

# Moderating Role of Tax Education On Social Norms and Tax Morale in Nigeria

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doi: <https://doi.org/10.37745/ejbir.2013/vol14n283113>

Published June 09, 2026

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**Citation:** Appah E., Nkak P., Eburunobi E.O., Oyinpreye P.G. (2026) Moderating Role of Tax Education On Social Norms and Tax Morale in Nigeria, *European Journal of Business and Innovation Research*, 14(2),83-113

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**Abstract:** *This study investigates the moderating role of tax education on the relationship between social norms and tax morale in Nigeria. The study used Social Norms Theory as the theoretical framework. A cross-sectional survey design was adopted, and data were collected from 385 respondents selected using a structured questionnaire. The study applied univariate, bivariate and multivariate statistical techniques to analyse the data. Univariate analysis was used to describe respondents' demographic characteristics and key variables, while bivariate analysis assessed the individual relationships between each independent variable and tax morale. Multivariate regression analysis was further employed to determine the combined effect of the explanatory variables on tax morale. The findings reveal that descriptive norms, subjective norms, and injunctive norms significantly enhance tax morale by reinforcing perceptions of acceptable tax behaviour within society. Personal norms were also found to have a strong positive influence, indicating that internalised moral obligations encourage voluntary tax compliance. Cultural norms significantly shape taxpayers' attitudes by fostering collective responsibility and civic duty, while tax education positively influences tax morale by increasing awareness and understanding of tax obligations and procedures. The findings also confirm that tax education moderates the relationship between social norms and tax morale. Generally, the results confirm that social and psychological norms, together with tax education, jointly and significantly improve tax morale. The study recommends strengthening tax education programmes and leveraging normative influences to improve voluntary tax compliance.*

**Keywords:** Tax morale, descriptive norms, subjective norms, injunctive norms, personal norms, cultural norms, tax education, Nigeria.

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## INTRODUCTION

Taxation is generally recognised as a basic means of generating public revenue and funding public-sector activities in contemporary societies. It provides the financial resources required for the provision of public goods such as infrastructure, healthcare, education, and security (Appah & Dein, 2026a; Appah & Aganaba, 2025a; Appah & Aganaba, 2024a). In developing nations, nonetheless, the efficacy of taxation systems is frequently hindered by low voluntary compliance and prevalent tax evasion (Ogbomah et al, 2025). Nigeria characterizes a usual case where, notwithstanding the several tax reforms and administrative advances, tax compliance remains moderately low. This scenario has elevated concerns among policymakers and researchers about the behavioural and institutional issues that influence taxpayers' motivation to fulfil their tax obligations (Appah & Fadah, 2026b; Appah & Aganaba, 2025b; Appah & Aganaba, 2024b). According to Marfiana et al (2025), taxation remains the fundamental source of government revenue that supports the financing of numerous government projects such as infrastructural development, education, and healthcare, which are vital for enhancing the welfare of the citizens. The author further argues that without sufficient tax revenue, the government's financial activities face various challenges in implementing sustainable development programs. Consequently, tax revenue plays a deliberate role in supporting fiscal stability and reducing dependency on external financing (Marfiana et al, 2025).

One of the vital concepts employed to describe voluntary tax compliance is tax morale, which refers to the intrinsic motivation or moral obligation of individuals and organisations to pay taxes (Alabi et al, 2024; Ogbomah & Appah, 2024). Agbetunde et al (2020) argue that tax morale exhibits taxpayers' attitudes, ethical values, and beliefs about the legitimacy of taxation and the role of government in society. The Organisation for Economic Co-operation and Development (OECD) explains that tax morale may well improve tax revenues in the short term through behavioural economic approaches and, in the longer term, through well-designed reforms towards building trust and legitimacy (OECD, 2019). Tax morale plays a significant role in securing sustainable tax revenue (OECD, 2019), improving tax compliance (OECD, 2019) and reducing tax evasion (Owusu et al., 2021). Modern research emphasises that psychological and social factors play a principal role in determining tax compliance behaviour. These factors include trust in government institutions, perceptions of fairness in the tax system, social norms, and the perceived benefits derived from tax revenue (Hidayat, 2022; Prichard, 2022; Górecki & Letki, 2021; McCulloch et al., 2020; Cahyonowati et al., 2022; Paleka, 2022).

Among these factors, social norms have been identified as a major factor affecting tax morale and compliance behaviour. Marfiana et al (2025) explains that social norms have been found to have an established influence on human judgement and behaviour, and investigates the social dynamics in influencing individuals' attitudes and behaviour. Social norms refer to shared expectations within a society regarding acceptable or unacceptable behaviour. Cahyonowati et al (2022) described social norms as the rules and principles understood by members of a group, and become their guidelines for, or limitations on, social behaviour without going through law enforcement. In the context of taxation, social norms reveal how individuals perceive tax compliance within their

societies and professional environments. Studies have shown that social norms significantly influence taxpayers' attitudes and behaviour toward tax compliance, as individuals often adjust their behaviour to conform to societal expectations and community standards (Cahyonowati et al., 2022; Paleka, 2022; Lamantia & Pezzino, 2021; McCulloch et al., 2020). In many developing countries, including Nigeria, weak enforcement and the prevalence of informal economic activities can reinforce social norms that tolerate tax evasion. The literature shows that social norms are closely related to tax compliance (Wenzel, 2004). Consequently, social norms are powerful determinants of tax morale, enhancing societal awareness and shaping social interactions and dynamics for taxpayers when making compliance decisions (Marfiana et al., 2025). In addition, social norms can become informal institutions in society that are recognised to promote tax compliance (Di Gioacchino & Fichera, 2020; Górecki & Letki, 2020; Cahyonowati et al., 2023). Another factor that influences tax morale is tax education, which plays a critical role in improving taxpayers' awareness and understanding of tax laws and obligations. Appah (2023) stated that taxpayer education is the approach of teaching both taxpayers and prospective taxpayers about the tax system of a given nation as a whole and the relevance of tax payment. It explains the methods employed by the relevant tax authorities for educating the citizens on the whole process of taxation and why individuals should perform their various tax responsibilities (Usang & Etim, 2021; Appah & Aganaba, 2024a). According to Adekoya (2021), it consists of informal or formal plans created by the tax authority to encourage taxpayers in filing tax returns appropriately and also to encourage consciousness of their responsibilities in respect of the tax system of countries. Tax education helps individuals and businesses appreciate the importance of taxation in national development and enhances their willingness to comply with tax regulations (Chukwuma & Madumere, 2025; Oladejo & Oluleye, 2025; Abubakar, 2025). Research has shown that improved knowledge of tax systems and greater awareness of tax responsibilities can positively influence tax morale and compliance behaviour (Usang & Etim, 2021; Aremu & Siyanbola, 2021; Appah & Aganaba, 2024a; Ogbomah & Appah, 2024). In Nigeria, tax authorities have progressively highlighted that taxpayer education is a scheme to increase compliance, specifically among small and medium-scale enterprises and participants in the informal sector (Chukwuma & Madumere, 2025; Oladejo & Oluleye, 2025; Abubakar, 2025). However, despite these initiatives, tax awareness among many taxpayers remains relatively low, which contributes to misconceptions about taxation and weakens voluntary compliance (Adekoya, 2021; Appah, 2023; Chukwuma & Madumere, 2025; Oladejo & Oluleye, 2025; Abubakar, 2025).

In Nigeria, corporate entities play a critical role in government revenue generation through taxes such as company income tax and value-added tax. However, variations in corporate governance structures and ethical standards across organizations may influence corporate attitudes toward taxation. Research has shown that factors such as trust in governance, education, and financial literacy can significantly influence tax compliance behavior among businesses and taxpayers in Nigeria (Usang & Etim, 2021; Aremu & Siyanbola, 2021; Appah & Aganaba, 2024a; Ogbomah & Appah, 2024; Alabi et al, 2024; Chukwuma & Madumere, 2025; Oladejo & Oluleye, 2025; Abubakar, 2025). These findings suggest that organizational values and knowledge structures within firms can shape corporate tax morale and compliance behavior. The Nigerian tax system operates within a complex socio-economic environment characterized by institutional distrust, perceived corruption, and a large informal sector. These factors often weaken the social contract

between the government and citizens. Scholars argue that tax compliance is more likely when citizens perceive that the government uses tax revenue responsibly and delivers adequate public services in return (McCulloch et al., 2020). When taxpayers believe that tax revenues are mismanaged or diverted through corruption, their willingness to comply voluntarily may decline. Despite the growing body of literature on tax compliance and tax morale, relatively few studies have examined the combined influence of social norms and tax education on tax morality in Nigeria. Most existing research focuses primarily on enforcement mechanisms, tax policy reforms, or institutional trust. As a result, the social and organizational dimensions of tax morale remain underexplored in the Nigerian context. Understanding how social norms interact with tax education to influence tax morality is therefore essential for designing policies that strengthen voluntary tax compliance and improve domestic revenue mobilization. Against this backdrop, this study seeks to examine the relationship between social norms and tax morality in Nigeria, with particular emphasis on the roles of tax education and corporate culture. By exploring how these factors interact to shape taxpayers' attitudes and behavior, the study aims to contribute to the broader discourse on improving voluntary tax compliance and strengthening the effectiveness of Nigeria's tax system. Hence, this study is justified by providing shared expectations and informal rules that govern behaviour, which strongly influence individual and corporate compliance with tax obligations. In Nigeria, cultural attitudes toward taxation, perceptions of fairness, and the prevalence of informal networks can either encourage or discourage tax compliance. Studying these norms assists policy makers understand the behavioural drivers behind tax morale, which is vital for designing interventions that go beyond coercion and foster voluntary tax compliance. Tax morale, which is the intrinsic motivation to pay taxes, is key determinant of revenue collection efficiency. Low tax morale leads to widespread evasion, rendering the fiscal capacity of the government to fund public goods and services. Investing determinants that shape tax morale such as ethical beliefs, civic responsibility, and trust in government can provide evidence into approaches for improving compliance and enhancing public revenue without increasing enforcement cost. Tax education plays a pivotal role in shaping taxpayers' attitudes and understanding of their fiscal obligations. Awareness campaigns, workshops, and educational programmes can demystify tax laws, clarify the benefits of tax contributions, and counter misconceptions about corruption and mismanagement. Research on the effectiveness of tax education in Nigeria will assist policymakers identify the most effective communication channels and content to improve voluntary compliance.

### **Objective of the Study**

The main objective of this study is to investigate the moderating effects of tax education and corporate culture on the relationship between social norms on tax morality in Bayelsa State, Nigeria. The following specific objectives were analysed in this study:

1. To investigate the effect of descriptive norms on the moral obligation to pay taxes in Bayelsa State, Nigeria.
2. To assess the effect of injunctive norms on the moral obligation to pay taxes in Bayelsa State, Nigeria.
3. To evaluate the effect of subjective norms on the moral obligation to pay taxes in Bayelsa State, Nigeria.

4. To determine whether cultural norms affect the moral obligation to pay taxes in Bayelsa State, Nigeria.
5. To investigate the effect of personal norms on the moral obligation to pay taxes in Bayelsa State, Nigeria.
6. To evaluate whether tax education moderates the relationship between the social norms and institutional trust on tax morality in Bayelsa State, Nigeria.

### **Research Questions**

The following research questions were analysed in this study:

1. What is the relationship between descriptive norms and the moral obligation to pay taxes in Bayelsa State, Nigeria?
2. How does injunctive norms affect the moral obligation to pay taxes in Bayelsa State, Nigeria?
3. Do subjective norms affect the moral obligation to pay taxes in Bayelsa State, Nigeria?
4. What is the relationship between cultural norms and the moral obligation to pay taxes in Bayelsa State, Nigeria?
5. How does personal norms affect the moral obligation to pay taxes in Bayelsa State, Nigeria?
6. Does tax education moderate the relationship between the social norms and institutional trust on tax morality in Bayelsa State, Nigeria?

### **Research Hypotheses**

The study tested the following research hypotheses:

**H<sub>01</sub>:** Descriptive norms have no significant effect on the moral obligation to pay taxes in Bayelsa State, Nigeria.

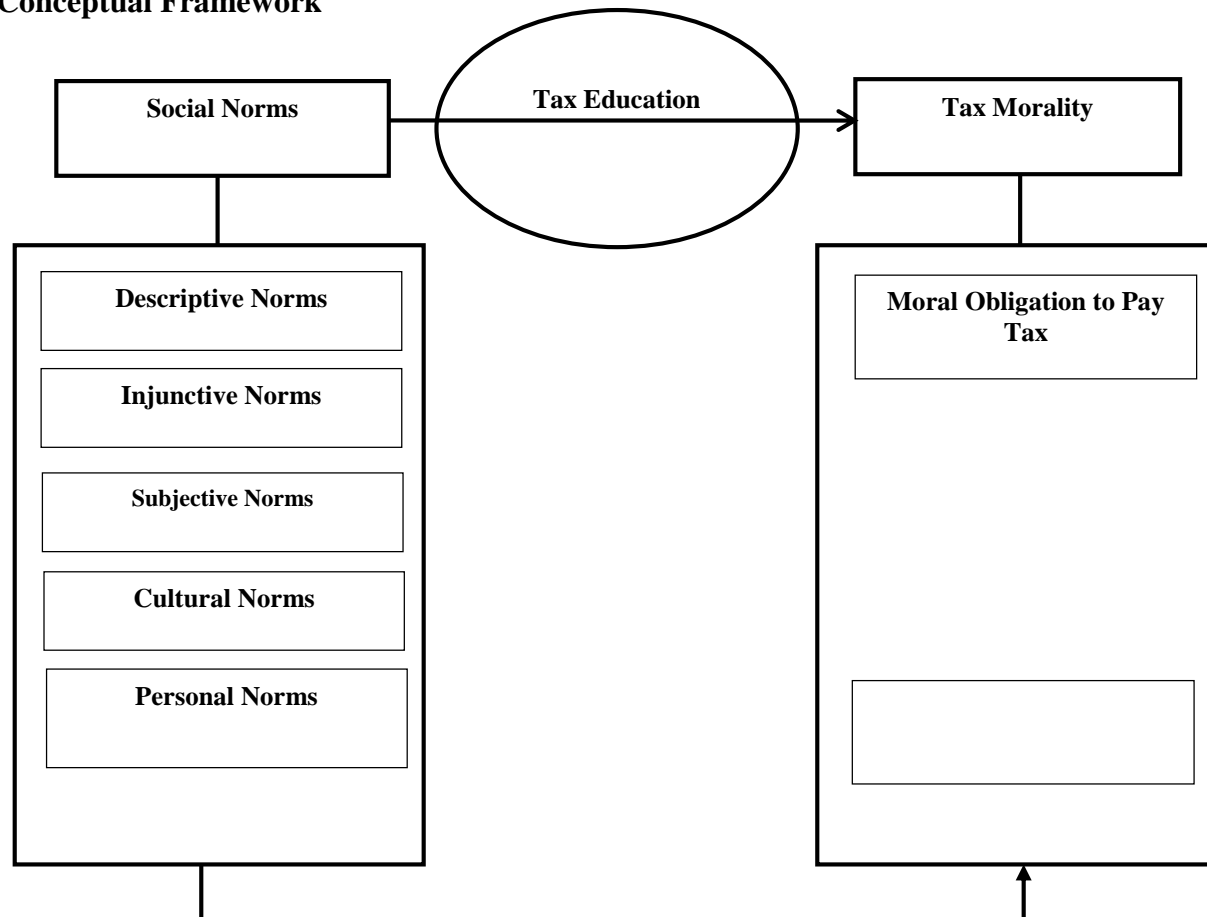
**H<sub>02</sub>:** Injunctive norms have no significant effect on the moral obligation to pay taxes in Bayelsa State, Nigeria.

**H<sub>03</sub>:** Subjective norms have no significant effect on the moral obligation to pay taxes in Bayelsa State, Nigeria.

**H<sub>04</sub>:** There is no significant relationship between cultural norms and the moral obligation to pay taxes in Bayelsa State, Nigeria.

**H<sub>05</sub>:** There is no significant relationship between personal norms and the moral obligation to pay taxes in Bayelsa State, Nigeria.

**H<sub>06</sub>:** Tax education does not significantly moderate the relationship between social norms and institutional trust on tax morality in Bayelsa State, Nigeria.

**LITERATURE REVIEW****Conceptual Framework**

**Source: Figure 1, Authors' Creation (2026)**

**Concept of Social Norms:** Norms suggest how to make decisions in social situations, while social interactions are combined with rules and norms that guide many aspects of people's behaviour (Legros & Cislighi, 2020; Lamantia & Pezzino, 2021). Social norms are the unwritten rules and shared expectations within a society that guide individuals' behaviour. Social norms are powerful factors of tax morale that enhance social consciousness and impact social relations and dynamics for taxpayers in making compliance decisions. Thus, understanding the impact of social norms is indispensable for understanding human behaviour, predominantly in the background of tax morale. Empirical evidence revealed that social norms significantly affect tax compliance decisions (McCulloch et al., 2020; Lamantia & Pezzino, 2021; Cahyonowati et al., 2022; Paleka, 2022; Tajuddin et al, 2024). Empirical studies in Nigeria show that social norms exert a significant influence on tax morale. Emovon et al (2024) demonstrate that societal expectations and peer behaviours affect both individual and corporate taxpayers, particularly in regions where informal networks are strong. The study emphasises that tax compliance is not merely an economic decision but a social one, shaped by collective attitudes and behaviours. Largely, in the framework of social

norms as a construct, there was a strong positive connection between the belief that other Nigerians pay taxes and tax morale (McCulloch et al., 2020). Explicitly, in the context of individual norms, it was found that individual norms, including religiosity, influence tax morale. This advocates that Nigerian tax payment decisions are predisposed by their perception of others' payment compliance (McCulloch et al., 2020). Researchers have identified five types of social norms, namely, descriptive norms, injunctive norms, subjective norms, cultural norms and personal norms (Tajuddin et al, 2024). **Descriptive norms** are those norms that provide behavioural cues by signaling what is typical or common among members of a social group. According to Bergquist and Johansson (2022), individuals often rely on these norms as a guide for appropriate action, especially in situations of uncertainty, because they assume that commonly performed behaviours are effective or correct. Scholars further explain that descriptive norms influence behaviour through observational learning and social proof. That is, when individuals observe that many others engage in a particular behaviour, they are more likely to adopt it themselves (Heiman et al, 2023; Philips, 2024; Tajuddin et al, 2024). **Injunctive norms** refer to individuals' perceptions of what behaviour is socially approved or disapproved of within a group. According to Rimal and Yilma (2022), social norms represent moral rules or expectations about what people ought to do, rather than what they do. In the context of taxation, injunctive norms reflect the extent to which paying taxes is viewed as a social obligation or civic duty. In taxation injunctive norms influence compliance by shaping taxpayers' perceptions of social approval. tax morale (Pacaldo & Ferrer, 2020; argue that taxpayers are more likely to willingly pay taxes if they perceive that most people believe everyone in society should contribute by paying taxes. Hence, injunctive norms are expected to positively influence the willingness to pay tax voluntarily. **Subjective norms** characterize an individual's perceptions about what those important to him think he should or should not do in a certain circumstance. These are an individual's perceptions of the rules or expectations held by the people whose opinions matter most to them. In taxation, subjective norms represent the perceived social pressure a taxpayer feels from significant others such as family, friends, colleagues regarding whether to comply with tax obligations. Subjective norms are an important predictor of tax compliance intentions because taxpayers tend to conform with the expectations of close reference groups who approve or disapprove of tax behaviour. These norms aid explain why individuals may pay taxes voluntarily when they believe important others expect compliance and will judge noncompliance negatively. Empirical studies in tax compliance confirm that subjective norms had a positive and significant effect on tax compliance (Finrely & Yuniarwati, 2023; Ristiyana et al, 2024). **Cultural norms** refer to the shared values, beliefs, customs, and behavioural expectations that are learned within a society or social group. In the context of taxation, cultural norms shape how individuals and businesses interpret their tax responsibilities and how they respond to tax systems (Musa & Hudaib, 2024). In tax research, cultural norms are understood to interact with social trust, perception of government legitimacy, and community expectations (Ahmad et al, 2022). Empirical evidence shows cultural norms affect taxpayers' attitudes and behaviours across diverse societies. For example, in culturally cohesive societies where reciprocity and social solidarity are highly valued, individuals are more likely to comply with tax laws due to internalized expectations of fairness and contributions to the common good (Roth et al, 2021). **Personal norms** are internalized moral standards that guide an individual's behaviour based on feelings of personal obligation, responsibility, or ethical duty. Schultz et al (2024) suggest that personal norms arise from an individual's own values even in the absence of

social pressure. In the context of taxation research, personal norms reflect a taxpayer's internal belief about what ought to be done, that is, the conviction that paying taxes is a matter of fairness and civic duty. Andreoni et al (2023) argue that taxpayers with strong personal norms toward compliance will choose to pay taxes not because they fear penalties or seek social approval, but because they feel morally obliged to contribute to public goods and the welfare of society. Empirical research shows that personal norms play a significant role in tax morale. Several studies have demonstrated that personal norms positively and statistically significantly impact tax morale (Koumpias et al., 2020; Pacaldo & Ferrer, 2020; Tajuddin et al, 2024).

**Concept of Tax Morality:** The concept of tax morale has evolved from narrow focus on intrinsic motivation to a broader framework incorporating social norms, trust, fairness, and cultural values. It is a flexible and complex concept which has garnered global consideration over the past decade. It has been extensively investigated and variously defined by numerous researchers as a 'black cave' (Hidayat, 2022), inherently complex' (Prichard, 2022), a 'black box' and a 'meta preference' of taxpayers (Torgler, 2007). Tax morale is defined as the intrinsic motivation of taxpayers to pay taxes (OECD, 2019). The Organisation for Economic Co-operation and Development (OECD) highlights that tax morale could increase tax revenues in the short term through behavioural economic approaches and, in the longer term, through well-designed reforms towards building trust and legitimacy (OECD, 2019). Tax morale plays a significant role in securing sustainable tax revenue (OECD, 2019), improving tax compliance (OECD, 2019) and reducing tax evasion (Owusu et al., 2021). While past investigations centred on the socio-economic standpoint that partially explains why people pay taxes, tax morale remains a fascinating and multifaceted spectacle that requires future investigation from a social viewpoint. Tajuddin et al (2024) express that tax morale has become a dominant subject in empirical research on tax compliance. A number of tax morale studies have been carried out in Greece (Fotiadis & Chatzoglou, 2022), Rome (Di Gioacchino & Fichera, 2020), Albania (Emiljan, 2022), India (Korgaonkar, 2022), Ghana (Owusu et al., 2021), Philippines (Pacaldo & Ferrer, 2020), Pakistan (Madni et al., 2020); Indonesia (Hidayat, 2022); Malaysia (Tajuddin et al (2024). A deeper understanding of what motivates taxpayers to pay taxes, which boosts tax morale, not only increases voluntary tax compliance (OECD, 2019) and avoiding roundtripping investments through tax havens. Recent empirical studies on tax morale in Nigeria have increasingly focused on understanding the behavioural, institutional, and socio-economic factors influencing taxpayers' willingness to comply with tax obligations. A study of Alabi et al (2024) found that tax morale plays a significant role in shaping both voluntary and enforced tax compliance. The study revealed that factors such as trust in government, religiosity, and income level strongly impact taxpayers' attitude. It further revealed that transparency and accountability in governance are central in enhancing tax morale and fostering compliance. In another study, Mpimnee et al (2025) found that corruption significantly undermines tax morale, even in the presence of strict enforcement measures. Furthermore, Appah and Fadah (2026b) found that perceived fairness has a strong positive effect on tax morale. Focusing on the informal sector, Aina (2025) identified factors such as lack of awareness, weak enforcement, and poor record keeping practices.

**Concept of Tax Education:** Tax education refers to efforts aimed at increasing taxpayers' knowledge, awareness, and understanding of tax obligations, procedures, and the role of taxes in

national development. Adekoya (2021) described taxpayers' education as the informal or formal means by government agencies by which to encourage taxpayers in filing tax returns accurately and to promote consciousness of their tax obligations in respect of the system of taxation. Usang and Etim (2021) noted that tax education entails the process employed by tax authorities for educating the people on the whole process of taxation and why they should carry out their tax responsibilities. Appah (2023) stated that taxpayers' education is the process of informing both taxpayers and potential taxpayers about the tax system as a whole and the principle of tax payment. According to Adekoya (2021), it consists of informal or formal plans created by the tax authority by which to encourage taxpayers in filing tax returns appropriately and to encourage consciousness of their responsibilities in respect of the tax system of any given nation. Empirical studies over the last few years have consistently demonstrated a strong link between tax education and tax morale, highlighting tax awareness as a key driver of tax compliance. A study by Adriansyah et al (2025) in West Sumatra found that tax education significantly enhances both tax knowledge and tax morale. Their findings indicate that taxpayers who receive proper education are more aware of their obligations and are intrinsically motivated to comply, demonstrating that tax morale acts as a mediating determinant between tax education and tax compliance. Similarly, Setiana and Furquo (2024) emphasized that taxpayers awareness programmes directly influence tax morale. Their systematic review showed that lack of knowledge often leads to non-compliance, whereas education improves voluntary compliance by fostering a sense of moral responsibility and civic duty. Muttiwijaya et al (2025) study found that digital literacy and e-tax systems strengthen taxpayers' understanding of obligations and enhance tax morale. Evidence from Ghana by Zubairu et al (2025) found that well-educated taxpayers were more confident, less suspicious of government intentions, and more likely to comply voluntarily. Puklavec et al (2025) study revealed that tax education contributes indirectly to tax morale by shaping moral foundations such as fairness and responsibility. Empirical literature in Nigeria increasingly emphasizes the significance of tax education and tax morale as a critical driver of taxpayer compliance. Ihenyen et al (2023) demonstrated that tax morality and tax culture significantly influence compliance behaviour in Nigeria. Their study suggests that intrinsic factors such as ethical values, social norms, and civic responsibility shape taxpayers' willingness to fulfil their obligations. Similarly, Alabi et al (2024) found that tax morale has a direct and significant effect on compliance among SMEs. Furthermore, Appah and Ogbomah (2024) findings indicate that tax morale not only directly affects compliance but also moderates the link between tax education and compliance. This means that the effectiveness of tax education is strengthened when taxpayers possess a high level of moral commitment. These findings underscore the ethical dimension of tax education, suggesting that education not only informs taxpayers but also cultivates positive moral attitudes toward taxation. These studies collectively show that tax education is both a direct and indirect determinant of tax morale.

### **Theoretical Review**

**Social Norm Theory (SNT):** This study is anchored in the social norms' theory advanced by Olsen (1965), Cialdini et al. (1990), Kirchler (2007), Torgler (2003), Wenzel (2005), and Bicchieri (2016). SNT provides a foundational lens through which human behaviour is interpreted as a function of shared expectations and collective meanings. Originally developed in social psychology, the theory explains how perceptions of typical behaviours and normative expectations

shape individual decision making. SNT is central to understanding the influence of social expectations on individual and collective behaviour. The theory posits that human behaviour is largely guided by perceptions of what is considered acceptable or standard within a social group. SNT distinguishes between descriptive and injunctive norms. Descriptive norms refer to perceptions of what most people do in each context. Individuals often emulate behaviour they perceive as typical, assuming that commonly practised actions are appropriate (Cialdini et al., 1991). In tax compliance, descriptive norms imply that a taxpayer is more likely to pay taxes if they believe most peers comply. Injunctive norms refer to perceptions of what most people approve or disapprove of. Injunctive norms leverage moral and social sanctions: individuals conform to avoid disapproval or to gain social recognition (Bicchieri, 2006; Torgler, 2007). Within organisations or communities, injunctive norms can enforce ethical conduct by signalling societal or corporate expectations. SNT explains behavioural change through individuals adjust their behaviour to align with perceived majority actions, repeated exposure to normative expectations fosters moral commitment to socially approved actions, Social Sanctions – compliance may be motivated by fear of disapproval or desire for recognition and taxpayers comply when they perceive others are behaving fairly and authorities are legitimate (Kirchler, et al, 2008). In Nigeria, these mechanisms interact with cultural values, communal ties, and organisational culture, amplifying or mitigating the effect of social norms on tax morality (Ogbomah & Appah, 2024). SNT offers a behavioural lens to explain compliance beyond economic incentives; it accounts for ethical and moral dimensions of decision-making and can inform practical interventions, such as norm-based communication campaigns to increase compliance. However, this theory suffers from several criticisms such as social norms are context-specific and may vary widely across cultures and organisations; the relative influence of descriptive versus injunctive norms is sometimes difficult to disentangle empirically and overreliance on social norms may not fully account for non-compliance driven by corruption, distrust, or extreme economic pressures (Feld & Frey, 2007). For this study, SNT provides a framework to examine how societal expectations, peer behaviour, and organisational ethical culture influence tax morality in Nigeria. By integrating social norms with tax education and corporate culture, the theory helps explain why some taxpayers comply voluntarily, while others evade despite enforcement mechanisms.

### **Empirical Review**

Empirical studies from Africa, Asia, and the Middle East consistently demonstrate that social norms, tax education, cultural and ethical values, institutional trust, and corporate culture are central determinants of tax morale and compliance behaviour. Across these regions, evidence shows that taxpayers' moral and behavioural responses are shaped not only by legal obligations but also by peer expectations, communal norms, professional cultures, and perceptions of fairness. Odetayo and Ojo (2023) conducted a cross-sectional survey among SMEs and salaried workers to examine the combined effect of social norms, corporate culture, and tax education on tax morale. Their findings indicated that organisational culture promoting ethical conduct and tax education significantly enhanced tax morale and voluntary compliance. Despite these insights, the authors noted the predominance of urban samples and cross-sectional designs, which limit the generalizability of findings and highlight the need for intervention-based research and multi-level analyses. In Ghana, similar patterns emerge regarding the influence of civic engagement, religiosity, and tax knowledge. Using World Values Survey data and logistic regression, Adjei

Ntiamoah et al. (2023) found that higher civic participation and trust in governmental institutions significantly enhanced tax morale among citizens. Sowah (2022) extended this analysis using PLS-SEM to study 114 SME owners, demonstrating that knowledge, religiosity, and deterrence measures positively influenced compliance, whereas higher tax rates reduced compliance. Furthermore, Abdella (2023), in a survey of 311 SMEs, highlighted those behavioural intentions and religious norms significantly predicted voluntary compliance. Across these studies, gaps remain, particularly concerning the informal sector and the role of corporate culture, suggesting opportunities for broader, multi-level research in Ghana. In East Africa, evidence from Kenya, Uganda, and Tanzania further underscores the centrality of social norms in determining tax morale. Kirimi and Njeru (2022) surveyed 450 taxpayers in Nairobi and showed that social norms, alongside institutional trust, jointly enhanced voluntary compliance. Mwangi, Njuguna, and Karanja (2023), using a mixed-methods approach in Mombasa County, reported that both descriptive norms (perceptions of others' behaviour) and injunctive norms (perceived community approval or disapproval) significantly influenced taxpayers' compliance intentions. These studies illustrate that both peer behaviour and societal expectations operate as powerful determinants of tax morale, yet they are limited by urban-centric sampling and a lack of longitudinal follow-up. Uganda presents complementary findings. Balunywa and Kataama (2021) employed structural equation modelling on survey data from 391 Kampala taxpayers to explore the relationship between social norms, institutional trust, and tax morale. Results indicated that social norms significantly influenced taxpayers' moral attitudes, with institutional trust partially mediating this relationship. Similarly, Muwanguzi (2024) focused on informal sector operators, revealing that tax awareness and moral attitudes, reinforced by social norms, were strong predictors of voluntary compliance. Nonetheless, these studies are largely restricted to urban contexts, underscoring the need to investigate rural and multi-city dynamics. Tanzanian research reinforces the role of social and cultural norms in fostering tax morale. Mkapa (2024) adopted a mixed-methods approach to study informal traders in Dar es Salaam and Arusha, highlighting the importance of community norms in shaping moral obligations towards taxation. While these studies confirm the effect of social norms, generalizability is limited due to small sample sizes and urban-focused research designs. In Zambia, Muchindu and Chileshe (2023) applied structural equation modelling to 430 taxpayers in Lusaka, showing that social norms and trust in the Zambia Revenue Authority significantly predicted voluntary compliance. These findings align with evidence from Zimbabwe, where Gumbo and Chigora (2022) surveyed 600 urban and peri-urban taxpayers, revealing that social norms, moderated by fairness perceptions, strongly influenced moral attitudes toward compliance. Ncube (2024) further emphasized the role of religious norms in Zimbabwe, indicating that moral obligations reinforced by community and religious expectations increased voluntary compliance. Both studies, however, were urban-centric and lacked longitudinal insights into behavioural changes over time. Ethiopian studies similarly highlight the interaction between social norms, cultural values, and tax morale. Teshome and Bekele (2023) surveyed 520 urban taxpayers in Addis Ababa, showing that social norms and ethical standards, coupled with perceptions of public service quality, positively influenced compliance behaviour. Haile (2024) extended this research to self-employed taxpayers in regional towns, demonstrating that cultural norms significantly predicted tax morality. Both studies confirm the importance of communal expectations and local cultural values, although research remains largely urban-focused and cross-sectional. South African evidence complements the broader African findings and emphasizes the

potential of behavioural interventions. Monageng (2026) conducted an online field experiment with small business owners, revealing that social norm nudges significantly increased compliance behaviour. Nyamapheni and Robinson (2021), analyzing World Values Survey data, found that corruption perceptions negatively affected tax morale, while social norms remained crucial predictors of compliance. Additionally, Greenham et al (2024) and Myburg and Schutte (2025) highlighted the importance of tax education and corporate culture in promoting compliance, although these studies were limited by small sample sizes and qualitative designs. In Malaysia, Shamsuddin and Ismail (2021) used SEM to show that social norms, reinforced by trust in government, significantly enhance voluntary compliance among urban taxpayers. Rahman and Abdullah (2022) found that tax knowledge and ethical attitudes positively predict compliance behaviour among SMEs, reinforcing the role of tax education as a moral and behavioural tool. Singaporean research by Tan and Lee (2023) demonstrates that injunctive social norm messaging increases compliance intentions, confirming that normative expectations can be leveraged to influence taxpayer behaviour. In Hong Kong, Chan and Wong (2022) show that Confucian cultural values and collectivist norms strengthen moral obligations, while in China, Zhang and Li (2020) find that institutional trust and civic duty norms predict compliance, especially among middle-income earners. Al-Zahrani and Khan (2023) found that social norms, tax awareness, and institutional trust significantly influence small-business compliance following the introduction of VAT. Al-Marzooqi and Salama (2024) show that corporate taxpayers in the UAE are influenced by organisational culture and professional network norms, with ethical and CSR-oriented cultures enhancing corporate tax morale. These studies highlight the interaction between social expectations, corporate ethics, and institutional credibility, extending insights beyond individual taxpayers to corporate entities.

## **METHODOLOGY**

This study adopts mixed-methods explanatory sequential research design. The approach combines quantitative surveys to test relationships between social norms, tax education, corporate culture, and tax morality, with qualitative interviews to explore contextual and cultural nuances that explain the quantitative findings. Quantitative methods allow for statistical generalization, testing hypotheses about predictors of tax morality (e.g., social norms, tax education, corporate culture) (Ezie & Ezie, 2025a, 2025b). Qualitative methods provide depth, capturing contextual, cultural, and organisational factors influencing compliance that may not be fully measurable. This design is consistent with international best practices (Ezie, 2022). For instance, Zhang and Li (2020) in China used national surveys combined with multilevel modeling to examine social norms and tax compliance, while Chan and Wong (2022) in Hong Kong supplemented surveys with interviews to capture cultural influences. The target population comprised individual taxpayers in Port Harcourt and Yenagoa, including salaried workers and self-employed professionals. Corporate taxpayers, specifically financial and tax officers in SMEs, are registered with the Federal Inland Revenue Service (FIRS). The sample size of 385 was derived using Cochran's (1977) standard formula. The study employed stratified random sampling to ensure proportional representation across urban centres, income levels, and sectors (formal vs. informal), while purposive sampling ensured the selection of participants with rich knowledge and direct experience of tax compliance culture. This dual-sampling strategy is informed by prior studies. For instance, Shamsuddin and

Ismail (2021) stratified urban taxpayers in Malaysia for SEM analysis, while Al-Marzooqi and Salama (2024) purposively sampled corporate finance officers in the UAE for qualitative evidence. The study used a structured questionnaire divided into demographic characteristics, social norms, tax education, and tax morality. The questionnaire contains closed – ended questions measured on a five-point Likert scale, ranging from Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4) and Strongly Agree (5). A pilot test with 30 respondents was conducted to assess the clarity and appropriateness of items, refine the language and scale, evaluate internal consistency and reliability, and the pilot results guided the final instrument. The questionnaire adopts content and face validity. Experts in accounting, management, and research methodology reviewed the instrument to ensure that the questions adequately measure the constructs of the study. The reliability of the instrument was tested using Cronbach’s Alpha value of 0.70 or above, which was considered acceptable, indicating that the instrument is reliable. Data obtained from the questionnaire administered were analysed using statistical software and descriptive statistics, correlation analysis, multiple regression and structural equation model (SEM) was applied to test the overall research model. The multiple regression was guided by a linear model below:

$$MOP = \beta_0 + \beta_1 DEN + \beta_2 INN + \beta_3 SUN + \beta_4 CUN + \beta_5 PEN + \varepsilon \dots\dots\dots(1)$$

$$MOP = \beta_0 + \beta_1 DEN + \beta_2 INN + \beta_3 SUN + \beta_4 CUN + \beta_5 PEN + \beta_6 TAE + \beta_7 (TAE * DEN) + \beta_8 (TAE * INN) + \beta_9 (TAE * SUN) + \beta_{10} (TAE * CUN) + \beta_{11} (TAE * PEN) + \varepsilon \dots\dots\dots (2)$$

Where:

MOP = Moral Obligation to Pay Tax, DEN = Descriptive Norms, INN = Injunctive Norms, SUN = Subjective Norms, CUN= Cultural Norms, PEN = Personal Norms and TAE = Tax Education.  $\beta_0 - \beta_5$  represent the regression coefficient;  $\beta_6 - \beta_{11}$  represent the moderating effects coefficients, while  $\varepsilon$  represents the error term. According to Appah (2020), the interpretation of correlation (r) parameters is 0.8 – 1.0 = very strong relationship, 0.6 – 0.79 = strong relationship, 0.4 – 0.59 = moderate relationship, 0.2 – 0.39 = weak relationship; and 0.0 – 0.19 = very weak or no relationship. The study utilised a 5% level of significance; hence we conclude that the coefficient is significantly different from zero at the 5% level if the p-values is less than or equal to 0.05. If it is greater than 0.05 then we cannot reject the null hypothesis that the coefficient is zero at our 5% significance level.

**Data Presentation and Analysis**

**Table 1: Internal Consistency Reliability**

Construct	Number of Items	Cronbach’s Alpha ( $\alpha$ )	Interpretation
Moral Obligation to Pay Tax (MOP)	5	0.82	Good reliability
Descriptive Norms (DEN)	5	0.74	Acceptable reliability
Injunctive Norms (INN)	5	0.78	Acceptable reliability
Subjective Norms (SUN)	5	0.72	Acceptable reliability
Cultural Norms (CUN)	5	0.80	Good reliability
Personal Norms (PEN)	5	0.77	Acceptable reliability
Tax Education (TAE)	5	0.76	Acceptable reliability

**Source:** Authors’ Calculation (2026)

Table 1 shows the internal consistency reliability using Cronbach's Alpha model. The analysis of the constructs used in the questionnaire design shows that all items had a score of above 0.70 showing that the instrument suggested both good and acceptable reliability for the purpose of primary data collection for this study.

**Table 2: Questionnaire Distribution**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Number of Questionnaires Returned	287	74.5	74.5	74.5
Number of Questionnaires not Return	78	20.3	20.3	94.8
Number of Questionnaires not properly filed	20	5.2	5.2	100.0
Total	385	100.0	100.0	

Table 2 showed that the researchers distributed a total of 385 questionnaires to individuals and corporate taxpayers that are knowledgeable. A total of 287 respondents representing 74.5% filled the questionnaires correctly and returned the questionnaires, whereas 78 respondents representing 20.3% did not return the questionnaires while 20 respondents representing 5.2% filled the questionnaires wrongly and returned the questionnaires. Therefore, 287 questionnaires were used for data analysis.

**Table 3: Gender Distribution**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid FEMALE	185	64.5	64.5	64.5
MALE	102	35.5	35.5	100.0
Total	287	100.0	100.0	

The gender distribution presented in table 3 show that 185 (64.5%) of the total respondents were male, while the total number of female respondents was 102 (35.5%) of the entire respondents.

**Table 4: Age Range**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18 – 25 years	52	18.1	18.1	18.1
26 – 35 years	68	23.7	23.7	41.8
36 – 45 years	102	35.5	35.5	77.3
46 – 55 years	65	22.7	22.7	100.0
Total	287	100.0	100.0	

Results in Table 4 presented the age range of the respondents. 52 respondents representing 18.1% are between 18 – 25 years of age, 68 respondents representing 23.7% are between the ages of 26 – 35 years, 102 respondents representing 35.5% are between the ages of 36 – 45 years, and 65 respondents representing 22.7% are above 46 – 55 years.

**Table 5: Educational Qualification**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid OND/HND	126	43.9	43.9	43.9
Bachelor's Degree	80	27.9	27.9	71.8
Master's Degree	28	9.8	9.8	81.6
Doctorate Degree	8	2.8	2.8	84.4
Professional Certification	45	15.6	15.6	100.0
Total	287	100.0	100.0	

Table 5 shows the educational background of the respondents, 126 of the respondents representing 43.9% have OND/HND qualification, 80 of the respondents representing 27.9% have bachelor's degree qualification, 28 of the respondents representing 9.8% have master's degree qualification, 8 of the respondents representing 2.8% have master's degree qualification and finally, 45 of the respondents representing 15.6% have Professional Certification.

**Table 6: Occupation**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Self employed	136	47.4	47.4	47.4
Civil servant	48	16.7	16.7	64.1
Private Sector	66	23.0	23.0	87.1
Public servant	16	5.6	5.6	92.7
Others	21	7.3	7.3	100.0
Total	287	100.0	100.0	

Results in table 6 presented the respondents' occupation. However, 136 respondents representing 47.4% are self-employed, 48 respondents representing 16.7% are civil servants, 66 respondents representing 23.0% are private sector employees, 16 respondents representing 5.6% are public sector employees and finally, 21 respondents representing 7.3% are employed in different sectors other than the sector as listed above.

**Table 7: Descriptive Statistics**

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
MOP	287	4.00	1.00	5.00	3.8531	.13450	1.43265	2.225
DEN	287	4.00	1.00	5.00	3.3287	.13061	1.32176	2.098
INN	287	4.00	1.00	5.00	3.2654	.13116	1.53268	2.116
SUN	287	4.00	1.00	5.00	2.6548	.12541	1.43276	1.934
CUN	287	4.00	1.00	5.00	3.2836	.12946	1.32438	2.061
PEN	287	4.00	1.00	5.00	3.2717	.14080	1.42387	2.438
TAE	287	4.00	1.00	5.00	3.4632	.12364	1.32735	2.172
Valid N (listwise)								

**Source: Field Survey (2026)****3.302929****1.39935**

The results in table 7 revealed the descriptive statistics of the Range, Minimum, Maximum Mean, Standard Deviation and Variance of responses on the moderator role of tax education on the relationship between DEN = Descriptive Norms, INN = Injunctive Norms, SUN = Subjective Norms, CUN= Cultural Norms, PEN = Personal Norms on MOP = Moral Obligation to Pay Tax, using five questionnaire items that were designed on a five-point Likert scale. Thus, all the variables Mean are above the cut-off point of **2.5**. However, the grand mean and standard deviation responses on the questionnaire items are disclosed (M=**3.302929**; SD=**1.39935**) respectively.

**Table 8: Results of Correlation Matrix**

	MOP	DEN	INN	SUN	CUN	PEN	TAE
MOP Pearson Correlation	1						
Significant (2 tailed)	.000						
N	287						
DEN Pearson Correlation	.648**	1					
Significant (2 tailed)	.000	.000					
N	287	287					
INN Pearson Correlation	.634**	.646**	1				
Significant (2 tailed)	.000	.000	.000				
N	287	287	287				
SUN Pearson Correlation	.724**	.672**	.678**	1			
Significant (2 tailed)	.000	.000	.000	.000			
N	287	287	287	287			
CUN Pearson Correlation	.673**	.652**	.638**	.652**	1		
Significant (2 tailed)	.000	.000	.000	.000	.000		
N	287	287	287	287	287		
PEN Pearson Correlation	.735**	.723**	.648**	.622**	.682**	1	
Significant (2 tailed)	.000	.000	.000	.000	.000	.000	
N	287	287	287	287	287	287	
TAE Pearson Correlation	.658**	.624**	.736**	.652**	.728**	.643**	1
Significant (2 tailed)	.000	.000	.000	.000	.000	.000	.000
N	287	287	287	287	287	287	287

**Source: Authors' Computation Via SPSS (2026)**

The Pearson Product Moment Correlation Coefficient (PPMC) analysis shows the moderating role of tax education on the relationship between social norms and tax morale in Nigeria. Table 8 shows a strong and positive relationship ( $r = 0.648$ ,  $P = 0.00$ ) between descriptive norms (DEN) and moral obligation to pay tax (MOP) in Nigeria, a strong and positive relationship ( $r = 0.634$ ,  $P = 0.000$ ) between injunctive norms (INN) and moral obligation to pay tax (MOP) in Nigeria, a strong and positive relationship ( $r = 0.724$ ,  $P = 0.000$ ) between subjective norms (SUN) and moral obligation to pay tax (MOP) in Nigeria, a strong and positive relationship ( $r = 0.673$ ,  $P = 0.000$ ) between cultural norms (CUN) and moral obligation to pay tax (MOP) in Nigeria, a strong and positive relationship ( $r = 0.764$ ,  $P = 0.000$ ) between personal norms (PEN) and moral obligation to pay tax (MOP) in Nigeria, and a strong and positive ( $r = 0.658$ ,  $p = 0.000$ ) relationship between tax education (TAE) and moral obligation to pay tax (MOP) in Nigeria. The findings therefore revealed a strong and positive relationship between social norms and tax education on tax morale in Nigeria.

Table 9: Multiple Regression Analysis Model One

Dependent Variable: MOP

Method: Least Squares

Date: 05/15/26 Time: 15:20

Sample(adjusted): 1 287

Included observations: 287 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	2.256856	1.451330	0.1488
DEN	0.285935	0.095662	2.989017	0.0033
INN	0.249495	0.106627	2.339885	0.0206
SUN	0.216547	0.102573	2.111150	0.0363
CUN	0.273341	0.123184	2.218965	0.0400
PEN	0.234756	0.112637	2.126453	0.0374
R-squared	0.624726	Mean dependent var		12.99346
Adjusted R-squared	0.562352	S.D. dependent var		3.098167
S.E. of regression	2.888766	Akaike info criterion		4.997962
Sum squared resid	1226.711	Schwarz criterion		5.116803
Log likelihood	-376.3441	F-statistic		5.567008
Durbin-Watson stat	2.16401	Prob(F-statistic)		0.000100

**Source: e-view output**

As shown in Table 9, descriptive norms (DEN) with ( $\beta = 0.285935$ ;  $p < 0.05$ ) have positive and significant impact on moral obligation to pay tax (MOP). This means that for every 1-unit increase in MOP, the level of MOP increases by 0.285935 units, assuming all other factors are held constant. Injunctive norms (INN) with ( $\beta = 0.249495$ ;  $p < 0.05$ ) have positive and significant impact on moral obligation to pay tax (MOP). This means that for every 1-unit increase in MOP, the level of MOP increases by 0.249495 units, assuming all other factors are held constant. Subjective norms (SUN) with ( $\beta = 0.216547$ ;  $p < 0.05$ ) have positive and significant impact on moral obligation to pay tax (MOP). This means that for every 1-unit increase in MOP, the level of MOP increases by 0.216547 units, assuming all other factors are held constant. Cultural norms (CUN) with ( $\beta = 0.273341$ ;  $p < 0.05$ ) have positive and significant impact on moral obligation to pay tax (MOP). This means that for every 1-unit increase in MOP, the level of MOP increases by 0.273341 units, assuming all other factors are held constant. Personal norms (PEN) with ( $\beta = 0.234756$ ;  $p < 0.05$ ) have positive and significant impact on moral obligation to pay tax (MOP). This means that for every 1-unit increase in MOP, the level of MOP increases by 0.234756 units, assuming all other factors are held constant. Hence, that there is a positive and significant relationship between social norms and tax morality in Nigeria. The  $R^2$  (coefficient of determination) of 0.624726 and adjusted  $R^2$  of 0.562352 shows that the variables combined determines about 62% and 56% of social norms and tax morality in Nigeria. The F-statistics and its probability shows that the regression equation is well formulated explaining that the relationship between the variables combined affects tax morality in Nigeria are statistically significant (F-stat = 5.567008; F-pro. = 0.000100).

**Table 10: Multiple Regression Analysis Model Two**

Dependent Variable: MOP

Method: Least Squares

Date: 5/16/26 Time: 14:22

Sample(adjusted): 1 287

Included observations: 287 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	2.256856	1.451330	0.1488
DEN	0.285935	0.095662	2.989017	0.0327
INN	0.249495	0.106627	2.339885	0.0254
SUN	0.216547	0.102573	2.111150	0.0347
CUN	0.275632	0.123481	2.384517	0.0352
PEN	0.273341	0.123184	2.218965	0.0373
TAE	0.284753	0.148523	2.847532	0.0345
DEN*TAE	0.287452	0.134273	2.182735	0.0253
INN*TAE	0.382834	0.182347	2.394851	0.0226
SUN*TAE	0.238474	0.283415	2.398345	0.0254
CUN*TAE	0.374625	0.273547	2.362535	0.0253
PEN*TAE	0.234756	0.112637	2.126453	0.0264
R-squared	0.724232	Mean dependent var		12.99346
Adjusted R-squared	0.641375	S.D. dependent var		3.098167
S.E. of regression	2.718266	Akaike info criterion		4.997962
Sum squared resid	1234.711	Schwarz criterion		5.116803
Log likelihood	-3126.3441	F-statistic		5.837465
Durbin-Watson stat	2.364372	Prob(F-statistic)		0.000100

**Source: e-view output**

Table 10 shows the multiple regression analysis for the effects of tax education on the relationship between social norms and tax morality in Nigeria. The findings indicated a significantly positive ( $0.0327 < 0.05$ ) relationship between descriptive norms (DEN) and moral obligation to pay tax (MOP) in Nigeria. A significantly positive ( $0.0254 < 0.05$ ) relationship between injunctive norms (INN) and moral obligation to pay tax (MOP) in Nigeria. A significantly positive ( $0.0347 < 0.05$ ) relationship between subjective norms (SUN) and moral obligation to pay tax (MOP) in Nigeria. A significantly positive ( $0.0352 < 0.05$ ) relationship between cultural norms (CUN) and moral obligation to pay tax (MOP) in Nigeria. A significantly positive ( $0.0373 < 0.05$ ) relationship between personal norms (PEN) and moral obligation to pay tax (MOP) in Nigeria. A significantly positive ( $0.0345 < 0.05$ ) relationship between tax education and moral obligation to pay tax (MOP) in Nigeria. Hence, that there is a significantly positive relationship between social norms and tax education on tax morality in Nigeria. The  $R^2$  (coefficient of determination) of 0.724232 and adjusted  $R^2$  of 0.641375 shows that the variables combined determines about 72% and 64% of moral obligation to pay tax in Nigeria. The multiple regression analysis also suggested that the moderator variable of tax education positively and significantly moderates the relationship between social norms (descriptive norms, injunctive norms, subjective norms, cultural norms and personal norms) with p-values of ( $0.0253, 0.0226, 0.0254, 0.0253$  and  $0.0264 < 0.05$ ). Hence, tax education positively and significantly moderates the association between social norms and tax morality in Nigeria. The F-statistics and its probability shows that the regression equation is well

formulated explaining that the relationship between the independent variables combined affects tax morality in Nigeria are statistically significant (F-stat = 5.837465; F-pro. = 0.000100).

## DISCUSSION OF FINDINGS

**Descriptive Norms and Tax Morality:** The findings suggested a positive and significant relationship between descriptive norms and tax morality in Nigeria. This finding aligns with study conducted in Malaysia by Tajuddin et al (2024) that descriptive norms positively affect tax morality. This finding is also consistent with similar studies on the significant positive correlation between social norms and tax morale (Mcculloch et al., 2020; Lamantia and Pezzino, 2021). This implies that social norms perform a vital function on the intrinsic motivation to pay taxes, persuading individuals' judgement and attitudes, and encouraging higher levels of tax compliance. It is commonly documented that creating an effective income taxation system entail promoting a social norm of tax compliance, maintained by a positive attitude toward paying taxes and encouraging high tax morale. Descriptive norms play an important role in shaping tax morale. By influencing individuals' perceptions of collective behaviour, descriptive norms contribute to higher levels of intrinsic motivation for tax compliance. This underscores the significance of integrating social norm-based strategies in tax policy design to encourage voluntary tax compliance. Despite this evidence, other studies report insignificant or weak associations between descriptive norms and tax morale, Dorrenberg and Peichl (2022) conducted a randomized survey experiment to investigate the role of social norms in shaping tax morale. Their findings indicate a negative association between descriptive norms and tax morale when individuals are exposed to information suggesting that others engage in tax evasion. Rather than encouraging tax compliance, such information produced a backfire effect, lowering respondents' intrinsic motivation to pay taxes. This suggests that descriptive norms can inadvertently legitimize undesirable behaviour when they highlight non-compliance.

**Injunctive Norms and Tax Morality:** The analysis indicated a positive and significant relationship between injunctive norms and tax morality in Nigeria. This finding aligns with study conducted in Malaysia by Tajuddin et al (2024) that injunctive norms positively affect tax morality. This finding is also consistent with similar studies on the significant positive correlation between social norms and tax morale (Mcculloch et al., 2020; Lamantia and Pezzino, 2021). Despite this strong support, a growing body of literature highlights the link between injunctive norms and tax morale is not widely positive. Doerrenberg and Peichl (2022) report that certain social norm treatments can have negative effects. Orumwense and Alwoho (2021) report that certain social and cultural variables have insignificant effects on tax morale. This implies that social norms perform a vital function on the intrinsic motivation to pay taxes, persuading individuals' judgement and attitudes, and encouraging higher levels of tax compliance. It is commonly documented that creating an effective income taxation system entail promoting a social norm of tax compliance, maintained by a positive attitude toward paying taxes and encouraging high tax morale. By shaping moral judgments and reinforcing social expectations, injunctive norms enhance individuals' intrinsic motivation to comply with tax obligations. This underscores the relevance of integrating moral and norm-based strategies into tax policy and compliance strategies, mostly in contexts where reinforcement capacity is restricted.

**Subjective Norms and Tax Morality:** The result revealed a positive and significant relationship between subjective norms and tax morality in Nigeria. This finding aligns with study conducted in Malaysia by Tajuddin et al (2024) that descriptive norms positively affect tax morality. This finding is also consistent with similar studies on the significant positive correlation between social norms and tax morale (McCulloch et al., 2020; Lamantia and Pezzino, 2021). This implies that social norms perform a vital function on the intrinsic motivation to pay taxes, persuading individuals' judgement and attitudes, and encouraging higher levels of tax compliance. It is commonly documented that creating an effective income taxation system entail promoting a social norm of tax compliance, maintained by a positive attitude toward paying taxes and encouraging high tax morale. Recent empirical evidence suggests that subjective norms do not consistently exert a strong independent influence on tax morale. Experimental and survey evidence shows that while individuals may perceive social expectations about tax compliance, these perceptions often lose significance when institutional variables such as trust in government, enforcement strength, and perceived fairness are included in the analysis (Castaneda, 2023; Mebratu, 2024). This implies that subjective norms may be secondary determinants, overshadowed by structural and institutional factors.

**Cultural Norms and Tax Morality:** The regression analysis showed a positive and significant relationship between descriptive norms and tax morality in Nigeria. This finding aligns with a study conducted in Malaysia by Tajuddin et al (2024) that descriptive norms positively affect tax morality. This finding is also consistent with similar studies on the significant positive correlation between social norms and tax morale (McCulloch et al., 2020; Lamantia and Pezzino, 2021). This implies that social norms perform a vital function on the intrinsic motivation to pay taxes, persuading individuals' judgement and attitudes, and encouraging higher levels of tax compliance. It is commonly documented that creating an effective income taxation system entail promoting a social norm of tax compliance, maintained by a positive attitude toward paying taxes and encouraging high tax morale. Despite the evidence, other studies report insignificant or weak associations between cultural norms and tax morale. Orumwense and Aiwoho (2021) investigated the determinants of tax morale in Nigeria using a survey design and regression analysis. Their findings showed that cultural factors do not have a statistically significant impact on tax morale. Further supporting this perspective, Andriani et al. (2022) explored whether tax morale is culturally driven and conclude that, while culture may play a role, its explanatory power diminishes when institutional quality and governance indicators are included in the analysis. This suggests that cultural norms may not independently determine tax morale but instead operate through broader structural and institutional frameworks.

**Personal Norms and Tax Morality:** The findings suggested a positive and significant relationship between personal norms and tax morality in Nigeria. This finding aligns with a study conducted in Malaysia by Tajuddin et al (2024) that descriptive norms positively affect tax morality. This finding is also consistent with similar studies on the significant positive correlation between social norms and tax morale (McCulloch et al., 2020; Lamantia and Pezzino, 2021). Furthermore, studies carried out by Koumpias et al. (2020) and Pacaldo & Ferrer, (2020) suggested that personal norms positively and significantly affect tax morale. This implies that social norms play a vital role in intrinsic motivation to pay taxes, shaping individuals' judgments and attitudes

and encouraging higher levels of tax compliance. It is commonly documented that creating an effective income taxation system entail promoting a social norm of tax compliance, maintained by a positive attitude toward paying taxes and encouraging high tax morale. Recent empirical evidence indicates that while individuals may hold moral beliefs about paying taxes, these beliefs do not always translate into tax morale when other determinants are considered. A cross-country experimental study shows that compliance behaviour is more strongly influenced by enforcement and institutional trust than by internal moral obligation. Gorecki and Letki (2020) study found that internal moral motivation (personal norms) is not a stable independent predictor once system-level variables are introduced. Similarly, Taing and Chang (2020) study concludes that personal norms lose predictive power in multivariate behavioural models.

**Tax Education and Tax Morality:** The findings suggested a positive and significant relationship between tax education and tax morality in Nigeria. A substantial body of research supports a positive and significant association between tax education and tax morale. Studies from developing countries suggest that taxpayer education strategies significantly improve tax compliance attitudes by increasing awareness and understanding of tax systems. For example, Ogaluzor and Edori (2022) revealed that tax education initiatives targeting informal sector operators in Nigeria significantly improve compliance behaviour. Similarly, Ogoun and Ekputu (2020) provide empirical evidence that educational attainment is positively connected with tax compliance behaviour. Their study shows that individuals with higher levels of education are more likely to comply with tax obligations due to improved understanding of taxation processes and greater awareness of the role of taxes in public service delivery, thereby improving tax morale. Despite the evidence, other studies report insignificant or weak associations between tax education and tax morale, particularly in contexts characterized by weak institutions or low trust in government. Orumwense and Aiwoho (2021) showed that education does not have a statistically significant effect on tax morale. This revealed that the relationship between tax education and tax morale is generally positive but not consistently significant across contexts. While tax education improves awareness and understanding of taxation systems, its effectiveness in strengthening tax morale depends heavily on complementary determinants such as trust in government, perceived fairness of the tax system, and quality of public service delivery.

## **CONCLUSION, POLICY IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH**

This study concluded that descriptive norms and tax morale are generally positively related, as individuals tend to align their behaviour with what they perceive others are doing. When taxpayers believe that compliance is widespread, their intrinsic motivation to comply increases. However, the effect is context-dependent and can weaken when perceptions of widespread evasion dominate. Second, injunctive norms and tax morale show a strong positive association, as moral approval or disapproval significantly shapes individuals' sense of obligation. When tax compliance is socially and morally endorsed, individuals are more likely to internalize compliance as the "right thing to do" strengthening tax morale. Third, subjective norms and tax morale which capture perceived social pressure from vital referent groups also demonstrate a positive link. Individuals are more likely to comply when they believe that significant others expect them to do so, reinforcing both moral and social motivations. Fourth, cultural norms and tax morale highlight that broader societal

values, traditions, and shared beliefs significantly influence compliance behaviour. Societies with strong cooperative and civic-oriented cultures tend to exhibit higher tax morale, as tax compliance is embedded within shared societal expectations. Fifth, personal norms and tax morale show a particularly strong and stable association. When individuals internalize tax compliance as a personal moral obligation, they are more likely to comply voluntarily, even in the absence of external enforcement. This represents one of the most direct drivers of tax morale. Sixth, tax education and tax morale generally show a positive association, as increased knowledge and awareness of taxation systems enhance understanding of civic responsibility and public good provision. However, the effect may be weaker or insignificant in environments where trust in government is low or where taxpayers perceive inefficiency or corruption. Therefore, improving tax morale requires not only enhancing tax knowledge but also strengthening positive social norms and moral expectations surrounding tax compliance.

The evidence that descriptive, injunctive, subjective, cultural and personal norms as well as tax education, positively affect tax morale carries vital implications for tax policy design and administration. It suggests that improving tax compliance cannot rely solely on enforcement strategies but must also incorporate social, moral, and educational strategies that improve voluntary compliance. First, the positive role of descriptive norms implies that tax authorities should design communication strategies that emphasize high levels of compliance among citizens. Public messaging highlights that most people pay their taxes can reinforce conformity and encourage voluntary compliance. Second, the strong influence of injunctive norms suggests that tax policies should emphasize the moral obligation of paying taxes. The government can improve tax morale by framing tax compliance as a civic duty and socially approved behaviour. Third, the importance of subjective norms indicates that peer influence and reference groups matter. Tax authorities can leverage influential community leaders, professional associations, and social networks to reinforce compliance expectations. Fourth, cultural norms highlight the need for long-term institutional and societal development. The government should promote a civic culture that values accountability, public goods, and collective responsibility. Educational curriculum, civic programs, and media campaigns should reinforce pro-social and tax-compliant values from an early stage. Fifth, the strong effect of personal norms suggests that tax systems should aim to internalise compliance as a personal moral responsibility. This can be achieved through consistent messaging that links taxes to national development and social welfare, helping individuals perceive tax payment as part of their identity as responsible citizens. Sixth, the positive effect of tax education implies that taxpayer education programs should be expanded and improved. Simplifying tax procedures, increasing awareness campaigns, and integrating tax education into formal and informal learning systems can enhance tax knowledge. However, these efforts should be complemented by improvements in transparency, accountability, and service delivery to ensure that knowledge translates into higher tax morale. Therefore, by integrating normative influence and tax education into policy frameworks, governments can enhance voluntary tax compliance and improve long-term revenue sustainability.

Despite the valuable evidence provided by this study on the moderating role of tax education on the relationship between social norms and tax morale in Nigeria, several limitations should be acknowledged. First, the study largely employs self-report data on tax morale and compliance

intentions. Such measures may be subject to social desirability bias, where respondents overstate their willingness to comply with tax obligations, leading to potential overestimation of tax morale levels. Second, the influence of norms and tax education is often context-dependent, varying across cultures and institutional environments. As a result, findings from one region may not fully apply to others. Third, the study focused primarily on psychological and social determinants, with less emphasis on economic and institutional determinants, which may also significantly influence tax morale. Fourth, the study does not fully account for interactions between variables, such as how low tax education might interact with trust in government or how cultural norms may moderate the effect of descriptive norms.

Based on these limitations, several directions for future research are recommended:

1. First, future studies should employ experimental or quasi-experimental designs to better establish causal associations between norms, tax education, and tax morale.
2. Future studies should explore the contextual and cultural differences in the effectiveness of social norms and tax education, especially comparing developed and developing nations. This would improve the external validity of findings.
3. Future studies should investigate the interaction effects, such as how tax education interacts with trusts in government, enforcement mechanisms, or cultural values in shaping tax morale.
4. Future research could incorporate digital and technological influence, such as role of e-tax systems, social media campaigns in shaping taxpayer attitudes and behaviour.
5. There is the need for more research on long-term effects as most existing studies focus on short-term behavioural responses rather than sustained changes in tax morale over time.
6. Future studies should adopt a more integrated framework that combines social norms, psychological factors, and institutional quality to provide a more comprehensive understanding of tax morale formation.

### **Acknowledgement**

The researchers sincerely acknowledge the Tertiary Education Trust Fund (Tetfund) for its generous financial support, which made this study possible. Appreciation is also extended to the Management of Isaac Jasper Boro College of Education, Sagbama, Bayelsa State, for providing the institutional support and conducive environment necessary for the successful completion of this research. Also, the researchers are grateful to our past and present students that were used as research assistants.

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