

A Study on Factors Influencing Individual Taxpayers' Compliance using The Theory of Planned Behaviour

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Abstract

During the COVID-19 pandemic, lockdown restrictions were imposed and the functioning of several business operations came to a standstill, and individuals were rendered jobless, burdened with salary cuts, or incurred loss in their business. This led to a loss in the individuals' earnings and the Indian Government had relaxed the norms for paying taxes to overcome the crisis for the individuals. This paper was set to examine the factors that impact individual taxpayer compliance in such a challenging situation. Tax compliance refers to a taxpayer's compliance with domestic tax regulations. The study employed the constructs of the Theory of Planned Behaviour (TPB), attitude, subjective norms, and perceived behavioural control along with the additional five constructs, tax morale, tax fairness, perception of government expenditure, tax knowledge, and tax penalty, to understand the perception of the individuals on tax compliance during the pressing times. The survey was administered among 450 respondents in Tamil Nadu using a structured questionnaire and a structural equation modelling technique was employed for analysis. The findings of this study revealed that tax morale, tax awareness, and tax penalties have a significant influence on people's tax compliance behaviour, while tax fairness and Government spending perceptions have minimal impact. Attitudes and perceived behavioural control were found to have a substantial influence on tax compliance intention, but subjective norms (tax fairness and perception of government spending) had no significant impact. The research findings will be beneficial to policymakers to understand the key factors influencing the tax compliance of individuals.

Keywords : Tax compliance behaviour, Tax morale, Tax awareness, Tax penalty, Tax fairness.

Introduction

Taxation is a source of revenue for the Government to carry out its obligations to address social issues and promote welfare, and prosperity, and it has evolved into a social compact between citizens and the government. Taxes contribute 80 to 90% of a country's total income in Asia, as per OECD Revenue Statistics in Asia brochure, 2021. India's legal system is well-structured, having a three-tier federal structure on the basis of Central, State, and Local governments with clear demarcation of

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taxes to be levied on organisations and individuals. The income tax levied on salaried employees is an important direct tax category of individual taxpayers. Every assessment year, this tax is levied for the earnings earned during the assessment period from April 1 to March 31 and Individual taxpayers make income tax payments if their yearly income exceeds the minimal exemption level.

The COVID-19 pandemic, lockdown restrictions, and halt in the overall economy of the country caused severe repercussions. Many people faced severe crunch in their earnings with the loss of jobs, salary cuts, and closure of businesses. The Government of India also took several initiatives to facilitate the individuals to tide over the crisis by relaxing the norms for paying taxes during the pandemic. The second wave of the Covid-19 pandemic in India in the year 2021 led to lockdown restrictions across several states including Tamil Nadu and its severity was mirrored in the Individuals' loss in earnings and the drop in the economy. The Gross Domestic Product (GDP) of India fell to 7.3% in the year 2021, as mentioned in India's GDP fall in Indian Express. The taxes account for 80 percent to 90 percent of the country's overall income, and hence tax compliance by every individual is significant for the country's economy. In this context, this study seeks to examine the factors influencing an individual taxpayer's compliance.

Literature Review

In the context of studies on Tax compliance, two distinct streams of studies can be classified on the basis of factors influencing the tax compliance of organisations and the factors influencing the tax compliance behaviour of individuals.

To understand tax compliance by various organisation sectors varied constructs such as tax knowledge, tax awareness (Inasius, 2018), Moral and Social norms, Penalty Magnitude, Equity perception (Hery and Jasman, 2019), Indented tax evasion, Enforced tax compliance, Voluntary tax compliance (Olsen et al, 2018), Tax socialisation, Money ethics, Moral responsibility, Tax service quality (Sania and Yudianto, 2018) were used. Individual attitude, subjective norms, Behaviour (Suryanti et al, 2021), Trust in authority, power of authority, Intention to comply, enforced compliance (Yohanes et al, 2020), Tax education, high tax rate, low-level income, high household consumption level (Abdulai and Duah, 2020) were used. Audit probability, social norms, Corporate reputation, Personal norms, Business ownership (Nuguyen et al, 2019), Development levy, Corporate affairs commission, Filing annual returns (Aladejebi, 2018), Tax compliance, compliance costs, tax morale (Ofori, 2020), Tax rate, Penalty rate, Apprehension rate, Fairness, Compliance cost, Institutional trust, Socio-Culture (Chukuy et al, 2019), Money ethics, Taxation socialisation, Karma phala, (Yuniarta and Purnamawati, 2020), Tax laws and tax penalty were used

(Wadesango et al, 2018), Penalty sanctions, Tax audit, awareness of taxpayers (Rahmayanti et al, 2020), Tax amnesty (Fitria et al, 2019), Good governance, Tax understanding, Tax sanctions, Taxpayer compliance (Herman et al, 2019),

The other stream of studies explored the individuals' tax compliance behaviour and used factors such as Tax morale, tax fairness, trust in government, tax complexity, tax information, tax awareness

(Taing and Chang, 2021), Attitudes, Tax system, Tax authorities, Tax compliance intention, Tax compliance behaviour (Seki and Latifah, 2019), Attitude, Subjective norms, Perceived behavioural control, tax understanding (Istiqamah et al, 2021), service quality, tax sanction, tax amnesty, taxpayer religiosity (Rahmawati and Yulianto, 2018), Equity perception, moral norms, penalty magnitude, detection risk, (Hery and Jaman, 2019), Attitude, Subjective norms, perceived behavioural control, moral obligation, (Butta et al, 2019), Tax rate, tax penalty, tax awareness, tax fairness, tax knowledge, quality institution, (Aero and Gershon, 2020), Tax law, Penalty, Tax awareness, Tax morale, Income, (Youde and Lim, 2019) Tax knowledge, taxpayer's awareness, socialisation, sanction, taxpayers attitude (Handayani and Damayanti, 2018), Tax ethics, tax knowledge (Alkhatib et al, 2020), Taxpayers awareness, Moral obligation, Quality of tax service, (Sania and Yudianto, 2018), Tax knowledge, Tax complexity, Tax justice, (Nasution et al, 2020), Tax awareness, tax law enforcement, trust in tax authority, (Putra and Tjaraka, 2020), Tax knowledge (Al-Taffi et al., 2020), Sanction, Government authority, (Nahumury et al., 2018), Tax amnesty, tax compliance (Nuryati and Pratama, 2018).

The theory of planned behaviour (TPB) is a social psychology theory that defines human behaviour as a function of behavioural intention and attitudes toward behavioural control. TPB is a development of the previous Theory of Reasoned Action (TRA), which includes behavioural intents as important motivators for forecasting real human behaviour and believes that people have volitional control over their actions. The TPB theory has three core constructs, namely, attitude, subjective norms, and perceived behavioural control, which together shape an individual's behavioural intentions. Using the Theory of planned behaviour, many studies have been conducted on the tax compliance of individuals, SMEs, and corporate sectors. In addition to the main constructs of TPB, researchers have explored using several additional constructs to identify the drivers influencing the tax compliance behaviour of individuals.

The study by Suryanti et al, (2021) suggested that attitude and behavioural control had a positive impact on tax compliance, whereas subjective norms had a negative impact on tax compliance. Istiqamah et al. (2021) found that attitude, subjective norms, and behavioural control had a favourable influence on taxpayer compliance. Using the extended theory of planned behaviour variables, the moral responsibility factor was investigated using exploratory factor analysis to examine psychological causes for tax compliance behaviour. Taing and Chang (2020) and Sekti and Latifah (2019) used TPB in their research on tax compliance, confirming that all of TPB's (attitude, subjective norms, and perceived behaviour control) components had an impact on tax compliance factors. Seran et al. (2020) used TPB and overall factors that had an impact on the intention to comply with the tax. Structural equation modelling was used to analyse taxpayers compliance (Nuryati and Pratama, 2018).

While several studies have explored the tax compliance of organisations, few studies have examined the behaviour with respect to individuals. Also, many tax compliance studies have been conducted in developed nations such as the United States and Australia, however, the conclusions reached may not be applicable to emerging and developing countries owing to social, cultural, and political differences. Though there have been few tax studies carried out in India, this study used the theory of planned behaviour (TPB) as a conceptual framework, to investigate human behaviour represented as behavioural intent and identify the factors that impact taxpayer compliance.

Theoretical Framework

The theory of Planned Behaviour gives one of the most exact explanations of tax compliance, as demonstrated by Taing et al (2020), and any such research should contain all three of TPB's components (attitudes, subjective norms, and perceived behavioural control). Using the idea of planned behaviour, the research examines the factors that influence individual taxpayer compliance. The variables are Tax Morale (Attitude); Tax fairness and Perception of government spending (Subjective norms); Tax awareness and Tax penalty (Perceived Behavioural Control). The theoretical framework of this study is depicted in the figure. 1

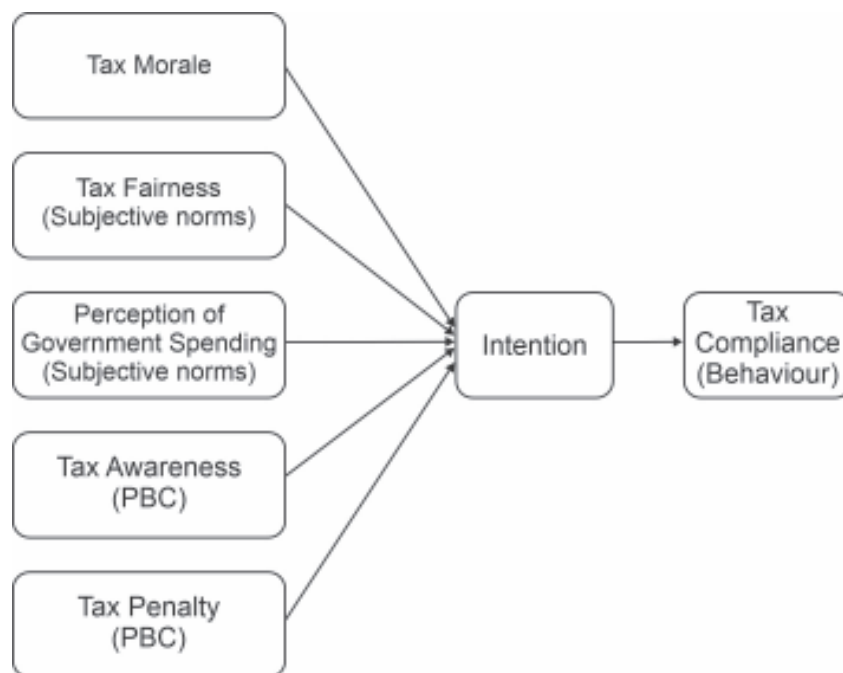


Fig.1 Theoretical Framework of The Study

Hypothesis framed:

Tax Morale

Taxpayers with better morale are more likely to comply with the law. Due to their fundamental incentive, people voluntarily pay taxes even in the face of low tax enforcement. Tax morale is a metric that assesses the perceptions and attitudes of taxpayers regarding paying and avoiding taxes.

H1: Tax Morale has a significant effect directly on Intention.

Tax Fairness

Tax fairness is a criterion used to determine whether a government's tax system is fair to all residents.

Any concept of tax fairness seeks to strike a balance between what is best for the individual and what is best for society as a whole.

H2: Tax Fairness has a significant effect directly on Intention.

Perception of Government Spending

The public's perception of government expenditure is crucial to tax compliance. Knowing the government's expenditures will encourage the people to pay taxes.

H3: Perception of government spending has a significant effect directly on Intention.

Tax Awareness

Tax awareness is critical for every person to understand which laws and tax principles must be followed.

H4: Tax Awareness has a significant effect directly on Intention.

Tax Penalty

A tax penalty is a fine imposed by the Internal Revenue Service (IRS) for failing to pay taxes on time. It's akin to a penalty for those who don't pay their taxes, which is a crucial aspect of tax compliance.

H5: Tax Penalty has a significant effect directly on Intention.

Tax compliance intention

The intention serves as a critical link between other factors that lead to tax compliance behaviour.

H6: Intention has a significant effect on taxpayer compliance.

Methodology

The study adopted descriptive research methodology since the study describes the factors affecting individual taxpayers' compliance, since the study describes the elements impacting individual taxpayers' compliance without influencing the respondent., The data for the study was obtained from a population at a specific point in time and the study's temporal period is cross-sectional. Primary data was used for the study, which was collected by conducting a survey among the respondents using a structured questionnaire. The questionnaire comprised demographic characteristics of the respondents, such as gender, age, marital status, and educational qualification, and the items of the various constructs on Tax morals, Tax fairness, perception of government expenditure, tax awareness, tax penalty, intention, and tax compliance behaviour. Government employees, private employees, sole proprietors, and all individuals who fall within the category of taxpayers form the population of

the study. The individuals belonging to the state of Tamil Nadu formed the sampling frame and the sampling units for the study were identified using the snowball sampling technique. 450 responses were received, and the adequacy of the sample size was verified using power analysis, which is better suited for determining models using structural equations that require a large sample size (Christopher Westland, 2010), According to the sample size calculator, the optimum sample size is 170, and the number of samples taken for the study was 450 which met the sample size requirement for proceeding with further analysis.

The statistical tools for analysis included reliability and validity tests and Structural Equation Modelling. The validity and reliability tests used were composite reliability, Cronbach's alpha and Average Variance Extracted (AVE). Structural Equation Modelling (SEM) is a statistical modelling technique commonly used in behavioural research. Factor analysis is used with regression or path analysis in this method. SEM is a linear model framework that may simultaneously express simultaneous regression equations and latent variables. WarPLS 7.0 software was used to perform SEM analysis.

Data Analysis

The following section presents the analysis of demographic characteristics and the impact of variables using reliability contracts, factor loadings, and SEM analysis.

Descriptive statistics

Table 1 : Demographic background

S.No.	Category	Respondents	
1	Gender	Male	256
		Female	194
2	Age	21 -30	170
		31-40	179
		41-50	60
		51-60	34
		Above 60	7
3	Education	Diploma	77
		UG	182
		PG	147
		PhD	40
		Others	4

4	Occupation	Government Organisation	94
		Private Organisation	208
		Sole Proprietor Business	74
		Partnership Business	43
		Retired	13
		Others	18
5	Individual Income (INR)	Below 20,000	54
		20,000 - 50,000	174
		50,000 - 1,00,000	182
		Above 1,00,000	40
6	Family Income (INR)	Below 50,000	58
		50,000 - 1,00,000	146
		1,00,000 - 1,50,000	118
		1,50,000 - 2,00,000	87
		Above 2,00,000	41
7	Tax slab (INR)	0 - 2,50,000	68
		2,50,001 - 5,00,000	97
		5,00,001 - 7,50,000	170
		7,50,001 - 10,00,000	179
		10,00,001 - 12,50,000	60
		12,50,001 - 15,00,000	34
		Above 15,00,000	7
8	Income tax filing	Individual	151
		Professional help	163
		Organisation	133
		Others	3

The above table represents the demographic factors of 450 respondents. Major respondents were male and most of the respondents fell under the age category 31-40; most of the respondents completed their under graduation; major respondents were employed in Private organisations; most of the respondents' income was around INR.20,000 to 1,00,000; Respondents family income were majorly around INR.50,000 – 1,00,000.

The tax slab in the table depicts under which the respondents fall in the each category. Based on the replies 148 of the respondents fell under INR.5,00,001 to 7,50,000 slab, 97 of them were under INR.2,50,001 to 5,00,000 tax slab, 81 respondents fell under INR.7,50,001 to 10,00,000 slab, 68 of the replies were from the INR.0 – 2,50,000 tax slab, 32 of them were under INR.10,00,001 to 12,50,000 slab, 20 of them were from INR.12,50,001 to 15,00,000 tax slab and remaining 3 were from the respondents who fell under tax slab above INR.15,00,000. The Income tax filing in the table is replies from the respondents regarding the filing of their income tax. The above table has given the clear inference that 163 of the respondents file their income tax through known professional help, 151 of the respondents file their income tax individually, 133 respondents file their income tax through their organisation and 3 of the respondents chose others.

Reliability of constructs:

The reliability of constructs is verified using Cronbach alpha, Composite Reliability (CR), and Average Variance Explained (AVE) and the results are displayed in Table 2 along with factor loadings of each construct.

Table.2 : Validity and Reliability of Constructs

Variables	Items Code	Factor Loadings	Composite reliability	Cronbach's alpha	AVE
Tax Morale (TM)	TM-1	0.857	0.944	0.926	0.773
	TM-2	0.9			
	TM-3	0.89			
	TM-4	0.879			
Tax Fairness (TF)	TF-1	0.9	0.953	0.934	0.834
	TF-2	0.928			
	TF-3	0.93			
	TF-4	0.895			
Perception of Government Spending (PGS)	PGS-1	0.914	0.945	0.913	0.852
	PGS-2	0.933			
	PGS-3	0.922			
Tax Awareness (TA)	TA-1	0.9	0.953	0.938	0.802
	TA-2	0.896			
	TA-3	0.912			
	TA-4	0.871			
	TA-5	0.898			

Tax Penalty (TP)	TP-1	0.913	0.937	0.899	0.832
	TP-2	0.919			
	TP-3	0.904			
Intention (INT)	INT-1	0.932	0.949	0.92	0.861
	INT-2	0.927			
	INT-3	0.925			
Tax Compliance (TC)	TC-1	0.909	0.924	0.877	0.802
	TC-2	0.902			
	TC-3	0.875			

From the table, it can be observed that the Cronbach alpha value for all the constructs is greater than the threshold value of 0.7 (Thompson et al. 1995) Tax Morale (0.926), Tax Fairness (0.934), Perception of Government Spending (0.913), Tax Awareness (0.938), Tax Penalty (0.899), Intention (0.92), and Tax Compliance (0.877). Therefore, it can be inferred that the elements that have been taken for each factor, fully describe the construct taken for the study.

Composite Reliability measures the overall reliability of the set of items loaded on each construct. The threshold value of the CR should be greater than 0.7 across the constructs (Hair et al. 2006). The CR value was found to be greater than 0.7 for all the constructs taken Tax Morale (0.944), Tax Fairness (0.953), Perception of Government Spending (0.945), Tax Awareness (0.953), Tax Penalty (0.937), Intention (0.949), and Tax Compliance (0.924).

The Cronbach's alpha and the Composite reliability values were found to be greater than the recommended values and hence the reliability of the construct was established for the CFA model (Fornell & Larcker, 1981). The convergent validity is tested using the three criteria suggested by Fornell and Larcker (1981), the CR values to be greater than 0.8, AVE values to be greater than 0.5, and factor loadings to be greater than 0.7. The Cronbach's alpha value and the composite reliability values were found to satisfy the threshold values, so reliability was established for the model. The threshold value for AVE is said to be 0.5 (Fornell & Larcker, 1981) and the AVE's of all the constructs are above 0.5, Tax Morale (0.773), Tax Fairness (0.834), Perception of Government Spending (0.852), Tax Awareness (0.802), Tax Penalty (0.832), Intention (0.861), and Tax Compliance (0.802).

A validity measure of Convergent validity- factor loadings should be statistically significant and higher than 0.5; at a minimum, all factor loadings should be ideally higher than 0.7. A loading of 0.7 or higher indicates that the latent construct is explaining 50% of the measured variables. The factor loading values were found to be greater than 0.7.

SEM model

This study used structural equation modelling to examine how characteristics including tax morale, tax fairness, and perception of government expenditure, tax knowledge, and tax penalty affect intention and the influence of that intention on tax compliance behaviour to establish that the dataset is valid and trustworthy.

Fig. 2 : SEM Model

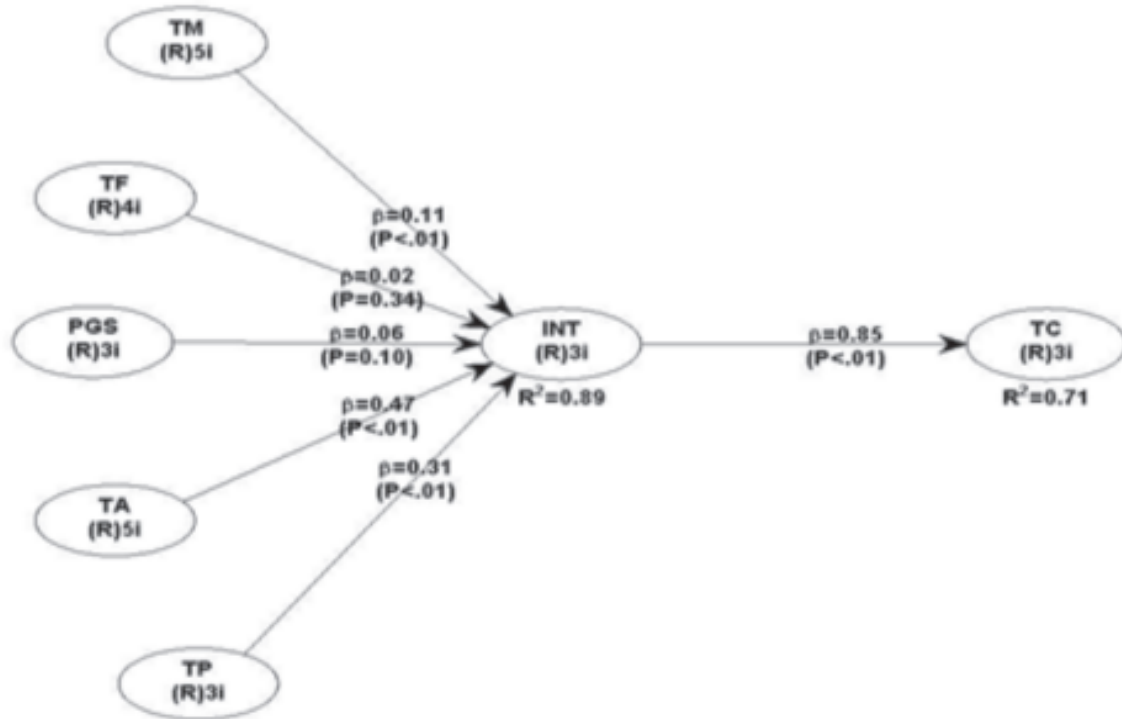


Table.3 : Hypothesis Testing

Hypothesis	Relationship	coefficient Path	Critical ratio ($t>1.96$)	Results
H1	Tax morale \square Intention	0.11	2.43	Supported
H2	Tax Fairness \square Intention	0.02	0.41	Not Supported
H3	Perception of Government Spending \square Intention	0.06	1.3	Not Supported
H4	Tax Awareness \square Intention	0.47	10.68	Supported
H5	Tax Penalty \square Intention	0.31	6.83	Supported
H6	Intention \square Tax Compliance	0.85	19.98	Supported

The first hypothesis of the study, “Tax morale has a significant effect directly on intention,” had a t value of 2.43 greater than 1.96 ($t > 1.96$) and tax morale has a significant impact on the intention of tax compliance behaviour. This finding is similar to Taing and Chang, Y. (2021). Similarly, Tax Awareness

was found to have a significant effect directly on Intention (t value of 10.68) and the finding contradicts Taing, and Chang, Y. (2021). Tax Penalty was also found to have a significant effect directly on Intention (t value of 6.83) which is similar to the findings of Hery and Jasman (2019). Intention was found to have a significant effect on taxpayer compliance (t value of 19.98). Therefore, it can be inferred that the overall factors of Tax morale, Tax awareness, Tax penalty, and intention have a significant impact on tax compliance behaviour. This finding is similar to Seran et al. (2020).

However, the constructs Tax Fairness (t value of 0.41) and Perception of government spending (t value of 1.30) had t values less than 1.96 and hence did not influence the construct Intention. The findings contradict the studies of Taing and Chang, Y (2021) and Inasius' (2018). The study finds that the constructs of Tax morale, Tax penalty, and Tax awareness had a significant influence on the behavioural intention for tax compliance which in turn influenced the significant influence on tax compliance behaviour. These findings concur with the previous research by Seran et al. (2020). However, Government spending and Tax fairness did not influence the intention of Tax compliance.

Model Fit

Table.6 : Model fit

Average R-squared (ARS)	0.5
Tenenhaus Goodness of Fit	0.533
Standardized root mean squared residual (SRMR)	0.097

R-square should be higher than the permissible range of 0.5. (Hair et al. 2011) The model's prediction accuracy is confirmed by ARS = 0.5. The degree to which the given model matches the observed or sample data is referred to as "goodness of fit." Small = 0.1, medium = 0.25, big = 0.36 (Wetzels et al.2009). The Gof in this study is 0.53, implying that the values are large and desirable. When the values of the Standardised root mean residual (SRMR) was 0.097, less than 1, showing that the indices met the criteria measures error or deviation and suggested a better model fit when the values were 1 or less than 1.

Conclusion

The study aimed to identify the factors influencing the individual's tax compliance behaviour during the COVID-19 pandemic. The findings of the study revealed that Tax morale, Tax awareness, and Tax penalty had a significant influence on the intention for tax. The individual's knowledge and self-perception of the morality and penalty in case of default were the key contributing factors to their intention towards tax compliance. However, individual taxpayers believe that tax fairness and perceptions of government expenditure had little impact on their tax compliance during to pandemic. Hence, it can be surmised that individuals opine that it is their responsibility to adhere to tax compliance. From antecedents to purpose and taxpayer compliance behaviour, this study gives a thorough

knowledge of the factors influencing the tax compliance behaviour of individuals. The conclusions of this study will be beneficial to policymakers and researchers in the arena of Behavioural studies and taxation. The study can be extended to respondents of diverse classes on the basis of geographical locations and income groups to generalize the findings of this study.

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