while the last section is conclusion.

### MATERIALS:

#### 1.0 LITERATURE REVIEW

##### 2.1 *The Concept of VAT*

VAT can be defined as tax imposed on the net sales value of non-exempt qualifying goods and services in Nigeria (Okoye, 2013, Ezejulue, 2001, Okpe, 1998). It is levied on individuals, corporations, group, body corporate or organization that consumes buys, procures or imports taxable goods and services. It was also defined as a tax on the supply of goods and services

which is eventually borne by the final consumer but collected at each stage of production and distribution chain. It is eventually borne by the final consumers Ashabi (2014). VAT has become one of the major sources of revenue in many developing countries in sub-Saharan Africa, for example, VAT has been introduced in Benin Republic, Coted'ivoire, Guinea, Kenya, Madagascar, Niger Republic, Senegal, Togo and Nigeria. Evidence suggests that in these countries, VAT has become an important contributor to total government tax revenues (Ajakaise, 2000). This impressive performance of VAT in virtually all countries where it has been introduced clearly influenced the decision to introduce VAT in Nigeria in 1994 (Ajakanje, 2000). Specifically, the idea of introducing VAT in Nigeria came from the report of the study group set up by the federal government in 1991 to review the entire tax system. VAT was proposed and a committee was set up to carry out feasibility studies on its implementation. Thus, VAT was introduced through Decree No 102 LFN of 1993 to replace sales tax which was in existence. VAT is imposed on goods and services. However, according to the act, certain goods and services are exempted from VAT which includes Medical and Pharmaceutical products, product meant for kids, basic food items, Commercial vehicles and their parts, books and other educational Materials, fertilizer, farming machine, Agricultural products, farming transportation equipment and veterinary machine and magazines and Newspapers (Owolabi and Okwu,2011).

It is important to note that one of the key reasons for the introduction of VAT was that

tax system in the country was concentrated on petroleum taxes and less on indirect taxes because of the dominance of the informal sector. Even the formal sector has limits because there are unions that act as pressure groups to deter any appreciable tax increments (Enyi, 2016). For instance, an attempt to rise to 10% from 5% met stiff resistance from Nigerian Labour Congress (NLC). Moreover, despite this development in revenue generation through taxation, Nigeria has been in a big economic recession that makes it difficult for states and federal government to pay for recurrent expenditure and as well some important capital expenditures, In addition also dwindling revenue generation from oil which for long the country depend as the main source of its revenue. Hence, the need for exploring alternative source of revenue to enable the government to undertake its obligations, therefore, it is proposed in this research to investigate the factors influencing the VAT payment on service rendered by mobile phone repairers in farm centre area of Kano state.

## 2.2 VAT COMPLIANCE

Tax compliance is a major problem for many tax authorities and it is not an easy task to persuade taxpayers to comply with tax requirements even though 'tax laws are not always precise' (James and Alley 2004). The exact meaning of tax compliance has been defined in various ways. For example, Andreoni, Erard, and Feinstein (1998) claimed that tax compliance should be defined as Taxpayers' willingness to obey tax laws in order to obtain the economy equilibrium of a country. Kirchler (2007) perceived a simpler definition in which tax compliance is defined as the most neutral

term to describe taxpayers' willingness to pay their taxes. Alm (1991) and Jackson and Milliron (1986) defined tax compliance as the reporting of all incomes and payment of all taxes by fulfilling the provisions of laws, regulations and court judgments. Another definition of tax compliance is a person's act of filing their tax returns, declaring all taxable income accurately, and disbursing all payable taxes within the stipulated period without having to wait for follow-up actions from the authority (Singh, 2003). Furthermore, tax compliance has also been segregated into two perspectives, namely compliance in terms of administration and compliance in terms of completing (accuracy) the tax returns (Chow, 2004; Harris, 1989). Compliance in pure administrative terms therefore includes registering or informing tax authorities of status as a taxpayer, submitting a tax return every year (if required) and following the required payment time frames (Ming Ling, Normala and Meera, 2005). In contrast, the wider perspective of tax compliance requires a degree of honesty, adequate tax knowledge and capability to use this knowledge, timeliness, accuracy, and adequate records in order to complete the tax returns and associated tax documentation (Singh and Bhupalan, 2001). Thus, this study considers the influence of VAT knowledge and educational qualification on VAT compliance intention among the mobile phone repairers in Firm Center Area of Kano State.

### 2.2.1 VAT KNOWLEDGE AND VAT COMPLIANCE

Tax knowledge is the level of awareness or sensitivity of the taxpayers to tax legislation. Tax knowledge refers to the processes, by

which taxpayers become aware of tax legislation and other tax-related information. The level of formal general education received by taxpayers is an important factor that contributes to the understanding of tax requirements, especially regarding registration and filing requirements. Generally, citizens have very limited knowledge on government true expenditures and the cost of public services provided by the government. Hence, those taxpayers without tax knowledge are compelled to solicit the service of tax professionals. One of the fundamental ways to increase public awareness is for taxpayers to have knowledge about taxation. Reference observes that general education level is significantly related to tax evasion. High awareness by the society would encourage people to fulfill their obligations to register as taxpayer reporting and paying taxes properly are forms of national and civic responsibility. Most citizens do not have much understanding of what tax laws mean and why the tax system is structured and administered as it is. Reference states that tax knowledge reveal that there is a relationship with taxpayers' ability to understand the laws and regulation of taxation and their ability to comply, Adesina & Uyioghosa (2016).

The level of education received by taxpayers is an important factor that contributes to the general understanding about taxation especially regarding the laws and regulations of taxation (Eriksen and Fallan, 1996). Previous studies have evidenced that general VAT knowledge has a very close relationship with taxpayers' ability to understand the laws and regulations of taxation, and their ability to comply with

them (Singh, 2003). Given evidence that VAT knowledge affects understanding of taxpayers, an obvious next question that has been raised by previous researchers (e.g. Singh, 2003; Eriksen and Fallan, 1996; Harris, 1989) is whether enhancement of VAT knowledge will increase tax compliance. Thus, the remainder of this section describes the relationship between VAT knowledge and VAT compliance. Eriksen and Fallan (1996: 387) claimed that 'knowledge about tax law is assumed to be important for preferences and attitudes towards taxation. There is little research that explicitly considers how attitude towards taxation is influenced by specific knowledge of Tax regulations'. The research done by Eriksen and Fallan has illustrated the importance of tax knowledge in a tax system, especially in a SAS. They suggested that fiscal knowledge correlates with attitudes towards taxation and tax behavior can be improved by a better understanding of tax laws. Eriksen and Fallan's study is divided into three main parts. Firstly, the investigation is focused on taxpayers' knowledge. Secondly, the research tries to reveal the overall impact of VAT knowledge on VAT compliance behavior among individual taxpayers and Thirdly, the research involves tax agents in order to determine their influence in determining taxpayers' behaviour because in SAS, tax agents are assumed to be involved more in preparing, declaring and calculating tax liability on behalf of individual taxpayers than in the directly assessed system. Eriksen and Fallan (1996) attempt to determine the relationship between the level of tax knowledge and VAT compliance; whether specific tax knowledge influences VAT compliance in

general and it was found that tax knowledge affects VAT compliance.

From the empirical evidences discussed above it is quite clear that literature is scanty on the relationship between VAT knowledge and VAT compliance especially in African setting, hence, the need for investigation. Therefore, the following hypothesis has been formulated:

*H1 VAT knowledge significantly influences the intention of mobile phone repairers to pay VAT.*

## **2.2.2 LEVEL OF EDUCATION AND VAT COMPLIANCE**

Level of education refers to the highest academic qualification taxpayer possesses. It can logically be perceived that those individuals with high educational qualification can have more tax knowledge. The perception is based on the ideology that they will have more awareness and access to media in which taxpayer awareness are offered. Nevertheless, the extant literature indicated that there is no association between level of education and tax knowledge (Devos, 2008). In another study Collins, Milliron and Toy (1992) revealed that taxpayers level of education is negatively related with tax compliance. The logic behind this is that those with high qualification will be smarter in finding appropriate means of evading taxes. The findings of Collins, Milliron and Toy (1992) further revealed that individuals with high educational qualification tend to be more smarter thereby exploring ways for evading taxes. The finding of Devos (2008) revealed that level of education has no association with tax knowledge, thus, may not necessarily impact on tax compliance.

It is quite clear from the empirical evidences discussed above it is quite clear that the literature is shallow on the on the relationship between level of education and VAT compliance among mobile phone repairers in farm centre Area of Kano city, hence, the need for investigation. Therefore, the following hypothesis has been formulated:

*H2 Level of education significantly influence the intention of mobile phone repairers to pay VAT*

### 3.0 RESEARCH METHODOLOGY

This section discussed the methodology and methods used in conducting the study, this includes population and sample of the study, instruments design and methods of data analysis.

#### 3.1 Population and samples of the study

The target population under this study consists of the whole mobile phone repairers within farm centre area in Kano City which is 251 at the time of the study. Also to determine the sample size of taxpayers, the researchers used Yamani (1973) formula as follows.

$$n = \frac{N}{1+N(e)^2}$$

Where: n= sample

N= population

1= constant

E= Error term

Therefore:

$$n = \frac{250}{1+250(0.05)^2}$$

$$n = 154$$

$$1+250(0.0025)$$

$$n = \frac{250}{1+0.625}$$

$$n = \frac{250}{1.625} = 154$$

Based on the formula applied above, it is quite clear that the sample size of the study is 154 respondents. Thus, 154 questionnaires were distributed to the study's sample; however, only 151 were returned representing about 98% response rate.

### 3.2 INSTRUMENTS DESIGN AND VARIABLE MEASUREMENTS

The questionnaire was designed for the purpose of data collection. The three variables were measured in line with the previous studies. Specifically, the measures of VAT compliance intention were modified based on the instrument developed by Fishbein and Ajzen (1975). The measures of VAT knowledge were adapted from Palil et al. (2013). Lastly, level of education was measured using dummy coding, where those having qualification beyond secondary certificates were coded a 1 while others 0. In addition, the instrument also contained other demographic variables such as age, gender and marital status and status of ownership of the mobile phone repairing outlet.

### 3.6 METHODS OF DATA ANALYSIS

In order to achieve the research objective which aimed to test the influence of VAT knowledge and level of education on VAT compliance, a regression analysis was performed using Special Package for Social Sciences (SPSS) version 22.0.

#### 4.0 RESULT AND DISCUSSIONS

This section highlights the result of the study obtained from the data analyzed using the SPSS. The profile of the respondents is presented together with the results relating to the descriptive analysis of the study's variables, test of normality, colinearity as well as regression analysis and model fit assessment.

#### 4.1 RESPONDENT'S PROFILE

The Table one below shows the demographic profile of the respondents. It shows the classification and attitudes of the respondents to the users of this research in terms of gender, age, marital status, qualification and position accordingly.

*Table 1: Profile of the Respondents*

Demographic Variables	Frequency	Percentage
<b>Gender</b>		
Male	151	100
Female	0	0
<b>Age</b>		
20 -30 Years	61	40.4
31 -40 Years	28	18.5
40 and Above		
<b>Marital Status</b>		
Single	75	49.7
Married	73	48.3
Divorce	2	1.3
Separated	1	.7
<b>Qualification</b>		
SSCE/GCE	65	43.0
ND/NCE	44	29.1
HND/BSC	30	19.9
MBA/MSC	12	7.9
<b>Position</b>		
Owner	103	68.2
Manager	48	31.8

#### 4.2 DESCRIPTIVE ANALYSIS

Descriptive analysis shows the various responses of the respondents in line with the

Research variables. Results obtained from the total number of respondents, minimum,

maximum, mean and standard deviation

Scores are presented in Table 2 below.

*Table2: Descriptive Statistics*

Variables	N	Minimum	Maximum	Mean	Std. Deviation
VAT Compliance Intention	151	1.00	4.67	2.4327	.87161
VAT Knowledge	151	1.50	4.50	2.9227	.63822
Level of Education	151	0	1	.57	.497

The result of the descriptive analysis of the study variables presented in Table 2, revealed that 151 respondents answered the research questionnaires; it also exhibit that minimum response lies between 0 to 1.50 while the maximum is 4.67. It later testify that the respondents moderate or rather low appreciation and understanding of the study variables concern as exposed by the mean scores of .57 to 2.9227 accordingly. Similarly, the standard deviation is consistent with mean values, pointing that

lower for higher mean values and higher for lower mean values respectively.

#### 4.3 TEST OF NORMALITY

Test of normality is a fundamental element of regression analysis. For the regression result to be genuinely considered, the data needs to be normally distributed. However, it could be tested using various methods, one of the most applicable methods are Skewness and Kurtosis as presented in Table 3 below:

*Table 3: Normality of the Data*

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Vat Compliance Intention	151	.372	.197	-.547	.392
VAT Knowledge	151	.367	.197	-.326	.392
Level of Education	151	-.284	.197	-1.945	.392

Table 3 above; divulge the outcome of normality test using statistical approach which is Skewness and Kurtosis method. The acceptable threshold as suggested by Curran et al (1996) and West et al (1995) that the values should be less than 2 and 7 for Skewness and Kurtosis respectively. Thus, it implies that the data is normal as none of the variables exceed the acceptable threshold of 2 and 7 for Skewness and Kurtosis accordingly.

#### 4.4 TEST OF MULTICOLLINEARITY

The test of multicollinearity is another fundamental postulation of multivariable analysis. It insisted that two independent variables should not serve the same purpose in a single regression model. Therefore, the

method suggested that Hair et al (2013) for the test of multicollinearity are variance inflation factor (VIF) and tolerance. Thus, it is used for testing the multicollinearity of the study's variables as shown in Table 4 below:

Table 4: Test Of Multicollinearity

Variables	Collinearity Statistics	
	Tolerance	VIF
VAT Knowledge	.977	1.023
Level of Education	.977	1.023

The result in Table 4 revealed that multicollinearity is not a problem in this analysis. It stipulates that when tolerance is less than 0.20 and Variance inflation factor (VIF) is above 5, then is an indication of multicollinearity problem as suggested by (Hair et al, 2013).

#### 4.5 REGRESSION ANALYSIS AND HYPOTHESIS TESTING

It can be witness that Table 5 below highlights the direct effects of the two independent variable on the dependent

variable; covering the two independent variables VAT knowledge and level of education). Therefore, the outcomes of the two variables are presented in Table 5 below:

Table 5: Regression Analysis and Hypotheses Testing

Hypotheses

Hypotheses	Relationship	Unstandardized Coefficients		Standardized Coefficients		T	P
		B	SE	Beta	T		
H1	VAT Knowledge => VAT Compliance	.139	.048	.171	2.895	.000	
H2	Level of Education => VAT Compliance	.128	.025	.128	5.12	.000	

The result in Table 5 presents the regression analyses conducted for testing the study's hypotheses. It can be recalled hypothesis one postulated that VAT Knowledge significantly influence the intention of mobile phone repairers in Farm Centre Area of Kano State to comply with their VAT obligations, thus, the result supports this postulation ( $B= 0.139, t= 2.895, p=.000$ ). This may not be surprising considering level awareness and understanding of tax laws

(Micah, Ebere, Umobong, 2012; Sanni, 2012). Low awareness and understanding lead to low compliance. Hypothesis two proposed that level of education significantly influence the intention of mobile phone repairers to comply with their VAT obligations, hence, supported ( $B= 0.128, t= 0.025, p=.000$ ). The result is not also be surprising considering the fact from the demographic profile of the respondents, it is clear that 43% of the respondents have

only secondary school leaving certificate, the response did not fall across respondents with various qualification covering SSCE, Diploma/NCE, B.Sc./HND as well as MSC/MBA.

#### **4.6 Model Fit**

The Coefficient of determination (R-squared) of the model is 10% which is with the acceptable level based on Falker and Miller (1991). By interpretation it means that the two variables (VAT knowledge and level of education) explained only 10% of the VAT Compliance in the context of the study, meaning that the remaining 90% is explained by other variables not included in the research model. Thus, suggest for further studies on other variables that explain VAT compliance.

### **5.0 CONCLUSION, IMPLICATION AND LIMITATIONS**

The study investigated the factors influencing the intention of mobile phone repairers to comply with their VAT obligations which covers VAT knowledge and level of education. It was discovered that VAT knowledge and level of education have no significant influence to mobile phone repairers' intention in paying VAT in Nigeria.

#### **5.1 Implication**

The findings show that the mobile phone repairers at farm centre lack strong VAT knowledge which can affects their VAT payments. Thus, it is could be emphasized that the relevant tax authorities should be conscious enough to enlighten the phone repairers on VAT payment and its impact to the economy. Specifically, as the result revealed that there is significant influence

VAT knowledge on VAT compliance intention of mobile phone repairers, it implies that there could be less compliance among the phone repairers in farm centre area due to low knowledge and awareness, implying positive relationship. Therefore, the study urges for increase in VAT knowledge by the tax authorities so as to ensure good understanding and knowledge of VAT laws and its impact to the society, which would eventually accelerate VAT compliance. More so, the result also highlight the relevance of educational qualification towards VAT payment by the mobile phone repairers, implying that possession of high qualification is an indication of possible VAT compliance. Hence, it gives insight that the tax authorities need to focus on certain class of taxpayers who may possibly have low compliance behavior. In fact Collins, Milliron and Toy (1992) disclosed that individuals with high educational qualification tend to be more smarter thereby exploring ways for evading taxes.

Theoretically, the study contributes to Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) and Theory of Planned Behavior (TPB) (Ajzen, 1991) as it considers level of education as another predictor of intention especially as it relates to VAT which coincide with suggestion of the proponents of the theories.

#### **5.2 Limitation and Direction of future Research**

Though the study takes farm centre as a case study and the collection of the data was limited to the registered mobile phone repairers. The sampling method which was convenience could also be another

limitation; the application of this none-probability method could be justified by the lack of comprehensive list of mobile phone repairers in the farm centre. Future researchers should explore the possibility of using probability sampling methods when the comprehensive list of repairers becomes available.

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