

ATTITUDE AND BEHAVIOUR OF INFORMAL SECTOR WORKERS TOWARD DIRECT TAXES COMPLIANCE IN NIGERIA: AN EXTENDED THEORY OF PLANNED BEHAVIOUR

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Abstract

Tax compliance remains a global challenge affecting both developed and developing nations but is more pronounced in the developing economies. Focusing on the informal sector workers in the Nigerian economy that contributes about 58 percent to GDP but is largely outside the tax net, the study investigates, using an extended theory of planned behaviour by incorporating socio-demographic factors and corruption perception, the tax compliance behaviour gap. Survey research design was utilised through questionnaire administration and applying Cochran sampling techniques to deduce a 240-sample size and purposively selecting informal sector workers such as artisans, hairdressers, traders, bricklayers, Nigerian hairdressers, and event planners across Lagos State, Nigeria, for data collection. The data collected were analyzed using regression and analysis of variances (ANOVA) to examine the relationship between independent, dependent, and moderating variables of the study. The study revealed that attitude towards tax (fiscal accountability and tax fairness), subjective norms (social pressure), and perceived behavioral control (ease of filing and tax awareness) have a positive and significant influence on tax compliance behaviour of informal sector workers in Nigeria. When corruption perception was included, it showed about 53 percent variation in the tax compliance behavior, affirming a hindrance in tax remittance from informal sector workers due to negative perception of government accountability. Also, the study discovered that educational level, occupation, and age of informal sector workers were identified as having a significant influence on tax compliance behaviour, but income level and gender showed no influence on compliance behavior. The study concluded that demonstrating fiscal accountability and enhancing tax education by the government will improve tax compliance behaviour in Nigeria.

Keywords: Informal workers, Direct Taxes, Tax Compliance, Theory of Planned Behaviour (TPB), Direct Assessment

1. Introduction

Tax compliance remains a global challenge affecting both developed and developing nations, but more pronounced in the developing economies. Taxation remains a vital social contract between the citizen and its government, and a constitutionally mandated compulsory levy (Alabi *et al*, 2024; Augustine, 2024). Under this arrangement, citizens fulfil their tax obligations in exchange for the provisions of social infrastructure, public goods, and healthcare and education services, among others (Garuba & Eichie, 2022). In Nigeria, as being practice in other developing countries of the world, tax revenue remains a critical pillar of internally generated revenue, as the country seeks to diversify away from its over reliance on oil revenue (Augustine, 2024), and tax saving as the lifeblood for socio-economic development. However, the Chairman of the Presidential Fiscal Policy and Tax Reforms Committee in Nigeria was quoted by Omeje (2025) that the country has less than 10 million active individual taxpayers, underscoring the urgent need for data-driven and wider tax base reforms especially at subnational levels, in a country of over 200 million people with majority at youthful and working age.

The economy of Nigeria can be broadly grouped into formal and informal sectors (Garuba & Eichie, 2022). Taxes are charged at source through Pay-As-You-Earn (PAYE) on the formal sector workers, but the informal sector, comprising unregistered businesses, artisans, and small-scale enterprises, is usually subjected to Direct Assessment (DA) (Augustine *et al.*, 2020). As a matter of fact, this informal sector is a dominant force in the economy of Nigeria, contributing to about 58 percent of the national GDP and 80 percent of the unemployment rate (Adekoya *et al.*, 2022). Despite its scale of operation and influence in the economy, the informal sector remains largely outside the formal tax net (Akinboboye *et al*, 2025), as non-compliance within the sector positioned the country's tax-to-GDP ratio at 9.4 percent as of 2024, one of the lowest in Africa with an expected average ratio of 19 percent (Bello, 2025). The Theory of Planned Behaviour (TPB), propounded by Icek Ajzen in 1985, provided a psychological framework to evaluate and assess this compliance gap in tax collection by suggesting that an individual taxpayer's intention to comply is driven by their attitude toward tax, subjective norms, and perceived behavioral control (Augustine, 2024). Extending this theory to include socio-demographic

and economic factors like income level, educational level, occupation and gender is increasingly seen as necessary for capturing the unique complexities of the tax payers' mindset in Nigeria.

The main challenge facing tax administration in Nigeria is the pervasive level of non-compliance to tax laws among informal sector operators and workers, resulting to a deep shortfall in revenue required for developmental projects by the government (Garuba & Eichie, 2022; Alabi *et al*, 2024). These challenges emanated from lack of accurate record keeping, dispersed nature of informal sector business and absence of a comprehensive database. Ehima and Otivbo (2024) argued that non-compliance to tax laws by informal sector operators in Nigeria is driven by systemic complexity, in effective enforcement, trust and accountability issues on government institutions and dissatisfaction with government performance on essential amenities.

Some studies in Nigeria (Agbetunde *et al.*, 2022; Efuntade & Efuntade, 2023; Abdulrasaq & Babatunde, 2024) focused on the formal sector, leaving a huge gap in understanding how individuals' attitudes and behaviour influence tax compliance by informal sector workers. Although Augustine (2024) examined how demographic factors influence personal income tax in Nigeria, he did not apply the theory of planned behavior or extend the theory and did not focus on informal sector workers in the economy. However, some studies; Garuba and Eichie (2022), Mintah *et al* (2022), Adekoya *et al* (2022), Abubakar and Baba (2024), Ehima and Otivbo (2024), Akinboboye *et al* (2025); examined tax compliance behaviour of informal workers, SMEs and self-employed, but only few applied theory of planned behaviour and none extended the theory with socio-demographic and economic characteristics of tax payers. The gap intends to fill by the study is the extension of the theory of planned behaviour with socio-demographic and economic characteristics of taxpayers and corruption perception by the informal sector workers, to examine its influence on tax compliance behaviour of informal sector workers in Nigeria. The assumption of the study is that H₀1: Tax compliance behaviour is not significantly influenced by attitude towards tax, subjective norms and perceived behavioural control; H₀2: Tax compliance behaviour is not significantly influenced by attitude towards tax, subjective norms, perceived behavioral control, and corruption perception; and H₀3: There is no significant difference in tax compliance behaviour based on socio-demographic factors of informal sector workers in Nigeria.

2. Literature Review

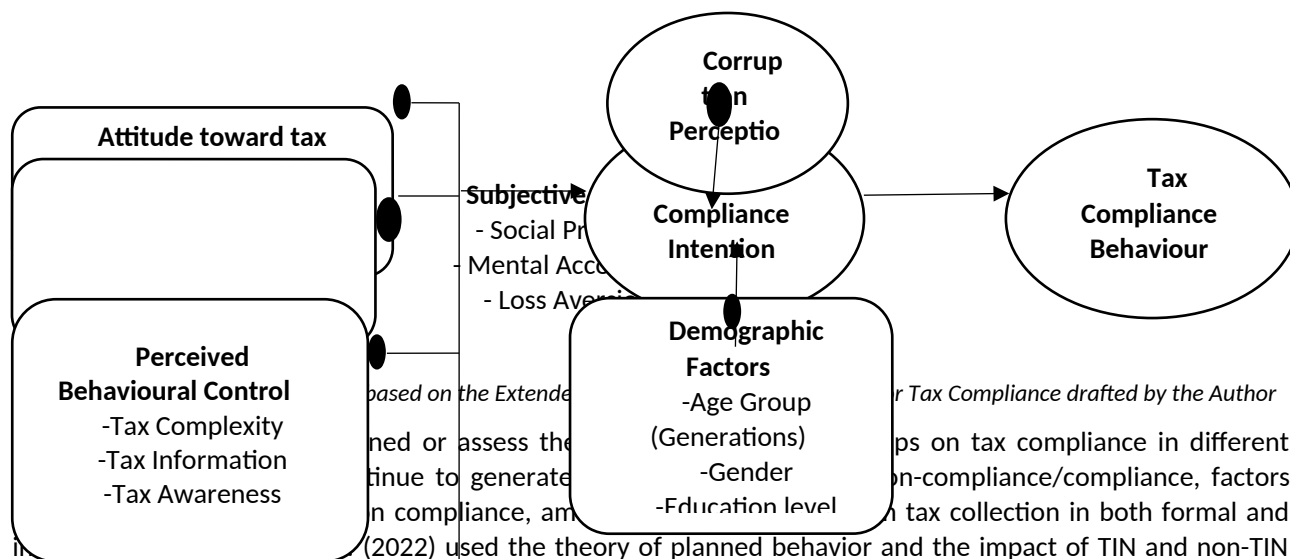
Tax compliance focused primarily on the willingness and ability of taxpayers to abide by tax laws and policies, which includes registering for a tax identification number, accurately calculating tax liabilities, filling returns on time with relevant tax authority and making a prompt payment of tax liability (Gimba & Ibrahim, 2017; Garuba & Eichie, 2022). The concept is a multi-dimensional that can be categorized into enforced compliance that is driven by the threat of penalties, audit and legal sanctions as well as voluntary compliance whereby citizen fulfil their obligations out of a sense of trust or civic duty (Alabi *et al.*, 2024; Ehima & Otivbo, 2024).

Tax compliance researches are mostly drawn from economic deterrence theory and psychology-based theories. To economic deterrence theory, taxpayers are viewed as rational actors who perform a cost-benefit analysis (Abdulrasaq & Babatunde, 2024), to comply if the severity of penalties and the perceived of detection outweigh the financial benefit of evading tax (Udefi, *et al.*, 2025). Psychology-based theories focused on the social pressure and internal motivations that influence tax morale (Ehima & Otivbo, 2024). Fiscal Exchange theory suggest that tax compliance is a social contract whereby taxpayer obliged to pay in exchange for public goods such as infrastructure, security, education and healthcare (Khozen & Setyowati, 2023). These theories neglect the taxpayers' behaviour and factors influencing their behaviour toward tax compliance.

The theory of planned behaviour (TPB), first presented by Icek Ajzen in 1985, served as the foundation for this investigation. It postulates that three factors affect behavioural intention: Subjective norms, or the feeling of social pressure to engage in the behaviour; attitude, which is used to assess behaviour (positive or negative); and perceived behavioural control, or the ease or difficulty of engaging in the behaviour. In the context of tax compliance, attitude measures the primary indicator that is associated with compliance (positive attitude) or evasion (negative attitude). This is determined, among others, by the trust in government that there is fairness in tax liabilities as well as how government uses tax revenues (Adekoya *et al.*, 2022). On subjective norms, tax compliance behaviour might be guided by social pressures from family or friends, mental accounting in which self-employed fails to separate taxable income from gross income, and loss aversion in which tax payer feel pain of paying tax than the pleasure of enjoying public services (Abdulrasaq & Babatunde, 2024). Perceived behavioural control measures the tax payers' ability to perform tax compliance behaviour based on the knowledge of tax information, tax awareness and ease of filing. However, all these factors predicted by the theory of planned behaviour are not exhaustive of factors influencing tax compliance behaviour. This study intends to extend the theory by considering some socio-demographic factors that has the tendency of influencing tax

compliance behaviour. Age group (Generations that the taxpayers belong to, whether a Baby Boomer, Millennium, Generation X or Generation Y) will be checked whether it influence behaviour towards tax compliance. Also, the study intends to check whether gender of taxpayer contribute to tax compliance behaviour, and if educational level determines tax compliance behaviour. The theory is also extended to check the influence of occupation and income level on tax compliance intention or behaviour. These assumptions is shown in Figure 1, to visualize the study based on the theoretical framework;

3. Theoretical Framework for the Study



based on the Extended Theory of Planned Behavior (Ajzen, 1991) to assess the factors that influence tax compliance intentions and behaviors. The study aims to explore how these factors contribute to tax compliance, and how they vary across different demographic groups. (2022) used the theory of planned behavior and the impact of TIN and non-TIN registration on taxpayers to evaluate the factors influencing tax compliance in the informal sector. The study examined the Ghanaian informal sector by collecting survey data from micro and small self-employed individuals and analyzing the data using partial least square structural equation modeling techniques. Mintah et al. found that individuals with TINs have lower intentions to comply with tax laws. The current study extended the theory of planned behaviour with demographic factors, and its influence on taxpayer compliance intention and behaviour. Using digital tax regulations, Akinboboye et al. (2025) investigate the tax disparity in Southwestern Nigeria's informal sector. The study used a survey research design with a questionnaire method to collect data from 342 Federal Inland Revenue Services (FIRS) tax officers in Southwestern Nigeria. The data was gathered using Krejcie and Morgan sampling techniques, and 200 micro and small business operators in Lagos State, Nigeria, were purposefully chosen. According to their research, technology can improve tax compliance monitoring, enforcement, and transparency in Nigeria's unorganized sector. The lacuna in Akinboboye et al is differences in objectives and theoretical framework to this study.

In another research by Ullah (2024) which reflected on micro-business sector of Pakistan focusing on the role of tax culture in tax return non-filing behaviour through the theory of planned behaviour. The study was adopted questionnaire method of data collection on snowball sampled respondents. Ullah discovered that tax culture influence tax compliance among micro-business sector. It shows that cultural environment in Pakistan that micro-business is operating has a significant impact on their tax related behaviour. The lacuna in Ullah research is the focus on tax culture, not variables of the theoretical framework, and related variables. Gimba and Ibrahim (2017) carried out a preliminary finding from Nigeria on SMEs' view on theory of planned behaviour and penalty magnitude. The study collected data from 30 SMEs in Kano State, Nigeria through questionnaire administration. They discovered that attitude toward VAT compliance has a negative relationship, but penalty magnitude, subjective norms and perceived behavioural control have a positive relationship with VAT compliance among SMEs in Kano State, Nigeria.

The Theory of planned behaviour was also adopted by Abubakar and Baba (2024) to examine the behavioural intention of informal SMEs business towards payment of presumptive tax in Bauchi and Gombe State, Nigeria. They adopted a survey research design through questionnaire method of data collection on 239 respondents operating in social commerce in those two states. They discovered that intention to pay presumptive tax among the SMEs was influenced by attitude, subjective norms and perceived behavioural control. The present study extended the theory with factors of demographic and taxpayers' corruption perception. Garuba and Eichie (2022) investigated the effects of gender and employment status on the tax compliance behavior of Nigerian informal sector businesses. The general equilibrium self-employment theory's premise was empirically confirmed by the

study, which used a survey research design to gather data from 600 respondents in the six South-South states of Nigeria using structured questionnaires. The results showed that while gender has a negative significant impact on tax compliance due to its z-statistic score of -1.004, employment position predicted a 41.9% shift in tax compliance, which is positively significant. The application of theories other than the theory of planned behavior is this study's flaw. In the same vein, In Edo State, Nigeria, Ehima and Otivbo (2024) investigated self-employed people's voluntary tax compliance based on taxpayer awareness. The study used a survey research approach and found that taxpayer attitude positively influences compliance with tax laws and obligations, but there is no correlation between taxpayer knowledge and tax compliance. The present study adopted the theory of planned behaviour, not just on taxpayers' knowledge.

Augustine (2024) examined the impact of demographic variables on personal income tax compliance in Nigeria's South-West States. According to the study, South West Nigerian taxpayers' personal income tax compliance behavior is positively and significantly influenced by demographic characteristics. Age, gender, and educational attainment have negligible relationships with personal income tax compliance, whereas employment position has a positive and significant association. Augustine only focused on demographic factors, not all variables of the theory of planned behaviour. Whereas, Ogaluzor and Edori (2023) analysed the relationship between tax education and tax compliance among informal sector operators in Abia and River State, Nigeria. They discovered that there is a significant relationship between stakeholder sensitization, electronic taxpayer education, registration of new taxpayer, print media taxpayer education and prompt payment of tax liabilities. Ogaluzor and Edori's study was not anchored on theory of planned behaviour. Usen (2025) when examining the behavioural economic in enhancing voluntary tax compliance among self-employed workers, discovered that behavioural economics offers a scalable, valuable supplement to traditional tax policy tools in enhancing tax compliance and taxpayer trust. Usen focus and objectives differs from the current study. Whereas, Efuntade and Efuntade (2023) used expectancy proposition and fiscal exchange theory to investigate the connection between tax compliance and non-oil tax income in Nigeria, utilizing data gathered from Federal Inland Revenue Service bulletins and yearly reports between 2003 and 2022, the study was carried out utilizing an ex post facto research design. Tax compliance was found to account for 72.8% of the overall fluctuation in revenue, with other variables in the stochastic term accounting for the remaining 27.2%. But, Adekoya et al. (2022) analysed the relationship between trust relationship and tax compliance in developing countries from informal sector perspective. The study surveyed informal sector in Nigeria with questionnaire and discovered that 92.5% of the respondents who are potential taxpayers agreed that tax authority is honest and fair in dealing with tax matters.

The research of Yayangida et al (2025) on the impact of tax education on tax compliance among taxpayers in Nigeria was conducted through cross-sectional survey of 400 registered taxpayer using questionnaire to collect data. The study revealed that tax education has a positive and significant influence on tax compliance in Nigeria, with past compliance behaviour, trust in government and income level significantly moderating the influence. However, the study did not applied theory of planned behaviour for the research. Whereas, Abdulrazaq and Babatunde (2024) analysed the antidote to non-tax compliance in Northwest Nigeria through tax enforcement strategy. The authors randomly selected 345 SMEs for questionnaire administration. The study revealed that use of tax clearance certificate, grant of tax amnesty and imposition of tax penalty which are tax enforcement strategy, has a significant positive influence on the degree of tax compliance among SMEs in the Northwestern Nigeria. Abdulrazaq and Babatunde did not apply the theory of planned behaviour for their study, hence this study.

4. Methodology

The study adopted the quantitative method of survey research design through a cross-sectional approach to analyse the attitude and behaviour of informal workers towards direct taxes payment in Nigeria using an extended theory of planned behaviour. Saunders et al (2023) stated that quantitative approach to research is suitable to estimate relationship between variables, test hypothesis and used in generalizing research findings. The survey research design allows for the collection of primary data from a large sample among the informal sector workers of the Nigerian economy within Lagos State geographical location. The choice of Lagos State, the former Federal Capital Territory, out of the 36 states is due to its position economically among other states, with highest GDP, highest contribution to national revenue and largest population in Nigeria. Also, the state is the commercial hub of Nigeria, and has maintain the highest internally generated revenue for the past 10 years (National Bureau of Statistics, 2024).

The population of the study comprise of informal sector workers in unregistered business like Artisans, Hairdressers, Barbers, Traders, Bricklayers, beautician/makeup artist, fashion designer, laundry/dry cleaners,

caterers, event planners, welding & fabrication, among other, within Lagos State, Nigeria. In Lagos State, as practicable in other part of Nigeria, informal sector workers may voluntarily belong to an association peculiar to their skills, which are registered under the government regulations, with their periodically elected executives controlling their activities. Their income cannot be predicted to always falls under tax coverage or exempted, but can only be determine by the informal worker for the purpose of self-assessment. However, filing for tax clearance has no exemption, whether income will be non-taxable or not. Hence, tax compliance depends on their attitude and behaviour, and other factors that might influence tax compliance behaviour.

The study applied Cochran Sampling technique to determine the sample size due to inestimable nature of all informal sector workers in Lagos State, as joining their association is voluntary. Cochran sampling technique, according to Makinde and Idowu (2025), is applicable where population of the study is inestimable, uncertain or very large. Therefore, applying Cochran sampling formula gave 240 sample size for the purpose of questionnaire administration among informal sector workers in Lagos State, Nigeria. Respondents to the questionnaire were purposively selected across senatorial districts of Lagos State. The choice of purposive sampling method is to ensure a rich case sample by collecting data from only informal sector workers that are majorly skill-based work such as hairdressers, barbers, beautician/makeup artist, fashion designer, laundry, caterers, event planners, welding & fabrication, and traders, etcetera. Yayangida et al. (2025) argued that purposive sampling enhances reliability of responses.

In this research, a close-ended questionnaire was used as the research instrument to collect data on the attitude and behaviour of informal sector workers towards direct tax remittance in a developing economy using an extended theory of planned behaviour. The questions were developed based on constructs identified during literature review. The questionnaire was divided into six sections including socio-demographic factors, attitude towards compliance, subjective norms, perceived behavioural control, tax compliance intention/behaviour, and corruption perception. Table 1 shows how each of the variables are measured and sources from existing literature. First section focused on Socio-demographic questions such as age group, occupation, educational level, gender, and income level of the respondents. Other five sections focused on the remaining variables in the theoretical framework; with 4 questions each measured on 5-likert scale.

Table 1: Measurement of Variables

Variable	Measure	Scale	Description	Source
Attitude toward Fiscal accountability, tax fairness, trust in government		Likert 1-5	Respondents' positive attitude to compliance or negative attitude to evasion as well as indifference to tax payment	Alabede et al., 2011; Gimba & Ibrahim, 2017; Mitu, 2018; Taing & Chang, 2021; Ogaluzor & Edoiri, 2023; Ullah, 2024; Abdulkadir & Bello, 2024
Subjective Norms	Social pressure, mental accounting, loss aversion	Likert 1-5	Response to friends and family pressure to pay tax, taxpayer knowledge of taxable income and gross income and enjoyment of public service	Taing & Chang, 2021; Ogaluzor & Edoiri, 2023; Ullah, 2024; Abdulkadir & Bello, 2024; Udefi et al., 2025
Perceived Behavioural Control	Ease of filing, tax awareness, tax information	Likert 1-5	Tax knowledge, tax information and tax awareness that aid ease of filing and payment	Lodha et al., 2017; Zhang et al., 2017; Assfaw & Sebhat, 2019; Ehima & Otivbo, 2024; Ullah, 2024; Abdulkadir & Bello, 2024
Tax Compliance Intention/ Behaviour	Timely filing, accurate reporting, prompt payment	Likert 1-5	Self-reported tax compliance intention	Taing & Chang, 2021; Ogaluzor & Edoiri, 2023; Ullah, 2024; Abdulkadir & Bello, 2024; Udefi et al., 2025

Socio-Demographic Factor	Age, Income level, educational level, Ordinal level, Occupation, gender.	Categorised respondents into different classes	into Taing & Chang, 2021; Garuba & Eichie, 2022; Augustine, 2024
Corruption Perception	Tax revenue accountability, availability and accessibility of essential services	Likert 1-5	Responses to perception about Alabede, 2012; Ayuba, level of corruption to tax revenue 2016; Adekoya et al, collected by the government 2022

Source: The Author (2026)

Thereafter, reliability test utilizing Cronbach Alpha test was conducted to examine the dependability of items in the study instrument. Twenty copies of the questionnaire on the study's variables or items were distributed throughout the Lagos metropolitan area as part of a pilot test for reliability. Cronbach's alpha reliability coefficient normally runs between 0 and 1, with no lower limit to the coefficient. An item on the scale has higher internal consistency if its Cronbach's alpha coefficient is closer to 1.0. The rule of thumb is that >0.9 is Excellent, >0.8 is Good, >0.7 is Acceptable, >0.6 is Questionable, >0.5 is Poor, and <0.5 is Unacceptable, according to Saunders et al. (2023). The Cronbach Alpha's coefficient for the five items in the instrument intended to assess the attitude and behavior of informal sector workers regarding direct tax compliance in Nigeria is 0.953, which indicates that those items have very good internal consistency to measure the relationship between study variables. The strong internal consistency of the items in the research instrument for the study is confirmed by additional examination of the Cronbach's Alpha if item eliminated, which reveals that none of the coefficients are lower than 0.9.

Data collected for the study were analysed using descriptive statistics of mean and standard deviation and inferential statistics of regression analysis and analysis of variances using SPSS version 25. To achieve the objective of the study, which evaluate the attitude and behaviour of informal sector workers towards direct tax compliance in Nigeria using an extended theory of planned behaviour, the study adopted the model used by Garuba and Eichie (2022). However, in order to capture the variables in the theoretical framework and other factors influencing attitude and behaviour of informal sector workers toward direct tax compliance, the model was modified with socio-demographic factors such as age, income level, occupation, educational level, and corruption perception. These models have the following linear representation;

5. Models Specification

6. Model I

$$TCB=f(AT+SN+PBC)$$

$$TCB=\beta_0+\beta_1AT+\beta_2SN+\beta_3PBC+\mu \text{-----Model 1}$$

7. Model II

$$TCB=f(AT+SN+PBC+CP)$$

$$TCB=\beta_0+\beta_1AT+\beta_2SN+\beta_3PBC+\beta_4CP+\mu \text{-----Model 2}$$

8. Model III

$$TCB=f(AT+SN+PBC) SDF$$

$$TCB=\beta_0+\beta_1AT+\beta_2SN+\beta_3PBC+\beta_4SDF+\mu \text{-----Model 3}$$

9. Where;

TCB is Tax Compliance Behaviour; AT is Attitude; SN is Subjective Norms; PBC is Perceived Behavioural Control; SDF is Socio-Demographic Factors; and CP is Corruption Perception; $\beta_0, 1, 2$ is Unknown Beta coefficients of the explanatory variables; μ is Error term

10. Findings and Discussions

This section provides the findings of the study based on the data collected to examine the attitude and behaviour of informal sector workers towards direct taxes remittance in Nigeria using an extended theory of planned behaviour. Out of 240 copies of questionnaire distributed, only 212 copies which represented 88% response rate were accurately filled and useful for the analysis. Diagnostic or assumption tests were conducted

on the data collected before analysis, to ensure that the data conform to the required assumptions of regression analysis. In this study, multicollinearity, normality and autocorrelation tests were performed on the dataset.

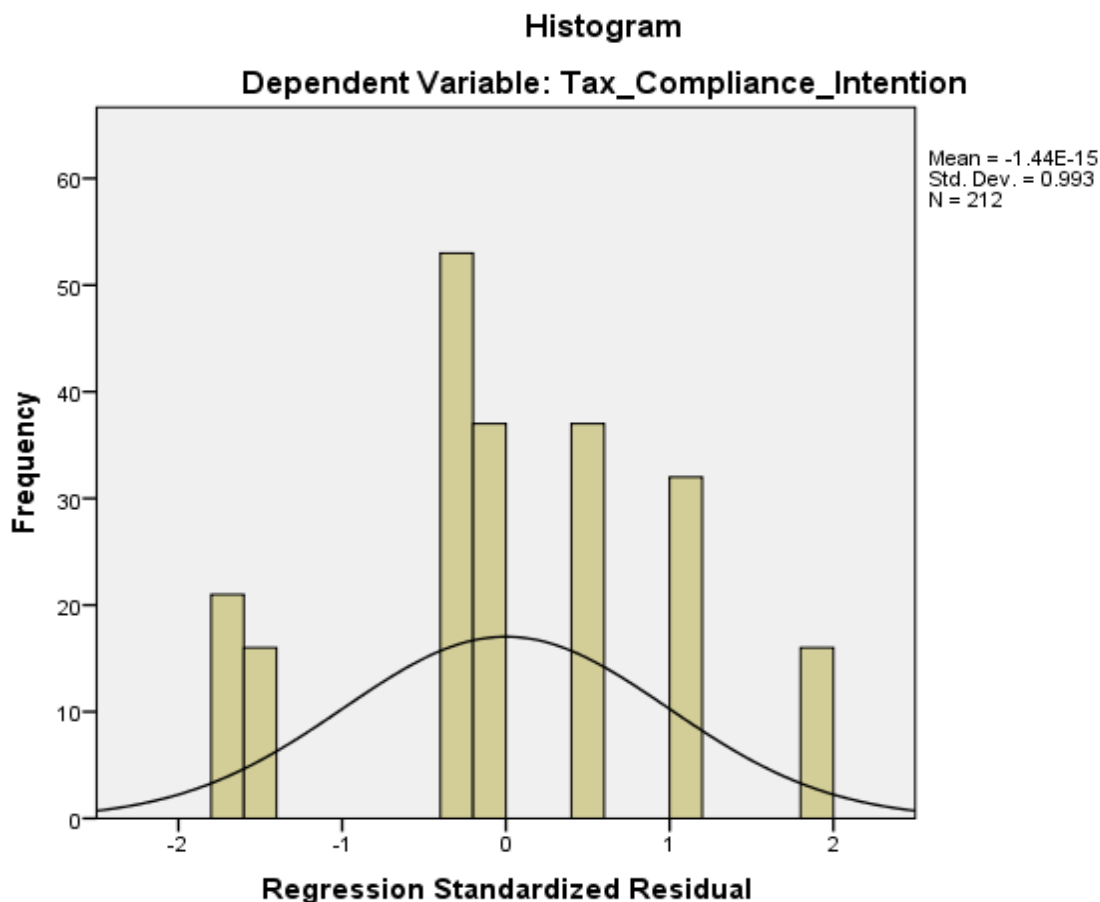


Figure 1: Normality Test of Linear Regression Analysis (Field Survey, 2026)

Figure 2 revealed the test of normality on the data collected for the study. Stevens (2009) stated that data screening is very important step before performing regression analysis to ensure conformity with assumptions of such data analysis. The above histogram chart revealed that the normality test of tax compliance intention (dependent variable) is symmetric around zero, the center, indicating that data collected on tax compliance intention was normally distributed, and suitable for the intended statistical tests.

Table 2: Multicollinearity Test of Multiple Linear Regression Analysis

No	Items	Tolerance	VIF
1.	Attitude toward Tax Compliance	0.825	1.212
2.	Subjective Norms	0.757	1.322
3.	Perceived Behavioural Control	0.879	1.138
4.	Corruption Perception	0.776	1.213

11. Source: Field Survey, 2026

To make sure that the data gathered for analysis has little collinearity, the VIF and tolerance values must be examined. In order to prevent any collinearity problems, VIF should have a value of less than 10. Table 2's result indicates that no value is greater than 10, hence the data gathered for this study does not have any collinearity problems. In order to demonstrate the lack of collinearity in the data gathered for analysis, tolerance—the inverse of VIF—must be greater than 0.10. Tolerance describes the degree to which variation of one independent variable is explained by others.

Table 3: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	

1	.595 ^a	.355	.345	.69595	.355	38.094	3	208	.000	1.192
a. Predictors: (Constant), Perceived_Behavioural_Control, Attitude, Subjective_Norms										
b. Dependent Variable: Tax_Compliance_Intention										

12. Source: Field work, 2026

There is need for a statistical proof to check the assumption about independence of residual values. These was checked through Durbin-Watson from the regression output to evaluate the uncorrelatedness of residual values. The assumption is that for any data to show the absence of autocorrelation, the Durbin-Watson must be closer to 2.00, in which the result above of 1.192 implied that the model is free from an autocorrelation and good for statistical usage.

Model 1: $TCB=f(AT+SN+PBC)$ (H_0 : Tax Compliance Behaviour is not significantly influenced by Attitude toward Tax, Subjective Norms and Perceived Behavioural Control)

There is a substantial correlation between the study's variables, according to the regression model in Table 3, which showed a R value of 0.595 in the multiple correlation coefficient. This confirms that almost 60% of informal sector workers' tax compliance behavior for direct tax remittance in Lagos State, Nigeria, is influenced by their attitude toward tax compliance, subjective standards, and perceived behavioral control. The R Square (R2) value of 0.355 indicates that the attitude toward taxes, perceived behavioral control, and subjective norms account for approximately 36% of the variation in the tax compliance behavior of informal sector workers for direct taxes remittance in Lagos State, Nigeria, while the independent variables were unable to account for the remaining 64% of the variation. Even when other variables are taken into account, the adjusted R2 of 0.345 showed that attitude toward tax compliance, subjective norms, and perceived behavioral control will still account for roughly 35% of the variation in the tax compliance behavior of informal sector workers toward direct tax remittance in Lagos State. Hence, it affirms that there is a strong relationship between independent variables (attitude toward tax compliance, subjective norms and perceived behavioural control) has a significant influence on the dependent variable (tax compliance behaviour among informal sector workers towards direct taxes compliance in Lagos State, Nigeria).

Table 4: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	55.352	3	18.451	38.094	.000 ^b
	Residual	100.744	208	.484		
	Total	156.096	211			

- a. Dependent Variable: Tax_Compliance_Intention
- b. Predictors: (Constant), Perceived_Behavioural_Control, Attitude, Subjective_Norms

13. Source: Field work, 2026

Using a one-way Analysis of Variances, Table 4 of ANOVA demonstrated the regression model's statistical significance. Due to numerous circumstances, the regression model has three degrees of freedom; the error term has 208 degrees, and the overall degree of freedom is N-1, or 38.094. With a strong correlation between independent variables (attitude toward tax compliance, subjective norms, and perceived behavioral control) and dependent variable (tax compliance behavior), the model thus accounts for a substantial portion of the variance in the dependent variable (tax compliance behavior of informal sector workers) [$F_{1,2080}=38.094, p<0.05$]. The study's model's fitness and sufficiency are evaluated using the F-statistics.

Table 5: Coefficients^a

Model		Unstandardized Coefficients		Standardize	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Toleranc e	VIF
1	(Constant)	-1.109	.391		-2.835	.005		
	Attitude toward tax	.090	.073	.076	1.238	.217	.825	1.212
	Subjective_Norms	.551	.094	.376	5.868	.00	.757	1.32

					0		2
Perceived_Behavioural_Control	.641	.064	.596	10.03	.00	.879	1.13
l				5	0		8

a. Dependent Variable: Tax_Compliance_Intention

14. Source: Fieldwork, 2026

The link between the study's independent variables; attitude toward tax compliance, subjective standards, and perceived behavioral control; and dependent variable, tax compliance behavior, is depicted in coefficient table 5 above. The findings showed that the attitude toward tax compliance had a P-value of 0.217, an unstandardized coefficient Beta value of 0.090, and a standard error of 0.73. This confirms that attitudes on tax compliance had a favorable but negligible impact on tax compliance behavior, explaining 9% of the variation in informal sector workers' direct tax compliance behavior in Lagos State, Nigeria. Subjective norms also have a P-value of 0.000, a standard error of 0.94, and an unstandardized coefficient Beta value of 0.551. This indicates that 55% of the variation in the tax compliance behavior of informal sector workers toward direct tax submission in Lagos State, Nigeria, can be attributed to subjective norms. Similarly, perceived behavioral control has a P-value of 0.000, an unstandardized coefficient Beta value of 0.641, and a standard error of 0.64. This indicates that 64% of the variation in tax compliance behavior among informal sector workers toward direct tax payment in Lagos State, Nigeria, can be attributed to perceived behavioral control. The result affirms that attitude toward tax compliance among sampled informal sector workers in Lagos State, Nigeria has positive but insignificant influence on their direct tax remittance, but their subjective norms and perceived behavioural control have positive and significant influence on their tax compliance behaviour. The implication is that attitude of informal sector workers based on trust in government fairness on tax liabilities is insignificant to their tax compliance intention, but subjective norms based on pressure from family and friends, mental accounting as well as perceived behavioural control based on tax awareness, knowledge and information, has significant influence on informal sector workers towards tax compliance behaviour in Nigeria.

Model 2: $TCB=f(AT+SN+PBC+CP)$ (H_1 : Tax Compliance Behaviour is not significantly influenced by Attitude toward Tax, Subjective Norms, Perceived Behavioural Control and Corruption Perception)

Regression analysis was conducted to examine the how tax compliance behaviour is being influenced by attitude towards tax, perceived behavioural control, subjective norms and corruption perception among inform sector workers in Nigeria. The analysis result is presented below;

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.728 ^a	.530	.521	.59548	.530	58.303	4	207	.000

a. Predictors: (Constant), Corruption_Perception, Subjective_Norms, Attitude_to_tax, Perceived_Behavioural_Control

15. Source: Field work, 2026

The regression model table 6 revealed that R value of 0.728 showing in the multiple correlation coefficient revealed that there is a strong relationship between variables of the study. This affirms that attitude toward tax compliance, subjective norms, corruption perception and perceived behavioural control has approximately 73 percent influence on the tax compliance behaviour among informal sector workers for direct taxes remittance in Lagos State Nigeria. The R Square (R2) value of 0.530 indicates that approximately 53% of the variation in the tax compliance behavior of informal sector workers for direct tax remittance in Lagos State, Nigeria, can be attributed to their attitude toward taxes, perceptions of corruption, perceived behavioral control, and subjective norms; the remaining 47% of the variation was not explained by the independent variables. Even when other factors are taken into account, the adjusted R2 of 0.521 showed that attitudes toward tax compliance, perceptions of corruption, subjective norms, and perceived behavioral control will still account for roughly 52% of the variation in the tax compliance behavior of informal sector workers toward direct tax remittance in Lagos State. This is a clear indication that corruption perception, as an additional independent variable, influence tax compliance behaviour of informal sector workers in Lagos State, Nigeria. Hence, it affirms that there is a strong relationship between independent variables (attitude toward tax compliance, corruption perception, subjective norms and

perceived behavioural control) has a significant influence on the dependent variable (tax compliance behaviour among informal sector workers towards direct taxes compliance in Lagos State, Nigeria.

Table 7: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.430	.344		-1.251	.212
	Attitude towards tax compliance	.258	.065	.218	3.976	.000
	Subjective_Norms	.466	.081	.318	5.764	.000
	Perceived_Behavioural_Control	.841	.059	.783	14.209	.000
	Corruption_Perception	-.477	.054	-.473	-8.781	.000

a. Dependent Variable: Tax_Compliance_Intention

16. Source: Field work, 2026

The link between the study's independent variables; attitude toward tax compliance, perception of corruption, subjective norms, and perceived behavioral control, and dependent variable; tax compliance behavior; is depicted in coefficient table 7 above. The unstandardized coefficient Beta value for attitude toward tax compliance was found to be 0.258, with a standard error of 0.065 and a P-value of 0.000. This confirms that attitudes on tax compliance have a favorable and substantial impact on tax compliance behavior, explaining 26% of the variation in informal sector workers' direct tax compliance behavior in Lagos State, Nigeria. Additionally, the unstandardized coefficient Beta value for subjective norms is 0.466, with a standard error of 0.081 and a P-value of 0.000. This indicates that 47% of the variation in tax compliance behavior of informal sector workers toward direct tax submission in Lagos State, Nigeria, can be attributed to subjective norms. Similarly, perceived behavioral control has a P-value of 0.000, an unstandardized coefficient Beta value of 0.841, and a standard error of 0.059. This indicates that 84% of the variation in tax compliance behavior among informal sector workers toward direct tax payment in Lagos State, Nigeria, may be attributed to perceived behavioral control. On the other hand, the unstandardized coefficient Beta value for corruption perception is -0.477, with a standard error of 0.054 and a P-value of 0.000. This means that corruption perception has a negative but significant influence accounting for 48 percent negative variation of tax compliance behaviour of informal sector workers towards direct taxes remittance in Lagos State, Nigeria. The result affirms that attitude toward tax compliance among sampled informal sector workers in Lagos State, Nigeria has positive and significant influence on their direct tax remittance, as well as their subjective norms and perceived behavioural control has positive and significant influence on their tax compliance behaviour, but corruption perception has negative but significant influence on tax compliance behaviour. The implication is that attitude of informal sector workers based on trust in government fairness on tax liabilities is significant to their tax compliance intention, so also is their subjective norms based on pressure from family and friends, mental accounting as well as perceived behavioural control based on tax awareness, knowledge and information, but their corruption perception has negative but significant influence on the attitude and behaviour of informal sector workers towards tax compliance behaviour in Nigeria.

Model 3: $TCB=f(AT+SN+PBC)$ SDF (H_1 : There is no significant differences in Tax Compliance Behaviour due to Socio-Demographic factors of informal sector workers in Nigeria)

Table 8: One-Way Analysis of Variance of Age Group on Tax Compliance Behaviour

Test of Homogeneity of Variance ANOVA						
Age Group	Mean	Std. Devia.	Levene's Statistics	Sig.	F	Sig.
Before 1964	1.8333		0.16933	13.377	.000	18.478 .000
Btw 1964 & 1980	3.0000		0.67733			
Btw 1981 & 1996	2.9820		0.96340			
Btw 1997 & 2012	2.7658		0.74378			

17. Source: Field survey, 2026

Respondents were grouped into four class of generations (Baby Boomers of people born before 1964, Gen X of people born between 1964 & 1980, Millennial for people born between 1980 & 1996, and Gen Z for people born between 1997 & 2012), based on the hypothesis "Age group (generations) has no significant influence on tax compliance behaviour". Table 8 shows the analysis of variances result which revealed that there is a significant

difference in tax compliance behaviour as to age group (generation) of the informal sector workers ($F_{3,208}=19.478$, $p<0.005$). This affirms that different age groups react to tax payment differently. The significance of Levene's statistics result to equal variance not being assumed. Post-Hoc was conducted using Dunnett's T3 in order to check for differences in groups. The result revealed that those born before 1964 (Baby Boomers) ($M=1.8333$, $SD=0.6938$) behaved differently in tax compliance to those born between 1964 and 1980 (Gen X) ($M=3.0000$, $SD=0.67733$). Also, those born between 1981 & 1996 (Millennial) ($M=2.9820$, $SD=0.96340$) behaved similarly to those born between 1997 & 2012 (Gen Z) ($M=2.7658$, $SD=0.74378$), but widely different from the two previous age groups. Therefore, the alternate hypothesis is accepted and null hypothesis rejected. This affirms that age group (generation) of the informal sector workers has a significant influence on their tax compliance behaviour in Nigeria.

Table 9: One-Way Analysis of Variance of Gender on Tax Compliance Behaviour

Test of Homogeneity of Variance ANOVA					
Gender	Mean	Std. Devia.	Levene's Statistics	Sig.	F Sig.
Male	2.7149		0.88019	0.038	.845
Female	2.7987		0.80155		0.377 .540

18. Source: Field survey, 2026

Respondents were grouped into two groups (Male and Female), based on the hypothesis "Gender has no significant influence on tax compliance behaviour". The results of the analysis of variances, which are displayed in Table 9, indicate that there are no significant variations in the tax compliance behaviour of workers in the informal sector based on their gender ($F_{1,210}=0.377$, $p>0.005$). This confirms that tax compliance behaviour is unaffected by gender. Because of the importance of Levene's statistics, equal variance is not taken for granted. Dunnett's T3 was used for post-hoc analysis to look for group differences. The findings showed that the tax compliance behaviour of male respondents ($M=2.7149$, $SD=0.88019$) was comparable to that of female respondents ($M=2.7987$, $SD=0.80155$). As a result, the null hypothesis is accepted and the alternative hypothesis is rejected. This confirms that the gender of Nigerian informal sector workers has no discernible impact on their tax compliance behaviour.

Table 10: One-Way Analysis of Variance of Educational Level on Tax Compliance Behaviour

Test of Homogeneity of Variance ANOVA					
Educational Level	Mean	Std. Devia.	Levene's Statistics	Sig.	F Sig.
Primary Schl Cert.	3.0000		1.23443	121.434	.000 9.861 .000
Secondary Schl Cert.	2.7477		0.52650		
Tertiary Schl Cert.	2.2432		0.66966		

19. Source: Field survey, 2026

Respondents were grouped into three classes of educational qualifications (Primary School Certificate, Secondary School Certificate and Tertiary School Certificate), based on the hypothesis "Educational level has no significant influence on tax compliance behaviour". Table 10 displays the results of the analysis of variances, which showed that the informal sector workers' tax compliance behaviour varied significantly according to their educational level ($F_{2,209}=9.861$, $p<0.005$). This confirms that Nigerian informal sector workers' tax compliance behaviour is influenced by their educational attainment. Because of the importance of Levene's statistics, equal variance is not taken for granted. Dunnett's T3 was used for post-hoc analysis to look for group differences. The findings showed that while individuals with secondary school certificates ($M=2.7477$, $SD=0.52650$) and tertiary school certificates ($M=2.2432$, $SD=0.66966$) behaved similarly, those with primary school certificates ($M=3.0000$, $SD=1.23443$) behaved differently in terms of tax compliance. Therefore, the alternate hypothesis is accepted and null hypothesis rejected. This affirms that educational level of the informal sector workers has a significant influence on their tax compliance behaviour in Nigeria.

Table 11: One-Way Analysis of Variance of Occupation on Tax Compliance Behaviour

Test of Homogeneity of Variance ANOVA					
Occupation	Mean	Std. Devia.	Levene's Statistics	Sig.	F Sig.
Trader	2.2414		0.32320	74.019	.000 53.072 .000
Artisan	2.4775		0.84953		

Barbers/Hairdresser	3.5833	0.68751
Bricklayer/Tillers	2.3333	0.00000

20. Source: Field survey, 2026

Respondents were grouped into four class of occupations (trader, Artisan, Barbers/Hairdresser, and Bricklayer/Tillers), based on the hypothesis “Occupation has no significant influence on tax compliance behaviour”. Table 11 shows the analysis of variances result which revealed that there is a significant difference in tax compliance behaviour as to occupation of the informal sector workers ($F_{3,208}=19.478$, $p<0.005$). This affirm that different occupation reacts to tax payment differently. The significance of Levene’s statistics result to equal variance not being assumed. Post-Hoc was conducted using Dunnett’s T3 in order to check for differences in groups. The result revealed that traders ($M=2.2414$, $SD=0.32320$) behaved similarly in tax compliance to the Artisans ($M=2.4775$, $SD=0.084953$). Also, the barbers and hairdressers ($M=3.5833$, $SD=0.68751$) behaved differently to the bricklayers/tillers ($M=2.3333$, $SD=0.0000$), but tillers behave similarly to both traders and artisans. Therefore, the alternate hypothesis is accepted and null hypothesis rejected. This affirm that occupation of the informal sector workers has a significant influence on their tax compliance behaviour in Nigeria.

Table 12: One-Way Analysis of Variance of Income Level (Monthly) on Tax Compliance Behaviour

Test of Homogeneity of Variance ANOVA					
Occupation	Mean	Std. Devia.	Levene's Statistics	Sig. F	Sig.
<#77,000	2.8333		0.84667	15.257	.000 5.186 .002
#77,000 to #150,000	2.7117		0.33483		
#150,000 to #300,000	2.4396		0.86790		
>#300,000	2.9820		0.96340		

21. Source: Field survey, 2026

Respondents were grouped into four class of monthly income (Below #77,000, between #77,000 and #150,000, between #150,000 and #300,000 and those above #300,000), based on the hypothesis “Monthly income level has no significant influence on tax compliance behaviour”. Table 12 shows the analysis of variances result which revealed that there are no significant differences in tax compliance behaviour as monthly income level of the informal sector workers ($F_{3,208}=5.186$, $p<0.005$). This confirms that tax compliance behaviour is unaffected by income levels. Because of the importance of Levene's statistics, equal variance is not taken for granted. Dunnett's T3 was used for post-hoc analysis to look for group differences. The result revealed that those earning below #77,000 monthly ($M=2.8333$, $SD=0.84667$) behaved similarly in tax compliance to those earning between #77,000 and #150,000 ($M=2.7117$, $SD=0.33483$). Also, those earning between #150,000 and #300,000 ($M=2.4396$, $SD=0.86790$) behaved similarly to those earning above #300,000 ($M=2.9820$, $SD=0.96340$), and similarly with others within the group. Therefore, the alternate hypothesis is rejected and null hypothesis accepted. This affirm that monthly income level of the informal sector workers has no significant influence on their tax compliance behaviour in Nigeria.

22. Conclusion and Policy Implications

The study of attitude and behaviour of informal sector workers towards direct taxes compliance in Nigeria has confirm that the theory of planned behaviour is a robust framework for evaluating tax compliance among informal sector workers, especially when extended with socio-demographic factors and corruption perception. The study has been able to affirm that attitude towards tax (fiscal accountability and tax fairness), subjective norms (social pressure), and perceived behavioral control (ease of filing and tax awareness) have a positive and significant influence on tax compliance behaviour of informal sector workers in Nigeria. When corruption perception was included, it showed about 53 percent variation in the tax compliance behavior, affirming a hindrance in tax remittance from informal sector workers due to negative perception of government accountability. Also, the study discovered that educational level, occupation, and age of informal sector workers were identified as having a significant influence on tax compliance behaviour, but income level and gender showed no influence on compliance behaviour. This study has been able to establish that informal sector workers’ non-compliance to tax is more driven by psychological perception of systemic complexity and fairness than ability to pay. This study, based on the findings suggest that government should enhance fiscal accountability and transparency as well as visible public goods such as education and healthcare facilities to improve tax payers’ morale. Tax education and advocacy should be target based to different generations, such that the earlier generations like “baby boomers”

can be community-based engagement and later generations like “Gen Z and Millennial” can be through digital platforms. Also, government needs a comprehensive database of citizens, either in the formal or informal sector, to enhance tax assessment and reduce tax avoidance.

23. Conflict of Interest

Author declares no conflict of interest.

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