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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

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RESULTS & DISCUSSION

FINDINGS

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DETERMINANTS OF TAX COMPLIANCE BEHAVIOR: AMONG CATEGORY "A" AND "B" TAXPAYERS IN HOSANNA TOWN

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ABSTRACT

Tax compliance issue is a major problem in revenue generation by government in African countries, Ethiopia especially. Our country tax mobilization was also the lowest among sub-Saharan African countries and thus, this study was conducted with the aim of identify and analyze factors of tax compliance behavior of taxpayers and identify the major factor that face Hosanna town tax administration. The survey research design was used in conducting investigation. Survey data for this study were collected based on structure questionnaires from a sample of Hosanna Town business income taxpayers by distributing the total sample Stratified sampling based on settlements area to three sub cities namely Addis ketem, Gofare mada and Sechi duna using proportional sampling techniques and then simple random sampling was used. The primary source of data was used and two hundred and seven six (276) copies of self-administered question were distributed. The number of questionnaires completed and returned was two hundred and twenty-eight (228), constituting 83% response rate. Four explanatory variables were used in the multiple regression model. The p-value was used to test the significance of the study variables. The results showed that perception on government spending; perception on equity and fairness of the tax system; and business tax rates are factor that positively significantly affect tax compliance. However, a referral group (friends, relatives) was negatively significantly affect tax compliance. Therefore, researcher recommended the efforts made to improve taxpayer' perception on government spending, so as to improve voluntary tax compliance and consequences improve government revenue generation.

KEYWORDS
business taxpayers, regression model, tax compliance.

1. INTRODUCTION
Tax, in the simplest form, can be explained as "a compulsory legal levy payable by an economics unit to the government without any corresponding entitlement to receive define and direct quid pro quo from the government for the contribution made" (H, Bahtia. 2003). The basic functions of this economic burden imposed on citizens by the states is to provide source of funds used for development projects such as provision of infrastructure like good roads, stable power supply, stable water supply etc.

The issue of tax compliance towards tax system has evoked great attention among many revenue authorities in the World. However, it is debatable on what has done towards the study of taxpayers' behavior towards tax system in developing countries. as they concentrate more in studies which would increase their budgets "bottom-line" in terms of huge revenue collection and enforcement efforts at the expense of studies on taxpayers behavior which would make increase in this tax revenue to be realized and enforcement efforts work. Perhaps the less developed countries are not to blame as they run on "budget deficits" hence, scarce resources to see through such studies that are perceive as adding no direct value to revenue collection.

Compliance of taxpayers is one of the concerns related to raising public finances. An important issue for any government and revenue collecting authority is to obtain knowledge and understanding of the reasons for taxpayer non-compliance in order to maximize voluntary compliance in a self-assessment environment. However, measurement of the magnitude of intentional and unintentional non- compliance can be difficult as it involves estimating levels of uncollected tax OECD (2004). Government needs financial resources to act as a government and play a role that is expect from it by the public (Bhatia, 1976; James, 2000). Therefore, what the government gives it must first take away.

According to Fischer, et al., (1992) defined tax compliance as the reporting of all incomes and paying of all taxes by fulfilling the provisions of laws, regulations and court judgments. Another definition of tax compliance is a person's act of filling the Income Tax Form, declaring all taxable income accurately, and disbursing all payable taxes within the stipulated period without having to wait for follow-up actions from the authority. Singh, (2003) explained that taxpayers need to prepare all the relevant information in the Income Tax Form within the period given, and the form must report accurate tax liability in accordance with the need of laws, regulations, and court judgments. Those who fail to adhere to taxation laws intentionally or otherwise shall considered as having committed an offence.

Jackson and Milliron (1986), as cited in Palil (2010), listed 14 main factors that have influenced tax compliance as discussed by various researchers. These factors are age, gender, education, income, occupation or status, peers' or other taxpayers' influence, ethics, legal sanction, complexity, relationship with taxation authority, income sources, perceived fairness of the tax system, possibility of being audited and tax rate. Various researchers have listed factors that influenced tax compliance such as demographic, income, compliance cost, and tax agents, in addition to moral or ethical factors (Singh, 2003; Kasipillai et al., 2003). Kirchler (2007) and Loo (2006), listed five main factors that have influenced tax compliance in which they approached tax compliance from an interdisciplinary perspective, which represents a wider perspective of tax compliance determinants compared to other researchers. These are economic factors such as; tax rates, tax audits and perception on government spending: Institutional factors are role (efficiency) of the tax authority/government, simplicity of tax return and administration, probability of detection. Social factors such as ethics and attitude, perception on equity and fairness and changes on current government policies, referents groups (family and friends). Individual factors such as personal financial constraint, awareness on offences and penalty and others factors(demographic) factors are age, income level, culture, education and gender.

Tax compliance has been an important subject of research in a large number of developed and a number of developing countries. Since each country has, its own approach to managing tax compliance levels and each has different tax laws and regulations, the factors influencing tax compliance behavior appear to vary among countries (Palil, 2010). Therefore, the purpose of this study is to assess the determinant of tax compliance in Ethiopia particularly in Hosanna town taxpayers. In addition to this, the relationship between some factors of tax compliance and tax compliance will be examine in the study.

2. EMPIRICAL LITERATURE REVIEW ON FACTORS WHICH HELP TO IMPROVE TAX COMPLIANCE AMONG BUSINESS TAXPAYERS
In the body of literature, perceptions of government spending, perception on equity or fairness, Business tax rates and referral groups (family, friends. etc.) have been recommended as main strategy for improving Tax compliance among business profits taxpayers as it is described below:
The following is a brief review of the literature with regard to the determinants of tax Compliance behavior.
2.1. PERCEPTIONS OF GOVERNMENT SPENDING
Tilahun and Yidersal (2014) on their study of the Determinants of Tax compliance behavior in Ethiopia: The case of bahir Dar city taxpayers –using one sample T-test, findings revealed that significantly affect tax compliance behavior. Further the study recommended on the perception of government spending on improving tax compliance. Similarly, Beza (2014) on his study of Determinates of taxpayer's voluntary compliance with taxation in East Gojjam Ethiopia, to improve voluntary tax compliance the study recommended that government should increase the numbers of infrastructures like education, water etc. on people issue. Hence, this finding has posited hypothesis which states that:
H1: Perceptions of government spending has positively impact on tax compliance among Business income taxpayers in Hosanna town.

2.2. BUSINESS TAX RATES

Kirchler, (2007) claimed that reducing tax rates is not the only policy that has the potential to discourage tax evasion but the tax rate is an important factor in determining tax compliance behavior although the exact impact is still unclear and debatable. Clotfelter also suggests that there was a significant relationship between tax rates and evasion due to tax rates used as an instrument that can manipulated for policy goals in particular. Raising marginal tax rates will be likely to encourage taxpayers to evade tax more (Knoblett, 2001; Torgler, 2007). while lowering tax rates does not necessarily increase tax compliance (Trivedi, Shehata, and Mestelmen, 2004; Kirchler, 2007) This uncertainty and conflicting issue for example reducing tax rate to increase compliance has attracted the attention of tax researchers aiming to come up with more certain and concrete evidence of the impact of tax rates on evasion.

Other studies of rational compliance decisions however, perceived that tax rates have a mixed impact on tax compliance or predict that increasing tax rates will increase compliance behavior (Kirchler, Hoelzl and Wahl, 2008).

In contrast with various studies found that increasing tax rates encouraged noncompliant behavior or produced mixed findings (Park and Hyun, 2003). Porcano (1988) claimed that tax rates have no effect on tax compliance while most experimental studies found that increasing tax rates leads to tax evasion (Park and Hyun, 2003). Since the impact of tax rates was debatable (positive, negative or no impact on evasion), Kirchler et. al. (2008) and McKerchar and Evans (2009) suggested that the degree of trust between taxpayers and the government has a major role in ascertaining the impact of tax rates on compliance. When trust is low, a high tax rate could have perceived as an unfair treatment of taxpayers and when trust is high, the same level of tax rate could be interpreted as contribution to the community (Kirchler et. al, 2008). In summary, evidence suggests tax rates have mixed impact on tax compliance i.e decreasing tax rates does not necessarily always increase compliance (Kirchler et. al., 2008) and increasing tax rates will not necessarily always decrease compliance behavior. Hence this finding has posited hypothesis which state that:

H2. Business tax rate has positively impact on tax compliance among business tax payers in Hosanna town.

2.3. PERCEPTION OF EQUITY OR FAIRNESS

Fairness and equity an individual is concerned about the fairness of their actions, and wants to treat in relation to his merits, efforts and needs (Kirchler et. al., 2008). If he feels that his tax burden is higher than other people within the same are income group, his tax compliance probably decreases more widely at group levels; taxpayers want a fair treatment of their group relative to other income groups. If a specific group perceives that their tax liability is higher than other groups, then tax evasion might occur among the group members Spicer and Becker, (1980) as cited by Palil, In contrast, if the society perceives that the tax system is equitable and fair, voluntary compliance expected to increase. With regard to procedural justice, the main elements for perceived fairness are neutrality of procedures used, trustworthiness of the tax authorities, and the polite, dignified, and respectful treatment of taxpayers as individuals or groups. (Tyler and Lind, 1992) Brooks (2001) as cited by Lemessa states that fairness has always been widely regarded as the most important criteria in judging a tax system. The problem of unfairness is that a tax system allows taxes to shift from dishonest to honest taxpayers. The fairness of a tax system may also have perceived in different ways by the taxpayers and tax authorities. What is fair in the eye of the tax authorities may not have the same image in the mind of the taxpayers.

Wenzel (2003) suggested three areas of fairness from the taxpayers' point of view (social psychology): 1) distributive justice (viewed as the exchange of resources i.e. benefit and cost); 2) procedural justice (viewed as the process of resource distribution) and 3) retributive justice (viewed as the appropriateness of sanctions when norm breaking occurs).

With regard to procedural justice, the main elements for perceived fairness are neutrality of procedures used, trustworthiness of the tax authorities, and the polite, dignified, and respectful treatment of taxpayers as individuals or groups (Tyler and Lind, 1992). Taxpayers expect that tax authorities will provide sufficient information about the tax law and regulations so that they can complete their tax return as accurately as possible. It argued therefore that increased information about tax law and regulations could increase fairness perception and compliance (Wartick, 1994). Retributive justice, unreasonable and intrusive audits and unfair penalties lead to stressful and dissatisfied taxpayers (Spicer and Lundsted, 1976). Unfavorable retributive justice perceptions could lead to non-compliant behavior and consequently increase tax evasion and inflate the tax gap.

Table 1. Below shows, that comparison of the studies that conducted with various researchers on similarly area of these studies presented below. The justification part of this study address that findings are still debatable among different researcher. Hence, we looking at the determinants of tax compliance behaviors there seem to be a disagreement in the findings (sign). In some variables are as follows: some of the studies are summarized below.

TABLE 1: EMPIRICAL STUDIES IN ETHIOPIA

Author(s)	Coverage	Sample area	Methodology	Results
Lemesssa (2007)	Dire Dawa City administration	Only category "C" taxpayers	Descriptive statistics	The results showed that tax fairness and equity, organizational strength of the tax authority, awareness level of the taxpayers, socio-cultures factors, and provision of social services by the government were the determinants of taxpayers' voluntary tax compliance.
Beza (2014)	East Gojjam-Ethiopa	Category "A",'B" and "C" taxpayers	Descriptive statistic and Pearson correction and chisquare	The results showed that there is no difference in their tax compliance behavior between males and females, As well as between category of A, B & C taxpayers and only perception of fairness and attitude towards taxation have positive and significant correction with tax compliance.
Tilahuna and yidersal (2014)	Bahir Dar City-Ethiopia	Category "C" taxpayers	One-way ANOVA, Two–sample and one sample T-test.	The results revealed that perception on government spending; perception on equity and fairness of the tax system; penalties; personal financial constraint; change on current government policies; and referral group (friends, relatives etc.) are factors that significantly affect tax compliance behavior. However, gender and probability of audited have no significantly impact on tax compliance behavior.
Tadesse and Goitom (2014)	Mekell city-Ethiopia	Rental income taxpayers	An ordered probit model	The results indicated that tax compliance influenced by the probability of audited, financial constraints, and changes in government policy. Other variable such as perception of government spending, perception of equity and fairness, penalties, role of the tax authority and tax knowledge not significantly corrected with tax compliance.
Dereje (2015)	Hadiya Zone, Hosanna town	Business profit taxpayers category 'A" and "B"	Used ordinary least square (OLS) multiple regression analysis, One-way ANOVA and one sample t-test	The results revealed that tax compliance behavior was influenced by the tax rates; perception of government spending; perception of equity and fairness were the major factors that positively and significantly influenced tax compliance. However, referral groups (friends, relatives etc.) influenced tax compliance negatively but significantly.

TABLE 2: GLOBAL EMPIRICAL STUDIES

Rizal Palil, Abdul Hamid & Hizam Hanafiah (2013)	Malaysia	Multiple regressions (Ordinary Least Squares, OLS).		The result indicated that probability of being audit, perception of government spending, the role of tax authority had positively affect tax compliance. However, tax rates(negative association) not only become another factor that affects tax compliance behavior in relation to the SAS in Malaysia in the present study, but also the most significant determinant
Rizal Palil(2010)	University of Birmingham.	Inferential statics and Multiple regression model		The results indicated that tax compliance had influenced specifically by probability of being audited, perceptions of government spending, penalties, personal financial constraints, and the influence of referent groups.

The above two authors reported different outcomes on determinates of tax compliance. Among the factors perceptions of government spending, probability of being audited, personal financial constraints, influence of referent groups, the role of tax authority had significant and positive impact on tax compliance (Palil, 2010), and Hamid & Hanafih (2013). But palil, Hamid & Hanafih (2013) findings tax rates is negatively impact on tax compliance. Thus, this difference calls a research to examine the relationship among the factors for tax compliance and the tax compliance behavior.

3. STATEMENT OF THE PROBLEM
An important issue for any government and revenue collecting authority is to obtain knowledge and understanding of the reasons for taxpayer non-compliance. However, measurement of the magnitude of intentional and unintentional non-compliance can be difficult as it involves estimating levels of uncollected tax, which by its nature not detected by the revenue authority. The amount of tax lost through evasion is potentially enormous particularly in developing countries like Ethiopia. Consequently, to prevent the erosion of government revenue, further research is required into understanding taxpayer attitudes and behavior.
According to the information, the researcher obtained from Hosanna Town Tax Administration Authority, most of the business taxpayers are not committed to paying their tax obligations on time, regardless of the existing income tax proclamation. This clearly shows that tax compliance factors have contributed for not committed to pay tax liability for tax authority on time in the town (Hosanna Town Administration annual report, 2014).
According to GTP (2010) forwarded by MOFED, there is a plan for increasing tax to GDP ratio to 17 percent in the five years plan. Although the tax revenue has increased in real terms over the last three years, it still remains low compared to the tax revenue generating capacity of the economy, the financing requirements of the country's development programs and the average performances of sub-Saharan countries. (MOFED, 2014). In the report this ratio is about 12 percent, this shows that the tax to GDP ratio has decreased. According to MOFED, this is specifically due to the prevalence of a high number of non-compliance business communities. Therefore, our country's tax mobilization is also the lowest among most African countries. Thus, attention may not give toward understanding the determinants of tax as a prerequisite for increasing public revenue in Hosanna Town. Hence, the following factors, which determine that why tax payers, decide or not to comply, which are perceptions of government spending, perceptions of equity and fairness, the impact of referral groups and tax rate.
Hence, this study mainly assesses the determinant of tax compliance in Ethiopia with a particular emphasis on Hosanna town.

4. OBJECTIVES OF THE STUDY
The general objective of this study is to identify and analyze determinants of tax compliance behavior of taxpayers and to identify the major problems that face Hosanna Town tax administration system in Hadiya Zone. Its specific objectives were:
1. To identify the factors affecting tax compliance behaviors in Hosanna Town taxpayers
2. To analyze the relationship between tax compliance and factors of tax compliance
3. To assess the major problems faced by the taxpayers in the tax compliance behavior with determinants in Hosanna Town taxpayers.

Accordingly, the following research hypotheses were formulated to test the relationship among the factors of tax compliance and tax compliance behavior. The possible relationship between these variables and taxpayer's compliance behaviors is considered in the context of four main research hypothesis are stated in the alternatives forma which are described as follows:
H1: There is significant relationship between taxpayers' perception of tax equity and fairness with tax compliance behavior
H2: There is significant relationship between taxpayers' perception of government spending and tax compliance behavior.
H3: There is significant relationship between business income tax rate and tax compliance behavior.
H4: There is significant relationship between referent groups (friends, relatives) and tax compliance behavior.

5. RESEARCH DESIGN AND METHODOLOGY
5.1. RESEARCH DESIGN AND METHODOLOGY
The study used quantitative (survey) research approach. The primary data used to analyze the effect of the factors of tax compliance on tax compliance behaviors of the Business profit taxpayers.
5.2 DATA TYPE, SOURCE, AND COLLECTION
Primary data was used in this study. The primary data was collected by questionnaire and interview. The following data were obtained from the respondents:
Business taxpayer's demographic characteristics like age, sex, level of education, Social factors such as perception on equity and fairness and Referent group Economic factors such as perception on government spending and business tax rate
5.3 SAMPLING DESIGN
Depending on the nature of respondents, the study used two sampling design methods: the stratified random sampling and purposive method: the stratified sampling used because heterogeneous of taxpayers and purposive sampling method used to select proper tax officials from whom relevant information gathered. For responding to questionnaire, by considering each category of taxpayer as strata stratified random sampling is applied, formation of strata also performed based on the geographical location that is the number of sub cities considered as single strata. These are: Sechi duna, addis kifle ketem and Gofari mad. Whereas for the interview purpose purposive sampling was employed and so the researcher purposely selected the coordinators of each core work process and the revenue office head for interview purpose used.

TABLE 3: PROPORTIONATE SAMPLE SIZE FROM EACH STRATUM

No	Sub-city name	Sub-city population	Description	Proportionate of sample size from stratum $S_n =(P_s \div P)*N$
				Taxpayers
1	Sechi duna	458	CA(158),	44
			CB(300)	84
2	Gofare mada	420	CA(144),	40
			CB(276)	78
3	Addis ketem	106	CA(36)	10
			,CB(70)	20
4	Hosanna	984	Total	276

Source: survey result, 2015, Note that: CA (category "A"), CB (category "B") taxpayers

TABLE 4: LIST OF MEASUREMENT OF VARIABLES AND SCALE

NO	Variables	Proxy	Unit of measurement	Items of measurement
1	Tax compliance behavior	TCB	Ordinal scale(1-5 Likert scale)	From survey data
2	Age	AG	Ordinal scale (1-8) group	From survey data
3	Gender	Gen	Nominal scale (0-1) binary.1if male, 0 for female)	From survey data
4	Education	EDL	Ordinal scale (1-6) group	
5	Perception on government spending	PGS	(1-5 Likert Scale) Ordinal	From survey data
6	perception on equity and fairness	PEF	(1-5 Likert Scale) Ordinal	From survey data
7	Referral group (Friends, relatives etc)	RFG	(1-5 Likert Scale) Ordinal	From survey data
8	Tax rate	TR	(1-5 Likert scale) ordinal	From survey data

Source: compiled by researcher

TRANSFORMING OF VARIABLE BEFORE REGRESSION

TABLE 5: DESCRIPTION OF VARIABLES

Variable	Symbol	Descriptions
Tax compliance	Tc	The total score derived from a set of 15 questions. The minimum total score for each respondent is 15(1 mark times 15 questions, where 1=non-compliant) and the maximum total score is 75(5 times 15 questions, where 5=very compliant).
Tax rates	TR	Taxpayers' perception on the tax rates The minimum score is 3 and the maximum is 15
Perception of government spending	PGS	Taxpayers' perception on how the government spends taxpayers' money or redistributes the tax collection The minimum score is 4 and the maximum is 20
Perception of equity and fairness	PEF	Taxpayers' perception on equity and fairness on tax system (ability to pay tax, tax paid increase with the amount of the tax base). The minimum score is 7 and the maximum is 35
Referral groups	RGS	Referent groups (family and friends) having in tax authority paly on significant role in determining people's intentions and behavior. The minimum score is 1and the maximum is 5

6. DATA PROCESSING AND ANALYSIS TECHNIQUES

6.1 ECONOMIC REGRESSION

The econometric regression model used for analyzing the data is using multiple regressions (Ordinary Least Squares (OLS). Because the data fulfill the assumption of CLR(Classical Linear Model) and OLS regression is particularly powerful as it relatively easy to check the model assumption such as linearity; constant variance and the effect of outliers using simple graphical methods (Gujarat , 2004) and the researcher is used statistical packed for social sciences is 20.0 version (SPSS20.0) software for data analysis. Strength of the relationship between dependent and independent variables tested using correlation – co efficient (r) and according to this research, it has applied the OLS model; then the dependent and independent variable presented.

MULTIPLE LINEAR REGRESSION MODEL

Multiple regression analysis used to test for relationship and strength of relationship on each factors for improving taxpayers tax compliance. The p-value of explanatory variables was used to test the research questions at 1%, 5% and 10% significance level. The multiple linear regression model for TC (tax compliance) is shown on equation below. These models were run by SPSS 20.0 software. The four variables are used to analyze of tax compliance behavior in Hosanna town. The adopted regression models are presented are follows:

$tc_i = \alpha + pgs_{\beta_1} + pef_{\beta_2} + rgs_{\beta_3} + tr_{\beta_4} + \text{\pounds}$

Whereas, TC= tax compliance

PGS=perception of government spending

PEF= perception of equity and fairness

RGS= referral groups,

TR=tax rate,

ε_i is the error term

7. RESULTS AND DISCUSSIONS

TABLE 6: MODEL OUTPUT

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model output					
	B	Std. Error	Beta		
(Constant)	.081	.066		1.230	.220
Tr	.098	.021	.195	4.734	.000
pgs	.112	.023	.315	4.813	.000
Pef	.107	.005	.907	22.088	.000
Rgs	-.173	.031	-.249	-5.626	.000

Source: SPSS output from survey data,

DISCUSSION AND FINDING OF REGRESSION MODEL

This research examining factors that affect taxpayers' behavior in Hosanna town and four determinants of tax compliance were examined in this study, namely, perceptions of government spending, the impact of referral groups, tax rate and perceptions of equity and fairness.

The finding implies that the significantly factors affecting tax compliance in Hosanna at the time of this study include perception on equity and fairness (positive), tax rate(positive), referral groups(negative) and perception on government spending(positive). Perception on equity and fairness was found to be the main explanatory factor with a bet coefficient of β=.907, followed by tax rate .195 and perception of government spending (β=.315), and referral groups (β=-.245)

1. PERCEPTION OF EQUITY AND FAIRNESS

With regard to the perception of equity and fairness, previous studies (for example, Jackson and milliron (1988), Beza (2014) and Tilahun and Yidersla (2014) have found that a positive perception on equity and fairness but some other studied found that contradicting results, such as spicer (1976) and songa and Yarbrough (1978). In this study researcher found that significant value of the perception on equity and fairness is acted 0.00 at 5%. This imply that the perception on equity and fairness affect compliance and the coefficient of the regression is positive (.907), thus the hypothesis is accepted. As far as high perception of equity and fairness could encourage tax compliance, the Hosanna town revenue authority is imposition business income tax based on ability to pay tax, which is vertical equity tax, paid increases with amount of the tax base).

2. PERCEPTION OF GOVERNMENT SPENDING

With regard to the perception of government spending, previous studies (for example, Beza (2014), Tilahun and Yidersal (2014) have found that a high perception of government spending would encourage taxpayers to be more compliant (positive relationship). In this study, the significant value of the perception of government spending acted at 0.00 at 5%. This imply that the perception of government spending significant affect tax compliance and the coefficient of the regression is positive (.315), thus, the hypothesis is accepted. As far as high perception of government spending could encourage tax compliance, the government of Hosanna town is wisely spending the Zonal revenue, for example, for basic like education, Health and safety and public transportation and Hosanna revenue authority should be increasing controlling activity of misuse resource.

3. TAX RATE

With regard to the tax rate, previous studies showed that tax rate a mixed impact on tax compliance. According to existent studies, decreasing tax rates will not necessary increase compliance (kirchler etal, 2008), while increasing tax rate will not necessary decrease compliance (Allingham & Sandmo 1972). In this study, the significant value of tax rate acted at 0.00 at 5%. This imply that the tax rate of business income tax rate significant affect tax compliance and the coefficient of the regression is positive (.195), thus as researcher expected hypothesis is accepted. Tax rates are also positively significant determining in influencing tax compliance behavior in Hosanna Town. The result indicate that high tax rate can potentially increase tax compliance behavior as higher income earners will be reluctant to comply because they will have to pay higher income tax and they are taxed by preparing of book of account rather than by estimation method.

4. **REFERENT GROUPS (FAMILY AND FRIENDS)**

With regard to the referent groups (family and friends), previous studies (for example, Allingham and Sandomo (1972), Tilahuna and Yidersal (2014) have found that a referent groups would encourage taxpayers to be compliant (positive relationship) but some other studies found contradicting results, such as higher referent groups would potentially decrease tax compliance creating a negative association Tadesse and Goitiom (2014). In this study, the significant value of referral groups acted at 0.00 at 5%. This imply that the referral group significant affect tax compliance and the coefficient of the regression is negative (-.249) thus as researcher expected hypothesis is rejected. Researchers therefore reject the hypothesis that there is negatively significant determining in influencing tax compliance behavior in Hosanna Town.

8. CONCLUSION AND RECOMMENDATIONS

8.1 CONCLUSIONS

➢ Based on findings it concluded that the perception on government spending is significantly determinants of tax compliance behavior: which means as far high perception of government spending could encourage tax compliance, it is advocated that Hosanna Town Revenue authority should increase wisely spending taxpayer money on public services.

➢ The other significant determinant that found to tax compliance behavior was referent groups (family and friends). If taxpayers refer to a compliant taxpayer, then the tendency to commit tax evasion is lower, but if a taxpayer to a non-complaint taxpayer, they might become a non-complaint taxpayer as well. Conclude that cultivating personal awareness of compliance is very important so that they less influenced by these factors (family and friend's members' level of compliance and decrees the referral influence by implementation of code of ethics of the institutions).

➢ With regard to tax rate to the business income could make taxpayers non-compliant because they might attempt to reduce taxable income not to arrive high rate. If the taxpayers are aware of the offence and the consequence of non-compliance, they may not cheat (evade). On the other hand, if the taxpayers are unaware of the implications of being dishonest, they may cheat because they presume that they will not detected and could some money. Finally, conclude that business income taxes rates in Hosanna make complaint to taxpayers.

➢ Based on regression result perception of equity and fairness on tax system has significant impact on tax compliance. Hence, tax authority should give attention to this area. In addition, the tax authority should provide Perception of equity and fairness by means that as tax base increase as tax rate incase which called vertical equity should increase the level of tax compliance in Hosanna Town. Taxpayers' perception on compliance improves when taxpayers believe the tax system is fair and equity, they believe that they receive something valuable for their payments and when society shows no tolerance for tax evasion.

➢ Finally, overall results of demographic factors showed that sex, age and educational level have significance impact on tax compliance. Multiple regression results show that tax rates; perception of government spending; perception of equity and fairness have positively related with tax compliance and significantly influenced tax compliance. However, referral groups (friends, relatives etc.) influenced tax compliance negatively but significantly impact.

8.2 RECOMMENDATIONS

In the light of the major findings of this study and conclusion, the following recommendations suggested:

8.2.1 GOVERNMENT CONCERNED RECOMMENDATIONS

▪ Giving training to taxpayers and tax authority employees on taxation helps to create common and better understanding on the major points like, the legal aspects of taxation, how to organize their financial statements (reports) and how they can they work hand in hand for their common goal.

▪ The government (Revenue authority) should respond positively by wisely spending taxpayers' money and fulfilling the nations' (taxpayers'') basic needs, including infrastructure, medical allocation, and education, in order to increase taxpayers' confidence in the government. Unnecessary expenditures by the government will cultivate tax non-complaint behavior according to the results of the present study.

▪ As far as high perception of equity and fairness could encourage tax compliance, it is advocated Hosanna Revenue authority should be maintaining fairness and equity among taxpayers it should treat all taxpayers based on his/her ability to pay and fair way with the aim of increasing tax compliance.

▪ Compliance behavior towards the tax system may affected by the behavior of an individual's reference group such as relatives, neighbors, friends and political associates. Thus, they explain people's actions by examining the forces that impinge on the positions that they occupy within the system.

▪ Researcher recommended the efforts made to improve tax determinants of tax compliance as first task to improve voluntary tax compliance and consequences improve government revenue generation.

8.2.2 RECOMMENDATIONS FOR FURTHER STUDY

• Further, it is recommended that this kind of study should be conducted at the national level to gain a better understanding on compliance determinants in the country. Therefore, interested researchers can extend the same topic by incorporating more variables for example: institutional factors for example; the role of the tax authority; individual factors are; penalty rates and enforcement; personal financial constraint, tax knowledge and probability of audit into the model that are affect taxpayers' voluntary compliance behavior.

• Another possible research would be to change the sample population to category "A", Category "B" and Category "C" taxpayers by increasing the sample size and then make a comparative study between taxpayers with book of accounts and taxpayers who have no book of accounts; to find out if there are any significant difference between these groups of taxpayers' behavior towards taxation

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