

DETERMINANTS OF TAX COMPLIANCE IN NIGERIA: AN INSIGHT INTO FEDERAL INLAND REVENUE SERVICE

Azeez Abiodun Ajibola

Department of Accounting and Finance,
Baze University Abuja

*Corresponding Author: azeez.ajibola@bazeuniversity.edu.ng

Saheed Ademola Lateef, PhD

Department of Accounting and Finance,
Baze University Abuja

Abstract

Tax compliance is one of the most important determinants of national economic growth, yet it remains a persistent challenge in Nigeria. While most prior studies have emphasized enforcement mechanisms, such as audits and penalties, this study shows how these factors interactively influence compliance behaviour. Therefore, this study examines the actual determinant of tax compliance in Nigerian public sector. This study identifies the key drivers of tax compliance, namely, socio-economic conditions, complexity of the tax system, social norms, and trust in government. Quantitatively, data from 267 tax experts and officials of the Federal Inland Revenue Service were analysed using SPSS and SmartPLS statistical tools. The findings indicate that socio-economic factors, system complexity, and social influence are the significant drivers of compliance. Individually, however, their effect sizes are relatively weak, showing an interconnected relationship rather than single-variable dominance. According to findings, the deficit of trust in government by the general public mindset influence the tax non-compliance behaviour. The implication of this, therefore, shows that a complete approach to tax reform policy should embody digital innovations and taxpayer education to simplify tax processes in order to improve compliance. Consequently, systemic inefficiency and raising revenue through addressing the problems of voluntary compliance by creating awareness and using technology in tax administration will put Nigeria on a sound footing. These results portend great implications for policymakers, tax authorities, and scholars in various ways by providing long lasting solutions to increase the level of compliance and fiscal governance in developing countries.

Keywords: Tax compliance, socio-economic factors, tax system complexity, trust in government, social norms, Federal Inland Revenue Service.

1. Introduction

Tax compliance is one of the major factors in national economic development. Though previous studies have focused on tax audits, investigations, and education as the motivating factors for compliance, recent literature emphasizes other factors that influence compliance, including socio-economic conditions, trust in government institutions, and simplicity of the tax system (Adediran et al., 2023; Adeyemi & Balogun, 2023). Despite these initiatives by the government, non-compliance of taxes has remained one of the critical setbacks facing Nigeria in the area of revenue generation. Filing of a false return and gain is that fraud whereby individual taxpayers and corporate organizations falsely and understate their earnings with the aim of evasion from being taxed, in contradiction with Nigeria's current laws. The Nigerian government has on its part, instituted several initiatives to help stem these challenges, including reforms in the tax laws, self-assessment schemes, electronic payment systems, education for taxpayers, and penalties for non-compliance. However, these have not fully addressed the challenges to compliance.

A leading concern is the low level of awareness and education among taxpayers, manifested in widespread non-compliance. The inexplicitness and complexity of the Nigerian tax laws further add to administrative inefficiencies, thereby causing confusion and presenting chances for both deliberate and unintentional non-compliance to occur. Another constraint is that transactions in the informal sector are mostly cash-based and involve little or no record-keeping, making enforcement rather difficult (Africa Tax Review, 2023).

Moreover, the informal sector in Nigeria is domiciliated by cash-based dealings and limited or no record-keeping, making it really challenging for tax compliance as a result of socio-economic factors. According to the Africa Tax Review (2023), income is hard to track, and obligations are difficult to enforce in this very vital branch of the economy. The complexity of the tax laws further complicates administration and, in the process, creates confusion that can lead to deliberate and unintentional non-compliance. Amongst some common strategies are that they misstate the record; show excess expenditures to earn very minimum or zero liability on profit and hiding of any sources of receipts of income. This unethical practice strikes a right blow on public trust and increases inequality in economic matters, since compliant taxpayers will disproportionately bear the burden of taxes.

Several persistent issues motivate this research. These include insufficient taxpayer education and awareness (Oladele et al., 2019), weak enforcement mechanisms (Amah & Nwaiwu, 2018), inadequate tax audits and investigations (Olaoye & Ogundipe, 2018), and the complexity of Nigeria's tax system as well as social influence (Olaoye & Agugum, 2018). Additionally, corruption among tax administrators further exacerbates the problem (Okoloba et al., 2018). This study investigates the factors of tax compliance in Nigeria, with a holistic intention to identifying ways through which non-compliance can be minimized. Precisely, it assesses the efficiency of tax audits, challenges faced by the tax administrators, and practical recommendations for improvement.

2. Literature Review

2.1 Tax Compliance Overview

It may be defined as the degree of accuracy with which taxpayers report their economic activities, pay the appropriate amount of tax, and timely file returns due according to regulations. Tax compliance is a priority for government revenues and fiscal policy efficiency. Its opposite, incompliance, brings down public trust and diminishes government revenues—a process further weakened by tax evasion and avoidance (Alm 2019). Research has emphasized that periodic audits deter non-compliance through sanctions and fines levied (Clement et al., 2018; Olaoye & Ogundipe, 2018). Besides, the tax audit promotes better compliance and increases government revenues (Nurebo et al., 2019). However, other factors may influence compliance behavior, such as taxpayer attitudes and trust in government, or even socio-economic circumstances. Ensuring adherence to the laws on taxes is vital in ensuring financial viability and confidence in the taxation system.

2.2 Tax Compliance and Determinant Variables

Tax compliance is the degree to which taxpayers truthfully report their income, pay the correct amount of tax, and do so within legal deadlines. Non-compliance, which includes tax evasion and avoidance, weakens government revenue and public confidence (Alm, 2019). It is a vital component of national economic stability and development, especially in developing countries like Nigeria. The Federal Inland Revenue Service, FIRS, is at the center of ensuring taxpayer compliance. The section deals with the factors that determine tax compliance,

including socio-economic conditions, enforcement mechanisms, confidence in governance, and technological changes.

2.2.1 Socio-Economic Factors and Tax Compliance

Some of the socio-economic variables that greatly influence compliance with taxes in Nigeria include income level, education, and employment status. For example, Adebisi and Gbegi (2018) found that high-income earners comply more because of their ability to pay and perceived fairness in the systems of taxation. Similarly, Okoye and Gbegi (2018) found that education positively relates to compliance because informed taxpayers understand their responsibilities and the consequences they face after failure to comply.

Employment status is another factor that affects compliance. This can be proved by the fact that formal sector employees, where the taxes are deducted at the source through mechanisms of PAYE, have greater compliance. Participants in Nigeria's large informal economy, on the other hand, are more often tax evaders because of very weak enforcement and record-keeping of the income (Olaoye 2019). The efforts made by the FIRS to bring the informal sector into the tax net through presumptive tax schemes have been mixed (Adediran, Musa, & Bello, 2023).

Considering determinants of tax compliance, socio-economic factors have traditionally been widely viewed. Examples include income level, education, occupation, and demographic data. High-income individuals may simply have greater means and opportunities for loophole exploitation and tax evasion or avoidance than their lower-income counterparts. Correspondingly, the lower income earners may also lack the ability as well as willingness for tax evasion and yet face some rather harsh, high relative burdens (Torgler, 2003).

2.2.2 Complexity of the Tax System and Tax Compliance

The complexity of tax systems is a significant barrier to compliance. Complex tax codes increase compliance costs, create confusion, and open avenues for intentional and unintentional non-compliance. Baldwin and Whelan (2016) argued that simplifying tax systems improves compliance by reducing costs and errors. Digital innovations, such as e-filing and electronic payment platforms, have shown promise in simplifying tax processes and enhancing transparency (Akinola & Adetola, 2023). However, successful adoption requires sufficient infrastructure and taxpayer education.

Furthermore, the complexity of the tax system can also provide leeway for tax avoidance, especially for high-income earners or businesses that can afford to hire tax professionals who can help them navigate the labyrinthine nature of the system. According to Pomeranz (2015), this would mean that the simplification of the tax system could raise compliance rates by reducing the cost of compliance with tax regulations and making it easier for all taxpayers to comply. Simplifying tax reporting processes by using technology and digital platforms has proven promising in increasing compliance. E-filing and digital payment systems minimize errors, accelerate refunds, and enhance transparency—all factors that could be seen as increasing voluntary compliance (Bird & Zolt, 2008). In any case, the effective use of such systems depends on the availability of relevant infrastructure and the capability to put it to efficient use by the taxpayers.

2.2.3 Norms and Social Influence and Tax Compliance

Social norms and peer behavior have a great influence on tax compliance attitudes. Cialdini (2003) found that individuals' compliance behavior is influenced by what they perceive as socially acceptable. Murphy (2004) observed that in environments where evasion is the norm,

compliance reduces. In Nigeria, this would place demands for culture building for voluntary compliance with increased normative messaging and public campaigns as suggested by Ariyo & Oladipo (2023). Cultural norms and psychological attitudes toward taxation also influence compliance behavior. In Nigeria, societal attitudes often regard tax evasion as a lesser offense compared to other forms of dishonesty.

The role of social influence is further complicated by the media and public discourses. When tax evasion scandals involving high-profile individuals or companies are widely reported, they tend to undermine the social norm of compliance and promote a climate of skepticism and cynicism about the tax system (Piketty, 2014). It gives reason to emphasize that what should be developed is a culture of tax compliance where paying taxes is viewed as a civic duty supporting common welfare.

2.2.4 Trust in Government as a Moderating Effect

Government trust is also an important determinant for compliance with taxes. Compliance would more likely occur if there were an effective application of what the taxpayers contributed for public services (Omole & Tunde, 2023). Corruption and mismanagement have eroded confidence in the government apparatus in Nigeria, thereby negatively impacting compliance (Abubakar, Onuoha, & Eke, 2022). As a result, FIRS has initiated various transparent measures such as the Integrated Tax Administration System, to ease the processes and reduce corruption. Restoring trust requires sustained efforts through visible improvements in public service delivery and robust anti-corruption measures (Adamu & Mohammed, 2025).

Institutional reforms by FIRS increased transparency and accountability, yet the confidence of the taxpayers remains a challenge. Policy transparency, efficiency of public service delivery, and political stability breed trust in government. According to Braithwaite (2003), high levels of trust are usually gained by governments which can be perceived as open, responsive, and accountable, which culminates in good tax compliance. Corruption, inefficient spending of monies, and unfair taxation result in low compliance. This study investigates trust in government as a moderating factor in determining tax compliance in Nigeria and highlights the promotion of transparency and accountability using IFRS.

2.3 Theoretical Review

The Slippery Slope Theory by Kirchler et al. (2008) came up with the Slippery Slope Framework, which embeds enforcement and trust as twin pillars of compliance. The framework postulates that compliance is improved when enforcement mechanisms are balanced with efforts at building trust. In Nigeria, this twin approach may help solve the intractable problems of non-compliance. This section has identified the determinants of tax compliance and theoretical frameworks, which are relevant to the administration of taxes in Nigeria. Filling these identified gaps necessarily calls for a holistic approach that incorporates enforcement, education, trust-building, and technological innovation. This study is embedded in the Slippery Slope Framework of Kirchler, Hoelzl, and Wahl (2008), which espouses enforcement and trust as two key components of compliance. It can be said that a proper balance between enforcement and building trust will increase compliance in Nigeria. Other relevant theories that relate with tax compliance are Economic Deterrence Theory and Fiscal Exchange Theory.

2.2.1 Theoretical Framework

The theoretical underpinning of tax compliance behaviour is complex, reflecting the interrelationship between enforcement, trust, socio-economic factors, and psychological

motivations as demonstrated in the below diagram. In line with the prior empirical evidences and theoretical gaps identified in the previous sections, a conceptual outline for this study was developed illustrating the role of trust in government as moderating variable on tax compliance as shown in Figure 1 below. While socio-economic factors, system complexity, norms & social influence are the independent variables in this study. The dependent variable is the tax compliance.

Figure 1: Theoretical Framework showing the Variables

3. Method

This study adopted a quantitative research design to examine the factors of tax compliance in Nigeria. In this study, data are collected through a structured survey questionnaire from tax officials at the Federal Inland Revenue Service, Abuja. This is a cross-section in which the assessment of the relationships between the tax compliance and independent variables, namely socio-economic factors, system complexity, social norms, and trust in government, occurs at one particular point in time. The population of this study includes tax officials working within the various departments of FIRS, since they are directly involved in tax administration and compliance monitoring. The respondents were selected by a stratified random sampling technique to ensure adequate representation of tax assessors, auditors, enforcement officers, and taxpayer service representatives. This reduces selection bias and offers an expansive view of tax compliance from various perspectives.

In all, 350 questionnaires were distributed, and 298 were returned, which accounts for an 85.1% response rate. After cleaning the data, 31 records were removed because they were incomplete and showed extreme values. Thus, this research used 267 valid responses as its sample size. Sample size was estimated using statistical precision techniques in order to make sure that the confidence level would be 95%, with a 5% margin of error regarding the generalizability of the findings. Data gathered were analyzed using SPSS and SmartPLS statistical tools. Descriptive statistics (mean, standard deviation) have been used to summarize some information in describing the characteristics and perceptions of the respondents. Partial Least Squares Structural Equation Modeling was used to analyze the direct and moderating influences of independent variables on tax compliance. This method is important because it handles complex models and relatively small sample sizes, hence providing appropriate results.

4. Results and Discussion

As suggested by Henseler, Ringle and Sinkovics (2019) below is the result of the descriptive statistics, assessment of measurement and structural model.

4.1 Descriptive Statistics of Variables

According to the analyzed result as shown in table 1 below, Tax Compliance (Mean = 4.388, SD = 0.44172) implies that respondents generally perceive tax compliance positively (mean close to 5) and the low standard deviation (SD) indicates consistency in responses. Results indicate a high trust in government, social norms, system complexity, and trust in Government influence revenue matters. The mean for all the variable is the highest of 4.405 and the lowest of 4.3958 which implies the response rated the independent variable highly. Overall consistency in the response (low SD values) is an implication of a unified perspective among the respondents.

Table 1: Descriptive Statistics

Constructs	N	Min	Max	Mean	SD
Tax Compliance	267	1	5	4.3880	.44172
Social Factor	267	1	5	4.4050	.46454
System Complexity	267	1	5	4.3958	.46387
Norms Social	267	1	5	4.3970	.48161
Trust in Government	267	1	5	4.3963	.46774

(Author computation, 2025)

4.2 Measurement Model Assessment

This section explained the result of the measurement model, which comprised of convergent validity and construct reliability of the entire model. According to the diagram below, the reliability of the construct was assured since Cronbach's Alpha and Composite Reliability were greater than 0.7. The constructs also had Average Variance Extracted values above 0.5, meaning that they explain more than 50% of the variance in their respective indicators (Hair et al., 2017; Fornell & Larcker, 1981). As shown below, this suggests that 80.2% of the variance in Tax Compliance is explained by Norms and Social Influence, System Complexity, Social Factors, and Trust in Government.

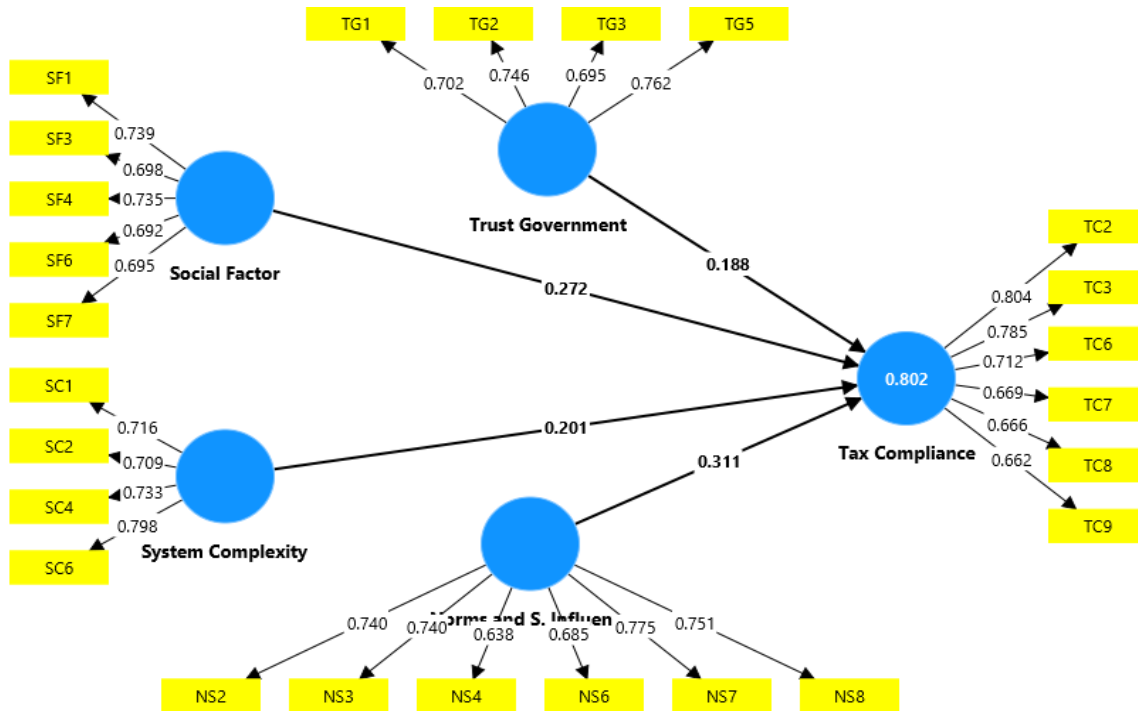


Figure 2: Measurement Model (MM)

From the table 2, below, indicates that both independent variable and dependent variables are valid and reliable since composite reliability indicates 0.817 to 0.868, Cronbach Alpha indicates 0.701 to 0.816 while AVE indicated 0.507 to 0.547. Furthermore, the discriminant validity confirmed by the Fornell -Larcker measure whereby, the square root of the values of AVE were larger than inter-construct correlations as submitted by Fornell & Larcker, (1981). The Variance Inflation Factor (VIF) values were between 1.017 and 1.116, hence not a concern for multicollinearity (Kline, 2015). The measurement model passes all the criteria for reliability and validity; therefore, the constructs are good to go. Discriminant validity can be found by comparing the indicator loadings with cross-loadings (Chin, 1998). According to Chin (1998), to have a fitting discriminant validity, all the indicator loadings must be greater than the cross-loadings. Table 2 below presents the indicator loadings compared with other reflective indicators. All the indicator loadings were greater than their individual cross-loadings, signifying acceptable discriminant validity as reported below.

Table 2: Summary of Measurement Model

Constructs	Items	Loadings	Cronbach	CR	AVE
Norms and Social Influence	NS2	0.740	0.816	0.868	0.523
	NS3	0.740			
	NS4	0.638			
	NS6	0.685			
	NS7	0.775			
	NS8	0.751			
System complexity	SC1	0.716	0.723	0.828	0.547
	SC2	0.709			
	SC4	0.733			
	SC6	0.798			
Social Factor	SF1	0.739	0.757	0.837	0.507
	SF3	0.698			

	SF4	0.735			
	SF6	0.692			
	SF7	0.695			
Tax Compliance	TC2	0.804	0.811	0.864	0.517
	TC3	0.785			
	TC6	0.712			
	TC7	0.669			
	TC8	0.666			
	TC9	0.662			
Trust in Government	TG1	0.702	0.701	0.817	0.528
	TG2	0.746			
	TG3	0.695			
	TG5	0.762			

(Author computation, 2025)

4.3 Structural Model Assessment

Having established the measurement model effect, next, is to evaluate the structural model. The present study also applied the standard bootstrapping procedure with a number of 5000 bootstrap samples and 267 cases to assess significance of the path coefficients (Hair et al., 2014). Figure 3 and Table 3 therefore show the estimates for the holistic structural model, which includes moderating variable (i.e., trust in government). Although the overall model explains Tax Compliance in detail, the individual contributions of each variable are weak, this indicates they act together rather than independently.

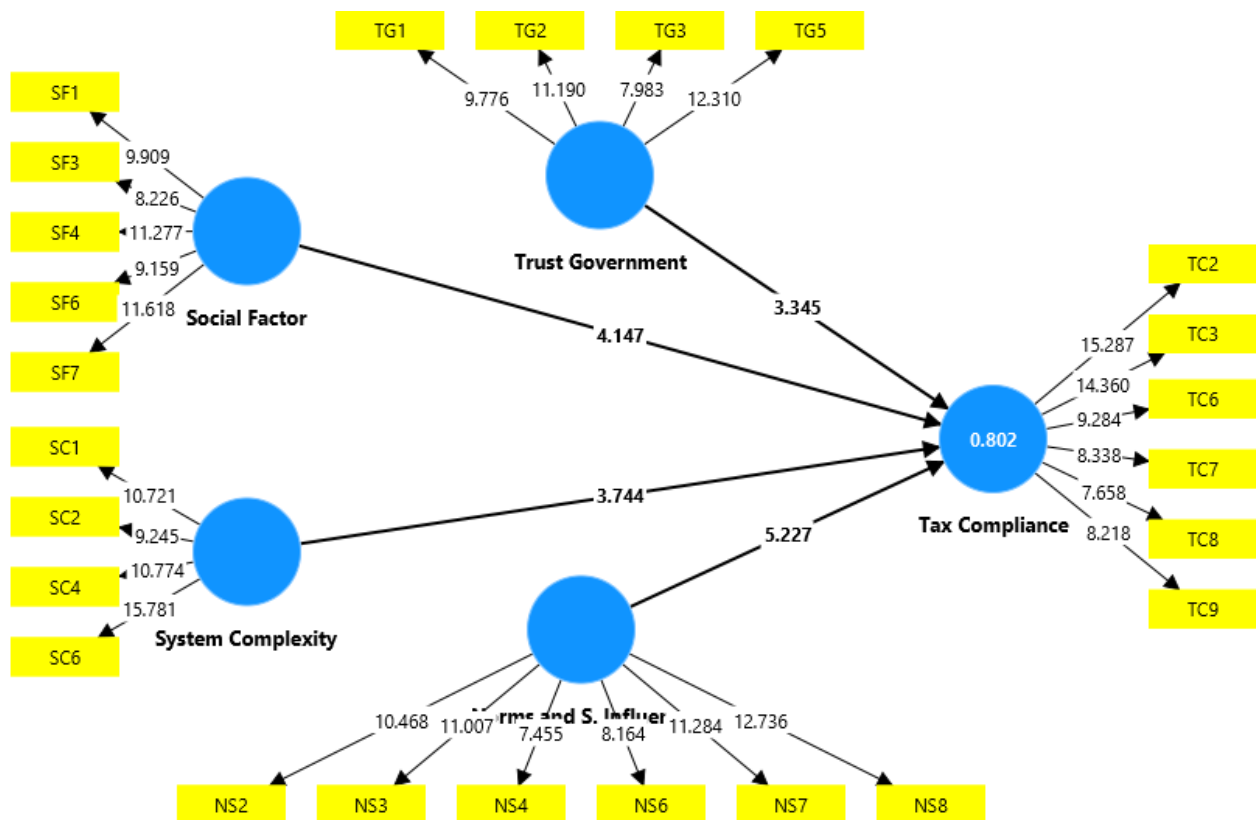


Figure 3: Structural Model (SM)

(Author computation, 2025)

The results in Table 3 below show that NS ($t = 5.227, p < 0.000$), SF ($t = 4.147, p < 0.000$), SC ($t = 3.744, p < 0.000$), and TG ($t = 3.345, p < 0.001$) had a significant relationship on tax compliance. Path analysis also demonstrates the indirect links among the variables. The outcomes also revealed that tax compliance significantly intermediates among the relationship of NS, SF, SC and TG are notably works with tax compliance in Nigeria. This means that a greater level of compliance can be achieve if all the independent variables are taken into consideration by the government to achieve a better result in terms of revenue generation.

Table 3: Structural Model (Testing of Hypotheses)

HYPOTHESES	Coef.	Se	T-Value	P values	Decision
Norms and S. Influence -> Tax Compliance	0.311	0.059	5.227	0.000	Supported
Social Factor -> Tax Compliance	0.272	0.066	4.147	0.000	Supported
System Complexity -> Tax Compliance	0.201	0.054	3.744	0.000	Supported
Trust Government -> Tax Compliance	0.188	0.056	3.345	0.001	Supported

(Author computation, 2025)

Moderating outcome of Trust in Government

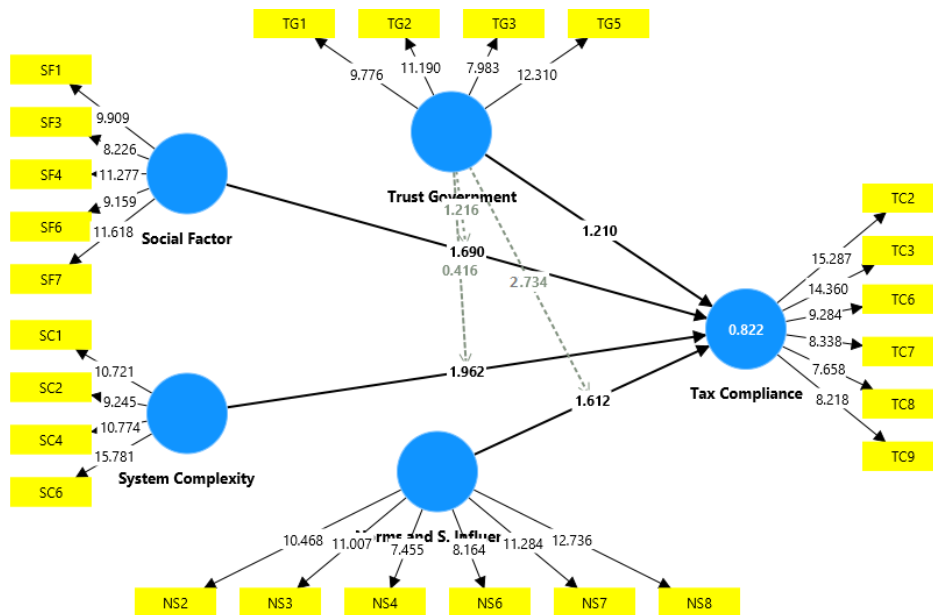


Figure 4: Structural Model (SM) with Moderation

Moderating Effect of Trust in Government

The role of Trust in Government as a moderator was tested, and the outcomes revealed that norms and social influence has a moderation effect on tax compliance as significantly reported in the table 4 below while trust in government has no moderating influence on both

socio-economic factor and norms & social influence as shown in below that is; SF&TG ($t = 1.216, p < 0.224$), SC&TG ($t = 2.416, p < 0.037$), NS&TG ($t = 0.463, p < 0.463$).

Table 4: Structural Model (Testing of Hypotheses)

HYPOTHESES	COEF.	SE	T-VALUE	P values	Decision
SF x TG -> Tax Compliance	-0.142	0.117	1.216	0.224	Not moderated
SC x TG -> Tax Compliance	0.062	0.149	2.416	0.037	Moderated
NS x TG -> Tax Compliance	0.095	0.13	0.734	0.463	Not moderated

Notes: TG - Trust Government; SF - Social Factor; SC - System Complexity; NS - Norms and S. Influence

(Author computation, 2025)

4.4 Discussion of Findings

In this research, questionnaires were distributed to the staffs of FIRS as the target respondents. The data collected was analysed with structural equation modeling (SEM) using SmartPLS software. The findings of the study revealed that all direct hypotheses were significantly related to tax compliance. A model has been formulated and tested to examine the determinants of tax compliance in Nigeria using the socio-economic factor, system complicity, norms & social influence and the independent variables while trust in government was introduced as moderation. The effect of SF, SC and NS has been investigated under the moderating effect of TG towards effective tax compliance, the result of direct relationship indicates that SF, SC and NS is a good predictive factor for Tax Compliance in Nigeria as corroborated with the previous findings. (Adediran et al., 2023).

The finding of the study further indicates that the introduction of trust in government moderate the relationship between system complexity and tax compliance, trust in government is an important determinant for compliance with taxes. (Omole & Tunde, 2023).

5. Conclusion and Recommendations

The present study examined the factors affecting tax compliance through various statistical modeling techniques, including descriptive analysis, measurement model assessment, and structural model assessment. The descriptive statistics have shown high mean values across the constructs, showing an overall very positive attitude in tax compliance, social factors, system complexity, norms & social influence, and trust in government. Measurement model assessments confirmed reliability and validity, with Cronbach's Alpha and Composite Reliability scores exceeding 0.7, and AVE values above 0.5 (Kline, 2015). Discriminant validity was established, ensuring distinctiveness among constructs (Chin, 1998).

Results from the analysis of the structural model indicated that 80.2% of the variance in tax compliance was explained by norms & social influence, system complexity, social factors, and trust in government. The effect size for individual effects was generally low, which shows that no one factor dominated over others. Secondly, trust in government did not significantly moderate the relationships between tax compliance and other constructs. Predictive relevance showed a moderate model accuracy according to Geisser, 1974; Stone, 1974. The results tend to indicate that the influence of one dominant variable does not account for compliance but, rather, how social norms, system complexity, and social facilitation interact. Despite strong power in explanation, weak effect sizes call for an integrated approach. Whereas government trust plays a role, it is not acting as a strong moderator. All of these insights contribute to the development of a multidimensional approach towards policymakers, showing that one dimension cannot successfully achieve improved tax compliance.

Recommendations

Policymakers have to adopt holistic approaches in addressing the problems of tax compliance, considering various variables rather than focusing on a single variable. Simplification and increased transparency in the tax systems make it easier to comply with voluntarily, while community programs and awareness dissemination create social norms. Application of technology can help reduce avenues for evasion, while incentives on voluntary compliance, such as tax reductions for early filers, would also be helpful. The recommendation is further detail as below;

Holistic Approach to Tax Compliance: Policymakers should integrate multiple influencing factors in designing tax policies rather than anchor on a single variable (Hair et al., 2017).

Simplification of Tax Systems: Because system complexity is a factor in tax compliance, governments should streamline the processes of taxation and make them more transparent in order to facilitate voluntary compliance (Chin, 1998).

Strengthening Social Norms and Influence: Awareness campaigns and community engagement programs should be put in place to foster positive tax compliance behaviors (Geisser, 1974).

Utilizing Digital Economy for Compliance Monitoring: Governments need to make use of digital facilities to monitor compliance and avoid loopholes, as suggested by Kline (2015).

With the implementation of these recommendations, policymakers and tax authorities are better positioned to realize improved tax compliance rates that will lead to increased revenue collection and a restoration of public trust.

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