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INVESTIGATIONS OF DETERMINANTS FOR TAX EVASION IN CATEGORY 'C' TAXPAYERS: A CASE OF ADET TOWN

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ABSTRACT

Sustainable economic development can be achieved when the peoples of the country works together with the administrative body/government and strives to contribute what is expected from them. This study is designed to investigate the determinants of tax evasion in a case of category "C" business profit taxpayers in Adet town. To realize the designed objectives, the researcher used primary and secondary data. In order to collect the necessary primary data; questionnaires were distributed to 308 sample respondents and analyzed the returned 240 questionnaires. To determine the sample size simple random sampling technique was used. Responses of respondents were analyzed by using STATA 10 software application via binary logistic regression analysis. The findings of the study showed that, level of income, tax moral tax fairness, and level of tax enforcement have a significant negative influence on tax evasion. On the other hand, marginal tax rate has a significant positive influence on tax compliance.

KEYWORDS

income level, tax enforcement, tax evasion, tax fairness, tax morale.

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1. INTRODUCTION

In any developing and developed country tax served as a major source of revenue. The governments of the country impose tax on the citizens to provide public expenditures that will helpful for maximizing social welfare like; infrastructural facility. The United States of America has separate federal, state, and local governments with taxes imposed at each of these levels. Taxes are levied on income, payroll, property, sales, capital gains, dividends, imports, estates and gifts, as well as various fees. Building tax administration capacity is needed to help spur development in Africa. A new survey shows that action is being taken, but more work is needed. Tax revenues accounts for over a third of GDP in OECD countries. But they account for far less in developing countries, particularly in sub-Saharan Africa, where they correspond to less than a fifth of GDP. As the information obtained from Asian development bank on 2010, the tax burdens at a regional scale are among the lowest in the world (<https://www.adb.org>).

In Ethiopia, the power of collecting tax is assigned to both the federal and state government in their specified territory. To do this tax revenues are classified in to four schedules of tax. Those are schedule A income, Schedule B income, schedule C income, and schedule D income taxes. Based on those four tax schedules the government of Ethiopia collects majority of its revenue from taxation. However, the great devil for tax revenue (tax evasion) makes unable the government to generate as such (EITP No.286/2002)

Tax evasion refers to the intentional misrepresentation by the payer to reduce the amount of tax liability. This can be done by dishonest tax reporting, such as declaring less income, profits or gains than the amounts actually earned, or overstating deductions (<http://en.m.wikipedia.org>)

2. REVIEW OF RELATED LITERATURES

Different studies were undertaken regarding to tax evasion at different times. The motive of taxpayers to comply with tax is emanated from their attitudes and morals to enhance their society they are living. Empirical studies indicate that taxpayers overall the world pay more taxes than what it is expected by even the highest feasible levels of auditing, penalties and risk aversion (Alm et al. 1992, 2007). These high levels of tax compliance result from the tax morale of society that fosters self-enforcement of tax compliance and the motive to avoid tax evasion. According to Torgler, *et al*, (2007) on their study reflected that tax morale is, however, not easy to establish. Especially countries without a deep-rooted 'culture' and habit of paying taxes find it difficult to establish tax morale. Many authors tried to assess the determinants of tax evasion. Of them some are stated as follows:

ECONOMICAL FACTORS

Economic factors are influential in determining the level of evasion, those are income level, sources of income, marginal tax rate, punishment amount, etc. peoples at Middle-income level are more interested to comply with the tax law, because they always worried about the psychological and mental punishment, the tax compliance of high and low income earners is relatively low (R. Mason, H. Lowry, 1981). The source of income also influences tax evasion; when a country's labor forces were mainly engaged in agriculture, small trade volume, then the tax collection was difficult (G. Schmolders, 1970). Taxpayers engaged in agriculture and self-employed professionals were most likely to evade tax, while taxpayers whose wage and salary needed to be paid in advance were most difficult to evade tax (I.G. Wallschutzky, 1984). Comparing to public sectors who had a motive of declaration high profits, private enterprises were more willing to evade tax (M. Hanlon, L. Mills, J. Slemrod, 2007). Some income sources need not declaration in the United States, for example, income from farms or wholly foreign owned enterprises. Comparing to the declared, less amount of \$289 of the entire population, statistics of TCMP in 1988 showed that the underreporting income of the taxpayer of American farms and sole proprietor reached \$1058 and \$827 respectively.

Evasion problems for analyzing the effects of governments intervention in the economy; it redistributes the tax burden and affects the costs of raising taxes, "bread-and-butter concerns of public economics" (Slemrod, 2017).

Tax evasion typically results in revenue loss to the government. This may cause inevitable distraction to the potential performance of the public sector, hence threatening its competence to finance public expenditure (Muzainah M., and Zakariya'u G., 2016)

Some evidence from the literature posits that low-income earners are highly engaged in the attitude of tax evasion (Johns and Slemrod, 2008). They further stated that a number of significant underreported taxes came from low-income earners. According to Alm et al. (1992), high-income earners are less evasive i.e., high income encourages and increases tax compliance. Therefore, the literature shows that there is a negative relationship between income level of taxpayers and tax evasion. Other studies that show the existent of relationship between income level and tax evasion include the work of Nor et al. (2012), Bashar et al. (2008) and Davos (2006). Aziah et al. (2011), in their study on tax evasion in Yemen, found that income level has a significant relationship with tax evasion i.e., how much a person earns define the way he thinks in reporting and complying with the tax authorities. On the other hand, Lutfi (2009) found that income level has no significant relationship with tax evasion. This means that, high or low income earnings, will not affect the taxpayer's decision to evade taxes. According to the study, other factors are held responsible for non-compliance and not income status of the taxpayer.

Tax rate is also one economic factor in determining the level of evasion. As evidenced from different literatures an increase in the tax rate will result in an increase in the propensity for tax evasion (Clotfelter, 1983; Crane & Nourzad, 1990; Alm, Jackson & Mc Kee, 1992; Pommerehne & Weck-Hannemann, 1996; Saracoglu, 2008). A positive relationship has been identified in the literature between income level and tax evasion: as individuals' income levels increase, their tax evasion behavior also increases (Crane & Nourzad, 1990; Becker, Büchner & Sleeking, 1987). However, Dubin, Graetz, and Wilde (1990) conclude that "there is strong

direct relationship between real income per capita and reported taxes per return”, and the empirical results of Alm, Jackson, and McKee (1992) indicate that “higher income leads to higher compliance”. Johns and Slemrod (2008) find that “the ratio of underreported tax to true tax highest for lower-income taxpayers”. In other words, lower-income taxpayers have lower compliance. This finding implies that low-income earners are likely to hide their income. However, Feinstein (1991) finds no significant relationship between income and tax evasion.

Marginal tax rates is one key determinant of tax evasion, but empirical results are mixed. Different researchers and authors found different results regarding to the effects of marginal tax rate on tax evasion. Clotfelter (1983) and Mason and Calvin (1984) show a positive association between marginal tax rates and tax evasion, while Feinstein (1991) and Christian and Gupta (1993) show a negative association between them. Richardson and Sawyer (2001) claim that not controlling for the correlation between marginal tax rates and income level may cause this inconsistency. They cite the work of Feinstein (1991) who tests an economic model of tax evasion using pooled data. By pooling data from years in which different tax schedules were operating in the US, Feinstein (1991) is able to separate-out the effects of marginal tax rates and income level. The results show that higher marginal tax rates reduces tax evasion.

PSYCHOLOGICAL FACTORS

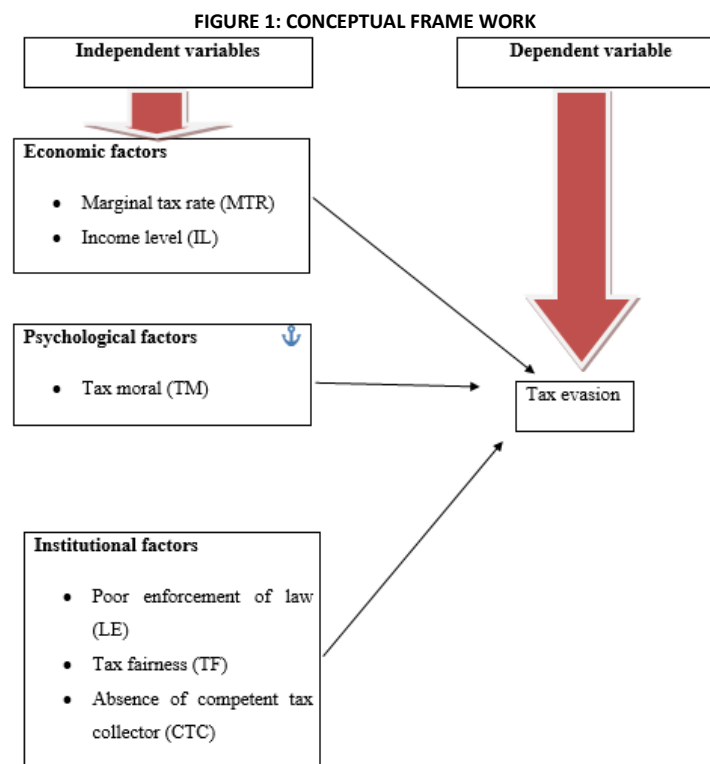
The level of tax evasion also determined by different psychological factors such like tax moral, civic duty, and law-abiding citizens. Evidences from different literatures showed that a positive tax mentality and tax moral is vital in minimizing the level of evasion (Kirchler, 1997 and Feld, Torgler, and Dong,2008). Tax morale is dependent on taxpayers’ intrinsic attitudes toward honesty and social stigma. Social stigma represents the reputational cost. A decrease in reputational cost tends to increase tax evasion (Dell’Anno, 2009). Dulleck et al. (2012) conduct an experiment using heart rate signals to analyze the relationship between psychic cost (for instance, feelings of guilt) and tax compliance. They find a positive relationship between psychic cost and tax compliance. Bayrakli, Saruc, and Sagbas (2004) show that when tax-evading behavior is known by other people, the resulting embarrassment cost tends to decrease tax evasion. While tax morale is a vague concept (Jackson and Milliron 1986), it describes the morale principles or values individuals hold about paying taxes (Torgler and Murphy 2004). Research by Spicer (1974), Spicer and Lundstedt (1976) and Tittle (1980) found that the tax morale of individuals is negatively associated with tax evasion. Torgler (2003a) also shows that tax morale and tax evasion are negatively correlated. Moreover, Riahi-Belkaoui (2004) also provides evidence which indicates that tax evasion across countries is negatively related to selected determinants of tax morale.

INSTITUTIONAL FACTORS

It is generally accepted that perceptions about tax fairness and tax evasion are related (Jackson and Milliron 1986). The importance of taxpayers’ perceptions’ of tax fairness should not be underestimated (Richardson and Sawyer 2001). Spicer (1974) found a significant negative association between these, while Song and Yarbrough (1978) find a significant negative association, with 75 % of subjects stating that ‘ability to pay’ was more significant than ‘benefits.’ Hite and Roberts (1992) also find that tax fairness was significantly associated with perceptions of an improved tax system, and that tax fairness and tax evasion are negatively related.

CONCEPTUAL FRAMEWORK

This study conceptualizes that tax evasion could be determined by economic factors (income level of taxpayers and marginal tax rate), psychological factors (tax moral) and institutional factors (tax fairness, poor enforcement and absence of competent tax collectors). So, this study is designed to test the nature and the strength of these relationships. This study tests the conceptual framework presented in figure 1



Source: Researcher

3. IMPORTANCE OF THE STUDY

The finding of this study will be used by a number of stake holders for instance, tax payers, Ethiopian revenue and custom authority (ERCA), government, and other researchers.

Tax payers will understand the critical role of voluntarily tax compliance as an engine to economic development and reduce non-compliance behavior.

ERCA: the study also will help ERCA to know the problems faced with tax payers and to issue mechanisms that will reduce those challenges they faced.

Government: The study will aid in policy making by the government which can minimize evasion of tax by the category C tax payers. This will help the government raise more domestic revenue from tax collection.

Other researchers: The study will use other researchers to investigate the issue further as a direction.

4. STATEMENT OF THE PROBLEM

Tax is a major source of revenue for both developed and developing countries to finance public expenditures. The development of any country depends on its revenue generation capacity. However, there is some obstacles that hindered in generating the tax revenue, that is called evasion. Tax evasion is not a problem that is restricted to developing country, but also a problem of many developed countries. However, the degree is severe in developing countries.

The United Nations economic commission for Africa estimates, in a recent report, those African governments loses between \$30 billion and \$60 billion per year to tax evasion, or other forms of what they call "illicit financial flows".

In the case of our country Ethiopia, tax evasion is the great problem. This problem may arise from different bottle necked factors. So, searching for those factors is helpful to minimize and narrow the gap between the estimated amounts of tax and actually collected amounts of tax and enhance the amounts of revenue generated by the revenue authority. Thus this study tries to answer the following research questions;

- ✚ What psychological factor aggravates tax evasion?
- ✚ What are the institutional factors that may push the payers to evade tax?
- ✚ What individual factors that may open the door for evasion?
- ✚ What are the economic factors that are the reason for evasion?

5. OBJECTIVES OF THE STUDY

5.1. GENERAL OBJECTIVE

Generally, this study is designed to investigate the determinants of tax evasion in category "C" taxpayers of Adet town.

5.2. SPECIFIC OBJECTIVE

Specifically, this study aimed to achieve the following specific objectives.

- ✚ To examine the effects of psychological factors on tax evasion.
- ✚ To Evaluate the extent to which the institution related factors affect tax evasion.
- ✚ To examine the effects of individual factors on tax evasion.

6. STUDY HYPOTHESIS

- Ha1: income level has a negative relationship with tax evasion.
- Ha2: Marginal tax rate has a significant positive influence on tax evasion.
- Ha3: low tax moral aggravates tax evasion weak enforcement of tax law has a significant positive effect on tax evasion.
- Ha4: tax fairness has a negative significant influence on tax evasion.
- Ha5: level of tax enforcement has a significant negative impact on tax evasion.
- Ha6: absence of competent tax collectors significantly aggravates tax evasion.

7. RESEARCH METHODOLOGY

7.1. RESEARCH DESIGN

To achieve the stated study objectives in chapter one the study used a hypothesis testing research design. This research design is characterized by manipulating independent variables to show its effect on the explained/ dependent variable.

7.2. TYPES OF DATA AND DATA COLLECTION TECHNIQUE

The study used primary data only. This primary data was collected from the respondents by offering a close ended questionnaire to the selected sample respondents. Questionnaires were prepared via English and Amharic language.

7.3. SAMPLE SIZE AND SAMPLING TECHNIQUE

In this study category "c" taxpayers those are found in Adet town those are 1,342 in number and Adet town revenue office employees those are 43 in number are target populations. To select sample category "c" taxpayers from the population the researcher used a probability sampling method simple random sampling technique. The sample size of taxpayers was determined by using sample determination formula developed by Yemane (1967): $n = \frac{N}{1 + N(e)^2}$. Based on this sample determination formula the sample size for the study was calculated as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{1342}{1 + 1342(0.05)^2}$$

n=308

Where: N- population, n- Sample size, e- Margin of error

To select sample employees from the population the study used judgmental sampling technique. And the researcher selected 21 sample employees from the total 43 employees.

7.4. METHODS OF DATA ANALYSIS

Data that are obtained from sample respondents and sample employees of the revenue office were analyzed by using an econometric model called binary logistic regression analysis via a statistical software application of STATA 10.

8. RESULTS AND DISCUSSIONS

This chapter presents, analyzes and interprets the results of the study based on the formulated objectives and hypotheses that are presented in chapter one and estimate the conceptual model described in chapter two. To this end 240 questionnaires are collected and summarized which is approximately 78 % response rate. Besides, the model estimation and the analysis of the results are then discussed and different tests are involved for the fitness of the model. Finally the formulated hypothesis for each variable in chapter one is tested.

8.1. RELEVANT TESTS

8.1.1. RELIABILITY TEST

According to Maslach and Jackson (1986), the reliability analysis is accepted if the Cronbach's alpha coefficient range is between 0.6 and 1.0. As reflected in the following table the scale reliability coefficient 0.6598 is greater than the cut off cronbach alpha 0.6. This tells us the data for the study as a whole is relevant

TABLE 1: RELIABILITY TEST

Test scale = mean (unstandardized items)
Reversed items: TF MTR CTC
Average inter-item covariance: .6157508
Number of items in the scale: 6
Scale reliability coefficient: 0.6598

Source: STATA 10

8.1.2. MULTICOLLINEARITY TEST

Multicollinearity occurs when independent variables in a regression model are correlated. This correlation is a problem because independent variables should be independent. The study used variance inflation factor (VIF) of each variable to test the presence of multicollinearity between independent variables. Multicollinearity is there when the variance inflation factor for the variable is greater than the cutoff 10. As indicated in the following table the variance inflation factor for each independent variable is less than 10. This implies the absence of multicollinearity between independent variables.

TABLE 2: MULTICOLLINEARITY TEST

Variable	VIF	1/VIF
IL	1.77	0.565031
TM	1.43	0.697355
MTR	1.37	0.731319
EL	1.33	0.753892
TF	1.29	0.778106
CTC	1.06	0.947368
Mean VIF	1.37	

Source: STATA 10

8.1.3. HETTROSCHEASTICITY TEST

This tests whether the variance of the errors from a regression dependent on the values of of the independent variables in that case hetroschedasticity present. To test the hetroschedasticity the researcher used the breuch-pgan test developed in 1979 by trevor breauch and Adrian pagan. In this test hetroschedasticity is assumed when the test statistics has a p-value below an appropriate threshold (p-value of 0.05). as it is shown in the following table the test statistic p-value is greater than that of the appropriate threshold p-value. This tells us the absence of hetroschedasticity.

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of te

chi2(1) = 2.20

Prob > chi2 = 0.1382

8.2. REGRESSION RESULT

TABLE 3: REGRESSION RESULT

TE	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
IL	-.8670591	.2210848	-3.92	0.000***	-1.300377 -.4337408
MTR	.4147584	.1577197	2.63	0.009***	.1056336.7238833
TM	-1.181988	.2233357	-5.29	0.000***	-1.619718 -.7442582
TF	-.3689077	.2083631	-1.77	0.077*	-.777292.0394765
LE	-.9586519	.2716258	-3.53	0.000***	-1.491029 -.4262751
CTC	-.1703876	.1635864	-1.04	0.298	-.4910112.1502359
cons	10.13405	2.147728	4.72	0.000	5.924577 14.34351

Source: STATA 10

As reflected in the above table the regression result with the coefficient of determination (pseudo R^2) of 0.6467 shows that 64.67% of changes in tax evasion is determined by the independent variables viz. Income Level (IL), Marginal Tax Rate (MTR), Tax Moral(TM), Tax Fairness (TF), Enforcement of Low (LE), and Competence of Tax Collectors (CTC). Only 35.33% is influenced by extraneous variables (ϵv) or error term. The likelihood ratio chi-square of 205.99 with a p-value of 0.0000 shows that the model as a whole is statistically significant. This implies the fitness of the model. The coefficient of the variable reflects by how much the independent variable affects the dependent variable.

The results of the study in table 4 above shows that level of income, marginal tax rate, tax moral, tax fairness, and enforcement of law are statistically significant factor in determining the level of tax evasion. However, competency of tax collectors is an insignificant factor in determining tax evasion. The result of this study regarding to the level of income as a determinant of tax evasion is significant and negative. This implies that as the level of income for tax payers goes up the level of evasion practiced by the payer is lower. The result supports the study of Muzainah Mansor, and Zakariya'u Gurama (2016), Johns and Slemrod, 2008; Alm et al. (1992).

Regarding to the relationship between marginal tax rate and tax evasion the study found that positive and significant. This means that as marginal tax rate increased for the payer the probability to evade tax is also high. The result is consistent with the study of Clotfelter (1983) and Mason and Calvin (1984). However, Feinstein (1991) and Christian and Gupta (1993) found a negative association between marginal tax rate and tax evasion.

The result of the study regarding to tax moral as a determinant of tax evasion is negative and significant. Which means that; as taxpayers have a good moral for paying tax the probability to participate in evasion is lower. The result supports the study of Spicer (1974), Spicer and Lundstedt (1976) and Tittle (1980), Torgler (2003a), Riahi-Belkaoui (2004).

The study found tax fairness as a significant and negative factor in determining tax evasion. When the tax system is fair and equitable the level of evasion by taxpayer is reduced. This result is consistent with the findings of Spicer (1974); Song and Yarbrough (1978); Hite and Roberts (1992).

The findings of the study regarding to the level of enforcement by low is significant and negative. This reflects that when the level of enforcement by low is high effective the probability that the payer to evade tax is too low. The study finds the competence of tax collectors in their profession to influence tax evasion insignificant.

9. FINDINGS

Based on the data presented analyzed and interpreted the study found that different economical, psychological, and institutional factors significantly influence the level of tax evasion.

The level of income, marginal tax rate, tax moral, tax fairness, and enforcement of law are statistically significant factor in determining the level of tax evasion. However, competency of tax collectors is an insignificant factor in determining tax evasion.

10. RECOMMENDATIONS

Based on the findings above, the researcher forwards the following recommendations:

- To collect the expected amount of tax from the taxpayers the tax assessors should assess based on the level of income / the ability to pay of taxpayers elsewhere to shift the tax burden taxpayers may design strategies for evading it.
- For fairness and equity, the revenue authority should recruit tax assessors who respect for their job and who can perform their task with impartiality. Behind that the assessment method should be reasonable in terms of different considerations i.e. market location, market share and so on.
- To reduce the level of evasion by taxpayers the government should have a strict heavy penalty and enforce those taxpayers to pay within a given time period.

11. CONCLUSION

Tax evasion problem is a serious problem all over the world in general and in the case area in particular. Based on the analysis the study concludes that the level of tax evasion is determined by the level of income of taxpayers, the marginal tax rate, tax moral, tax fairness and equity, and the level of enforcement by law. The

study found the relationship between the level of income, tax moral, tax fairness, and the level of enforcement by law negative and significant. The study also found marginal tax rate positively related with tax evasion significantly.

12. LIMITATION OF STUDY

In order to conduct this study, it's required to Obtain necessary information from sample category "c" taxpayers. Some respondents were not interested to provide that information's due to be secured. Some of them they fill information's carelessly and not fully answered necessary questions. Besides it was challenging when getting the documented information's for each taxpayers from ERCA Adet branch due to the absence of what I required from them. It was not easy to obtain the documented information even. This consumes more time to seriously follow up and gathering targeted data's.

13. SCOPE FOR FURTHER RESEARCH

This study basically focused on the determinants of tax evasion in category "C" taxpayers. The data were gathered from ERCA of Adet branch employees and category "C" taxpayers in Adet town. While it was difficult to cover the whole categories of taxpayers the study was delimited to category "C" taxpayers of Adet town and office of ERCA Adet branch. In this area further researchers can address the taxpayers' attitude towards evasion arising from the political disorder and instability.

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APPENDIX

Logistic regression

Number of obs = 240
 LR chi2(6) = 205.99
 Prob > chi2 = 0.0000
 Pseudo R2 = 0.6467

Log likelihood = -56.280488

te	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
li	-.8670591	.2210848	-3.92	0.000	-1.300377	-.4337408
mtr	.4147584	.1577197	2.63	0.009	.1056336	.7238833
tm	-1.181988	.2233357	-5.29	0.000	-1.619718	-.7442582
tf	-.3689077	.2083631	-1.77	0.077	-.777292	.0394765
le	-.9586519	.2716258	-3.53	0.000	-1.491029	-.4262751
ctc	-.1703876	.1635864	-1.04	0.298	-.4910112	.1502359
_cons	10.13405	2.147728	4.72	0.000	5.924577	14.34351

. vif

Variable	VIF	1/VIF
le	1.77	0.565031
tm	1.43	0.697355
mtr	1.37	0.731319
li	1.33	0.753892
tf	1.29	0.778106
ctc	1.06	0.947368
Mean VIF	1.37	

. hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of te

chi2(1) = 2.20

Prob > chi2 = 0.1382

. hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of te

chi2(1) = 2.20

Prob > chi2 = 0.1382

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