Tax Knowledge and Voluntary Tax Compliance: The Role of Public Trust in Nigeria

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ABSTRACT: *Tax non-compliance is a fundamental issue of concern to all government and tax authorities that must be addressed to achieve sustainable revenue generation and good governance in developed and developing societies. This study investigated the moderating effects of tax knowledge on voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria. The study employed cross sectional survey research design with a population of 30,450 informal sector operators and stratified sampling technique was adopted. Primary data was obtained from questionnaires after validity and reliability tests was carried out and the responses obtained from the administered questionnaire were analysed using univariate, bivariate and multivariate analysis. The results from the analysis indicated a positive and significant relationship between general tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; a positive and significant relationship between procedural tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; a positive and significant relationship between legal tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; and Public trusts positively and significantly moderates the relationship between tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria. The study concludes that tax knowledge influences voluntary tax compliance behaviour of taxpayers with public trusts as a moderator. Consequently, the study recommends amongst others that government and the relevantrevenue authorities should provide continuous accountability and transparency framework of government activities with practical trainings to taxpayers and fashion appropriate ways of recapturing public trust of taxpayers using both print and electronic media.*

KEYWORDS: general tax knowledge, procedural tax knowledge, legal tax knowledge, tax compliance, public trust.

INTRODUCTION

Tax is a key instrument of fiscal policy used by government to regulate the economy of any given society. It is a contribution made by citizens of any society to the state subject to the jurisdiction

of the government, for reasons of residence or property and the revenue generated is for the provision of social goods and services for the economic growth and development of that society (Appah et al, 2023a; Appah & Duoduo, 2023; Appah et al, 2023b). However, the amount of revenue to be generated from taxes largely depends on the level of compliance by taxpayers. According to Twun et al (2020), tax compliance is the readiness of taxpayers to operate in harmony as well as letter of tax laws. The authors further noted that tax compliance entails making, creating, submitting financial reports and making payments to the relevant tax authorities on time and in the necessary form. Consequently, the level of tax compliance can be achieved through tax knowledge with the moderating influence of public trust of members of that given society. This is because the level of non compliance to tax in Nigeria is very high due to the over dependence on oil and gas revenue from petroleum exploration. Hence, this subject as fascinated a lot of researchers as well as government in terms of understanding the subject and provision of achievable solutions (Al-Ttaffi et al, 2020).

Tax knowledge is the understanding of the components of tax policies within a given society. An understanding of tax policies by taxpayers determines their level of compliance within a given society (Fauziati et al, 2016; Al-Ttaffi et al, 2020). The authors argued that tax knowledge is an important factor in voluntary tax compliance. Oktaviani et al (2020) maintained that improving tax knowledge in any given society will rationally advance the level of compliance behaviour. Tax knowledge is defined as knowing and understanding of tax laws. Mianti et al (2021) described tax knowledge as the attitude of understanding tax provisions that will affect the attitude in fulfilling tax obligations. The authors further noted that tax knowledge is all that is known by taxpayers in tax regulations in terms of tax rates based on tax laws. Loo (2016) argued that tax knowledge is a powerful factor in determining taxpayers' compliance behaviour especially when implementing self assessment schemes. The studies of Masari and Suartana (2019), Oktaviani et al (2020) and Pertiwi et al (2020) indicated that tax knowledge positively and significantly affects the level of taxpayers' compliance behaviour. Nevertheless, other studies (Nyamwanza et al, 2014; Fauziati et al, 2016) indicated that tax knowledge has no positive and significant influence on tax compliance behaviour.

However, tax knowledge can only improve the level of tax compliance in any society where members of the society trust government policies and activities. The trust gap between the people and government affects voluntary tax compliance. Okoye (2019) noted that the level of mistrust of government by taxpayers increases the high level of tax evasion in Nigeria. Though, taxpayers who accept and trust tax authorities behave in ways that is fair and good which does have a positive perception of government activities and such persons are likely to voluntarily comply with tax regulations. Nevertheless, good governance practices, transparency, accountability of tax revenue,

expenditures that improve public welfare, minimal corruption level of public officials enhances taxpayers' trust and voluntary tax compliance (Mugarura et al, 2021; Okoye, 2019; Adimasu, 2017). According to Adekoya et al (2020), trust is an attitude by citizens that tax authority would be transparent, reliable, and trustworthy for the welfare of citizens. Byro and Kinyondo (2020) stressed that public trsut is to achieve a synergistic relationship between taxpayers and tax authorities. Conversely, low level of governance, massive corruption, absence of accountability and transparency of government activities diminishes taxpayers trust to comply with tax obligation (Sarsiti et al, 2018; Okoye, 2019). Citizens live in a puzzle where according to Edelman (2020) leads to violation of the social contract.

There have been several empirical studies on tax knowledge most of which focused on economic social, psychological and legal perspectives. According to Al - Ttaffi et al (2020), the absence of empirical studies on other aspects can be attributed to the reality that social influences are extremely difficult to identify. While several studies (Al-Ttaffi et al, 2020; Mianti & Budiwitjakaono, 2021; Fauziat et al, 2016; Oladipo et al, 2022; Newman & Nokhu, 2018; Damajanti & Karim, 2017; Amin et al, 2022; Bhalla et al, 2020; Oktaviani et al, 2020; Hantono, 2021) have established factors that influence taxpayer compliance such as tax knowledge and awareness, quality of services, income level and attitudes etc. However, there are only few studies (Okoye, 2019; Mugarura et al, 2021) available on the moderating influence of public trust on the relationship between tax knowledge on voluntary tax compliance behaviour in Nigeria. Hence, a research gap exists to be filled. Therefore the main objective of the study is to investigate the moderating role of public trust on tax knowledge on voluntary tax compliance behaviour in Nigeria. Consequently, the following are the specific objectives of the study:

1. To investigate the relationship between general tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria;
2. To evaluate the relationship between procedural tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria;
3. To ascertain the relationship between legal tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria; and
4. To determine the moderating influence of public trust on the relationship between tax knowledge and tax socialisation on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.
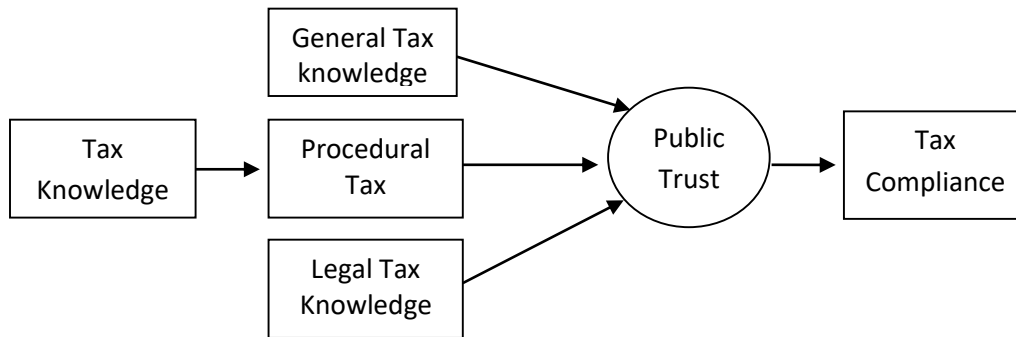
LITERATURE REVIEW

General Tax knowledge

Procedural Tax

Tax Knowledge

Legal Tax Knowledge

Public Trust

Tax Compliance

Fig 1: Schematic Representation Tax Knowledge and Compliance Framework

Concept of Tax Knowledge: The concept of tax knowledge is an indispensable tool that should be possessed by taxpayers because without knowledge of taxation, it is difficult for taxpayers to carry out their respective tax obligations. The concept is an approach of understanding or assessment of an individual's towards tax provisions that will influence the mindset in fulfilling tax obligations (Borman & Ramutumbu, 2019; Bhalla et al, 2022). Hanatono (2021) explained that tax knowledge is the process by which taxpayers are sensitive to tax legislation. The author further noted that tax knowledge enable taxpayers to understand taxation and apply the knowledge to the payment of taxes. Newman and Nokhu (2018) defined tax knowledge as the understanding of tax policy implemented inside a given society. Pertiwi et al (2020), described tax knowledge as everything that is known and understood by taxpayers in relation to tax laws. Al-Ttaffi et al (2020) identified tax knowledge as declarative tax knowledge and procedural tax knowledge. The author noted that declarative tax knowledge is knowledge on tax information and ideas while procedural tax knowledge is knowledge to perform various tasks in taxation. Also Fauziatti et al (2018) described knowledge of taxation as knowledge acquired through formal education and knowledge derived from possible opportunities to tax evasion. Borman and Ramutumbu (2019), Bhalla et al (2022) recognized three kinds of tax knowledge, namely, general tax knowledge, procedural tax knowledge and legal tax knowledge. *General tax knowledge* entails the fiscal awareness of the significance of tax payment by citizens in any given society. Borman and Ramutumbu (2019), Bhalla et al (2022), Borman and Wasserman (2020) argued that general tax knowledge means understanding the objectives of government fiscal strategies. *Procedural tax knowledge* means the skills and resources to interact with tax authorities and accurate record keeping. According to

Bhalla et al (2022), procedural tax knowledge assists taxpayers to maintain the required records and adhere to their responsibilities on time. *Legal tax knowledge* refers to the understanding of how an individual is taxed. Borman and Wasserman (2020) noted that legal tax knowledge entails understanding legislative provisions. It consists of understanding legal terms and legislations and the ability to apply the legal knowledge to specific situations to be able to compute tax liabilities (Borman & Ramutumbu, 2019; Bhalla et al, 2022). Adhikara et al (2022) recognized that tax knowledge as the predictor of tax compliance behaviour.

Concept of Public Trust: Trust is a very fundamental issue of behavioural structure. Public trust according to Mugaruwa et al (2021) is the confidence of members of any given society in the activities of government to perform what is right and perceived to be fair, transparent, objective and genuine performance of government. Furthermore Adekoya et al (2020) described public trust is the willingness of taxpayers to pay taxes based on the individual believes that government and its agents are honest, compassionate, devoid of corruption and the provision of good governance for welfare of the people. This concept influences the level of tax compliance in any given society. This is so because public trust in tax authority is fundamental in influencing taxpayers to comply with tax obligations if government performs effectively and efficiently in the provision of social goods and services for the welfare of citizens (Wogo et al, 2023). Trust can be built based on the perception that public office holders strive not to waste taxpayers' money on frivolous and white elephant projects. Cullen et al (2018) stressed that those taxpayers who believe and trust that the relevant tax authority acts in a manner that is fair and transparent have a positive perception of government activities and this categories of individuals are likely to voluntarily comply with tax rules and regulations. According to Munyentwali (2015), the behaviour towards taxes and government spending revealed a significant effect on tax compliance. Also, the research of Okoye (2019) in Nigeria disclosed that low tax compliance is as a result of the moderating influence of political trust. Furthermore, Esaiasson and Ottervik (2014), investigation suggested that political trust positively and significantly influence tax compliance. Additionally, the study of Mugaruwa et al (2021) in Uganda emphasised that public trust positively and significantly moderates the relationship between tax knowledge and tax compliance amongst SMEs in Uganda.

Concept of Tax Compliance Behaviour: The concept of tax compliance entails the willingness of taxpayers to voluntarily pay tax without sanctions and pressure. It is means correct reporting of tax base, accurate computation of tax liability, apt filing of returns, and timely payment of tax due. According to Twun et al (2020), tax compliance is the readiness of taxpayers to operate in harmony as well as letter of tax laws. The authors further stated that tax compliance entails making, creating, submitting financial reports and making payments to the relevant tax authorities on time and in the necessary form. Also Mianti and Budiwitjaksono (2021) described tax compliance as the obedient

behaviour or action of taxpayers to fulfil the obligation to carry out tax provisions by following recognized procedures and practices. Moreover, Nurmansyah et al (2021), Gantino et al (2021) argued that tax compliance is the filling of all essential tax retuns at the right time and that returns correctly report tax liability in accordance with tax legislation applicable at the time returns were filled. Okoye (2019) identified three categories of compliance. These are committed compliance, capitulative and creative compliance. The author further argued that tax compliance can be advanced to include voluntary and enforced compliance. The studies of Masari and Suartana (2019), Oktaviani et al (2020) and Pertiwi et al (2020) indicated that tax knowledge positively and significantly affects the level of taxpayers' compliance behaviour. In addition, Nurmansyah et al (2021), Sukesi and Yunaidah (2019), studies disclosed that tax socialisation positively and significantly influence the level of taxpayers' compliance behaviour.

Theoretical Review

This investigation of the moderating effects of public trust on the relationship between tax knowledge and voluntary tax compliance is based on fiscal exchange theory. This theory was propounded by Vogel (1974). The theory was developed from the economic deterrence and social psychology models (Otusanya et al, 2019). According to Adekoya et al (2020), the fiscal exchange theory is a mixture of social, psychological and economic models of explaining voluntary tax compliance behaviour. This theory adds social dynamic and moral sentiments to models of tax compliance. Mugarura et al (2021) suggests that the presence of government expenditure may motivate compliance and that government can expand compliance by providing quality public goods and services and making them more efficient and accessible to people. Otusanya et al (2019) stressed that one of the main suggestion of this theory is that of tax negotiation between taxpayers and government which is fundamental in building mutual trust, accountability, transparency and obligation between the government and the people. Adekoya et al (2020) argued that this theory was based on taxpayers' perception of government. The author further stated that the theory emphasised the absence of motivation to pay taxes where there no corresponding benefits for citizens to pay taxes. Furthermore, Otusanya et al, (2019), explained that the theory posit that citizens tends to pay tax when they believe that the government is using tax revenue to improve the welfare of the people. Hence, this theory implies that high level of tax compliance is influenced by taxpayers' decision to cooperate with the government in the tax and government expenditure game of financing state activities. However, critics of this theory advanced that the theory lacks the empirical evidence in supporting the theory as ambiguous. This theory is relevant to this present study because the payment of taxes by individuals in any given society is improved where tax revenue are logically applied in the financing of social goods and services for the welfare of the citizens.

Empirical Review

Al-Ttaffi et al (2020) studied tax knowledge and tax compliance behaviour in Yemen. The study adopted survey research design with a population of individual taxpayers in five cities and a sample size of 350 questionnaires using purposive sampling technique. The study only used 287 for data analysis. This study used tax compliance as the dependent variable and tax knowledge as independent variable. Questionnaire was employed as the primary source of data collection and data obtained were analysed using descriptive statistics and multiple regression analysis. The results from the multiple regression analysis suggested that tax knowledge significantly influence tax compliance behaviour.

Adekoya et al (2020) investigated trust and tax compliance of informal sector operators in Nigeria. The study anchored on fiscal exchange theory and political legitimacy theory. Survey research design was adopted and questionnaire was used as primary source of data collection from informal sector operators using random sampling technique from Lagos State, Nigeria. A total of 400 questionnaires were distributed and 362 were used for data analysis. The data collected from the respondents were analysed using descriptive statistics. The results from the univariate analysis revealed that respondents agreed that state internal revenue service is honest ad not corrupt in handling and dealing with tax issues. The study also disclosed that tax payment is observed as the right and natural thing to do as to support government programmes and activities.

Mugarura et al (2021) conducted a study of the moderating effect of public trust on the relationship between tax understanding and tax awareness on tax compliance in Uganda. The investigation adopted cross sectional survey research design and the population made of all small and medium enterprises while convenient and purposive sampling technique was used. Questionnaire was used as the primary source of data collection for 150 respondents. The dependent variable was tax compliance and independent variable was tax understanding and awareness while public trust was the moderator variable. The responses from the questionnaire collected from responses were analysed using univariate, bivariate and multivariate analysis. The results from the multiple regression analysis indicated that tax understanding, awareness and public trust positively and significantly influence tax compliance. Furthermore, the findings indicated that public trust moderates the relationship between tax understanding and tax awareness on tax compliance in Uganda.

Mianti et al (2021) analysed the effect of tax knowledge, tax awareness and tax sanctions on tax compliance in Indonesia. The research adopted survey research design and the population consists of all individual taxpayers in Pratama Surabaya Mulyorejo while incidental sampling technique

was used to determine a sample size of 100. The study used questionnaire as the primary source of data collection. The independent variable consisted of tax knowledge, tax awareness and tax sanctions while the dependent variable was tax compliance. The data collected from the questionnaires administered to respondents were analysed using descriptive statistics and partial least square. The results from the least square revealed a positive and significant relationship between tax knowledge, tax awareness and tax sanctions on tax compliance in Indonesia.

Oladipo et al (2022) examined tax fairness and tax knowledge on tax compliance of listed manufacturing companies in Nigeria. The study adopted Laffer Curve Theory and survey research design was used while the population consisted of 35 firms and a sample size of 20. A total of 400 questionnaires were administered to respondents and 278 was returned for analysis. The study used tax fairness and tax knowledge as independent variable and tax compliance as dependent variable. Questionnaire was the primary source of data collection from the sampled respondents and the results collected were analysed using correlation matrix, analysis of variance and multiple regression analysis. The results from the multiple regression analysis suggested that tax fairness revealed a negative and significant relationship with tax compliance while tax knowledge exhibited a positive and significant relationship with tax compliance in Nigeria.

Twun et al (2020) studied tax knowledge and tax compliance in Ghana. The study adopted social exchange theory. The study used survey research design with a population of 139 registered taxpayers and a sample size of 130 was returned and used for analysis. The study used knowledge of tax rights and responsibilities, knowledge of business income, knowledge of employment income and awareness of sanctions as independent variable while tax compliance as dependent variable. Questionnaire was used as the primary source of data collection and the responses obtained were analysed using descriptive statistics, partial least square and structural model. The responses from questionnaire revealed that knowledge of tax rights and responsibilities, knowledge of employment income, and awareness of sanctions statistical significant on tax compliance while knowledge of employment income suggested non statistical significance.

Oktaviani et al (2020) investigated the moderating influence of tax knowledge and tax socialisation on tax compliance in Indonesia. The study anchored on specificity and consistency attribution. The study used survey research design and a population 95 taxpayers in West Semarang – Indonesia Tax Office and purposive sampling technique was used to determine the sample size of 95. Questionnaire was the primary source of data collection from the respondents. The study adopted tax knowledge and tax socialisation as independent variables and tax compliance as dependent variable while tax awareness as mediator variable. The responses from the questionnaire were analysed using descriptive statistics, regression analysis and path analysis. The findings from the

analysis indicated that tax knowledge and tax socialisation significantly influence taxpayer compliance and awareness. Also, the findings revealed that tax awareness partially mediates the relationship between tax knowledge and tax socialisation on tax compliance in Indonesia.

METHODOLOGY

This study adopted cross sectional survey research design. This design was chosen because of its ability to provide relevant responses to the study objectives, research questions and hypotheses. Cross sectional survey research was chosen on the basis of respondents' accessibility and spread in Bayelsa State. The approximate population of the study consisted of 30,450 informal sector operators. This consists of self – employed professionals such as restaurant operators, transporter, bricklayers, panel beaters/welders, electricians, carpenters, auto mechanics, barbers and hair dressers, spare parts dealers, fashion designers, farmers, owners of small and medium enterprises, traders, point of sales operators and shoe makers in Bayelsa State. The approximate population was derived from the informal sector operators' trade and artisan associations taxpayers are members. The choice of using trade and artisan associations was due to the absence of reliable registered members of informal sector operators in Bayelsa State. Consequently, the researchers sought to use data from trade and artisan associations with a view of obtaining list of members from which the respondents were randomly selected.

The study adopted stratified sampling technique to determine the number of trade and artisan informal sector operators classified into fifteen (15) groups on the basis of line of business. The study is based on a survey of nine hundred (900) respondents on average of sixty (60) participants from the fifteen (15) respondents groups. This sample size was used on the basis of the maximum and minimum practical sample size for statistical testing. Avwokeni (2013), Appah (2020) maintained that a sample size equal to or greater than thirty (30) subjects per group class is suitable for any statistical test. The choice of sixty (60) participants was based on the suggestion of Kothari and Garg (2014) that sample plan can be enhanced by increasing the sample of the population. Otusanya et al (2019) maintained that this approach is essential in informal sector operations where the actual population cannot be established.

Primary data were adopted in this study. The primary data were collected from responses from questionnaires administered to the sampled informal sector operators. The questionnaire was designed to take into consideration the personal data and study objectives and the questionnaire is divided into two sections of A and B. Section A consists of demographic data while Section B consists of statements measuring respondents perceptions on tax knowledge, tax socialisation, tax compliance and public trust. The questionnaire was designed using a five point Likert scale ranging

from strongly agree (5) to strongly disagree (1). The measurement for dependent variable of tax compliance and independent variables of tax knowledge and tax socialisation while public trust the moderating variable was adopted from prior studies with some modifications. The reliability of the questionnaire were tested using Cronbach Alpha coefficient and according to Appah (2020), a Cronbach Alpha greater than 0.6 is considered acceptable in terms of construct reliability. Table 1 shows the Cronbach Alpha reported in this study.

Table 1: Reliability Statistics

Construct	Number of items	Cronbach Alpha
Procedural Tax Knowledge	5	0.833
Legal Tax Knowledge	5	0.746
General Tax Knowledge	5	0.856
Public Trust	5	0.726
Tax Compliance	5	0.848

Source: Authors' Survey, (2024)

The data collected from the administered questionnaires were analysed using a three stage process of univariate analysis, bivariate analysis and multivariate analysis. The multiple regression was guided by a linear model below:

$$TAC = \beta_0 + \beta_1 GTK + \beta_2 PTK + \beta_3 LTK + \beta_4 PUT + \beta_5 GTK * PUT + \beta_6 PTK * PUT + \beta_7 LTK * PUT + e \text{ ------------------------------------- (1)}$$

Where:

TAC = Tax Compliance; GTK = General Tax Knowledge; PTK = Procedural Tax Knowledge; LTK = Legal Tax Knowledge; PUT = Public Trust; $\beta_0 - \beta_3$ represents the regression coefficient; $\beta_4 - \beta_7$ represents moderating effects coefficients while e error term.

RESULTS AND DISCUSSIONS

Table 2   Questionnaire Distribution

	Category	Frequency	Percent	Valid Percent	Cumulative Percent
	Questionnaire Retrieved"	850	94.4	94.4	94.4
Valid	Questionnaire Not Retrieved"	50	5.5	5.6	100.0
	Total	**900**	**100.0**	**100.0**	

Source: Field Survey (2024)

Table 2 shows the questionnaires distributed to the sample respondents of the study. 850 copies of the questionnaires administered were retrieved representing 94.4% of the accessible population of the study. 50 copies of the questionnaires administered were not retrieved at the due date

representing 5.6% of the targeted population of the selected informal sector operators in Bayelsa State, Nigeria.

Descriptive Analysis

The descriptive statistics measures the mean, median, maximum, minimum, standard deviation statistics are computed for each of the study variables with a view to quantify the manifests construct of the variable in terms of central tendency, dispersion and shape of their distributions. Therefore, each of the variables and their descriptive properties are presented individually in the following subsections.

Table 3 Descriptive Statistics of General Tax Knowledge

S/N	Items	N	Min	Max	Mean	Std. D
1	General tax knowledge enable me to understand the reasons why people pay taxes to government	850	1.00	5.00	3.7032	1.64321
2	General tax knowledge enable me to appreciate the fairness of a good tax system in terms of tax base and tax structure.	850	1.00	5.00	3.4782	1.53245
3	General tax knowledge enables me to understand the willingness to contribute to the provision of social goods and services.	850	1.00	5.00	3.7872	1.45323
4	General tax knowledge ensures the understanding those keeping tax affairs as part of good financial habit.	850	1.00	5.00	3.6234	1.37123
5	General tax knowledge improves the understanding of tax requirements	850	1.00	5.00	3.3234	1.22134
Valid N (listwise)		**850**			**3.58308**	**1.444292**

Source: Field Survey (2024)

The results in table 3 represents the descriptive statistics of the mean and standard deviation responses on general tax knowledge variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on general tax knowledge. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (M=**3.58308**; SD=**1.444292**) respectively. This implies that general tax knowledge is a significant predictor (tax knowledge and tax socialisation) of informal sector operators in Bayelsa State, Nigeria.

Table 4   Descriptive Statistics of Procedural Tax Knowledge

S/N	Items	N	Min	Max	Mean	Std. D
1	Procedural tax knowledge improves my understanding of how tax systems are structured and administered	850	1.00	5.00	2.6773	1.5327
2	Procedural tax knowledge improves my understanding of tax requirements such as registration and filling requirements.	850	1.00	5.00	3.4022	1.8472
3	Procedural tax knowledge enhances my understanding and sensitivity of procedures and processes relating to the responsibility of filling tax returns.	850	1.00	5.00	2.5970	1.7217
4	Procedural tax knowledge enhances the timeliness, adequacy and accurate record keeping to complete and submit tax returns	850	1.00	5.00	2.7811	1.4623
5	Procedural tax knowledge increases my understanding of the processes and responsibilities of being tax compliant	850	1.00	5.00	3.3043	1.3219
Valid N (listwise)		**850**			**2.95238**	**1.57716**

Source: Field Survey (2024)

The results in table 4 depicted the descriptive statistics of the mean and standard deviation responses on procedural tax knowledge variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on procedural tax knowledge. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (M=**2.95238**; SD=**1.57716**) respectively. This implies that procedural tax knowledge is a significant predictor of tax knowledge of informal sector operators in Bayelsa State, Nigeria.

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Table 5   Descriptive Statistics of Legal Tax Knowledge

S/N	Items	N	Min	Max	Mean	Std. D
1	Legal tax knowledge improves my understanding of tax legislation.	850	1.00	5.00	3.8773	1.8171
2	Legal tax knowledge ensures the application of tax legislation on specific issues and comply accurate with tax obligation.	850	1.00	5.00	3.6213	1.8813
3	Legal tax knowledge enables me to understand tax exemptions in the computation of tax liability.	850	1.00	5.00	3.7127	1.7278
4	Legal tax knowledge enable me to understand the consequences of tax evasion.	850	1.00	5.00	4.8238	1.3820
5	Legal tax knowledge enable me to understand the tax policy of government and the purpose for tax revenue generation	850	1.00	5.00	3.6072	1.6215
	Valid N (listwise)	**850**			**3.92846**	**1.68594**

Source: Field Survey (2024)

The results in table 5 depicted the descriptive statistics of the mean and standard deviation responses on legal tax knowledge variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on legal tax knowledge. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (M=**3.92846**; SD=**1.68594**) respectively. This implies that legal tax knowledge is a significant predictor of tax knowledge of informal sector operators in Bayelsa State, Nigeria.

Table 6   Descriptive Statistics of Public Trust

S/N	Items	N	Min	Max	Mean	Std. D
1	The state government is reliable in the application of tax revenue	850	1.00	5.00	4.6822	1.4775
2	The state government is reliable, transparent and objective in the award of contract.	850	2.00	5.00	3.8558	1.8102
3	The state government is not corrupt in the management and handling of tax revenue.	850	1.00	5.00	4.6270	1.5474
4	The state government is trust worthy in the application of tax revenue.	850	1.00	5.00	4.3432	1.6242
5	The state government is exhibit openness and transparency in dealing with taxpayers.	850	1.00	5.00	4.6321	1.5232
Valid N (listwise)		**850**			**4.42806**	**1.5965**

Source: Field Survey (2024)

The results in table 6 showed the descriptive statistics of the mean and standard deviation responses on public trust variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on public trust. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (M=**4.42806**; SD=**1.5965**) respectively. This implies that public trust is a significant criterion of (moderator) of tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Table 7   Descriptive Statistics of Voluntary Tax Compliance

S/N	Items	N	Min	Max	Mean	Std. D
1	The payment of tax is the right and real thing to do as a citizen	850	1.00	5.00	4.5432	1.61443
2	The payment of tax is the responsibility that should be willingly accepted by all citizens.	850	1.00	5.00	4.4732	1.71422
3	I pay tax to support the government programmes and activities.	850	1.00	5.00	3.7645	1.66174
4	I have registered with the tax authority as required by tax rules.	850	1.00	5.00	4.7543	1.64718
5	I keep all accounting records as required by tax laws and my tax liability is correctly reported	850	1.00	5.00	4.8342	1.17346
Valid N (listwise)		**850**			**4.47388**	**1.562206**

Source: Field Survey (2024)

The results in table 7 revealed the descriptive statistics of the mean and standard deviation responses on voluntary tax compliance variable using five questionnaire items that was designed on a five point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on voluntary tax compliance. Notwithstanding, all the items mean are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (M=**4.47388**; SD= **1.562206**) respectively. This implies that voluntary tax compliance is a significant criterion of tax knowledge of informal sector operators in Bayelsa State, Nigeria.

Correlation Analysis

Table 8: Results of Correlation Analysis

		TAC	GTK	PTK	LTK	PUT
TAC	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	850				
GTK	Pearson Correlation	.911**	1			
	Sig. (2-tailed)	.000				
	N	850	850			
PTK	Pearson Correlation	.878**	.822**	1		
	Sig. (2-tailed)	.000	.000			
	N	850	850	850		
LTK	Pearson Correlation	.019	.109**	.083*	1	
	Sig. (2-tailed)	.573	.001	.015		
	N	850	850	850	850	
PUT	Pearson Correlation	.909**	.886**	.941**	.048	1
	Sig. (2-tailed)	.000	.000	.000	.163	
	N	850	850	850	850	850

Source: Computed by Researcher's Via SPSS (2024)

The study results in Table 8 indicated there was a positive and statistically significant correlation (r= .911, P=0.000) between general tax knowledge and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria; there is a strong positive and statistically significant correlation (r= .878**, P=0.000) between procedural tax knowledge and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria; there is a positive and statistically insignificant correlation (r= .019**, P=0.573) between legal tax knowledge and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria, Also a positive and statistically significant correlation (r= .909, P=0.000) between public trust and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. The findings implies that tax knowledge positively and statistically significantly correlation voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Multivariate (Regression) Analysis

Table 9: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.949[a]	.901	.901	.29363	1.086

a. Predictors: (Constant), PUT, LTK, GTK, PTK

b. Dependent Variable: TAC

The model summary in table 9 produced a correlation coefficient; R = 0.949 showed that there is a strong correlation between dependent variable of voluntary tax compliance (TAC) and independents variables of general tax knowledge (GTK), procedural tax knowledge (PTK), legal tax knowledge (LTK), and the moderator variable of public trust (PUT). Our R2 stood at 0.901 which implies that about 90.1% of variations in the dependent variable (voluntary tax compliance) attributed to changes in the independent variables of voluntary tax compliance (TAC) and independents measures of general tax knowledge (GTK), procedural tax knowledge (PTK), legal tax knowledge (LTK), and public trust (PUT) moderator variable. The remaining variation is the error term and is attributed to other factors not included in the model. The remaining value for voluntary tax compliance (TAC) is low since the unexplained variation is only 9.9%. The Durbin-Watson d = 1.086 indicate that there is no first order linear auto-correlation in the data and it shows that the model has goodness of fitness.

Table 10: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	664.934	6	110.822	1285.323	.000[b]
	Residual	72.685	843	.086		
	Total	737.619	849			

a. Dependent Variable: TAC
b. Predictors: (Constant), PUT, LTK, GTK, PTK

Table 10 indicated a regression significant P-value of 0.000<0.05 and F(1285.323) indicating that the overall model is statistically significant at 0.05 between the dependent variable of voluntary tax compliance (TAC) and the independent variables of general tax knowledge (GTK), procedural tax knowledge (PTK), legal tax knowledge (LTK) and as well as public trust (PUT) as moderating variable.

Table 11   Model Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.828	.211		22.878	.000
	GTK	.336	.019	.443	17.960	.000
	PTK	.067	.028	.106	2.397	.017
	LTK	.024	.012	.029	1.916	.046
	TSO	.230	.028	.305	8.178	.000
	PUT	.184	.033	.229	5.592	.000

a. Dependent Variable: TAC

Test of Hypotheses

$H_{01:}$ General tax knowledge has no positive and significant influence voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Table 11 disclosed the coefficient and t-Statistics of the estimated marginal influence of general tax knowledge (GTK) on voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. The coefficient and t-statistics of general tax knowledge (GTK) and voluntary tax compliance behaviour (TAC) was .336 and 17.960, indicating that general tax knowledge (GTK) positively influence voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. This positive influence is significant since the absolute value of P-value (0.000) was less than 0.05. This simply indicated that the null hypothesis (H_{01}) is rejected and the alternate hypothesis (H_{a1}) was accepted. Therefore, it was concluded that general tax knowledge has positive and significant influence on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

$H_{02:}$ Procedural tax knowledge has no positive and significant influence voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Table 11 disclosed the coefficient and t-Statistics of the estimated marginal influence of procedural tax knowledge (PTK) on voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. The coefficient and t-statistics of procedural tax knowledge (PTK) and voluntary tax compliance behaviour (TAC) was .067 and 2.397, indicating that procedural tax knowledge (PTK) positively influence voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. This negative influence is significant since the absolute value of P-value (0.017) was less than 0.05. This simply indicated that the null hypothesis (H_{02}) is rejected and the alternate hypothesis (H_{a2}) was accepted. Therefore, it was concluded that procedural tax knowledge has positive and significant influence on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

$H_{03:}$ Legal tax knowledge has no positive and significant influence voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Table 11 disclosed the coefficient and t-Statistics of the estimated marginal influence of Legal tax knowledge (LTK) on voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. The coefficient and t-statistics of legal tax knowledge (LTK) and voluntary tax compliance behaviour (TAC) was .024 and 1.916, indicating that procedural tax knowledge (PTK) positively influence voluntary tax compliance behaviour (TAC) of informal sector operators in Bayelsa State, Nigeria. This positive influence is significant since the absolute value of P-value (0.046) was less than 0.05. This simply indicated that the null hypothesis (H_{03}) is rejected and the alternate hypothesis (H_{a3}) was accepted. Therefore, it was concluded that legal tax knowledge has

positive and significant influence on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Moderated Multiple Regression (MMR) Estimation
Statement of Hypothesis

H_{05}: Public trust does not positively and significantly influence tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

Table12: Summary of Moderation Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.911[a]	.830	.830	.38456	.830	4139.840	1	848	.000	
2	.937[b]	.878	.878	.32566	.048	335.447	1	847	.000	1.063

a. Predictors: (Constant), TKS

b. Predictors: (Constant), TKS, PUT

c. Dependent Variable: TAC

Table 12 provides information on the unmoderated and moderated results obtained from voluntary tax compliance (TAC) model. The Durbin-Watson statistic value 1.063 is within the acceptable range of 1 to 3 specified by Field (2009) and this affirmed that the problem of autocorrelation is unlikely to exist in the series. The unmoderated and moderated R^2 for the voluntary tax compliance (TAC) specifications are 0.830 and 0.878 respectively that accounted for 83.0% and 87.8% of the variations in voluntary tax compliance (TAC) while 17.0% and 12.2% was explained by unknown variables that were not included in the Moderated Multiple Regression model in voluntary tax compliance (TAC). However, for purposes of testing the set hypothesis on the change statistics and other valuable information resulting from the interaction influence of public trust. The unmoderated and moderated R^2 for voluntary tax compliance (TAC) model are 0.830 and 0.878 respectively resulting to R^2 change of 0.048 (0.878 - 0.830). This indicated an increase of 4.8% (0.048 x 100) in the variation explained by the addition of the interaction term in the voluntary tax compliance (TAC) model.

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Table13:   ANOVA of Moderation Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	612.214	1	612.214	4139.840	.000[b]
	Residual	125.405	848	.148		
	Total	737.619	849			
2	Regression	647.790	2	323.895	3054.010	.000[c]
	Residual	89.829	847	.106		
	Total	737.619	849			

a. Dependent Variable: TAC
b. Predictors: (Constant), TKS
c. Predictors: (Constant), TKS, PUT

Table 13 provides information on the unmoderated and moderated results obtained from voluntary tax compliance (TAC) model. The model has F-statistic values 4139.840 and 3054.010 in its unmoderated and moderated specifications with respective Prob. ** value 0.000[b] and 0.000[c] indicated that both the unmoderated and the moderated models are properly fitted since the Prob. ** value is less than the decision criterion of 5%.

Table 14 Coefficients[a] of Moderation Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.830	.044		132.940	.000
	TKS	.690	.011	.911	64.342	.000
2	(Constant)	5.859	.037		157.631	.000
	TKS	.372	.020	.491	18.941	.000
	PUT	.380	.021	.474	18.315	.000

a. Dependent Variable: TAC
Source: Author's Computation using SPSS, 25

The moderated estimation showed that public trust (PUT) has positive influence on the tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. This can be observed from the value of beta coefficient of .372; .380 and t-Statistic of 18.941; 18.315 with p-value of 0.000; 0.000 indicating that the p-value is statistically significant at 5%. Based on the results of the Prob. ** values of 0.000 and 0.000< 5% chosen decision criterion for the moderating model. The study to rejected the null hypothesis (**H04)** and concluded that public trust does positively and significantly influence tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

DISCUSSION OF FINDINGS

General Tax Knowledge and Tax Compliance Behaviour: The findings from the multiple regression analysis indicated that general tax knowledge positively and significantly affects voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. The outcome of this study is consistent with the findings of Al-Ttaffi et al (2020); Mianti et al (2021); Oladipo et al (2022); Twun et al (2020); Oktaviani et al (2020) that the knowledge of tax processes and procedures promotes voluntary tax compliance. This implies that the quality of tax knowledge through formal and informal tax education to taxpayers will improve tax revenue generation to the government by means of voluntary tax compliance. The outcome further buttresses the study of Yahaya (2015) that knowledge is power and key to voluntary tax compliance, owning that citizens would only cooperate and respond to information having full knowledge of the benefit or demerits thereof. However, the findings our research contradicts the study conducted by Yusuf and Ismail (2017) that knowledge of tax does not influence the level of voluntary tax compliance. Similar result was suggested by Santana et al (2020) that knowledge of tax procedures and laws negatively affects the perceptions of individual taxpayers to paying taxes.

Procedural Tax Knowledge and Tax Compliance Behaviour: The findings from the multiple regression analysis indicated that procedural tax knowledge positively and significantly affects voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria. The outcome of this study is supported by the findings of Al-Ttaffi et al (2020); Mianti et al (2021); Oladipo et al (2022); Twun et al (2020); Oktaviani et al (2020) that the knowledge of tax processes and procedures promotes voluntary tax compliance. This implies that the quality of tax knowledge through formal and informal tax education to taxpayers will improve tax revenue generation to the government by means of voluntary tax compliance. The outcome further buttresses the study of Yahaya (2015) that knowledge is power and key to voluntary tax compliance, owning that citizens would only cooperate and respond to information having full knowledge of the benefit or demerits thereof. However, the findings our research contradicts the study conducted by Yusuf and Ismail (2017) that knowledge of tax does not influence the level of voluntary tax compliance. Similar result was suggested by Santana et al (2020) that knowledge of tax procedures and laws negatively affects the perceptions of individual taxpayers to paying taxes.

Legal Tax Knowledge and Tax Compliance Behaviour: The findings from the multiple regression analysis indicated that legal tax knowledge positively and significantly affects voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria. The outcome of this study is concurs with the findings of Al-Ttaffi et al (2020); Mianti et al (2021); Oladipo et al (2022); Twun et al (2020); Oktaviani et al (2020) that the knowledge of tax processes and procedures promotes voluntary tax compliance. This implies that the quality of tax knowledge through formal and informal tax education to taxpayers will improve tax revenue generation to the government by means of voluntary tax compliance. The outcome further buttresses the study of Yahaya (2015) that knowledge is power and key to voluntary tax compliance, owning that citizens would only

cooperate and respond to information having full knowledge of the benefit or demerits thereof. In addition, Amin et al. (2022) study suggested that compliance was significantly related with knowledge about tax. However, the findings our research contradicts the study conducted by Yusuf and Ismail (2017) that knowledge of tax does not influence the level of voluntary tax compliance. Similar result was suggested by Santana et al (2020) that knowledge of tax procedures and laws negatively affects the perceptions of individual taxpayers to paying taxes.

Public Trust on Tax Knowledge and Tax Compliance Behaviour: The results from our study disclosed that public trust does positively and significantly influence tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. The outcome of our study agrees with Mugarura et al (2021) that tax understanding, awareness and public trust positively and significantly influence tax compliance. Furthermore, the findings indicated that public trust moderates the relationship between tax understanding and tax awareness on tax compliance in Uganda. The results are in line with the investigation by Adimasu et al. (2017) that taxpayer's positive perception towards the tax system and government spending can boost voluntarily tax compliance.

SUMMARY, CONCLUSION, RECOMMENDATIONS IMPLICATIONS AND FUTURE RESEARCH

This study investigated the moderating effects of public trust on the relationship between tax knowledge and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. The study findings revealed that general tax knowledge positively and significantly affects voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; procedural tax knowledge positively and significantly affects voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; legal tax knowledge positively and significantly affects voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria and public trust does positively and significantly influence tax knowledge on voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria. On the basis of the findings from the study, the following conclusion were reached:

1. General tax knowledge affects voluntary tax compliance behaviour positively and significantly;
2. Procedural tax knowledge affects voluntary tax compliance behaviour positively and significantly;
3. Legal tax knowledge affects voluntary tax compliance behaviour positively and significantly; and
4. Public trust positively and significantly moderates the relationship between tax knowledge and voluntary tax compliance behaviour of informal sector operators in Bayelsa State, Nigeria.

On the basis of the conclusion, the following recommendations were made:

1. Government should do a whole lot to enhance public tax education on tax issues and tax education should be included in school curricula at all levels of education so that students are aware of their obligations as future taxpayers. Also, tax education should include not only the technical and procedural tax education but also an increased knowledge of the motivation that should accompany voluntary tax compliance behaviour.
2. The government and revenue authorities should provide continuous accountability and transparency of government activities with practical trainings to taxpayers and fashion appropriate ways of recapturing the public trust of taxpayers using both print and electronic media.
3. The government and revenue authorities should maintain tax fairness at the point of levying tax, registration and collection as this will protect honest and minimise corrupt amongst tax collectors thus improving public trust; and
4. Finally, it should be established that provision and stipulation of tax knowledge alone is not enough to stimulate effective and efficient level of voluntary tax compliance. It is imperative for taxpayers to have good knowledge of tax theory and practices but also the approach government spends revenues generated from tax. The provision of relevant information about government revenue and expenditure and the total revenue generated from taxes to citizens transparently is central. This provides accountability, transparency and better perception of good governance to the taxpayers. This will invalidate public mistrust and a means to create public trust among taxpayers consequently enhancing voluntary tax compliance in any given tax jurisdiction.

The findings obtained from this current study would be advantageous to both tax literature and practice. In terms of tax literature, the findings will provide rules and strategy for future researchers to expand tax knowledge and tax compliance proxies. Also, the findings would provide evidence of possible indicators of non-compliance for future research. From the policy makers' perspectives, the findings will assist tax authority to develop effective and efficient tax education programmes for the advancement of voluntary tax compliance practices in developed and developing countries. This implication of this study provides that the provision of adequate tax knowledge to taxpayers would enhance voluntary compliance which will enhance tax revenue generation. Policymakers and governments should spread more tax knowledge regarding the current tax reforms implemented in the country through conferences, seminars, symposiums and workshops to eliminate the uncertainty regarding changing tax laws and regulations. It would promote timely voluntary tax compliance, generation of revenue, increased business efficiency, and performance of informal sector operators.

In terms of limitations, the current study focused on the data from Bayelsa States, Nigeria. Consequently, further investigation can be conducted to cover more states in Nigeria to provide a comprehensive view of informal sector operators in Nigeria. Additional, future research might use different research strategies and techniques on tax knowledge and voluntarytax compliance, Further studies could be done on the effects of tax knowledge before and after on tax compliance. The variables used are still limited to taxpayer knowledge, taxpayer awareness, and taxpayer compliance. Therefore, future research needs to add other variables such as education level and income as independent variables. Future research could be investigated using longitudinal study by comparing of more years could provide different outcomes from this 'point in time' study. Additionally, using data from tax authorities and comparing this with data from interviews and questionnaires could also be valuable as a further data source for a tax compliance study of this type, although the chances of obtaining data from tax authorities might be very difficult.

Acknowledgement

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