



POLAC INTERNATIONAL JOURNAL OF ECONS & MGT SCIENCE (PIJEMS)
DEPARTMENT OF ECONOMICS & MANAGEMENT SCIENCE
NIGERIA POLICE ACADEMY, WUDIL-KANO



TAX POLICY AND TAX COMPLIANCE IN NIGERIA: EVIDENCED FROM KWARA STATE

Yusuf Alabi Olumoh

Department of Accounting, Finance and Taxation, Kwara State University, Malete

Abstract

Over the years, many states in Nigeria have faced persistent challenges of low tax compliance, despite the presence of established tax policies and enforcement mechanisms. Inefficiencies in taxpayer services and ineffective policy implementation have contributed to widespread non-compliance, raising concerns about the adequacy of current tax administration practices. In light of these challenges, this research endeavor seeks to investigate the impact of the execution of tax policies on tax compliance within the jurisdiction of Kwara State. A quantitative survey research methodology was employed, specifically targeting personnel affiliated with the Kwara State Internal Revenue Service (KWIRS). To ensure adequate representation across various hierarchical tiers and functional areas within KWIRS, a stratified random sampling method was utilized, culminating in a sample size of 287, as determined by Taro Yamane's statistical formula. Primary data was accrued through the distribution of questionnaires, with subsequent analysis conducted employing PLS-SEM. The result indicates a statistically significant positive correlation between the implementation of tax policies and tax compliance. This study concludes that the efficacious execution of tax policies is imperative for the enhancement of tax compliance within Kwara State. Properly enforced and meticulously structured policies, augmented by effective taxpayer services, are instrumental in fostering elevated compliance rates, which are essential for bolstering revenue generation. To mitigate the challenge of suboptimal tax compliance, this study recommends that the KWIRS prioritize the consistent enforcement of tax policies. Additionally, ongoing training and capacity building for tax officials should be prioritized to improve the effectiveness of policy implementation and enforcement, ultimately fostering a culture of compliance among taxpayers.

Keywords: Tax Policy, Tax Compliance.

JEL Classification Code: **H25, M41**

1. Introduction

Tax compliance is a fundamental aspect of economic governance worldwide, as it ensures the steady flow of revenue necessary for funding public goods and services (Gangl & Torgler, 2020). The International Monetary Fund estimates that global tax losses due to evasion and avoidance amount to approximately \$500 billion annually, a significant drain on resources that could otherwise be used to address inequality and foster economic development (Cobham et al., 2018; Kohnert, 2024). To mitigate these losses, both governments and international organizations have developed frameworks and standards aimed at enhancing tax compliance. Initiatives such as the Common Reporting Standard (CRS) and the Base Erosion and Profit Shifting (BEPS)

project represent global efforts to tighten tax regulation and close loopholes that allow for revenue leakage (Mathias & Wardzynski, 2023).

In developed countries, tax compliance rates are generally high, driven by well-established institutional frameworks, advanced technological systems, and a strong culture of tax morality (Paleka & Vitezić, 2023). These nations have implemented sophisticated tax administration processes that leverage data analytics, artificial intelligence, and other cutting-edge technologies to detect and prevent tax evasion effectively (Vincent, 2023). For example, the United States' Foreign Account Tax Compliance Act and the European Union's Taxation of Savings Directive have

been instrumental in improving compliance by ensuring that tax obligations are met across borders. These policies not only secure robust revenue collection but also contribute to the economic stability that allows for consistent investment in public services and infrastructure (Mathias & Wardzynski, 2023).

In developing countries, Africa faces significant challenges in achieving high levels of tax compliance (Buthelezi, 2023). The continent's tax systems are often hampered by weak institutions, limited technical capacity, and inadequate data management. Nigeria, Africa's largest economy, exemplifies these challenges. The country's tax-to-GDP ratio is around 6%, well below the African average, reflecting the difficulties in collecting taxes effectively (Okunogbe & Santoro, 2023). Nigeria's tax environment is further complicated by complex and often ambiguous tax laws, pervasive corruption, and a large informal sector that largely escapes taxation (Latif & Ossome, 2024). While the Federal Inland Revenue Service (FIRS) has introduced initiatives such as the Tax Identification Number (TIN) system and the Voluntary Assets and Income Declaration Scheme (VAIDS) to improve compliance, these efforts are often undermined by inconsistent enforcement and low taxpayer morale (SowProfessional, 2024).

Kwara State, a regional case within Nigeria, also experiencing practical challenges of tax compliance at the regional level. Despite efforts by the Kwara State Internal Revenue Service (KW-IRS) to enhance tax collection through initiatives like the Kwara State Tax Compliance Relief Scheme, significant obstacles remain (Ajogbasile & Abani, 2023). The state's tax authority struggles with issues such as limited engagement with the informal sector and inconsistent application of tax policies (Ajogbasile & Abani, 2023). Moreover, a study by the Nigerian Tax Journal revealed that only 12% of businesses in Kwara State are fully tax-compliant, underscoring the need for more effective strategies to boost compliance (Egwanwor & Etori, 2024). Addressing these challenges will require a multifaceted approach, including stronger enforcement mechanisms, improved taxpayer services, and targeted

education and outreach programs to foster a culture of compliance across the state (Adefunke & Ivie, 2024)

The implementation of tax policies in Nigeria also faces significant hurdles. The National Tax Policy aims to provide guidelines and rules to regulate the tax system, but its implementation has been fraught with issues (PwC Nigeria, 2023). These include multiple taxation, insufficient information available to taxpayers, and lack of accountability for tax revenue and its expenditure (Martin, 2023). Additionally, the lack of skilled manpower and inadequate funding further complicate the implementation of tax policies (Baraya et al., 2023).

Given the above challenges, this study aims to assess the impact of tax policy implementation on tax compliance in Kwara State, Nigeria.

2. Literature Review

2.1 Conceptual Review

Tax Policy Implementation

Tax policy implementation encompasses the process of enforcing the tax laws and regulations established by the government, aiming to achieve specific objectives such as increasing revenue and enhancing compliance among taxpayers (Kwara, 2024). According to Magopets and Gai (2023), Setyowati, et al. (2023), For successful implementation, several critical factors must be considered. First, the design of tax policies should align with broader economic goals and be communicated effectively to taxpayers. Transparent, well-structured policies are essential for fostering understanding and ensuring that taxpayers can comply with them easily (Magopets & Gai, 2023). Second, the administrative capacity of tax authorities is crucial; the availability of resources, proper training, and adequate infrastructure determine the effectiveness of policy enforcement (Magopets & Gai, 2023). Setyowati, et al. (2023) indicates that well-equipped and knowledgeable staff significantly contributes to successful policy implementation and compliance enforcement. Lastly, tax policies must be adaptable to changing economic conditions and responsive to taxpayer feedback. Flexibility in policy implementation allows for

adjustments that can address new challenges and improve the overall efficacy of the tax system (Setyowati et al., 2023). Together, these elements form the backbone of effective tax policy implementation, ensuring that the intended outcomes are met in a dynamic economic environment.

Tax Compliance

Tax compliance is the adherence to tax laws and regulations by individuals and businesses (Bani-Khalid et al., 2022). According to Inasius, et al. (2020), it involves accurately reporting income, deductions, and credits, paying the correct amount of tax on time, and maintaining proper records. Compliance is essential for sustaining government services, infrastructure, and economic stability. Non-compliance, such as tax evasion or avoidance, can lead to penalties, legal repercussions, and erosion of public trust (Ismail et al., 2022).

2.2 Theoretical Framework

Compliance Theory was developed by various scholars over time, with notable contributions from Selznick and Etzioni in the mid-20th century. Compliance theory explores the reasons behind individuals' adherence to rules and regulations, emphasizing both coercive (enforcement) and normative (moral and social) influences (Ifie et al., 2023). It posits that compliance is achieved not only through fear of punishment but also through a sense of obligation, legitimacy, and social norms. In the realm of tax policy and enforcement, Compliance Theory depicts the importance of regulatory measures and moral persuasion in encouraging tax compliance (Ifie et al., 2023). Effective tax policies not only establish clear rules and penalties but also foster a sense of civic duty and trust in the government. For example, transparent use of tax revenues and ethical conduct by tax authorities can enhance taxpayers' perceptions of the legitimacy of the tax system, thereby increasing voluntary compliance. Additionally, public awareness campaigns that emphasize the social benefits of tax compliance can help align taxpayers' behaviors with societal norms (Cahyonowati et al., 2023). The strength of Compliance

Theory lies in its holistic view, recognizing both external and internal motivators for compliance. It provides a more nuanced understanding of taxpayer behavior by considering factors beyond mere deterrence. However, the theory can be challenging to apply in practice, as measuring and influencing moral and social factors can be more complex than implementing enforcement mechanisms (Burdon & Sorour, 2020).

2.3 Empirical Review

Edo, et al. (2020) investigated how tax policies enacted by military and democratic regimes differentially influenced FDI in Nigeria. Using an error correction model to analyze panel data from 1983 to 2017, they found that tax variables during the military regime had greater explanatory power (79%) compared to the civilian administration (66%) concerning corporate taxes' impact on FDI. The effect of company income tax on FDI was more pronounced during military rule, and FDI showed a higher degree of convergence in this period. These findings highlight the importance of considering regime type when assessing tax policy impacts on investment. In the context of social development, Hang et al. (2020) examined the relationship between tax policy and unemployment in Vietnam. Employing an Autoregressive Distributed Lag (ARDL) model on time series data from 1990 to 2017, they found empirical evidence of a negative long-term impact of tax policy on unemployment. In the realm of digital economy taxation, Firmansah and Rahayu (2020) analyzed the readiness of Indonesian tax authorities to implement new policies. Their qualitative study, based on key informant interviews, found that while tax authorities were generally prepared, improvements were needed in implementing regulations and enhancing human resource competencies related to the digital economy. This research highlights the challenges faced by tax authorities in adapting to rapidly evolving economic landscapes.

Multiple studies have focused on the effects of tax amnesty policies on taxpayer compliance. Dadang et al. (2021) employed a behavioral economics approach, using experimental methods to assess the relationship

between tax amnesty policy and compliance in Indonesia. Their findings suggest that while tax policy can boost short-term revenues, it may lead to reduced long-term compliance, especially if taxpayers anticipate future amnesty opportunities. Richards (2022) conducted a comparative overview of tax amnesty implementation in Nigeria, drawing insights from experiences in Ghana, South Africa, and the United Kingdom. This study highlighted the need for effective tax administrative systems capable of enforcing laws and sanctions. Adanlawo and Vezi-Magigaba (2022) explored similar themes in Nigeria, concluding that governmental tax policies significantly affect SME performance, with multiple taxation serving as a major barrier to optimal development.

In their study, Kurnia, et al. (2022) explored the impact of education level, income level, and tax policy on compliance during the pandemic in Indonesia. Their findings revealed that while these factors had a simultaneous effect on compliance, only income level showed a significant positive effect when analyzed individually. Nuryanto and Kusumasari (2022) investigated the effects of e-tax filing policies, tax sanctions, and taxpayer awareness on compliance in Indonesia during the pandemic. Using a quantitative approach with a sample of 120 taxpayers, the study found that all three factors positively influenced compliance, highlighting the importance of technological advancements and public awareness in tax administration. Meanwhile, Sumiok (2023) utilized Structural Equation Modeling with Partial Least Squares to analyze the impact of tax policies on MSMEs in Indonesia, finding that higher tax rates correlated with lower profitability, while tax incentives positively influenced financial performance. Kurnia (2023) examined the effects of tax morale, sanctions, and amnesty policies on taxpayer compliance in Indonesia. Using a quantitative approach with a sample of 100 non-employee individual taxpayers, the study found that all three factors had significant positive effects on compliance. The tax amnesty policy, in particular, showed promise in converting non-compliant taxpayers into compliant ones, with a significant

regression coefficient of 0.610 ($p < 0.001$). Using a different approach, Okoh and Ofor (2024) employed a mixed-methods approach to examine tax policy and administration in Nigeria, emphasizing the need for reforms to enhance revenue generation and compliance. Cross-country comparisons and policy analyses have provided broader perspectives on tax administration challenges. Recently, Kwara (2024) investigated the impact of diverse tax policies on the performance of small and medium enterprises in Nigeria. The study used a content analysis method, and the study found that there were significant discrepancies between the official tax list and actual taxes collected, highlighting transparency issues and additional financial burdens on SMEs.

Previous studies have extensively examined tax compliance in various contexts, including the effects of e-filing, tax amnesty programs, and sanctions on taxpayer behavior. However, there is a notable lack of research specifically focused on the impact of tax policy implementation on compliance in Kwara State, Nigeria. While studies like Richards (2022) and Okoh and Ofor (2024) have explored tax administration in Nigeria broadly, they do not provide detailed insights into the unique challenges and dynamics of Kwara State. This study aims to fill these gaps by Focusing specifically on Kwara State's tax policy implementation and compliance. The hypothesis of this study is stated in a null form below:

H_{01} : Tax policy implementation has no significant impact on tax compliance in Kwara State.

3. Methodology

A Quantitative Survey Research Design has been adopted for this study. This design facilitates the gathering of data from a large sample, enhancing the reliability and generalizability of the findings. The population of the study comprises the staff of the Kwara State Internal Revenue Service (KWIRS). KWIRS senior management staff are selected as the population because they are directly involved in tax administration, including policy implementation.

KWIRS has approximately 1005 staff members. The sample size of this study is 187 which was determined using Taro Yamane's formula, which is given by: To calculate the sample size using Taro Yamane's formula, you use the following equation: $n = N / (1 + N(e)^2)$. Where: N = total population size, e = margin of error (typically set at 0.05), n = sample size. Given: $N=1005$, $e=0.05$, Plug these values into the formula: $n=1005 / (1+1005(0.05)^2)$, $n = 286.9$, approx., $n \approx 287$. Rounding to the nearest whole number, the sample size required is 287. The study used primary data as a source of data, and primary data was collected through questionnaires. Questionnaires are selected as the data collection method because they allow for the efficient gathering of data from a large number of respondents, ensuring a standardized approach to collecting responses on tax policy implementation and tax compliance.

The data was analyzed using a combination of descriptive and inferential statistics to ensure a comprehensive understanding of the research findings. Descriptive statistics involve calculating measures such as means, medians, standard deviations, and frequencies, which will help in identifying general tendencies and characteristics of the data collected. On the other hand, inferential statistics will be utilized to delve deeper into the relationships between variables and test the underlying hypotheses of the study. Specifically, Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed for this purpose.

4. Results and Discussions

4.1 Descriptive Statistics

This section provides an overview of the descriptive statistics for the variables under study, summarized in Table 1.

Table 1: Descriptive Statistics

Name	Statements	Mean	Std. Dev	Excess kurtosis	Skewness
TPI-1	The tax laws in Nigeria are written and easy to understand.	3.330	1.308	-1.138	-0.403
TPI-2	The government effectively communicates tax policies and updates to the public.	3.394	1.231	-0.835	-0.342
TPI-3	Tax policies are consistently applied across different sectors and regions.	3.479	1.278	-1.025	-0.372
TPI-4	Tax policies in Nigeria are flexible and adapt well to economic changes.	3.266	1.083	-0.522	-0.245
TPI-5	There are effective feedback mechanisms in place for taxpayers to express their concerns about tax policies.	3.266	1.103	-0.796	-0.210
TPI-6	The tax policies in Nigeria align well with the country's overall economic objectives.	3.287	1.478	-1.402	-0.309
TC-1	The rate of tax filing among taxpayers is high.	3.298	1.100	-0.719	-0.472
TC-2	Tax payments are made on time by taxpayers.	3.904	0.745	1.815	-0.784
TC-3	Tax declarations made by taxpayers are accurate and truthful.	3.840	0.803	1.233	-0.827
TC-4	Taxpayers strictly adhere to tax regulations.	3.755	0.930	1.686	-1.180
TC-5	Taxpayers respond promptly to compliance notices issued by tax authorities.	3.702	0.873	1.566	-1.031
TC-6	There has been a noticeable reduction in tax evasion practices.	3.840	0.748	0.581	-0.657
TC-7	The rate of tax filing among taxpayers is high.	3.809	0.829	-0.052	-0.537

Source: Authors' Computation (2024).

The descriptive statistics presented in Table 1 provide insights into respondents' perceptions of tax policy implementation (TPI) and tax compliance (TC) in Nigeria. The mean scores for TPI items range from 3.266 to 3.479, indicating a slightly positive perception of tax policy implementation. However, the relatively high standard deviations (1.083 to 1.478) suggest considerable variability in responses. TC items show higher mean scores (3.298 to 3.904) and lower standard deviations (0.745 to 1.100), indicating a more positive and consistent perception of tax compliance. Most

items exhibit negative skewness, suggesting a tendency towards higher ratings. The excess kurtosis values vary widely, with some TC items showing notably high positive values, indicating more peaked distributions for these variables. Overall, the data suggests a moderately positive view of both tax policy implementation and compliance, with compliance perceptions being more consistent across respondents.

4.2 Measurement Model

Table 2:P Discriminant Validity (DV) (Cross Loading), Construct Reliability and Validity, and Collinearity (VIF)

Items	DV TAX	DV TIP	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	VIF
TAXC-1	0.675*	0.503	0.867	0.880	0.898	0.561	1.831
TAXC-2	0.637*	0.646					1.805
TAXC-3	0.900*	0.735					3.553
TAXC-4	0.738*	0.494					2.719
TAXC-5	0.733*	0.462					2.028
TAXC-6	0.737*	0.530					1.949
TAXC-7	0.794*	0.544					3.208
TPI-1	0.599	0.810*	0.844	0.843	0.882	0.520	2.653
TPI-2	0.530	0.804*					3.000
TPI-3	0.415	0.792*					3.088
TPI-4	0.556	0.644*					1.410
TPI-5	0.429	0.683*					1.800
TPI-6	0.625	0.632*					1.392
TPI-7	0.586	0.656*					1.407

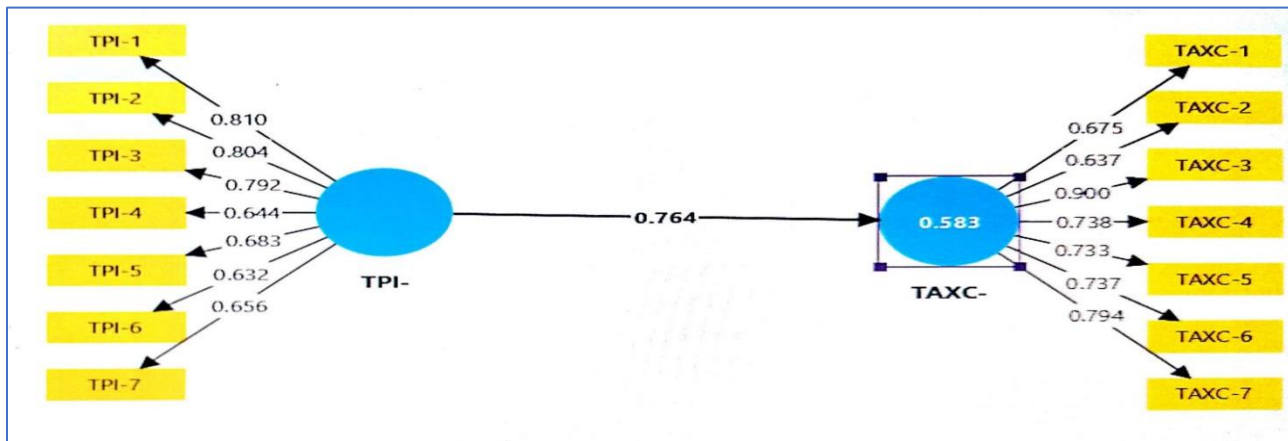
Source: Authors Computation (2024)

Table 2 presents the results of a statistical analysis examining the discriminant validity, construct reliability and collinearity of two constructs: TAXC and TPI. The cross-loadings show that items generally load more strongly on their intended constructs, supporting discriminant validity. Both constructs demonstrate good internal consistency with Cronbach's alpha values above 0.8, and composite reliability measures (rho_a

and rho_c) exceeding 0.8 (Hair et al., 2019). The Average Variance Extracted (AVE) values are above 0.5, indicating acceptable convergent validity. Variance Inflation Factor (VIF) values are mostly below 5, suggesting that multicollinearity is not a major concern, although TAXC-3 has a slightly higher VIF of 3.553. Overall, these results indicate that the measurement

model has satisfactory reliability, validity, and discriminant properties for both constructs.

Path Algorithm Factors



Source: SmartPLS4

Figure 1: Path Graphical Algorithm

4.3 Structural Equation Model Assessment

The section on the Assessment of the Structural Equation Model (SEM) analyzes the relationships between constructs using SEM and bootstrapping with 5,000 resamples to enhance reliability and validity. Bootstrapping provides robust estimates of standard errors and confidence intervals.

4.3.1 Testing of Hypothesis

This section presents the results of the hypothesis testing, utilizing path coefficients obtained through bootstrapping to assess the significance and strength of the relationships between an independent variable (tax policy implementation) and a dependent variable (tax compliance).

Table 3. Path Coefficient and Significance Analysis

	Original sample (O)	Sample mean (M)	STDEV	t- statistics (O/STDEV)	P values
TPI- -> TAXC-	0.764	0.777	0.042	17.981	0.000

Source: Author Computation (2024) using Smart Pls-4

The results in Table 3 reveal a strong and significant relationship between tax policy implementation (TPI) and tax compliance (TAXC), with a path coefficient of 0.764. This indicates that tax policy implementation has a substantial positive impact on tax compliance, meaning that improvements in the enforcement and clarity of tax policies lead to higher levels of compliance among taxpayers. The T-statistic of 17.981

and the P-value of 0.000 confirm the statistical significance of this finding, demonstrating that the observed effect is not due to random chance but is a reliable indicator of the influence of tax policy on compliance. These findings are consistent with the research conducted by Dadang et al. (2021), Obafemi (2021), Adanlawo and Vezi-Magigaba (2022), Kurnia and Fajarwaliz (2022), and Kwara (2024), all of whom

identified a significant link between tax policy implementation and tax compliance. Their studies emphasize the critical role of effective tax policies in enhancing compliance, highlighting factors such as policy clarity, enforcement strength, and taxpayer education as key contributors. The alignment of the current study with these previous works underscores the predictive power of tax policy implementation in fostering tax compliance, reinforcing the importance of strong, well-communicated policies in achieving higher compliance rates among taxpayers.

5. Conclusion and Recommendations

The study concludes that tax policy implementation has a significant and positive impact on tax compliance, as evidenced by the strong path coefficient and statistical significance of the findings. This suggests that improvements in the enforcement, clarity, and communication of tax policies are essential for achieving higher levels of compliance among taxpayers.

The consistent alignment of these results with previous studies further validates the importance of effective tax policy implementation as a critical determinant of tax compliance. These findings highlight the need for robust tax policies that are not only well-structured but also effectively enforced, as these elements are vital for fostering a culture of compliance and enhancing revenue generation.

Based on these findings, this study recommended that tax authorities, particularly the Kwara State Internal Revenue Service, should focus on strengthening the implementation of tax policies by ensuring that they are clear, consistently applied, and well-communicated to taxpayers. Enhancing taxpayer education and providing efficient taxpayer services will also play a crucial role in improving compliance rates. Additionally, ongoing training and capacity building for tax officials should be prioritized to ensure the effective enforcement of tax policies, thereby reducing non-compliance and boosting overall revenue collection in the state.

References

- Adanlawo, E. F., & Vezi-Magigaba, M. (2022). Exploring the impact of tax policies on small and medium scale enterprises'(SMEs) performance in Nigerian Economy. *The Business & Management Review*, 13(1), 7-15.
- Adefunke, A. B., & Ivie, O. E. (2024). The repercussions of tax evasion and avoidance on governmental revenue generation in Nigeria. *African Development Finance Journal*, 7(4), 34-55.
- Ajogbasile, O., & Abani, M. (2023). Effective and practical reforms for enhancing tax administration in Nigeria.
- Bani-Khalid, T., Alshira'h, A. F., & Alshirah, M. H. (2022). Factors influencing tax compliance intentions among small and medium-sized enterprises in Jordan: An emphasis on the theory of planned behavior. *Economies*, 10(2), 30.
- Baraya, N. B., Gambiyo, S. P., Adeola, A. N., & Alhaji, S. S. (2023). Examination of the factors affecting awareness of tax policies among small and medium-sized enterprise taxpayers in Yola North, Adamawa State.
- Burdon, W. M., & Sorour, M. K. (2020). Institutional theory and evolution of 'a legitimate' compliance culture: The case of the UK financial service sector. *Journal of Business Ethics*, 162, 47-80.
- Buthelezi, L. L. (2023). The burden of tax compliance within the operations of small and medium-sized enterprises located in the Durban Central Business District (Doctoral dissertation).
- Cahyonowati, N., Ratmono, D., & Juliarto, A. (2023, February). *The role of social norms and trust in authority in tax compliance dilemmas*. *Cogent*

Business & Managment.
<https://doi.org/10.1080/23311975.2023.2174084>

conceptual model and research propositions. *Journal of Business Research*, 154, 113339.

- Cobham, A., Janský, P. (2018). A global reassessment of revenue losses attributed to corporate tax avoidance: A re-estimation and country-specific findings. *Journal of International Development*, 30(2). 10.1002/jid.3348
- Dadang, S., Rahman, H., & Dani, R. (2021). Taxpayer compliance influenced by awareness and policy frameworks. *Accounting Analysis Journal*, 10(1).
- Edo, O.C; Okafor, A; Emmanuel, A. (2020). An analysis of tax policies and their impact on foreign direct investment: A regime change perspective. *J. Fin. Bank. Review*, 5(3): 84 – 98
[https://doi.org/10.35609/jfbr.2020.5.3\(3\)](https://doi.org/10.35609/jfbr.2020.5.3(3))
- Egwanwor, T. C., & Edori, D. S. (2024). Assessing the efficacy of tax enforcement strategies in Port Harcourt, Nigeria. *Journal of Tax Administration*, 10(1), 45-60.
- Firmansah, B., & Rahayu, N. (2020). Analysis of tax authority readiness in tax policy on digital economy. *Jurnal Manajemen Pelayanan Publik*, 4(1).
<https://doi.org/10.24198/JMPP.V4I1.28005>
- Gangl, K., & Torgler, B. (2020). Strategies for achieving tax compliance among affluent individuals: A review of existing literature and a proposed agenda for policy intervention. *Social Issues and Policy Review*, 14(1), 108-151.
- Hang, N., Nguyen, M., Ho, H., & Bui, T. (2020). The impact of tax policy on social development in Vietnam. *Management Science Letters*, 10(5), 995-1000.
- Ifie, K., Mousavi, S., & Xie, J. (2023). Enforcement of service rules by frontline employees: A conceptual model and research propositions. *Journal of Business Research*, 154, 113339.
- Inasius, F., Darijanto, G., Gani, E., & Soepriyanto, G. (2020). Tax compliance subsequent to the execution of tax amnesty in Indonesia. *Sage Open*, 10(4), 21-82.
- Ismail, I. S., Yunus, N., Sabarudin, S. A., Jali, M. N., & Rosly, A. S. (2022). Enhancing tax compliance among proprietors of online businesses: A quadrant analysis. *Global Business & Management Research*, 14.
- Kohnert, D. (2024). The relationship between money laundering and tax evasion: Assessing the significance of international measures in the context of sub-Saharan Africa.
- Kurnia, K., & Diza, A. (2023). Effect of tax morale, tax sanctions, and tax amnesty policy on taxpayer compliance. *JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)*, 7(2), 115-128.
- Kurnia, K., Riska, A., & Fajarwati, A. (2022). Effect of education level, income level, and tax policy on taxpayer compliance during the COVID-19 pandemic. *International Journal of Health Sciences (IJHS)*, 6(9), 115-130.
<https://doi.org/10.53730/ijhs.v6ns9.12336>
- Kwara, M. A. (2024). An examination of the effects of heterogeneous tax policies on the operational efficacy of Small and Medium Enterprises within the Nigerian context. *UMYUK Journal of Economics and Development (UJED)*, 1(1), 89-98.
- Kwara, M. A. (2024). The impact of diverse tax policies on the performance of Small and Medium Enterprises in Nigeria. *UMYUK Journal of Economics and Development (UJED)*, 1(1), 89-98.

- Latif, L., & Ossome, L. (2024). Advancing a Pan African Feminist Taxation Framework. Latif L and Ossome L., 'Advancing a Pan African Feminist Taxation Framework', Tax Justice Network Africa, forthcoming publication.
- Magopets, O., & Gai, O. (2023). The administration of taxes in the system of factors ensures the effective implementation of the state's tax policy. Central Ukrainian Scientific Bulletin Journal of Economic Sciences 90-99. <https://www.cceol.com/search/article-detail?id=1203140>
- Martin, L. E. (2023). Strategic Taxation: The Interplay of Fiscal Capacity and Accountability in African Nations. Oxford University.
- Mathias, E., & Wardzynski, A. (2023). Utilizing anti-money laundering strategies to enhance tax compliance and facilitate the mobilization of domestic revenue streams. International Monetary Fund.
- Nuryanto, N. E. R., & Kusumasari, L. (2022). The Effect of E-Filing Policy, Tax Sanctions, and Taxpayer Awareness Toward Taxpayer Compliance in The Covid-19 Pandemic. *Jurnal Akuntansi dan Manajemen*, 33(2), 76-84.
- Okoh, S. K., & Ofor, T. N. (2024). Tax Policy Inconsistencies and Tax Administration in Nigeria: Emphasis from Value Added Tax System. *British International Journal of Applied Economics, Finance and Accounting*, 8(1), 94-114.
- Okunogbe, O., & Santoro, F. (2023). Enhancing tax revenue collection in African nations: The significance of information technology. *Journal of African Economies*, 32(Supplement_1), i57-i83.
- Paleka, H., & Vitezić, V. (2023). The challenge of tax compliance through the lens of taxpayer typology. *Economies*, 11(9), 219. <https://www.mdpi.com/2227-7099/11/9/219>
- PwC Nigeria. (2023). Nigeria tax data card 2023. <https://www.pwc.com/ng/en/assets/pdf/nigeria-tax-data-card-2023.pdf>
- Richards, N. (2021). Comparative Overview of Tax Amnesty Policy Implementation in Nigeria. *The Nigerian Juridical Review*, 16, 103-123.
- Setyowati, M. S., Utami, N. D., Saragih, A. H., & Hendrawan, A. (2023). Strategic determinants in the implementation of blockchain technology within Indonesia's value-added tax framework. *Technology in Society*, 72, 102169.
- SowProfessional. (2024). Instructions for generating a Tax Identification Number (TIN) - <https://jtb.gov.ng/apply-for-tin/> - <https://apps.firs.gov.ng/tinverification/>.
- Sumiok, C. (2023). Analyzing the Impact of Tax Policy on Financial Performance and Compliance of MSMEs in Indonesia. *Sinergi International Journal of Accounting and Taxation*, 1(3), 143-155.
- Vincent, R. C. (2023). The dynamics of vertical taxing rights and the norms surrounding tax compliance. *Journal of Economic Behavior & Organization*, 205, 443-467. <https://www.sciencedirect.com/science>