

**TAX PAYER PERSONALITY AND TAX COMPLIANCE BEHAVIOUR**

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**JUNE, 2024**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF  
ACCOUNTING, FACULTY OF MANAGEMENT SCIENCES, IN PARTIAL  
FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF BACHELOR  
OF SCIENCE (B.SC) DEGREE IN ACCOUNTING**

**JUNE, 2024**

## DECLARATION

I hereby declare that:

- i. This study is based on a study undertaken by me in the Department of Accounting, Faculty of Management Sciences, University of Benin, Benin City, under the supervision of Prof. K. O. Ogiedu
- ii. The work has not previously been submitted for the award of degree elsewhere.
- iii. Ideas and views are product of personal research and the view of others expressed is duly acknowledged.
- iv. Any liability arising from the work is to be wholly borne by me alone.

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AIGBEMIOMON ABIODUN

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DATE

## CERTIFICATION

We, the undersigned hereby certify that this research project was carried out by ABIODUN Aigbemiomon with matriculation number MGS1907578 of the Department of Accounting, Faculty of Management Sciences, University of Benin, Benin City and do approve that it is adequate in scope and quality in partial fulfilment of the requirement for the award of Bachelor of Science (BSc) degree in Accounting.

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Date

## **DEDICATION**

This work is dedicated to God Almighty for his infinite mercies, grace, and guidance throughout the duration of this course of study.

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## **ABSTRACT**

This study aims to investigate the impact of tax payer personality on tax compliance behaviour in Nigeria.

A structured, cross sectional questionnaire was used to collect data from 385 respondents that made up the sample. A simple random sampling technique was applied to select the samples of the study from the population of individual taxpayers residing in Edo State. Demographic data and questions generated from the research problem were analysed using descriptive statistics. Statistical tool of Ordinary Least Square (OLS) method of regression was utilised to explore the impact of personality traits on tax compliance behaviour.

The study finds that conscientiousness, machiavellianism, and emotional stability significantly affect tax compliance behaviour while extraversion, agreeableness, openness to experience, and honesty-humility were insignificant. The study recommends that children be nurtured to help mould their personality in the long run; also Nigerians be educated on their civic responsibility to pay taxes; and that tax authorities develop a system that appeals to an individual's feeling of responsibility and good citizenship.

# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

Taxation is an important source of revenue for both developing and industrialised countries. According to Appah (2010), Appah (2011) and Chigbu and Appah (2011), Taxes are still a vital part of how the government gets money to provide services to people in any society. Taxation is a core pillar of society, yet "there are probably no taxes that have not been evaded"(Adams, 2001). Without sufficient funds, it would be impossible to provide good living conditions, maintain infrastructure, and make sure people have a high standard of living. (Anyaduba, Eragbhe & Kennedy, 2012) .As citizens, it is our duty and in our interest to pay our due share of public expenditures. Yet, even if paying taxes is compulsory and public goods are created from the contributions of taxpayers, taxpayers' individual interest is to minimise such payments or worse evade them. Individuals are faced with the question of whether public interest takes precedence over individual profit maximisation or the other way around. In this study, we examine who and why tax payers behave differently towards tax payment.

The tax system helps the government get the extra money it needs to do what it promised to do. Nzotta (2007) says that taxes are important because they provide money to the government, which is then shared among the federal, state, and local governments. Except people pay taxes, government may not function effectively and efficiently. According to Braithwaite (2003) every alteration in the tax regime, every new piece of legislation creates newer loopholes for tax avoidance, so besides the perpetual fixing of the tax regime, the need for the establishment of a long term relationship with the taxpayers bears increased importance. According to research, governments aim to increase tax income to provide public services, but tax payers (particularly company taxpayers) usually cheat taxes by remaining informal or hiding earnings from tax officials. People in a country can decide to pay their taxes because not doing so can be very expensive, or because they feel it is their responsibility to do so (Kirchler et al, 2009). The impact of tax rate, income, fine severity, and awareness on tax compliance has been the subject of numerous studies. Since a person's behaviour is linked to their ability to comply with tax responsibilities, it is truly not easy or even direct for them to do so. A variety of things can influence their ability to comply. James, Murphy, and Reinhart (2005) think we should look at why people follow tax rules in a way that goes beyond just money. They say we need to understand people's behavior better. The factor

influencing tax compliance decisions have been extensively investigated by a wide body of research done by ( Barone & Mocetti, 2011; Braithwaite, 2003,2009; Kirchler et al, 2008; Torgler, 2005a). Tax compliance behaviour has been demonstrated to be impacted by a large variety of internal (individual norms, risk aversion, personality), external (fairness of tax system, state power, social norms) and demographic factors (age, education, gender). Few studies have explained the key role played by personality characteristics in shaping taxpayers' tax compliance (Owusu et al, 2022, Khalil & Sidani, 2022). However, past research has focused primarily on the effects of Big Five Personality traits on tax evasion and considered tax compliance as a unified concept (Jassem et al, 2021). Therefore, the relationship between personality features and the elements of tax evasion activity is still unclear, and our understanding of the role played by other personality traits in tax compliance behaviour is limited.

The need for additional research on the psychological characteristics of taxpayers that impact their tax compliance behaviour is what makes the implementation of this work necessary.

## **1.2 STATEMENT OF RESEARCH PROBLEM**

Personality qualities are an important element in determining tax compliance and the amount of money collected by the government of a country. In reality, the personality traits of tax payers and how they perceive the tax authority have seen a large effect on tax compliance and evasion.

Tax noncompliance has gained attention recently as a basic phenomena that impacts all civilizations, including those with developed and emerging economies. There is also minimal focus given on how personality which includes the Big 5, HEXACO, Machiavellianism impact the attitude of tax compliance. These justifications serve as the foundation for this study's investigation of the relationship between tax payers' personality traits and compliance level.

## **1.3 RESEARCH QUESTIONS**

This research will try to answer the following questions:

1. To what extent does extraversion affect tax compliance behaviour.
2. To what extent does agreeableness affect tax compliance behaviour.
3. To what extent does conscientiousness affect tax compliance behaviour.

4. To what extent does emotional stability affect tax compliance behaviour.
5. To what extent does openness to experience affect tax compliance behaviour.
6. What is the effect of HEXACO Honesty-Humility on tax compliance behaviour.
7. What is the effect of machiavellianism on tax compliance behaviour.

#### **1.4 OBJECTIVES OF STUDY**

1. To examine the effect of extraversion on tax compliance behaviour.
2. To examine the effect of agreeableness on tax compliance behaviour.
3. To examine the effect of conscientiousness on tax compliance behaviour.
4. To examine the effect of emotional stability on tax compliance behaviour.
5. To examine the effect of openness to experience on tax compliance behaviour.
6. To examine the effect of HEXACO Honesty-Humility on tax compliance behaviour.
7. To examine the effect of machiavellianism on tax compliance behaviour.

## **1.5 RESEARCH HYPOTHESIS**

In order to achieve empirical findings, the following hypotheses have been formulated:

H<sub>1</sub>: Extraversion has no significant effect on tax compliance behaviour.

H<sub>2</sub>: Agreeableness has no significant effect on tax compliance behaviour.

H<sub>3</sub>: Conscientiousness has no significant effect on tax compliance behaviour.

H<sub>4</sub>: Emotional stability has no significant effect on tax compliance behaviour.

H<sub>5</sub>: Openness to experience has no significant effect on tax compliance behaviour.

H<sub>6</sub>: HEXACO Honesty-Humility has no significant effect on tax compliance behaviour.

H<sub>7</sub>: Machiavellianism has no significant effect on tax compliance behaviour.

## **1.6 SCOPE OF STUDY**

The content scope of the research was restricted to tax payer personality traits and tax compliance. Analysing personality features associated with tax compliance behaviour in Edo State, Nigeria was done for the study's geographic distribution by looking into the elements that influence the tax compliance practices of the state. The focus of the investigation will be on tax payers in the public, private, and informal sectors of the Nigerian economy. It will only be available to those who have properly registered for Pay

As You Earn with the Federal Inland Revenue Service or the Edo State Internal Revenue Service. The research was carried out in 2024.

## **1.7 SIGNIFICANCE OF STUDY**

An improved knowledge of the connections between personality characteristics and tax compliance behaviour will result from this research. It will be of significant help to academia, researchers and the government.

For academia, it is to be emphasised that in higher education courses, a bigger emphasis should be out on the importance of personality traits.

For researchers, it will serve as an inspiration, eye-opener and source of reference for further study of the topic.

The study will assist the government in comprehending the significance of taxpayer personality in order to make efficient tax regulations.

## **1.8 DEFINITION OF TERMS**

Some keywords that are used in this research study are defined below:

1. Taxpayers compliance: It is the choice of the individual or company to pay taxes on time and precisely in accordance with tax laws and regulations.

2. Five factor model of personality: This is a way of categorising personality traits based on five main dimensions: Extraversion, Conscientiousness, Agreeableness, Emotional Stability and Openness to Experience.

3. Extraversion: This is an energetic approach towards the happenings of the world. This is a broad personality trait that encompasses sociability, high activity level, positive emotion and tendency to have interest in the world rather than the self.

4. Agreeableness: This could be described as a tendency to work together and trust others. It talks about people who are naturally good at understanding how others feel and enjoy helping and taking care of them.

5. Conscientiousness: This is the propensity to respond in a certain manner as a result of certain situations. It is the tendency to be responsible, hardworking and to obey norms and rules.

6. Emotional stability: This is one of the big five traits characterised by stability, calmness, self belief, and other positive feelings.

7. Openness to experience: This portrays how imaginative, creative and insightful a person is or can be. It depicts the ability of a person to be open and think outside the box in any scenario.

8. HEXACO Honesty-Humility: This is one of the six basic personality traits. Honesty Humility is a basic personality trait representing the tendency to be fair and genuine when dealing with others in the sense of cooperating with others, even when someone might utilise them without suffering retaliation ( Aston & Lee, 2014)

9. Machiavellianism: This personality characteristic indicates cunning, manipulative abilities, and a willingness to do whatever it takes to obtain power. Along with narcissism and psychopathy, it is one of the characteristics that form the Dark Triad.

10. Tax evasion: According to Montenegro, tax evasion is an act of reducing taxes with authorisation. This is an unlawful attempt on the part of people, companies, or organisations to evade paying taxes that are imposed. Tax evasion is a serious crime with harsh punishments and legal action.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

This chapter examines the body of literature pertinent to the issue being studied. Our goal is to explore the relationship between Machiavellianism, the HEXACO Honesty-Humility personality traits, and the Big Five in relation to the components of tax compliance behaviour, both theoretically and experimentally. The first section outlines the pertinent concerns regarding behaviour related to tax compliance. Secondly, the pertinent issues of the tax payer's personality, or the independent variable, is mentioned. The literature on how the variables relate to one another is reviewed in the third section. The review also discusses the conceptual foundation for this study, pertinent theories, and earlier research. The idea was to analyse the study data critically in order to identify any gaps in the literature and to provide support for the research conclusions.

#### **2.2 TAX COMPLIANCE BEHAVIOUR**

Tax compliance refers to taxpayers following the tax laws, reporting their income correctly, and paying their taxes on time. The problem of people not obeying tax laws has been around for as long as taxes have existed. Governments all over the world work

really hard to understand and fix the problem of people not paying their taxes. In the late 1950s, Gunter Schmolders studied how people feel and think about paying taxes. His work brought attention to the impact of social and psychological factors on tax compliance. He said that paying taxes on time is a behavior issue and it is greatly influenced by how willing a person is to pay taxes (Schmolders, 1960).

Voluntary tax compliance means that people choose to pay their taxes because they want to, no matter what. This might seem strange to regular people because usually taxpayers must follow the tax laws, and this does not match with the usual meaning of the word 'voluntary'. The word "voluntary" means doing something because you want to, not because you have to. How can following the rules be optional if taxes force people to follow them? Thomas Aquinas, a well-known scholar, says that voluntary actions come from a person's choice and what they want to achieve. Your willingness to pay taxes depends on how much you trust the people who collect taxes. Power might also affect it. Most people think it is better to follow the tax rules than to break them, according to the study. It is said that things like our age, where we live, and our personal thoughts can affect how likely we are to follow tax rules.

### **2.2.1 TAX COMPLIANCE IN NIGERIA**

Nigeria is a federal constitutional republic made up of 36 states and its Federal Capital Territory, Abuja. It is situated in West Africa on the Atlantic Ocean, near the Gulf of Guinea. Nigeria's currency is the Nigerian naira (NGN), and English is the official language of the country. After rebasing in 2014, Nigeria's GDP grew to become the biggest in Africa. The data provided by the Nigerian Bureau of Statistics is used to estimate the gross domestic product (GDP) for 2018 to be 397 billion USD. Compared to other countries, Nigeria has a very low rate of people paying their taxes. This is mostly because the government doesn't have good enough systems to make sure everyone pays their taxes, and there is not enough information about the informal (or unregistered) businesses. The past administration set up the Presidential Fiscal Policy and Tax Reforms Committee ('the Committee'), which was inaugurated on 8 August 2023 and tasked with the mandate of addressing critical challenges around three main pillars: fiscal governance, revenue transformation, and economic growth facilitation.

In Nigeria, the self assessment system works to provide a steady flow of income to the government, as well as, ensure timely furnishing of information to guide in determining the level of risk of non-compliance of taxpayers. Nonetheless, in terms of tax compliance, African countries are far behind in spite of their efforts to catch up with global standards.

It has been established that the knowledge of the tax system and the complexity of the tax systems were among the notable factors that lead to tax noncompliance behaviour (Saad, 2014). Thus, PriceWaterhouseCoopers PWC (2014) reported that average the time taken to fulfil tax responsibility in Africa is over the global benchmark. It thus shows that the time taken to fulfil tax responsibility in Africa is greater than that of the Middle-East, European Union, North America, Central America, Asia Pacific and Central Asia. According to the Joint Tax Board, there are ten million people (precisely 10,006,304) registered for personal income tax purposes in all the states of the federation including the FCT. Out of this, about 4.6million or 46% are registered with the Lagos State Internal Revenue Service (LIRS) indicating an average of 153,000 or 1.5% per state for others such as Edo State.

In Nigeria, people who pay their taxes through the Pay As You Earn system are less likely to avoid taxes compared to entrepreneurs in small and medium-sized businesses who calculate and pay their taxes on their own schedule. They both avoid paying taxes a lot because the tax system does not account for how businesses and people in the sector really make money and behave. However, small and medium-sized businesses are the ones that break tax laws the most in the world (Alshira'h, 2019). At the same time, they are the main support of the economy in developing countries. Small businesses, run by

their owners, are more affected by personal and social factors. Because of this, how small businesses are taxed is an important issue for both rich and poor countries. Small businesses make money and are supposed to pay taxes like everyone else. But, we are still not sure how much tax we should make them pay. Small businesses can be unpredictable, so we need to think about them carefully. Many small businesses in Nigeria choose to stay in the informal sector because they think it costs too much to follow tax laws. Some only pay taxes because they have to. Taxing small and medium-sized businesses is important because it helps the Nigerian government make money. This money is used to make it easier for all businesses, including small and medium-sized ones, to operate. However, small businesses might not follow tax rules if it costs too much, and that means they won't have enough money to grow. This makes it harder for small businesses to stay in business. Moreover, in Nigeria and other developing countries, many small businesses do not follow the tax laws. This makes it hard for the government and tax agencies to collect the right amount of taxes.

### **2.3 TAX PAYER PERSONALITY**

Personality is the way someone acts and behaves consistently over time. Personality is how a person's mind is organised and it is different for each person. It affects how a person acts (Allport,1937). Evidence from previous researchers have suggested that all

personality measures virtually all and can be categorised into five factors model and subsequently, it has been called "Big Five" personality traits (Goldberg,1990). They entail extraversion, agreeableness, conscientiousness, emotional stability, and openness to experience. Beyond this commonly used Big Five traits, the HEXACO Honesty-Humility traits and Machiavellianism would be used together with the Big five to check their impact on tax compliance behaviour.

### **2.3.1 PERSONALITY TRAITS**

The separate nature of humans make it possible for some people to feel more willing to pay taxes than others. Knowing what kind of person someone is can help make sure they pay their taxes all over the world, especially in Edo State. Despite the amount of research done on what makes people pay their taxes, most of it has only looked at things like being selfish or competitive, and not at people's personality traits.

McCrae et al(1996) explains personality traits as "the basic tendencies that refer to the abstract underlying potentials of an individual". Roberts(2009) further explained personality traits to be "the relatively enduring patterns of thoughts, feelings and behaviours that reflect the tendency to respond in certain ways under certain circumstances". The personality of an individual is measured using various scales. The ego-resilience and ego-control two-dimension concept, Myer-Briggs Type Indicator

(MBTI), the California Psychological Inventory (CPI), Five- Factor Model, HEXACO Personality Inventory and The Dark Triad Personality are all scales that have been developed and used by researchers in the literature.

This study uses the Five-Factor Model, HEXACO Honesty-Humility, and Machiavellianism because many researchers agree that these are good ways to measure personality. These models include all the different parts of personality without leaving anything out (John and Srivastava, 1999).

### **2.3.2 BIG FIVE PERSONALITY**

This theory of personality was made by Paul Costa and Robert Macrae in 1987. They believe personality has five basic parts: being open to new experiences, being conscientious, being extraverted, being agreeable, and being emotionally stable. Being open to new things means having a big imagination and liking different things. They enjoy learning new things and getting new experiences. These people will follow tax laws if they can see how the government is spending their money. Conscientiousness means being reliable and always ready to act quickly. They work well together and pay close attention to details. These people are ready to do their responsibility of paying their taxes. Extraversion is when people get energy from being around other people. They are confident and have a lot of energy. Some people are okay with paying taxes to fit in with

society. Agreeableness means being nice, helpful, and caring. They are nice, caring, and loving. People who are willing to try new things need to be sure that the government is using their money wisely before they will agree to pay taxes. Stability means how steady someone's feelings are and how much they feel happy. People who are neurotic are usually worried, emotional, and stressed. These people are not likely to be happy with the government's actions or policies. This makes people want to avoid paying taxes on purpose.

### **2.3.2.(a) EXTRAVERSION**

Extraversion means being energetic and sociable, as well as being active, confident, and positive. It means being lively and active in our interactions with others and the things around us and includes being friendly, doing lots of things, being confident, and feeling happy (John & Srivastava, 2001). An extravert is generally manipulative and seeks to dominate and decide how things should be done (Alalehto, 2003). Individual with high level of extraversion are dominant in their behaviour and expressive when interacting with others (McCrae & Costa, 1987).

Previous studies show that people who are outgoing believe it is important to follow tax rules and they have a good attitude about it. This might be because they are confident and sociable, which shows that they believe in being responsible taxpayers.

### **2.3.2(b) AGREEABLENESS**

This contrasts communal orientation towards others with antagonism and includes traits such as altruism, trust and modesty. Agreeableness is manifested in social qualities such as kindness (Matthews et al., 2003). Agreeable individuals are tender minded, cooperative, trustful, modest (John & Srivastava, 2001). This indicates that the taxpayers understands that the proceeds from taxation is used for the betterment of the nation for everyone to benefit from. It also make tax payers less likely to manipulate tax reporting and always ready to pay tax.

### **2.3.2(c) CONSCIENTIOUSNESS**

Conscientiousness means being able to control your impulses and behave in a way that helps you do tasks and reach goals. This includes thinking before you act, following rules, planning, organizing, and deciding which tasks are most important. Conscientious individuals are task and goal oriented, thorough, responsible, reliable, follow norms and rules, plan, organise, and prioritise (John & Srivastava, 2001). They are governed by conscience or diligence (McCrae & John,1992). People with this trait are hard-working,

orderly, and reliable. They think hard before they do something. Conscientiousness means how likely someone is to follow rules and do things by the book. This shows that people who are careful and honest will follow the tax laws by telling the tax authorities about the money they make and spend, even if they are tempted or feel pressured to hide it.

### **2.3.2(d) EMOTIONAL STABILITY**

This contrasts neuroticism with positive emotionality, such as feeling calm, relaxed and not tensed. It is characterised by a complex of positive emotionality. Neuroticism can be seen as the total opposite of emotional stability. Research carried out by Kavitha (2019) indicates individual with positive emotions have the attitude of complying with tax laws and regulations. This domain explains that persons who are perceived to be emotionally stable would choose not comply with tax laws.

### **2.3.2(e) OPENNESS TO EXPERIENCE**

This describes the wideness and originality of an individual's mental and experiential life. Openness have breadth, depth, originality, and complexity of mental and experiential life (John & Srivastava, 2001). These people are better at dealing with uncertainty. It is clear that people's personalities affect how much they follow tax laws. People who are open to new experiences tend to be more likely to not follow the laws and think it is right.

### **2.3.3 HEXACO HONESTY-HUMILITY**

This is a dimension of the HEXACO personality scale. It is defined by traits such as honesty and integrity, as opposed to conceit and greed (Ashton & Lee, 2008), which means "the tendency to be fair and genuine in dealing with others, in the sense of cooperation with others even when one might exploit others without suffering retaliation" (Ashton & Lee, 2007).

People who are very honest and humble do not try to cheat for their own benefit, do not want to break the rules, are not interested in being rich or showing off, and do not think they deserve special treatment. On the other hand, people with very low levels on this scale will say nice things to others to get what they want, are likely to break the rules for their own benefit, are driven by things that they can touch or own, and feel a big sense of being very important and successful. Being honest and humble is a new part of personality that is different from the Big Five traits. It might be linked to how well people follow tax rules.

### **2.3.4 MACHIAVELLIANISM**

Machiavellianism is one of the Dark Triads traits (machiavellianism, narcissism, and psychopathy). The dark triads traits share a common foundation by mainly overlapping via their close link to the Honesty-Humility factor of HEXACO Personality model (Book

et al., 2015) and manifest in a callous and manipulative interpersonal behaviour and self advancement (Furnham et al., 2013). Machiavellianism is characterised by manipulation and self-interest. Those who possess a "Machiavellian" personality are ambitious, persistent and determined to achieve their goals, no matter what.

Psychologists Richard Christie and Florence Geis named the trait after Niccolò Machiavelli, as they used, edited and truncated statements inspired by his works to study variations in human behaviors.

## **2.4 LITERATURE REVIEW ON VARIABLES**

This section reviews tax compliance behaviour and each of the personality traits. The study aims to know the relationship between these variables. The personality traits, that is, extraversion, agreeableness, conscientiousness, neuroticism, openness to experience, HEXACO Honesty-Humility and machiavellianism are examined each with tax compliance behaviour.

### **2.4.1 Extraversion and Tax Compliance Behaviour**

Even though tax evasion is a type of white-collar crime, the difference is that it is easier to do. Usually, when you file your taxes, you do it by yourself and you do not have to get other people's trust to cheat the system. Taxpayers have the opportunity to choose not to follow the rules when filling out and submitting their tax return. As Manhire (2015) noted,

“taxpayers have two conscious choices when faced with the decision whether to comply with the tax laws: cooperate or evade”. Even though white-collar crime is often linked to outgoing personality types, we are not sure if the same connection exists when it comes to following tax laws. White-collar crime is when people do illegal things like stealing money, lying on official documents, taking bribes, and cheating with money. Although all of these behaviors are not right, avoiding paying taxes is the easiest one to do. As I mentioned before, a person can choose to either pay their taxes or try to avoid them. The fact that people can easily choose not to follow the rules makes us think about how it is related to being outgoing and social. Simply put, people who are extraverts are more interested in socializing and material things, which can make them more likely to break rules in order to achieve success.

#### **2.4.2 Agreeableness and Tax Compliance Behaviour**

White-collar criminals are likely to score lower on this trait; specifically, lower scorers would be more likely to hold grudges, doubt others, and be defensive in the choices and actions they make (Alalehto, 2003). Turner (2014) found similar outcomes. Why do some people follow tax rules on their own, while others do not. Some people do not follow tax rules because they think taxes are not fair, they believe taxes help society, and they think the tax system mostly benefits rich people. However, some people follow the rules

because they think that cheating is not right. According to this information, people who score high on the agreeableness scale are more likely to be kind and caring. People who are kind and thoughtful are more likely to want to do what is right. These people are supposed to be kind and thoughtful. Being sympathetic means that people are more aware of how not paying their fair share of taxes can harm others and their community. People who are more agreeable are expected to follow tax rules better when looking at different tax situations. People who are less agreeable may be more critical of paying taxes and how the government uses the money. This can lead them to not following tax rules.

### **2.4.3 Conscientiousness and Tax Compliance Behaviour**

Following rules and laws means making choices based on what is right, fair, and good. People who are responsible are more likely to follow the rules, try to be good citizens, and make choices that help others. People who care and try hard would do the right thing and act responsibly. People who only care about themselves will not worry about doing the right thing and will instead focus on what benefits them personally. In taxes, it is clear that the right thing to do is to follow the rules. Also, when thinking about what they want to achieve, few people who want to improve their social status would choose to behave in a morally bad way.

As "tax compliance is undoubtedly motivated by moral beliefs" (Hite, 1996) it is expected that individuals who display higher levels of conscientiousness will show increased tax compliance.

#### **2.4.4 Emotional Stability and Tax Compliance Behaviour**

Not paying taxes is against the law, but when people file their taxes, they often get to decide whether they want to follow the rules or not. Not following the tax rules is against the law. So, you would think that people would follow the rules, but the tax gap shows that not everyone does. Based on the fraud triangle, taxpayers need the opportunity to do something wrong to choose to act unethically (Cressey, 1953; Johnstone, Gramling, & Rittenberg, 2014). The second two pieces would be some sort of motivation and the ability to rationalise the act. Relating the fraud triangle to tax fraud, this would mean there is an "incentive to cheat, the opportunity to commit fraud and the rationalisation of fraudulent behavior" (Pickhardt & Prinz, 2014)). Even if someone wants to avoid and can come up with reasons, they probably will not commit fraud if they do not have the chance to do it. In Nigeria, many people try to avoid paying taxes because they have the choice to either follow the rules or not. Understanding how emotionally stable people act when they are calm is important in knowing how they will behave as taxpayers. Because of this, we will look at how emotional stability is related. This study suggests that people

who are less anxious and worried may be more likely to not pay their taxes. These people are usually more relaxed and emotionally steady, so they might feel better when making decisions about following rules. As mentioned before, all taxpayers have the chance to not follow the rules. So, people who are more emotionally stable will feel better about making a choice that goes against the rules and handling any upset that comes after. The possibility of this relationship existing has been discussed in white-collar crime research, although not yet statistically proven (Turner, 2014). When we look at how individual taxpayers make decisions about following the rules, we think that people who are emotionally stable will be more likely to follow the rules.

#### **2.4.5 Openness to Experience and Tax Compliance Behaviour**

Not following tax rules is against the law. Some people may not submit their taxes on time or may lie about how much tax they owe when they do submit them. If you do not follow the tax rules and get caught, you could have to pay fines or face other punishments. Not everyone who is very open to trying new things will break the law, but people who plan to disobey the rules are more likely to be open to new experiences. People who are expected to follow the rules and be more obedient tend to have less of this personality trait that is related to being cautious and traditional. This research suggests that people who are more open to new experiences are more likely to not follow tax rules.

#### **2.4.6 HEXACO Honesty-Humility and Tax Compliance Behaviour**

People who are very honest and humble do not try to trick others for their own benefit. They do not want to break rules, are not interested in being rich or having a fancy lifestyle, and do not think they deserve to be in a high social position. It is expected that people who score very low on this scale will say nice things to others to get what they want, are likely to break the rules to benefit themselves, are driven by money and possessions, and have a strong belief in their own importance and success. Being honest and humble is a new part of a person's personality, and it is different from the usual Big Five traits. It might be connected to how well someone follows tax rules. People who have a strong sense of this trait are usually good at paying their taxes. This study suggests that people who are not honest and humble are more likely to not follow tax laws.

#### **2.4.7 Machiavellianism and Tax Compliance Behaviour**

Research done by Utami et al (2019) was found that people with high machiavellianism are more likely to cheat than people with low machiavellianism. Someone with a high level of Machiavellianism will only care about their own interests and achieving their goals. People who are Machiavellian are more likely to cheat on their taxes because they are motivated to do unethical things that go against the rules. Pratama (2017) also found that people who are very cunning and manipulative think it is okay to avoid paying taxes.

## **2.5 REVIEW OF PREVIOUS STUDIES**

Many studies have been done on how people's personality affects whether they follow the tax rules in different countries, both rich and poor. These studies look at how a person's personality affects how much tax they pay in a certain area. Here are some of the past studies:

Porcano (1988) examined the correlates of tax evasion. The research looked at how 18 different things could make people avoid paying taxes. He asked 142 people who pay taxes about how much they try to avoid paying and collected information about different factors. He used a method called discriminant analysis to rank the factors that he was studying. The only chances to avoid paying taxes, people's beliefs about avoiding taxes, and being truthful were the most important factors in three different groups. The results show that different factors influenced various types of tax evasion in different ways.

Trivedi et al (2003) conducted a study in a laboratory where they offered money to test how certain things, like how a person thinks about morals and values, and how risky they are, as well as different situations, like being audited, unfair taxes, and how people tell on each other, affect if people pay their taxes. They also made sure other things like age and gender did not affect the results. ANCOVA was used to show that all the main factors studied strongly affect tax compliance behavior and are statistically important.

Information was collected from 98 young Canadians who have low incomes. These results show how important it is to understand these factors to make better policies for getting more people to follow the rules. It also shows that just punishing people is not enough, we also need to tell everyone about how well others are following the rules. The results showed that how people think about right and wrong, what they think is important, and how much they're willing to take risks all have a strong impact on whether or not they follow tax laws.

Fonseca and Myles (2012) studies how people decide whether to comply with something. The report is the first study to look at how people avoid paying taxes in the UK and what factors influence their decisions. The main aim of the study is to see how social media spreads information about audit rates and penalties to taxpayers. Information was collected during a study that happened from January to March 2012. The test used 1,023 people. 500 were students at the University of Exeter and 523 were UK residents who were not students. The experiment found that students and non-students behaved in very different ways. Students cheated more often than workers and reported less money when they cheated. They were also more likely to change their behavior when the fines for cheating went up. Workers were not likely to avoid paying taxes when the chances of getting caught and the penalty for not paying were high.

Alabede (2012) studied what makes people in Nigeria follow tax rules. The study looks at why some people in Nigeria do not follow the rules, and tries to find out what causes them to act that way. The researchers used a survey to ask taxpayers for their opinions in the study. The study selected people to participate by using a specific method called multi-stage cluster random sampling. The people chosen were individual taxpayers who live in Nigeria's Federal Capital City. We used a survey for people to fill out themselves to collect the main information. Then we used ANOVA technique to analyse the information and find patterns. The study found a strong connection between what taxpayers think about how well the government is run and the quality of tax services, and how well they follow tax rules. Moreover, the financial status of taxpayers made the compliance model better at predicting their behavior and significantly decreased the effects of the tax system's rules, moral reasoning, and job.

Ibadin and Eiya (2013) studied how people who work for themselves avoid paying taxes. They looked at how things like their beliefs, education, how taxes are collected, religion, and cultural customs affect their decisions to avoid paying taxes. The research used ANOVA technique and Ordinary Least Square (OLS) method to compare group averages in different areas and look at the connections between tax dodging and independent

factors. The results show that people think there are times when it is okay to not pay taxes, and that how they view taxes and their culture can affect whether they pay them or not.

Korndorfer et al(2014) found it hard to study tax compliance and that there is not much reliable information about tax evasion. Some people may not tell the truth about how much they avoid things in surveys. Besides making the numbers of how common something is inaccurate, wrong answers can also hide connections with certain causes. So they used the Crosswise Model (CM) to gather information about sensitive topics. While the Randomised Response Technique (RRT) is the idea behind the CM, its complex design makes it better for large surveys than traditional RRTs. We compared regular questions with a new method called CM in an online survey with 305 people for regular questions and 862 people for CM. Based on the results, when the CM made the data collection process more private, they were able to get more people to admit they were stigmatized for not paying taxes. Also, only in the CM condition, they found that people who were actually evading taxes and had a selfish personality were likely to continue evading taxes.

Sipos (2015) looked at how factors like a person's traits, their dedication to paying local taxes, and how much they understand about where their taxes go, can have a big impact

on how much tax they pay. In 2014, 120 people from Hungary and 60 people from Romania, mostly students, filled out a survey through electronic questionnaire. This was part of a study comparing the two countries in Eastern-Central Europe. People from the tax offices of both countries were also part of the survey. The study found that people with Machiavellian traits are less likely to want to pay taxes. A person's willingness to pay taxes is influenced most by their Mach score.

Appah and Wosowei (2016) studied how people in Nigeria follow the tax rules. They looked at why people pay taxes and how they act when it comes to paying taxes. The study used information from both original and existing sources. The main thing they used to gather information was a list of questions with four parts and a total of 47 questions. They gave this list to 785 people. It was found to be reliable most of the time. The books and articles that were used were written by experts. Multiple regression models and relevant tests to study the information collected from the survey were used. The study found that people who were more likely to follow tax rules also had similar views on fairness and ethics, and were less willing to take risks or face penalties for not following the rules. Based on the results, researchers should look into how a regular taxpayer acts based on their money situation, how much risk they can handle, and the kind of society they live in and how well it is governed.

Lívia, Sipos, Rideg and Vörös studied how people's personality traits are related to their behavior when it comes to paying taxes. The research looked at how people's personalities and values affect whether they pay their taxes on time. It wanted to find out who is more likely to not pay their taxes and why. They used CFA and OLS linear regression to analyse the responses from 350 survey participants. However, it was found that certain personality traits like honesty and agreeableness had a bigger effect on tax evasion than others. HEXACO Honesty-Humility, Machiavellianism, Agreeableness are related to the dilemma of prioritizing individual or prosocial responsibilities and values. Honesty and humility play a big role in whether people pay their taxes or not. They affect how people behave when it comes to following tax laws.

Olajube et al (2018) studied how a person's personality and their beliefs about paying taxes can predict how much they are willing to pay in taxes. The study looked at how personality traits and willingness to pay taxes are connected for people in Ogun State. The traits they looked at were conscientiousness, extraversion, agreeableness, and neuroticism, along with tax morale. The study employed ex-post facto approach where 154 taxpayers were picked randomly from the Ogun State tax payment station to take part in the study. It was thought that people's attitude towards paying taxes and their personality would predict how much they want to follow tax laws. Studies were also done

to see if men and women are willing to pay different amounts for things. Extraversion is a personality trait that refers to being outgoing and sociable. The results showed a strong relationship between intelligence and agreeableness. The number 56 is less than 0.01, and the openness is . The study found a strong correlation between income level and tax morale. In simple words: Several factors like personality, income, and education level were all linked to people being more willing to pay taxes. But being emotionally unstable was not connected to a higher willingness to pay taxes. "Conscientiousness has a significant negative correlation with p-value less than 0.01. The results ( $p < 0.01$ ) showed that there were negative connections between the two variables. Eighty-three out of a hundred times, the reasons for people's willingness to pay taxes were explained by all the things put together, like their income, age, and so on. On its own, the personality traits accounted for 81% of the difference in tax willingness. In this study, it was found that both men and women were equally willing to pay taxes. The study found that people in Ogun State are more willing to pay taxes if they are friendly, responsible, open-minded, and not easily stressed, and also if they have a positive attitude towards paying taxes. However, there was no noticeable difference between men and women in how much they were willing to pay. To get people to pay their taxes, those in charge should understand why people do or don't want to pay taxes.

Jacquemet et al (2019) studied the personality traits that influence how much people follow tax rules. They wrote about two tests in a laboratory to see if following rules is influenced by moral thoughts, moral emotions, or obeying norms. In order to make sure that the behavior we see in the laboratory applies to real life, the study looks at how people follow tax laws in a game about avoiding taxes, focusing on people's feelings about paying taxes. 63 people took part in the experiment, most of them were students. With UNIVAR, they found a strong link between following tax laws and feeling shame and empathy. The research shows that people who feel ashamed and empathetic are more likely to follow tax rules. Tax officials should focus more on the rules and laws set by the government than on individual opinions.

Anyaduba and Oboh (2019) examined the determinants of tax compliance behaviour under the self assessment scheme in Nigeria. The behaviour of the taxpayers was assessed using a non-random stratified sample technique. Additionally, information from three of Nigeria's six geopolitical zones—the South-South, South-West, and North Central zones, respectively—was acquired through the use of questionnaires. 550 respondents provided data, and the respondents came from a variety of locales, including Edo State, Lagos State, and the Federal Capital Territory, Abuja. The findings demonstrated that tax audits and the knowledge of infractions and associated penalties

significantly and favourably affected tax compliance behaviour in Nigeria's self-assessment programme. Tax compliance behaviour under the Nigerian self-assessment regime was positively, but not significantly, impacted by the ease of tax administration and returns, taxpayer integrity, and tax expertise.

Olexová (2019) examined Big Five traits and assessed tax compliance behaviour as a phenomenon. On the 350 respondents' survey data, the study used CFA and Ordinary Least Square linear regression. In order to determine who and why is more prone than others to avoid taxes, it investigated the connections between the Big Five personality traits, HEXACO Honesty-Humility, Machiavellianism, and the influencing factors of tax compliance behaviour. The results demonstrate that HEXACO Honesty-Humility, Machiavellianism, and Agreeableness have a greater impact on aspects of tax evasion activity than do the other personality qualities under investigation. We contend that this is the case because the conflict between putting one's own or society's obligations and values first is closely related to HEXACO Honesty-Humility, Machiavellianism, and Agreeableness. Since honesty and humility appear to be linked to practically every facet of tax evasion, they are the primary factors influencing tax compliance behaviour.

Bailey and Plecnik (2020) studied how honest people are when they fill out their taxes. They looked at what makes people want to be honest, individual traits that affect honesty,

and changes that could be made to tax laws to encourage honesty. A study was done with 360 US people to look at how certain personality traits are linked to tax evasion. The study found that people who do not pay their taxes are more likely to have psychopathic traits, be very committed to following tax rules, and worry about getting caught and punished. These results are valid for two sets of data, one collected before the Tax Cuts and Jobs Act of 2017 and one collected after.

Ogungbade et al (2021) examined the effect of tax awareness and taxpayers' perception and tax evasion in the informal sector of Ekiti state. It was investigated how taxpayers' attitudes moderated the effect. Only 108 of the 150 responders who completed the structured questionnaire returned it, and only 100 of them provided meaningful answers. The results demonstrate a significant decrease in tax evasion due to taxpayer awareness; however, the impact of taxpayer perception is not supported by analysis. The results additionally demonstrate that the attitude of taxpayers significantly moderates the connection between taxpayer knowledge and tax evasion. But when it came to tax evasion, there was no statistically significant difference between the moderating influence of taxpayers' attitude and their perception of government spending.

Agbetunde et al (2022) examined how religious beliefs affect the way business owners in Nigeria feel about paying taxes and whether it affects how much they actually pay. They

used organized questionnaires to get information directly from 368 business owners in Southwest Nigeria. They looked at two models to predict things, and used numbers to learn more about the questionnaires. The way a company follows tax rules is influenced by how its taxpayers feel about taxes and religion, but their level of religiousness doesn't matter as much. Also, it shows that when people's religious beliefs influence their tax-paying attitudes, it has a 17% impact on their tax compliance behavior. But when people's religious beliefs don't influence their tax-paying attitudes, it has a 13% impact.

Arbex et al (2022) studied how testosterone and personality traits can affect a person's choice to avoid paying taxes. In a series of tests, people did tasks and decided if they wanted to evade taxes. They called 117 men for the survey on the phone. The results show that people who feel more in control, think more about themselves, and are more dominant are more likely to cheat on their taxes. The results also support looking at biological factors when studying tax evasion behavior.

Khalil and Sidani (2022) studied how people feel about evading taxes and how it is connected to their personality. They also looked at how religion and income affect this relationship in a culture where tax rules aren't strict. They did a study to see how people's personality and other things affect their attitudes about not paying taxes. They collected data from a group of 291 Lebanese people using a method called snowball sampling. To

make it easier for people to answer the questions, the study used online surveys that the participants could fill out themselves. The results show that people who are less conscientious are more likely to have a positive attitude towards tax evasion. Instead of being about a person's character or background, tax evasion happens because people think the tax system isn't fair.

Owusu et al (2022) studied how people's personality and their willingness to pay taxes may influence their intention to evade taxes. The information included 407 students from Ghana. A set of questions was made and people were asked to answer them for the study. The researchers used the partial least squares structural equation modelling method to test their study hypotheses. The research found that people who are agreeable, responsible, and open to new experiences are more likely to have a positive attitude towards paying taxes. As expected, the study shows that there is a strong link between wanting to evade taxes and feeling negative about paying taxes.

Jassem et al (2022) examined how a person's personality affects their choice to obey tax laws. They also looked into whether the way people see how fair taxes are affects this relationship. 503 people who work in different jobs in Malaysia filled out survey questions. They used a method called structural equation modelling to analyze the data, and a tool called Smart PLS to see the results. The study found that people who are more

neurotic are more likely to want to avoid paying taxes, while people who are more conscientious, agreeable, and extraverted are less likely to want to avoid paying taxes. Moreover, being open to new experiences did not really affect the intention to avoid paying taxes. Finally, all the connections are influenced by tax justice, except for openness.

## **2.6 REVIEW OF THEORIES**

Many existing academic theories can be taken into account when considering personality and tax compliance behaviour. Some of the postulated social theories were used by researchers. This research draws upon four prominent theoretical perspectives to examine the relationship between tax payers personality and tax compliance behaviour: social identity theory, institutional theory, theory of planned behaviour and classical theory of compliance. Each theory offers a distinct lens through which we analyse the effect of tax payers personality.

### **2.6.1 SOCIAL IDENTITY THEORY**

This theory was formulated by Tajfel and Turner (1979). It is rooted in social psychology and explains the intricacies of human social interactions and the role of group affiliations in shaping perceptions and behaviour. The social identity theory posits that individuals

classify themselves and others into several social categories, such as ethnicity, gender, nationality, religion, etc. These group affiliation form a critical part of an individual's self esteem. The theory introduces the concept of some comparison where individuals seek to enhance their self esteem by comparing their group favourably with other groups. In-group bias can lead to intergroup conflicts, stereotype and discrimination (Schulz et Al, 2020).

Tax payers personality can be studied using social identity theory to explain how an individual's group affiliation influence their compliance of tax. This theory have limitations of oversimplifying the complexity of human identity by concentrating primarily on group affiliations.

## **2.6.2 INSTITUTIONAL THEORY**

Institutional theory propounded by Meyer and Rowan (1977) and further developed by DiMaggio and Powell (1983) offers a framework for understanding how organisations and individuals are shaped and how they relate with their society by adopting and conforming to established values, norms and practices. Put differently, institutional theorists believe that rules and systems inside a company can be shaped a lot by the society and culture around them, often more than by competition in the market. DiMaggio and Powell (1983) in their seminar work highlighted how organisations try to

seek legitimacy by conforming to three forms of institutional pressures that shape organisational behaviours, structures and processes. These institutional pressures include, normative, coercive and mimetic pressures.

The institutional theory can be used in tax compliance research, because it help explain how personality can be boosted within a society or community due to external pressures and influences. It can be used to explore how societal values, norms, and expectations shape taxpayers behaviours towards tax payments (Horodnic, 2018). People may comply with tax laws under the influence of laws and regulations in order to stay out of trouble with the law and avoid fines.

Institutional theory have its own limitations. It focuses on conforming to societal norms and expectations. This might oversimplify the complex decision making processes within organisations. It also do not fully address the dynamic nature of cultural and contextual variations of the organisations environment across different industries and region (Kostova et Al.,2008).

### **2.6.3 THEORY OF PLANNED BEHAVIOUR**

Ajzen created the theory of planned behaviour in 1985. It builds on the Theory of Reasoned Action by Fishbein and Ajzen from 1975. According to the theory, people's behavior in society is influenced by certain things, has specific reasons, and happens in a

planned way. Benk et Al (2011) said that people can do a behavior if they have a reason for doing it. So, the things that influence behavior are how you feel about the behavior, what people around you think, and how much control you think you have over the behavior (Armitage and Conner, 2001). Attitude towards the behaviour means individual's overall assessment of the behaviour, including its perceived advantages and disadvantages. As a positive attitude increases the probability of having a strong desire to engage in the behaviour. Subjective norms relates to perceptions of social pressure or influence from significant persons like family, colleagues, or friends, to engage in or avoid a particular behaviour. The likelihood that someone will engage in a conduct is likely to rise if they believe that others endorse it.

On the other hand, perceived behavioral control means how confident a person feels about being able to do a certain behavior. When a person feels in control of doing a behavior, they are more likely to want to do it. Ajzen (2002) says that these things are influenced by what we think about our actions, how much control we have over them, and what we think other people expect us to do. Wenzel (2004a) and Braithwaite (2003) said that we need to consider people's thoughts and feelings, as well as the way society works, to understand why people pay their taxes. In this research, ideas like trusting the

government, doing the right thing, and being fair are used to help us understand why people follow tax laws.

This theory has its boundaries. It may not fully consider how people feel and the pressures society puts on them. While it does show us why people make certain decisions about taxes, their choices can also be affected by things that have happened to them in the past.

#### **2.6.4 CLASSICAL THEORY OF TAX COMPLIANCE**

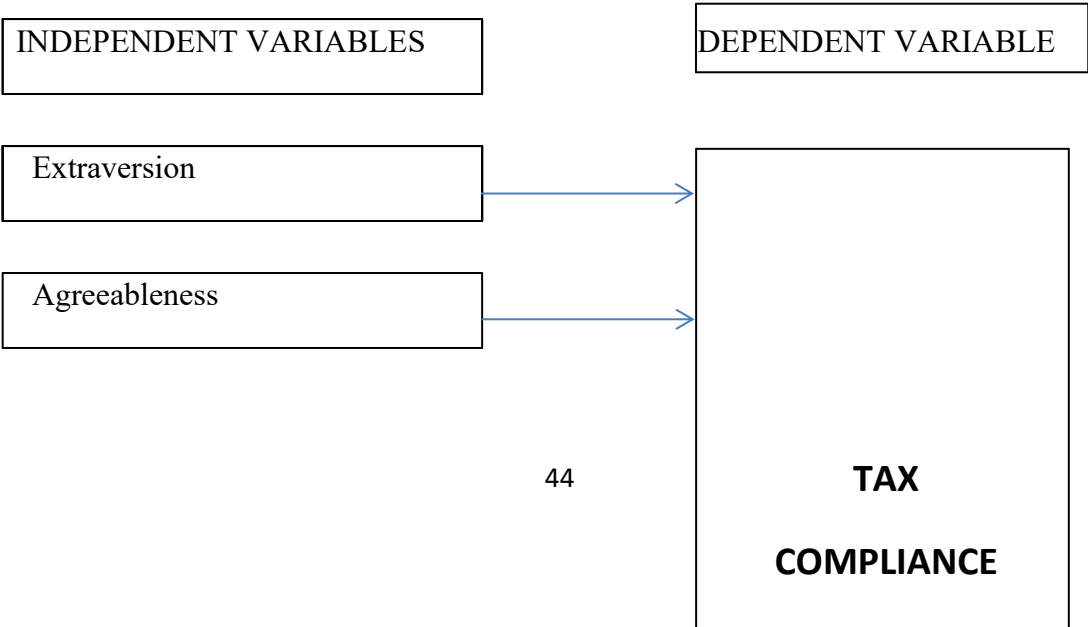
According to the deterrence theory, this theory of tax compliance is also called the A-S models. The theory says that people will try to cheat on their taxes if they think they can get away with it, but they also consider the risk of getting caught and punished. Alabede and his colleagues in 2011 said that the deterrence theory mainly relies on tax audits and penalties. Verboon and Dijke (2007) said that the main idea of the deterrence model of tax compliance is to look at how the chances of getting caught and the seriousness of the punishment can make people less likely to break tax rules. Some experts say that if fear of getting in trouble was the main reason people follow the rules, then most people in the world would break the rules because the consequences are not very scary..

This theory has some drawbacks. Instead of focusing on convincing, it focuses on forcing. This theory has another problem because people will likely still pay their taxes because

they are afraid of being caught for not paying and having to pay extra money as a penalty. It is thought that this model cannot fully understand the complicated tax compliance problem. If people do not say they will work with the police and agree to pay taxes, it is not clear. Also, the theory might not consider how complicated tax systems are, and it does not fully compare how cultural factors affect a person's attitude towards taxes.

### 2.7 CONCEPTUAL FRAMEWORK

This part has a diagram that shows the factors being studied in the research. People's personality influences how they behave when it comes to paying taxes. Traits like being outgoing, agreeable, responsible, emotionally stable, open-minded, honest, and manipulative can affect how people follow tax laws. Here is a diagrammatical view that shows the research.



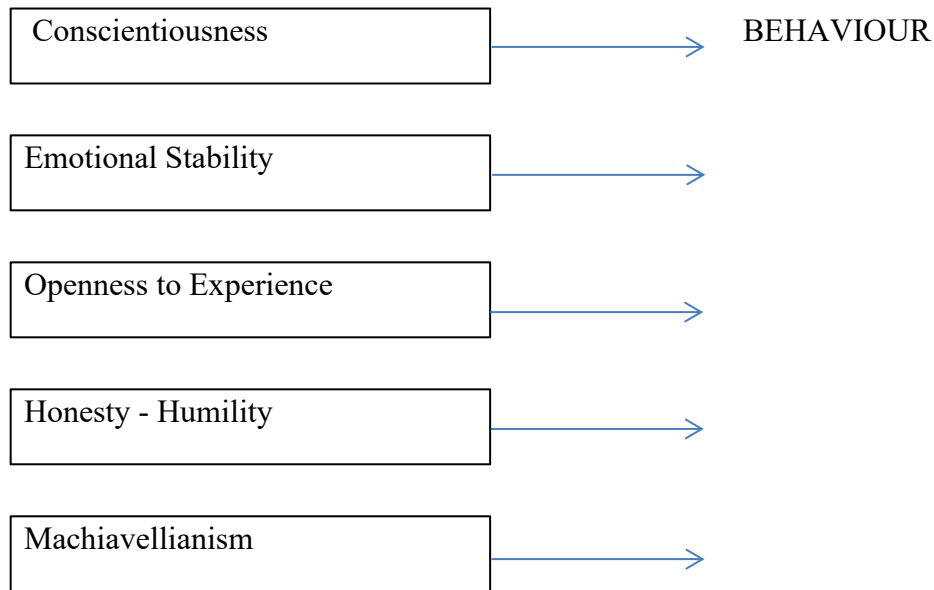


FIGURE 1. CONCEPTUAL DESIGN OF THE ANALYSIS

**Source: Author's compilation**

## **2.8 GAPS IN LITERATURE**

The statement of research problem highlighted several gaps in the existing body of literature that this current study aims to address. First, when we look at previous research, we see that there are connections between how people feel about taxes, what they intend to do about them, and what they actually decide to do. But we still don't know for sure how people's attitudes about taxes are formed. Additionally, there is a big difference

between personality traits and how people follow tax rules. There has not been a lot of research done on them.

An evaluation gap emerges in the methodology used in prior studies. Specifically, there is a lack of justification for chosen sample sizes, potentially leading to sample bias and undermining the accuracy of empirical findings. It is important to fill in this gap to make sure the study is strong and accurate.

In summary, this present study seeks to fill these by conducting an analysis and research mode on tax payers personality and tax compliance behaviour in Edo State with a well justified sample size and process of data collection. It is expected that the findings will provide practical implications for policy makers, tax authorities and researchers.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

This study is intended to obtain information that will enable the researcher assess tax payers personality that influence tax compliance in Nigeria. This chapter outlines the

methodology employed in this research to investigate the effect of tax payer personality on tax compliance. It delves into the research design, target population and sampling techniques, data sources, research instruments, data analysis methods, model specifications, and measurement of variables. A thorough grasp of the research methodology is made possible by this part, which also guarantees the replicability of the findings.

### **3.2 RESEARCH DESIGN**

The ex-post facto methodology of this study was chosen because questionnaires are a suitable tool for gathering data from a large population in a short amount of time. The study's variables, which included personality in relation to tax willingness, were "after the effect" and hence not manipulated. The researcher made use of certain methods and designs which include Ordinary Least Square Linear Regression on the survey data. These involves the planning and implementation of this plan in generating information, which can be used in investigating the study, tax payers personality and tax compliance behaviour in Nigeria. The plan will include methods and sources of data collection and also determination of sample size.

### **3.3 POPULATION**

Individuals whose income is taxable under the Personal Income Tax Act P8 LFN 2004 comprise the target group for this study. In addition to that are those individuals who pay other form of taxes which include the Value Added Tax, and other levies collected by the government. Taxpayers located at the city center, Benin City of Edo State is used as accessible population sample. It is the geographical location where both high and low-tax paying citizens can be reached.

### **3.4 SAMPLING AND SAMPLE SIZE**

The study by its nature permit the use of large sample size. A total number of 385 tax payers will be selected at random in Benin City to obtain a true representative sample of the population of the study. Sample data are to be selected from target population using simple random sampling techniques to ensure proper representation. The sample size will be determined using a confidence level of 95% and a margin of error of 5%.

To determine the sample size using a confidence level of 95% and a margin of error of 5%, we can use the formula for sample size calculation for a population larger than 10,000, which is:

$$\text{Sample Size} = Z^2 \times p \times (1-p) / E^2$$

Where:

Z is the Z-score corresponding to the desired confidence level (for a 95% confidence level,  $Z=1.96$ ).

p is the estimated proportion of the population that possesses the attribute of interest. Since we don't have an estimate for p, we typically use 0.5, which gives the maximum sample size required.

E is the margin of error, which is 0.05 in this case.

Using the given values:

$Z=1.96$ (for a 95% confidence level)

$p=0.5$

$E=0.05$

Let's calculate the sample size:

Sample Size= $1.96^2 \times 0.5 \times (1-0.5) / 0.05^2$

Sample Size= $3.8416 \times 0.25 / 0.0025$

Sample Size= $0.9604 / 0.0025$

Sample Size≈384.16

Since we can't have a fraction of a person, the sample size required is approximated to 385. A sample size of 385 respondents will be targeted for questionnaire administration

### **3.5 SOURCES OF DATA**

Taxpayers' completed questionnaires provide the core data.

The researcher also obtained secondary data from libraries, newspapers, journals and materials relevant to the research.

### **3.6 RESEARCH INSTRUMENT**

A structured questionnaire was used as the data gathering tool. The variables covered in the research literature section are included in the questionnaire. It was put together using Machiavellianism, HEXACO Honesty-Humility, the Big five traits, and tax compliance behaviour.

There are three sections to the questionnaire. The first section seeks to determine the respondents' age, gender, income bracket, and place of work, among other demographic details. The second part focus on the different personality trait domain. The questions are constructed in a way to shed more more light on the type of personality the respondent exhibit. The answers they give will determine the personality trait they possess. The

researcher used the personality inventory adopted from Gosling, Rentfrow and Swann (2003) to measure the personality of tax payers before assessing their compliance behaviour. The third part focus on tax compliance behaviour. This part shows how the respondents comply with paying their taxes voluntarily. To collect data for this study, a 5-point Likert scale question type will be used. Part 2 and 3 will include a list of questions related to tax payers personality trait effects on tax compliance, each item will be rated using a predetermined 5-point scale where strongly agree will be rated 5 and strongly disagree will be rated 1. A Google form was used over WhatsApp to administer the survey.

### **3.6.1 RELIABILITY OF THE RESEARCH INSTRUMENT**

Reliability refers to the consistency and stability of measurement over time. In this study, the reliability of the research instrument was assessed to ensure that the data collected was dependable and consistent. Several steps was taken to enhance the reliability of the structured questionnaire. Firstly, the questionnaire items will be carefully crafted to minimize ambiguity and ensure consistent interpretation by respondents. Secondly, the questionnaire was administered to the sample to assess its internal consistency using techniques such as Cronbach's alpha coefficient. A high Cronbach's alpha value ( $>0.7$ ) indicates good internal consistency and reliability of the questionnaire. Any items

showing low reliability will be revised or removed from the questionnaire. Overall, by adhering to these procedures, the research instrument was deemed reliable for collecting data on tax compliance behaviour in the context of EDO STATE.

Table 3.1

	Cronbach's Alpha	Internal consistency
Extraversion	.759	Acceptable
Agreeableness	.875	Good
Conscientiousness	.899	Good
Emotional stability	.889	Good
Openness to Experience	.908	Excellent
Honesty- humility	.878	Good
Machiavellianism	.911	Excellent
Tax compliance behaviour	.880	Good

**Source: Author's computation (2024)**

### 3.6.2 VALIDITY OF THE RESEARCH INSTRUMENT

The degree to which a research instrument accurately assesses what it is supposed to measure is referred to as validity. Several procedures will be used in this investigation to guarantee the validity of the structured questionnaire, the research instrument. Initially, the study objectives and existing research will be consulted in designing the questionnaire to guarantee that it includes pertinent factors associated with tax compliance behaviour.

In order to evaluate the questionnaire's relevance, comprehensibility, and clarity, a small sample of participants participated in a pre-testing phase. The pre-test results were utilised to improve the questionnaire's validity and refinement. To further guarantee that the questionnaire sufficiently covers the pertinent topics, content validity was confirmed through consultation with specialists in the fields of research methodology and taxation.

### **3.7 DATA ANALYSIS METHOD AND MODEL SPECIFICATION**

This section spelt out the model function of the research study. The method of data analysis would also be discussed outlining the test to be done to ensure the data fits the model and research.

#### **3.7.1 MODEL SPECIFICATION**

To specify the model equation based on the research objectives, we used a linear regression model. Each objective corresponds to a predictor variable representing the personality trait being investigated, and the dependent variable as tax compliance behaviour

The general functional form of the model is;

$$TCB = f(\text{Big5E}, \text{Big5A}, \text{Big5C}, \text{Big5S}, \text{Big5O}, \text{HHH}, \text{Mac}) \dots\dots\dots(i)$$

Where:

Big5E = Extraversion

Big5A = Agreeableness

Big5C = Conscientiousness

Big5S = Emotional Stability

Big5O = Openness to Experience

HHH = HEXACO Honesty-Humility

Mac =Machiavellianism

TCB= Tax Compliance Behaviour

Expressing equation (ii) in econometric term, the form of the model is given as:

$$TCB = \beta_0 + \beta_1 \text{Big5E} + \beta_2 \text{Big5A} + \beta_3 \text{Big5C} + \beta_4 \text{Big5S} + \beta_5 \text{Big5O} + \beta_6 \text{HHH} + \beta_7 \text{Mac} + \epsilon \dots\dots\dots(ii)$$

Where

$\beta_0$  = Constant.

$\varepsilon$  = random error.

### **3.7.2 METHOD OF DATA ANALYSIS**

Descriptive statistics are used in this study's research to appropriately summarise and present data for greater comprehension. The mean, standard deviation, skewness, and kurtosis of the independent and dependent variables taken into consideration in a study are typically displayed in a descriptive statistical table. Utilising statistical software like SPSS (Statistical Package for the Social Sciences), quantitative data gathered from the survey was examined. Key variables and participant demographics were summed up using descriptive statistics including means, frequencies, percentages, and standard deviations. To test the hypotheses and ascertain the link between the variables, Ordinary Least Square was utilised.

### **3.7.2(a)DIAGNOSTIC TEST**

Multiple diagnostic tests can be performed in order to evaluate the reliability and validity of the regression model that was developed based on the goals of the research. In addition to helping to verify that the model satisfies the requirements of linear regression, these tests offer valuable information about the general goodness-of-fit and reliability of the model. These are a few standard diagnostic tests:

- **Normality of Residuals:**This test determines whether the regression model's residuals, or errors, have a normal distribution. It can be carried out with statistical tests like the Shapiro-Wilk test or the Kolmogorov-Smirnov test, as well as graphical techniques like a histogram or a Q-Q plot.
- **Linearity:** This test evaluates whether the relationship between the predictor variables and the outcome variable is linear. It can be assessed visually using scatterplots of the predictor variables against the outcome variable or statistically using tests like the Rainbow test for linearity.
- **Multicollinearity:** This test searches for strong correlations between the predictor variables, which might result in erroneous coefficient estimates and inflated standard errors. Correlation matrices or variance inflation factor (VIF) values for every predictor variable can be used to evaluate it.

- **Outliers and Influential Points:** This test identifies any extreme or influential data points that may unduly influence the regression model. Diagnostic plots such as a residuals vs. leverage plot or Cook's distance can help identify outliers and influential points.
- **Goodness-of-Fit:** This test assesses how well the regression model fits the observed data. Common measures of goodness-of-fit include the R-squared value, adjusted R-squared value, and the F-test for overall significance of the model.

### 3.7.3. MEASUREMENT OF VARIABLES

The variables used in the study are defined in this section with their measurements.

Table 3.1

<b>Variables</b>	<b>Notation</b>	<b>Measurements</b>
Extraversion	Big5E	5 points likert scale Questions 1-2
Agreeableness	Big5A	5 points likert scale Questions 3-4
Conscientiousness	Big5C	5 points likert scale Questions 5-6
Stability	Big5S	5 points likert scale Questions 7-8
Openness to Experience	Big5O	5 points likert scale Questions 9-10
HEXACO Honesty-Humility	HHH	5 points likert scale Questions 11-13
Machiavellianism	Mac	5 points likert scale Questions 14-17
Tax Compliance Behaviour	TCB	5 points likert scale Questions 18-25

**Source: Author's Compilation (2024)**

## **CHAPTER 4**

### **DATA ANALYSIS AND PRESENTATION**

#### **4.1 INTRODUCTION**

The analysis and interpretation of the data gathered for this research project will be presented in this chapter. Information from Edo State tax payers was gathered using a structured questionnaire. Taxpayers provided a total of 385 responses. Parts 1, 2, and 3 of the questionnaire were separated. The demographic information of the respondents was gathered in Part 1. The responses gathered from the research questions pertaining to the personality traits of taxpayers made up Part 2. Part 3 was made up of the answers to the questions derived from the research on tax compliance behaviour. Items in the questionnaire were analysed using the five point Likert scale.

This chapter also addresses the methods of data analysis employed in this study, Frequency tables and percentages was used to illustrate the distribution of responses by the respondents. Measures of central tendency (weighted mean score) to understand the average responses gotten from respondents, Measures of dispersion (standard deviation, skewness, and kurtosis) was used to assess the spread of responses. Regression analysis was used to identify the relationships between the variables. Normality and

multicollinearity tests were also done in this chapter. There is also a section for hypothesis testing to test the hypothesis earlier stated in chapter one of this study and also to determine the significant relationship between the variables.

In this chapter, interpretation was used to expatiate on the insights gotten from the analysed data in order to draw conclusions and make recommendation to meet the significance of the study. The models stated in chapter 3 of this research study waa empirically examined.

## 4.2 DATA PRESENTATION

This section presents the data in part 1 of the questionnaire administered to the respondents. This represents the demographic data of the tax payers.

**Table 4.1 Statistics of Gender of Tax Payer**

	<b>Frequency</b>	<b>Percentage</b>	<b>Valid percent</b>	<b>Cumulative percent</b>
<b>Male</b>	159	41.3	41.3	41.3
<b>Female</b>	226	58.7	58.7	100
<b>Total</b>	385	100	100	

**Source: Research Survey (2024)**

The above table 4.1 illustrates that out of 385 respondents of tax payers, 159 (41.3%) of them are males while 226 (58.7%) are females. This means most of the respondents are females.

**Table 4.2 Statistics of Age of Tax Payers**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>21-30</b>	247	64.1	64.1	64.1
<b>31-40</b>	60	15.6	15.6	79.7
<b>41-50</b>	63	16.4	16.4	96.1
<b>51-60</b>	15	3.9	3.9	100
<b>Total</b>	385	100	100	

**Source: Research Survey (2024)**

Table 4.2 explained the statistical description of the ages of the tax payers. Most of the respondents were aged between 21-30 with the highest percent of 64.1. This was followed by the age bracket 41-50, then 31-40 and 51-60 which has the lowest percent of 3.9.

**Table 4.3 Statistics of Religion of Tax Payers.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Christian</b>	364	94.5	94.5	94.5
<b>Muslim</b>	18	4.7	4.7	99.2
<b>Others</b>	3	0.8	0.8	100
<b>Total</b>	385	100	100	

**Source: Research Survey (2024)**

Table 4.3 illustrates that out of 385 respondents of tax payers, 364 (94.5%) of them are Christians, 18 (4.7%) are Muslims while 3 (0.8%) indicated that they are neither Christians nor Muslims.

**Table 4.4 Statistics of Income Level of Tax Payers.**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Below 50,000</b>	123	32	32	32
<b>51,000-100,000</b>	79	20.3	20.3	52.3
<b>101,000-150,000</b>	81	21.1	21.1	73.4
<b>151,000-200,000</b>	33	8.6	8.6	82.0
<b>200,000 and above</b>	69	18	18	100
<b>Total</b>	385	100	100	

**Source: Research Survey (2024)**

**Table 4.5 Statistics of Organisation the Tax Payers Work**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Public</b>	120	31.2	31.2	31.2
<b>Private</b>	265	68.8	68.8	100
<b>Total</b>	385	100	100	

**Source: Research Survey (2024)**

Table 4.5 illustrates that out of 385 respondents of tax payers, 265 (68.8%) of them work in the public sector are while 120 (31.3%) indicated that they work in the private sector.

### **4.3 DESCRIPTIVE STATISTICS**

Descriptive statistics is adopted in research to help summarise and present data to increase understanding. The descriptive statistics table depicts information for the mean, standard deviation, minimum, maximum, skewness and kurtosis of the demographic data, independent and dependent variables considered in the study. Table 4.6 contains the summary of the descriptive statistics of the demographic data.

**Table 4.6**  
**DESCRIPTIVE STATISTICS**

	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>std. deviation</b>	<b>Skewness</b>	<b>Kurtosis</b>
<b>Gender</b>	385	1.00	2.00	1.5844	.49346	-.344	-1.892
<b>Age</b>	385	1.00	4.00	1.6104	.90651	1.186	.094
<b>Religion</b>	385	1.00	3.00	1.0649	.27659	4.599	2.556
<b>Income.</b>	385	1.00	5.00	2.6026	1.45970	.440	-1.142
<b>Organisation</b>	385	1.00	2.00	1.6883	.46379	-.816	-1.341
<b>Valid N (Listwise)</b>	385						

**Source: Author's computation using SPSS**

Data collected in the study were analysed using weighted mean score to answer the research questions. The point 3.0 was taken as cutoff; for part 2 and 3 any item with a mean above 3.0 was taken as being agreed by the respondents. Any mean score below 3.0 was taken to be disagreed by them. Therefore, the mean will be worked out with the following formula:

SA = Strongly Agree = 5

A = Agree = 4

N = Neutral= 3

D =Disagree = 2

SD = Strongly Disagree = 1

$$X = (5+4+3+2+1)/3$$

$$\text{Mean } (x) = 15/3$$

$$= 3.0$$

Decision Rule: Mean score above 3.0 was taken as Agree while mean score below 3.0 was taken as disagree.

**Table 4.7**

<b>Big5E description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I see myself as extraverted/enthusiastic	84	157	57	75	12	3.59	Agree
I see myself as reserved/quiet(reversed)	18	114	39	111	102	2.58	Disagree
<b>GRAND MEAN</b>						<b>3.09</b>	<b>Agree</b>

**Source: Research Survey(2024)**

Table 4.7 above shows the mean distribution based on tax payer perception of being extraverted using a five-point Likert scale. Big5E represent different questions that were asked in this section A of the questionnaire. It can be deduced from the analysis above that the tax payers agree to being extraverted with a mean of 3.09 which is above the average score of 3.0. Hence, we can say that the respondents are extraverted.

**Table 4.8**

<b>Big5A description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I see myself as critical/quarrelsome(reversed)	87	214	36	33	15	3.84	Agree
I see myself as sympathetic/warm	141	187	27	21	9	4.12	Agree
<b>GRAND MEAN</b>						<b>3.98</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.8 above shows the mean distribution based on tax payer agreeableness trait using a five-point Likert scale. Big5A represent different questions that were asked in section B of the questionnaire. It can be deduced from the analysis above that the tax payers that filled the questionnaire are high on agreeableness with a mean of 3.98 which is above the average score of 3.0. Hence, we can say that the respondents are accomodating and very cooperative in their engagement with others.

**Table 4.9**

<b>Big5C description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I see myself as dependable/self-disciplined	190	174	9	9	3	4.4	Agree
I see myself as disorganised/careless(reversed)	108	214	42	15	6	4.04	Agree
<b>GRAND MEAN</b>						<b>4.22</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.9 above shows the mean distribution based on tax payer conscientious trait using a five-point Likert scale. Big5C represent different questions that were asked in section C of the questionnaire. It can be deduced from the analysis above that the tax payers that filled the questionnaire are high on consciousness with a grand mean of 4.22 which is above the average score of 3.0. Hence, we can say that the respondents are careful and responsible.

**Table 4.10**

<b>Big5S description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I see myself as anxious/easily upset(reversed)	201	202	66	54	12	3.59	Agree
I see myself as calm/emotionally stable	142	183	24	30	6	4.10	Agree
<b>GRAND MEAN</b>						<b>3.85</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.10 above shows the mean distribution based on tax payer perception of being emotionally stable using a five-point Likert scale. Big5S represent different questions that were asked in section D of the questionnaire. The aforementioned research indicates that the taxpayers who completed the questionnaire have a grand mean of 3.85, which is higher than the average score of 3.0, indicating that they are emotionally stable. As a result, we might conclude that the responses are calm and rarely upset.

**Table 4.11**

<b>Big50 description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I see myself as open to new experiences/complex	198	154	12	21	0	4.37	Agree
I see myself as conventional(reversed)	63	136	87	72	27	3.37	Agree
<b>GRAND MEAN</b>						<b>3.87</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.11 above shows the mean distribution based on tax payer perception of being open to new experiences using a five-point Likert scale. Big50 represent different questions that were asked in section E of the questionnaire. It can be deduced from the analysis above that the tax payers that filled the questionnaire are willing to venture into new opportunities. It had a grand mean of 3.87 which is above the average score of 3.0. Hence, we can say that the respondents are unconventional and curious.

**Table 4.12**

<b>HHH description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I find it difficult to lie	147	127	69	36	6	3.96	Agree
I am entitled to special treatment(reversed)	33	36	63	138	115	2.31	Disagree
I want to be famous(reversed)	9	39	129	96	112	2.32	Disagree
<b>GRAND MEAN</b>						<b>2.87</b>	<b>Disagree</b>

**Source: Research Survey (2024)**

Table 4.12 above shows the mean distribution based on tax payer perception of being honest as well as being humble using a five-point Likert scale. HHH represent different questions that were asked in section F of the questionnaire. It can be deduced from the analysis above that the tax payers that filled the questionnaire are honest but, seek to be well known. This made the grand mean to fall to 2.87 which is below the average score of 3.0. Hence, we can say that the respondents do not exhibit the honesty-humility trait.

**Table 4.13**

<b>Mac description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
I do not tell my secrets.	135	163	63	24	0	4.0597	Agree
I like to use clever manipulation to get my way.	45	66	60	150	33	2.84	Disagree
I like to keep track of information that I can use against people later.	40	54	75	183	63	2.54	Disagree
I like to plan benefits for myself, not others.	75	70	81	120	39	3.05	Agree
<b>GRAND MEAN</b>						<b>3.12</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.13 above shows the mean distribution based on tax payer perception of exhibiting the machavellian trait using a five-point Likert scale. Mac stands for various questions that were asked in section G of the questionnaire. The aforementioned analysis suggests that the tax payers who completed the questionnaire exhibit self-centeredness, as seen by their grand mean score of 3.12, which is higher than the average score of 3.0.

**Table 4.14**

<b>TCB Description</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Mean</b>	<b>Decision</b>
Even if I knew how to get around a rule without breaking the law, I wouldn't do it.	57	114	51	133	30	3.09	Agree
I am very careful to pay all my taxes on time.	54	198	97	27	9	3.68	Agree
I would also pay my tax if there were no controls.	42	100	102	120	21	3.04	Agree
I like paying my tax.	93	148	99	39	6	3.73	Agree
Paying tax is a responsibility that should be willingly accepted voluntarily.	96	166	30	48	18	3.71	Agree
I feel a moral obligation to pay my tax.	87	181	75	33	9	3.79	Agree
I accept responsibility for paying my fair share of tax.	87	190	69	36	3	3.83	Agree
No matter what the tax rate is, I pay my taxes anyway.	93	127	60	63	12	3.58	Agree
<b>GRAND MEAN</b>						<b>3.56</b>	<b>Agree</b>

**Source: Research Survey (2024)**

Table 4.14 above shows the mean distribution based on tax payers response to paying tax voluntarily using a five-point Likert scale. TCB represent different questions that were asked in part 3 of the questionnaire. Based on the study above, it can be inferred that tax payers have a mean score of 3.56, above the average score of 3.0, indicating that they agree to pay taxes voluntarily.

#### **4.4 REGRESSION ANALYSIS**

This is a powerful statistical method that allows for investigation of the relationship between variables. Ordinary least square method formed the basis of the regression analysis with the use of SPSS for the study.

##### **4.4.1 Diagnostic Test**

This is used to check if the model assumptions are correct and to see if there are any data points that have a great impact on the analysis. It helps to decide if the regression model accurately shows the data's pattern. In this study, we looked at whether the data was typical, if there were any relationships between the variables, and how well the data fit the model.

#### **4.4.1(a) Normality Test**

A data normality test is conducted to ascertain whether the regression equation dependent and independent variables have a normal distribution or otherwise. Normality is one of the conditions for using the Ordinary Least Square (OLS) technique. Therefore, it becomes incumbent to ascertain the normality of the distribution before estimating our data with OLS. However, it is common for large data sets to have issues of normality due to the level of variation that can exist in such a data set.

**Table 4.15 Normality Test**

<b>Variables</b>		<b>Observation</b>	<b>Skewness</b>
<b>Kurtosis</b>			
<b>Big5E</b>	385	-.110	-.987
<b>Big5A</b>	385	-1.517	2.672
<b>Big5C</b>	385	-1.291	2.940
<b>Big5S</b>	385	-1.145	1.169
<b>Big5O</b>	385	-.632	.051
<b>HHH</b>	385	-.068	-.248
<b>MAC</b>	385	.474	-.412
<b>TCB</b>	385	.038	.119

**Source: Author's computation using SPSS 29**

To ensure the data meets the assumptions of the regression analysis, a normality test was conducted to assess whether the variables follow a normal distribution. Normality is assessed by examining skewness and kurtosis values. Skewness refers to the symmetry of the distribution while kurtosis refers to the "tailedness" of the distribution relative to a normal distribution.

#### **4.4.1(b) Multicollinearity Test**

An important assumption of linear regression is that multicollinearity should be absent. If the variables are found to have a strongly significant interconnectivity, incorrect statistical inferences might be derived from such model. Tolerance and Variance Inflation Factor (VIF) results are adopted on examining multicollinearity among the variables.

The table below shows the multicollinearity test.

**Table 4.16 Multicollinearity test result**

	<b>Tolerance</b>	<b>VIF</b>
<b>Big5E</b>	.946	1.057
<b>Big5A</b>	.768	1.301
<b>Big5C</b>	.791	1.264
<b>Big5S</b>	.768	1.302
<b>Big5O</b>	.680	1.471
<b>HHH</b>	.919	1.088
<b>MAC</b>	.896	1.116
<b>Mean</b>		1.228
<b>VIF</b>		

**Source: Author's computation using SPSS 29**

It is clear from the results in the above table that there is no issue of multicollinearity between the explanatory variables. The evidence for this is traceable to the conclusion of (Hair et al, 2006), stating that there is an absence of multicollinearity when the variables have their VIFs below 10 and tolerance values above 0.10. In this case, the values of VIF ranges from 1.057 to 1.471 these are all below 10. The argument that none of the study's independent variables are collinear is supported by a mean VIF value of 1.228.

#### 4.4.2 REGRESSION ANALYSIS

This section of the research examines the relationship between tax payers personality trait and tax compliance behaviour in Nigeria. The developed hypothesis relating to personality traits and the tax compliance behaviour will be tested based on the dependent and independent variables identified. The model developed to investigate this relationship is written below as:

$$TCB = \beta_0 + \beta_1 E + \beta_2 A + \beta_3 C + \beta_4 S + \beta_5 O + \beta_6 HHH + \beta_7 Mac + \varepsilon$$

The relationship between the dependent variable (TCB) and independent variables is presented in the section. The relationship between TCB and the personality traits was individually considered. The summary of the Ordinary Least Square Model regression (OLS) is presented in Table 4.3.5

**Table 4.17**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.411 <sup>a</sup>	.169	.154	.60129	1.658

a. Predictors: (Constant), Mac, Big5S, HHH, Big5E, Big5C, Big5A, Big5O

b. Dependent Variable: TCB

**Source: Author's computation using SPSS 29**

Table 4.17 above indicates the coefficient of determining ( $R^2$ ), which is 0.169. It measures the proportion of variance ( $R^2 \times 100$ ) of the dependent variable (TCB) as a result of the independent variables (Big5E, Big5A, Big5C, Big5S, Big5O, HHH, Mac) accounting for approximately 16.9% of the variance in the dependent variable TCB.  $R^2$  of 0.169 means that our independent variables are only responsible for 16.9% of the variation in the dependent variable.

R-value 0.411 represents the relation between the predictors and the independent variable, that means all the independent variables put together produce a relation of 0.411 with a p value = -0.001 which shows very strong correlation between the dependent and independent variables.

Adjusted R-square is to apprehend the best model that can explain the dependent variable (TCB). The adjusted R square for this model is 0.154 which indicates that 15.4% of TCB (Tax Compliance Behaviour) can be explained by the independent variables.

The Durbin-Watson test used to detect the presence of autocorrelation is 1.658. This indicates that there is negative autocorrelation in the residuals (errors) of the model which falls under the acceptable range of 1.50 - 2.50.

**Table 4.18**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.744	7	3.963	10.962	<.001 <sup>b</sup>
	Residual	136.306	377	.362		
	Total	164.049	384			

a. Dependent Variable: TCB

b. Predictors: (Constant), Mac, Big5S, HHH, Big5E, Big5C, Big5A, Big5O

**Source: Author's computation using SPSS 29**

The F-statistic of 10.962 with a p-value of < 0.001, which indicates the model's goodness of fit, indicates that the model passes the significance test and does an excellent job of describing variations in the dependent variable. The model displayed an F-statistic greater

than 2, at 10. This implies that the model performs well in assessing the correlation between the personality of the taxpayer and their tax compliance behaviour. The model's significance level of 1% indicates that there is a 99% likelihood that the estimation derived from the regression model's variables can be relied upon when examining the correlation between the tax payer's personality and their tax compliance behaviour.

**Table 4.19**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.171	.380		3.079	.002
	Big5E	-.020	.030	-.032	-.661	.509
	Big5A	.018	.041	.023	.436	.663
	Big5C	.260	.053	.259	4.905	<.001
	Big5S	.134	.041	.175	3.269	.001
	Big5O	-.044	.047	-.054	-.954	.341
	HHH	.078	.054	.071	1.441	.150
	Mac	-.228	.040	-.280	-5.637	<.001

a. Dependent Variable: TCB

**Source: Author's computation using SPSS 29**

The TCB model previously written in chapter 3 can now be represented as model:

$$\text{TCB: } 1.171 - 0.020\text{Big5E} + 0.018\text{Big5A} + 0.260\text{Big5C} + 0.134\text{Big5N} - 0.044\text{Big5O} + 0.078\text{HHH} - 0.228\text{Mac}$$

This part of the research investigates the relationship between personality traits and tax compliance behaviour among tax payers. The direction and strength of the association between the two variables are estimated using coefficient values. The regression result shows that if all independent variables remain constant, TCB will stay at 1.171 which is also constant.  $\beta_1$  indicates that for every one unit change in the independent variable Big5E, the dependent variable is predicted to decrease by 0.02.  $\beta_2$  indicates that for every one unit change in Big5A, the dependent variable is predicted to increase by 0.018.  $\beta_3$  indicates that for every one unit change in Big5C, the dependent variable is predicted to increase by 0.26.  $\beta_4$  indicates that for every one unit change in Big5S, the dependent variable is predicted to increase by 0.134.  $\beta_5$  indicates that for every one unit change in Big5O, the dependent variable is predicted to decrease by 0.044.  $\beta_6$  indicates that every one unit change in Honesty-Humility will lead to a 0.078 change in the dependent variable.  $\beta_7$  indicates that for every one unit change in machiavellianism, the dependent variable is predicted to decrease by 0.228.

## 4.5 TEST OF HYPOTHESES

The aim of this section is to emphasise the outcomes of the hypothesis testing done in the regression analysis.

Note:  $p = 0.05$

Decision rule: When the significant value of variable is less than the significant value ( $p$ ),  $H_0$  is rejected and the alternate accepted.

### **Hypothesis One**

*$H_{01}$  : Extraversion has no significant effect on tax compliance behaviour*

The significant level of Big5E on tax compliance behaviour is a standardised beta value of 2% and a statistically insignificant  $p$  value of 0.509 which is greater than  $p = 0.05$ . Hence, we accept the null hypothesis and reject the alternate hypothesis. Therefore, it is accepted that extraversion has no significant effect on tax compliance behaviour. The standardised Beta value of 2% shows that an extravert perceive tax payment negatively, meaning the higher a tax payer is extraverted, the lower he would comply to tax regulation.

## **Hypothesis Two**

*H<sub>02</sub>: Agreeableness has no significant effect on tax compliance behaviour*

The significant level of Big5A on tax compliance behaviour is std. beta value of 0.018 (1.8%) and  $p$  value of 0.0663 which is greater than  $p$  value of 0.05. Hence, we accept the null hypothesis and reject the alternate hypothesis. Therefore, it is accepted that agreeableness has no significant effect on tax compliance behaviour.

## **Hypothesis Three**

*H<sub>03</sub>: Conscientiousness has no significant effect on tax compliance behaviour*

The relationship between conscientiousness and tax compliance behaviour as depicted in table 4.19 is positive by the 0.26 coefficient, which is statistically significant from a  $p$  of  $<0.001$ , which is less than 0.005. This result is significant at 1%; this we have the statistical evidence to reject the null hypothesis, which states that conscientiousness has significant effect on tax compliance behaviour. This result tells us that a tax payer with a high level of conscientiousness is expected to be associated with high level of tax compliance. Lower conscientiousness is associated with a higher propensity to evade tax.

## **Hypothesis Four**

*H<sub>04</sub>: Stability has no significant effect on tax compliance behaviour*

The relationship between Big5S and tax compliance behaviour as shown in table 4.19 is positive by 0.134 coefficient, which is statistically significant from a  $p$  value of 0.001, less than 0.05. Hence, we reject the null hypothesis and accept the alternate hypothesis. Therefore, it is accepted that stability has significant effect on tax compliance behaviour.

## **Hypothesis Five**

*H<sub>05</sub>: Openness to experience has no significant effect on tax compliance behaviour*

The significant level of Big5O on tax compliance behaviour is standardised Beta value of -0.044 and a statistically insignificant  $p$  value of 0.341 which is greater than 0.05. Hence, we accept the null hypothesis which is openness to experience has no significant effect on tax compliance behaviour. The negative beta value implies that an individual with high level of openness to experience has a low propensity of complying to tax regulation.

## **Hypothesis Six**

*H<sub>06</sub>: HEXACO Honesty-Humility has no significant effect on tax compliance behaviour*

The relationship between Honesty-Humility and tax compliance behaviour as shown in table 4.19 is positive by 0.078 coefficient, which is statistically insignificant from a  $p$  value of 0.150, greater than 0.05. Hence, we accept the null hypothesis. Therefore, it is accepted that HEXACO Honesty-Humility has no significant effect on tax compliance behaviour.

### **Hypothesis Seven**

*H<sub>07</sub>: Machiavellianism has no significant effect on tax compliance behaviour*

The relationship between machiavellianism and tax compliance behaviour as depicted in table 4.19 is negative by -0.228 coefficient, which is statistically significant from a  $p$  value of  $< 0.001$  which is less than 0.005. This result is significant at 1%, thus, we have the statistical evidence to reject the null hypothesis which states that machiavellianism has no significant effect on tax compliance behaviour. This result tells us that a tax payer with a high machavelli trait has a low propensity of complying to tax regulation.

## **4.6 DISCUSSION OF RESULTS**

This study examined the effect of tax payer personality on tax compliance behaviour in Edo State. The study specifically determines whether there is a statistically significant relationship between the dependent and independent variables. Based on findings, the

relationship between extraversion and tax compliance behaviour was negative though statistically insignificant. This finding demonstrates that individuals who score high on extraversion tend to have lower intrinsic motivation towards paying taxes. According to Giluk and Postlethwaite (2015) extraverts are generally characterised by warmth, positive affection, high energy, assertiveness and outgoing in nature. Despite these positive feelings, they also have sensation-seeking tendencies which may be satisfied by the excitement of some deviant conduct. Hence, extroverts may engage in deviant behaviours such as deliberately evading tax to draw some attention to themselves.

Agreeableness was discovered to have no significant effect on tax compliance behaviour. This implies that the agreeableness trait is not one that can easily influence a tax payer's choice of complying to tax. This variable however, has a direct relationship with tax compliance at 2.3%.

Results suggest that conscientiousness correlates significantly to tax compliance behaviour. This implies that conscientious individual has a high propensity of complying to tax. This variable has a direct relationship with tax compliance at 25.9%. This indicates that individuals who exhibit higher levels of conscientiousness have greater motivation to willingly pay their taxes compared with a lower level conscientious individual. According to research done by Olexová and Sudzina (2019), its findings show

that conscientiousness has a significant impact on paying taxes. From a theoretical point of view, conscientious tax payers are responsible and follow norms and rules. They are governed by conscience. Individuals with these traits are not deviant but would usually follow rules.

Emotional stability was also discovered to have a significant effect on tax compliance. This indicates that individual with positive emotions have the attitude of complying to tax law. This variable also have a positive relationship with tax compliance behaviour. The domain of emotionally stable tax payers are perceived to choose to comply to tax law. However, those perceived to be neurotic would choose to evade tax given that they are insecure and worry that paying taxes will reduce their spending power.

As per the findings, openness to experience has no significant effect on tax compliance. This implies that being open to experience will not necessarily indicate whether a tax payer will comply to tax or not. The findings of past research by Turner (2014) also proved that openness to experience is not a significant predictor of an individual choosing not to comply to tax. This variable however, has an inverse relationship with tax compliance behaviour. This indicates that a person that is unconventional and open to gain more experience will tend to find and adopt means of not complying to tax.

Based on the findings, honesty-humility has no significant impact on tax compliance behaviour. Its connection with tax compliance behaviour is positive. During the course of analysing the responses from the questionnaire, it was discovered that large percentage of the sample lack the trait of being honest and humble. Most of them preferred to be famous, entitled to special treatment, lacked honesty and feel non compliance is right. Hence, we discovered that individuals low on honesty-humility, feel that tax evasion and non compliance is right.

Machiavellianism has a significant impact on the tax compliance behaviour element. As expected, the effect is negative. This depicts that an individual that is high on machiavellianism would choose to evade tax. This is as a result of the tax payers trying to benefit his personal interest and not that of the state. This trait is one of the best indicators of tax compliance behaviour. This aligns with the research done by Sipos (2016) whose findings show that machiavellianism has an indirect relation to the willingness of tax paying.

## **CHAPTER 5**

### **FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

This chapter seeks to explain in details the result of the thorough analysis and investigation that was undertaken in the preceding chapters. It seeks to summarise the findings gotten from the analysis, to draw conclusions and make recommendations as well as suggest further areas that should be looked into for further studies on the effect of tax payer personality and tax compliance behaviour.

#### **5.2 SUMMARY OF FINDINGS**

The findings that was gotten through the responses of respondents showed that some personality traits discussed in the research had effect on tax compliance behaviour while others did not have significant effect. The major findings are summarised below:

1. Extraversion has no significant effect on tax compliance behaviour.
2. Agreeableness has no significant effect on tax compliance behaviour.
3. Conscientiousness has significant impact on tax compliance behaviour.
4. Emotional stability has significant effect on tax compliance behaviour.
5. Openness to experience has no significant effect on tax compliance behaviour.

6. Honesty-Humility has no significant effect on tax compliance behaviour.
7. Machiavellianism has a significant effect on tax compliance behaviour.

### **5.3 CONCLUSION**

The purpose of this study is to examine the impact of personality traits on tax compliance behaviour. This research brings a new perspective where the findings show that individuals with extraversion, openness to experience, agreeableness and honesty-humility have higher tendency to evade tax. Findings indicate that individuals ranking high on conscientiousness, emotional stability and machiavellianism tend to have greater motivation to pay tax. The findings also provide evidence of some domains of personality trait and their relationship to tax compliance behaviour.

### **5.4 RECOMMENDATIONS**

Being that the different personality domains have been analysed based on the data and the most significant discovered, this research suggests that:

1. To promote tax compliance, the three levels of revenue authority should create a system that appeals to an individual's sense of responsibility and citizenship.
2. The government should work to make the economy better and help people who are poor. When most people are poor, they may not want to pay taxes because they only think about themselves.

3. Members of religious groups should tell others to pay taxes so the government can have fund to do important projects for the community.
4. Nigerians should be educated on civic responsibility to pay tax. This should be added to the syllabus of the primary institution because this is where the personality and character moulding of a child begin.
5. Parents should endeavour to raise their children to be emotionally stable and have collective love. This will help to improve tax compliance habits in the long run.

## **5.5 SUGGESTIONS FOR FURTHER STUDIES**

This research focused on seven personality traits of individuals. However, there are several factors that may impact tax compliance behaviour. Hence, future researcher should probe into such discoveries so as to increase the knowledge of tax behaviour.

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**APPENDIX**  
**QUESTIONNAIRE**  
**DEPARTMENT OF ACCOUNTING,**  
**FACULTY OF MANAGEMENT SCIENCES,**  
**UNIVERSITY OF BENIN, BENIN CITY, NIGERIA.**

Dear Sir/Ma,

I am ABIODUN Aigbemiomon, a student of the above named department. I am currently carrying out a study on Tax Payer Personality and Tax Compliance Behaviour in Nigeria in partial fulfillment of the requirements for a Bachelor of Science (B.Sc) in Accounting.

This is entirely for academic purpose and I therefore solicit for your response. Your response will be treated confidentially. Please answer the following questions honestly and to the best of your knowledge. I look forward to your response.

Thank you.

Yours faithfully,

Abiodun Aigbemiomon

**PART 1: DEMOGRAPHICS**

**Tick the appropriate box**

**Gender:** Male  Female

**Age:** 21-30  31-40  41-50  51-60

**Religion:** Christian  Muslim  Others

**Income:** below 50,000  51,000-100,000  101,000-150,000  151,000-200,000  200,000 and above

**Organisation:** Public  Private

**PART 2:**

Instruction: Evaluate each statement on the scale of (5) strongly agree to (1) strongly disagree. Please tick against the most appropriate options.

**SECTION A: EXTRAVERSION**

S/N		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I see myself as: Extraverted, enthusiastic.					
2.	I see myself as: Reserved, quiet.					

**SECTION B: AGREEABLENESS**

S/N		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I see myself as: Critical, quarrelsome.					
2.	I see myself as: Sympathetic, warm.					

### SECTION C: CONSCIENTIOUSNESS

S/N		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I see myself as: Dependable, self-disciplined.					
2.	I see myself as: Disorganised, careless.					

### SECTION D: EMOTIONAL STABILITY

S/N		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I see myself as: Anxious, easily upset.					
2.	I see myself as: Calm, emotionally stable.					

**SECTION E: OPENNESS TO EXPERIENCE**

<b>S/N</b>		<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
1.	I see myself as: Open to experiences, complex.					
2.	I see myself as: Conventional, uncreative.					

**SECTION F: HEXACO HONESTY-HUMILITY.**

<b>S/N</b>		<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
1.	I find it difficult to lie.					
2.	I am entitled to special treatment.					
3.	I want to be famous.					

**SECTION G: MACHIAVELLIANISM.**

S/N		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I do not tell my secrets.					
2.	I like to use clever manipulation to get my way.					
3.	I like to keep track of information that I can use against people later.					
4.	I like to plan benefits for myself, not others.					

**PART 3: TAX COMPLIANCE BEHAVIOUR**

S/N		Strongly Agree (SA)	Agree (A)	Neutral (N)	Disagree (D)	Strongly Disagree (SD)
1.	Even if I knew how to get around a rule without breaking the law, I wouldn't do it.					
2.	I am very careful to pay all					

	my taxes on time.					
3.	I would also pay my tax if there were no controls.					
4.	I like paying tax because it is my duty.					
5.	Paying tax is a responsibility that should be willingly accepted voluntarily..					
6.	I feel a moral obligation to pay my tax.					
7.	I accept responsibility for paying my fair share of tax.					
8.	No matter what the tax rate is, I pay my tax anyway.					