International Journal of Business & Law Research 13(1):61-70, Jan –Mar., 2025

 www.seahipublications.org **ISSN: 2360-8986**

doi:10.5281/zenodo.14744358

The Influence of Attitudes and Fairness Perceptions on Tax Compliance among High-Net-Worth Individuals in Kano State, Nigeria

***Umar Bello Umar & Tijjani Habibu Ahmad**

Department of Accountancy,
Hussaini Adamu Federal Polytechnic, Kazaure – Jigawa State, Nigeria
***Corresponding author email: umarbelloumararg@gmail.com**

ABSTRACT
This study examines the influence of attitudes toward taxation and perceptions of fairness on tax compliance among high-net-worth individuals (HNWIs) in Kano State, Nigeria. The objectives of the study are to explore the relationship between attitudes and compliance, assess the impact of fairness perceptions on compliance, and evaluate the combined influence of these factors on compliance behavior. Employing a descriptive survey design, primary data were collected from 138 HNWIs through a structured questionnaire. The data were analyzed using descriptive and inferential statistical techniques, including correlation and multiple regression analysis, with the Statistical Package for Social Sciences (SPSS). The findings revealed significant relationships between the independent variables—attitudes toward taxation and perceptions of fairness—and the dependent variable, tax compliance. However, contrary to expectations, the relationships were negative, suggesting that individuals with positive attitudes and fairness perceptions were less likely to comply. This unexpected result highlights the complexity of compliance behavior among HNWIs, which may be influenced by factors such as distrust in tax authorities, perceptions of ineffective tax revenue utilization, and societal norms that tolerate non-compliance. The study recommends improving transparency and trust in tax administration by publishing detailed reports on tax revenue utilization and engaging HNWIs through targeted education campaigns. Simplifying the tax system, strengthening enforcement mechanisms, and adopting best practices from other jurisdictions were also recommended to enhance compliance. Finally, establishing platforms for stakeholder engagement and monitoring tax policies were emphasized as crucial steps toward creating a fairer and more efficient tax system in Kano State. These findings contribute to the broader understanding of HNWI compliance behavior and offer actionable insights for policymakers and tax administrators
Key words: Attitudes, Fairness Perceptions, Tax Compliance, High-Net-Worth Individuals

1.0 INTRODUCTION

1.1 Background of the Study

Taxation is a cornerstone of any functioning economy, serving as a vital source of government revenue and playing a critical role in promoting economic development and social welfare. Effective tax systems are designed to generate revenue while ensuring fairness and equity among taxpayers. However, the fairness and efficiency of tax systems often face scrutiny, with debates surrounding issues such as tax evasion, avoidance, and compliance. In Nigeria, the tax system is frequently described as weak and inefficient, contributing only a small percentage to the country's Gross Domestic Product (GDP) compared to global benchmarks (Revenue Statistics in Africa, 2022). Despite governmental efforts to improve tax administration and expand the tax base, significant concerns remain about the fairness and equity of the system, particularly regarding high-net-worth individuals (HNWIs), who are often perceived as not contributing their fair share of taxes.

Kano State, one of Nigeria's most populous states, is home to a considerable number of HNWIs, known for their substantial wealth and financial activities. Despite their potential to significantly boost internally generated revenue, perceptions persist that many HNWIs are not adequately taxed, leading to calls for reforms to ensure a more equitable tax regime. This study focuses on investigating the taxation of HNWIs in Kano State, particularly in terms of the fairness and equity of the current tax system. The research seeks to critically assess existing tax policies and practices, explore HNWIs' perceptions of fairness in the tax system, identify challenges faced by the Kano State government in taxing HNWIs, and draw lessons from best practices in other jurisdictions. By addressing these critical issues, this study aims to provide evidence-based recommendations for developing a fairer and more efficient tax framework in Kano State.

The taxation of HNWIs in Kano State presents significant challenges, particularly regarding the fairness and equity of the current tax regime. While HNWIs contribute substantially to the economy, gaps in the clarity and implementation of tax policies often hinder effective taxation. Studies have highlighted tax avoidance, evasion, and compliance issues as persistent challenges within Nigeria's tax system (Ibrahim, Isyaku, & Muhammad, 2020; Onakoya & Olabisi, 2020). These issues are compounded by administrative inefficiencies and limited enforcement capacity, which reduce the government's ability to assess and collect taxes equitably from HNWIs. Specifically, in Kano State, there is insufficient understanding of how existing tax policies apply to HNWIs, as well as limited empirical research on their perceptions of fairness and equity.

Further compounding these challenges are the systemic issues of underdeveloped tax enforcement mechanisms and inadequate assessment of HNWIs' income and wealth, which constrain the government's ability to generate revenue (Onu&Udechukwu, 2020). Research has also emphasized the importance of incorporating lessons from successful approaches in other jurisdictions to improve compliance and ensure fairness (Arogundade & Olawale, 2019). Addressing these challenges is essential for Kano State to create a more equitable and efficient tax system. By examining the perceptions of fairness, identifying barriers to effective taxation, and drawing on best practices, this research will provide actionable insights to enhance the taxation of HNWIs in Kano State, contributing to improved revenue generation and a more sustainable tax regime.

Therefore, the study aims to examine the influence of attitudes toward taxation on tax compliance among high-net-worth individuals in Kano State, assess the impact of perceptions of fairness in the tax system on tax compliance among high-net-worth individuals in Kano State, and determine the combined influence of attitudes toward taxation and fairness perceptions on tax compliance among high-net-worth individuals in Kano State.

1.2Research Hypotheses

H1: Attitudes toward taxation significantly influence tax compliance among high-net-worth individuals in Kano State.

H2: Perceptions of fairness in the tax system significantly impact tax compliance among high-net-worth individuals in Kano State.

H3: Attitudes toward taxation and perceptions of fairness jointly have a significant effect on tax compliance among high-net-worth individuals in Kano State.

1.5 Scope Significance of the study

The scope of this study is limited to high-net-worth individuals (HNWIs) in Kano State, Nigeria, defined as individuals whose annual tax liability is ₦200,000 and above. The study investigates the influence of attitudes toward taxation and perceptions of fairness in the tax system on their tax compliance behavior. It focuses on understanding the individual and combined effects of these factors, providing a detailed examination of the psychological and behavioral drivers of compliance within this demographic. The study is confined to HNWIs in the formal sector, excluding middle- and low-income earners as well as the informal sector, ensuring a targeted and specific analysis of the compliance behavior of these high-value taxpayers.

The significance of this study lies in its ability to provide actionable insights for improving tax policy and administration in Kano State. By exploring the behavioral factors influencing tax compliance, the study offers valuable guidance to policymakers on creating a fair and transparent tax system that fosters voluntary compliance among HNWIs. For tax administrators, it highlights strategies for building trust, enhancing perceptions of fairness, and addressing attitudinal barriers to compliance. Furthermore, the study contributes to the academic literature on taxation in developing economies by shedding light on the under-researched area of HNWI compliance behavior. Its findings can inform future research and serve as a practical resource for designing equitable and effective tax frameworks in Nigeria and similar contexts

2.0 LITERATURE REVIEW

2.1 Concept of High-Net-worth Individuals

High-net-worth individuals (HNWIs) are generally understood to be individuals who have accumulated significant wealth, surpassing specific thresholds that vary by state, country, or global standards. While there is no universal definition of HNWIs, they are often identified based on income, assets, or tax liabilities. The International Monetary Fund (IMF, 2017) defines HNWIs as individuals with total wealth amounting to $1 million USD or more. This definition focuses on a global benchmark for wealth and has been widely referenced in discussions of wealth management and taxation.

However, other frameworks classify HNWIs based on a combination of income and wealth thresholds. Kangave et al. (2018), for instance, proposed a classification system in Uganda that considers various indicators of wealth. These include ownership of land and buildings generating at least $142,000 USD annually, shareholding in companies with an annual turnover of $14.3 million USD, and financial activity involving a loan portfolio of over $1 million USD within five years or bank transactions exceeding $1 million USD annually. In Kano State, Nigeria, the Kano Internal Revenue Service (KIRS, 2023) defines HNWIs more contextually as individuals whose annual tax liabilities are ₦200,000 and above. This localized definition reflects the socioeconomic realities of the region, aligning the classification with the state's tax administration framework. These varying definitions highlight the adaptability of the HNWI concept across different contexts, shaped by economic conditions and tax regimes.

2.2 Empirical Review

Perceived Tax Fairness and Tax Compliance

Saad (2012) explored the relationship between perceptions of tax fairness and tax compliance behavior in a comparative context. The study used a survey method to collect data from individual taxpayers in Malaysia and New Zealand. A sample of 500 respondents from each country was analyzed using descriptive and inferential statistics. The findings revealed that perceptions of fairness, particularly distributive and procedural fairness, significantly influence tax compliance behavior in both countries. The study highlights that taxpayers are more likely to comply when they perceive the tax system as fair and equitable.

Gilligan and Richardson (2005) investigated the relationship between perceptions of tax fairness and tax compliance behavior in Australia and Hong Kong. The study employed a survey method to collect data from individual taxpayers in both jurisdictions. A sample of 200 respondents from each location was analyzed using comparative statistical methods. The findings revealed that perceptions of distributive fairness, procedural fairness, and retributive fairness significantly influenced tax compliance in both Australia and Hong Kong. However, the study noted variations in the degree of influence across the two regions, emphasizing the role of cultural and institutional differences in shaping compliance behavior.

Jimenez and Iyer (2016) examined the influence of social norms, trust in government, and perceived fairness on tax compliance in a social context. Data was collected through a survey method to analyze taxpayer behavior. The study highlighted that trust in government and perceived fairness significantly impact tax compliance, as taxpayers are more likely to comply when they trust the government and view the tax system as fair. Social norms also play a critical role, as they shape individuals' expectations and behaviors regarding tax compliance. The findings emphasize the importance of fostering trust and fairness to enhance compliance.

Jurney et al. (2017) examined generational differences in perceptions of tax fairness and attitudes toward tax compliance in the United States. The study employed a survey method to collect data from 580 respondents across three generational groups: Baby Boomers, Generation X, and Millennials. Data were analyzed using Analysis of Variance (ANOVA) and regression analysis. The findings revealed significant generational differences, with Millennials perceiving tax systems as less fair compared to Baby Boomers and Generation X. Additionally, perceptions of fairness were strongly associated with compliance attitudes across all generations, highlighting the role of fairness in fostering tax compliance.

Nathan et al. (2024) examined the impact of perceived fairness on tax compliance using an experimental approach in the United States. The study utilized a randomized controlled trial involving 1,200 taxpayers, combining survey data with behavioral compliance outcomes. The data was analyzed using econometric techniques to assess the relationship between fairness perceptions and compliance. The findings indicated that taxpayers with higher perceptions of fairness in the tax system were significantly more likely to comply with tax obligations. Additionally, the study highlighted that fairness perceptions were influenced by transparency in tax usage and the perceived equity of tax burden distribution.

Febrian and Islami (2020) explored the role of gender and trust in influencing tax compliance through the mediating effect of fairness perception in Indonesia. The study employed a survey method to gather data from 300 individual taxpayers, selected using purposive sampling. Data analysis was conducted using Structural Equation Modeling (SEM). The findings revealed that gender and trust significantly influenced fairness perceptions, which in turn mediated their impact on tax compliance. The study highlighted that women exhibited higher fairness perceptions and compliance levels compared to men, emphasizing the importance of trust and perceived fairness in fostering tax compliance.

Attitude towards Taxation and Tax Compliance

Guerra and Harrington (2018) investigated the consistency between attitudes and behavior in tax compliance across different countries. The study used survey data from the European Social Survey (ESS), which included responses from over 38,000 individuals across 25 European countries. Data were analyzed using multilevel modeling to account for cross-national differences. The findings revealed that while positive attitudes towards taxation were generally associated with higher compliance, the strength of this relationship varied significantly across countries, influenced by factors such as trust in government and perceived fairness of tax systems. This underscores the importance of contextual factors in shaping tax compliance behavior.

Hikmah et al. (2021) explored the relationships among attitude, social norms, intention to comply, financial performance, mental accounting, and tax compliance behavior in Indonesia. A survey method was employed to gather data from 400 individual taxpayers. The study used Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis. The findings revealed that attitude, social norms, intention to comply, financial performance, and mental accounting all significantly influence tax compliance behavior. Additionally, intention to comply served as a mediating factor, highlighting its crucial role in shaping tax compliance behavior.

Agbetunde et al. (2022) examined the moderating effect of religiosity on the relationship between taxpaying attitudes and tax compliance behavior among entrepreneurial firms in Nigeria. The study employed a survey method to collect data from 385 entrepreneurs using a structured questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the data. The findings revealed that taxpaying attitudes significantly influence tax compliance behavior, and religiosity strengthens this relationship. The study highlights the role of ethical and moral considerations, driven by religiosity, in improving tax compliance among entrepreneurial firms.

Jurney et al. (2017) examined generational differences in perceptions of tax fairness and attitudes toward tax compliance in the United States. The study employed a survey method to collect data from 580 respondents across three generational groups: Baby Boomers, Generation X, and Millennials. Data were analyzed using Analysis of Variance (ANOVA) and regression analysis. The findings revealed significant generational differences, with Millennials perceiving tax systems as less fair compared to Baby Boomers

and Generation X. Additionally, perceptions of fairness were strongly associated with compliance attitudes across all generations, highlighting the role of fairness in fostering tax compliance.

Pampel et al. (2019) examined how institutions and attitudes shape tax compliance through a cross-national experiment and survey. The study involved a sample of 1,500 individuals from 12 countries, employing both experimental and survey methods. The data were analyzed using regression models to assess the impact of institutional factors (such as trust in government) and individual attitudes on tax compliance. The findings revealed that both institutional factors and individual attitudes significantly influence tax compliance, with stronger institutional trust leading to higher compliance rates. Additionally, positive attitudes towards tax fairness were found to encourage voluntary compliance.

2.3 Theoretical Review

This study is anchored on the Theory of Planned Behavior (TPB), proposed by Ajzen (1991). The TPB posits that an individual's behavior is influenced by three key factors: attitudes, subjective norms, and perceived behavioral control. In the context of tax compliance, attitudes toward taxation reflect the individual's evaluation of tax obligations, while subjective norms represent societal expectations, and perceived behavioral control relates to the ease or difficulty of complying with tax regulations.

The TPB provides a robust framework for understanding tax compliance, as it incorporates both individual and social dimensions of behavior. Several studies have validated the applicability of this theory in taxation research. For example, Hikmah et al. (2021) used the TPB to examine the interplay of attitudes, social norms, and intention to comply, finding significant links to compliance behavior in Indonesia. Similarly, Guerra and Harrington (2018) highlighted the role of attitudes and behavioral consistency in tax compliance across European countries.

By applying the TPB, this study explores how attitudes toward taxation and fairness perceptions influence compliance intentions and behaviors among HNWIs in Kano State. This theoretical perspective allows for a comprehensive analysis of the psychological and social drivers of compliance, contributing to the broader understanding of taxpayer behavior.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

The study adopts a descriptive survey design to explore the influence of attitudes toward taxation and perceptions of fairness on tax compliance among high-net-worth individuals (HNWIs) in Kano State. A descriptive survey is appropriate for studies aiming to describe characteristics and examine relationships between variables within a specific population (Creswell, 2014). This design enables the collection of quantitative data to test hypotheses and answer research questions effectively.

3.2 Population of the Study, Sampling techniques and Sample Size

The population of the study comprises approximately 5,000 high-net-worth individuals (HNWIs), as recorded in the Kano Internal Revenue Service Register. HNWIs are defined as individuals with annual tax liabilities of ₦200,000 and above. Given the large population, the study employs purposive sampling to target respondents who meet the inclusion criteria, such as their status as registered taxpayers and accessibility for data collection. Purposive sampling is suitable for selecting participants with specific characteristics relevant to the research objectives (Etikan, Musa, & Alkassim, 2016).

The sample size is determined to be 138 HNWIs, calculated based on statistical requirements for ensuring representativeness while maintaining feasibility. This sample size is justified as it meets the minimum requirement for conducting reliable inferential statistical analysis (Yamane, 1967).

3.3Sources and Method of Data Collection

The study utilizes primary data collected through a structured questionnaire. Questionnaires are widely recognized as effective tools for obtaining standardized and quantifiable data from respondents (Bryman, 2016). The questionnaire consists of four sections: demographic information, attitudes toward taxation, perceptions of fairness, and compliance behavior. A 5-point Likert scale (1 = Strongly Disagree, 5 =

Strongly Agree) is used to measure respondents' attitudes and perceptions, ensuring consistency in responses.

3.4 Techniques and tools of Data Analysis

Data collected through questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS), leveraging both descriptive and inferential statistical techniques. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize demographic characteristics and the study's key variables, providing an overview of the data distribution (Field, 2018). These techniques helped present the respondents' profiles and key trends in attitudes, fairness perceptions, and tax compliance.

Inferential statistics, such as correlation analysis and multiple regression, were applied to test the relationships between variables and the study's hypotheses. Correlation analysis measured the strength and direction of relationships among attitudes, fairness perceptions, and tax compliance, while multiple regression assessed the predictive influence of the independent variables on tax compliance (Pallant, 2020). SPSS was chosen for its reliability, efficiency in handling large datasets, and ability to perform complex statistical tests, ensuring the credibility of the analysis and producing clear, interpretable results.

4. RESULTS AND DISCUSSION

4.1 Descriptive Statistics

The descriptive analysis illustrates the diverse responses of the participants concerning the research variables. The results, including data from all respondents, minimum and maximum values, as well as the mean and standard deviation scores, are detailed in Table 2.

Table 1: Descriptive Statistics

Variables	N	Min.	Max.	Mean	Std. Dev.
Compliance	138	2.00	4.00	3.2435	.53586
Perceive fairness	138	2.40	3.80	3.2725	.38735
Attitude toward tax	138	3.20	4.60	3.9014	.37455

Source: SPSS 21 Output 2024

Table 1 reveals that compliance scores ranged from 2.00 to 4.00 with a mean of 3.24 and a standard deviation of 0.54, suggesting moderate compliance among the sample. Perceived fairness scores ranged from 2.40 to 3.80 with a mean of 3.27 and a standard deviation of 0.39, indicating moderate perceived fairness. Finally, attitudes toward tax were generally positive, with scores ranging from 3.20 to 4.60, a mean of 3.90, and a standard deviation of 0.37, suggesting relatively low variability in attitudes toward tax among the sample.

4.2 Correlation Analysis

Assessment of correlation between the dependent and independent variables is a prerequisite for regression analysis which required a correlation to be established between dependent and independent variables before assessment of the relationship. Table 4 shows the correlation matrix of attitude toward tax, perceive fairness and tax compliance.

Table 2: Correlation Matrix

Variables	Attitude toward tax	Perceive fairness	Compliance
Attitude toward tax	1	0.331**	-0.342**
Perceive fairness	0.331**	1	-0.356**
Compliance	-0.342**	-0.356**	1

**. Correlation is significant at the 0.01 level (2-tailed).

The analysis revealed significant correlations among the variables. Attitude toward tax and perceived fairness exhibited a moderate positive correlation (r = .331, p < .001), suggesting that individuals with more positive attitudes towards taxation tend to perceive the tax system as fairer. Conversely, both attitude toward tax (r = -.342, p < .001) and perceived fairness (r = -.356, p < .001) showed moderate negative correlations with tax compliance, indicating that individuals with more positive attitudes and perceptions of fairness may be less likely to comply with tax regulations.

4.3 Regression Analysis

To examine the influence of attitudes toward taxation and perceived fairness on tax compliance among high-net-worth individuals, a multiple regression analysis was conducted. This analysis aimed to determine the unique and combined effects of these factors on compliance behavior. The results of this regression analysis are presented in the following table.

Table 3: Regression Analysis

Variables	Coeff	Std E	T	P-Value
Attitude toward tax	-0.361	0.118	-3.056	0.003
Perceive fairness	-0.377	0.114	-3.302	0.001
Combined (Attitude & Fairness)	-0.753	0.228	-3.302	0.001
Constant	5.882	0.489		0.000
Rsq	0.183			
AdjRsq	0.171			
F Sta	15.124			

Source: SPSS 21 Output 2024

From the table above, the regression result shows a negative and significant relationship (coefficient of -0.361 and p-value of 0.003) between attitude toward tax and tax compliance, holding perceived fairness constant. This provides strong evidence to support hypothesis that attitudes toward taxation significantly influence tax compliance among high-net-worth individuals in Kano State. Similarly, a negative and significant relationship (coefficient of -0.377 and p-value of 0.001) exists between perceived fairness and tax compliance, while controlling for attitude toward tax. This provides strong evidence to support the hypothesis that perceptions of fairness in the tax system significantly impact tax compliance among high-net-worth individuals in Kano State. Furthermore, the combined effect of attitude toward tax and perceived fairness also demonstrates a significant negative relationship with tax compliance (coefficient = -0.753, p-value = 0.001). This suggests that individuals who hold both positive attitudes towards taxation and perceive the tax system as fair are less likely to comply with tax regulations. This provides strong evidence to support the attitudes toward taxation and perceptions of fairness jointly have a significant effect on tax compliance among high-net-worth individuals in Kano State.

These findings suggest that individuals with more positive attitudes toward taxation and higher perceptions of fairness in the tax system may be less likely to comply with tax regulations. Possible explanations for this unexpected finding include perceived ineffectiveness of tax use, a sense of entitlement among high-net-worth individuals, a lack of trust in tax authorities, the influence of social norms that condone non-compliance, the "tax moral license" effect where perceived fairness may lead to a feeling of having "paid their dues," the complexity of the tax system, and a focus on advocating for system-level change rather than individual compliance.

5. CONCLUSION AND RECOMMENDATIONS

This study examined the influence of attitudes toward taxation and perceptions of fairness on tax compliance among high-net-worth individuals (HNWIs) in Kano State, Nigeria. The findings revealed significant relationships between the independent variables—attitudes and fairness perceptions—and the dependent variable, tax compliance. However, contrary to expectations, both variables exhibited negative relationships with tax compliance, indicating that individuals with more positive attitudes toward taxation and higher perceptions of fairness in the tax system may still demonstrate lower compliance levels. This counterintuitive result highlights the complexity of compliance behavior among HNWIs, potentially driven by factors such as distrust in tax authorities, perceived ineffectiveness of tax revenue usage, and the influence of societal norms that tolerate non-compliance.

Therefore, the study recommended that transparency and trust-building should be prioritized in tax administration to enhance compliance among high-net-worth individuals (HNWIs) in Kano State. Tax authorities should publish detailed reports on the allocation and utilization of tax revenues to demonstrate accountability and ensure taxpayers perceive the system as fair. Regular engagement and education campaigns targeted at HNWIs can address misconceptions about taxation and emphasize the critical role taxes play in driving socioeconomic development. Simplifying the tax system and providing clear guidelines on compliance procedures will also make it more accessible and less burdensome for taxpayers.

The study further recommended strengthening enforcement mechanisms to address deliberate non-compliance. This includes conducting regular audits, leveraging data analytics to assess wealth accurately, and imposing penalties to deter tax evasion. Kano State should also adopt best practices from other jurisdictions, such as progressive tax rates and voluntary disclosure incentives, to improve the fairness and efficiency of its tax system. Finally, the government should establish a platform for stakeholder engagement, fostering dialogue between tax authorities and HNWIs to resolve grievances and promote a culture of compliance. Continuous monitoring and evaluation of tax policies targeting HNWIs are also necessary to ensure they remain equitable and effective.

6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

This study has several limitations that should be acknowledged. First, it focuses exclusively on high-net-worth individuals in Kano State, which limits the generalizability of the findings to other regions or income groups. Second, the reliance on self-reported data through questionnaires may introduce response bias, as respondents could overstate or understate their compliance behaviors and perceptions. Additionally, the study does not account for external factors such as macroeconomic conditions or political stability, which may also influence tax compliance.

Future research should address these limitations by expanding the scope to include other regions or income groups for comparative analysis. Longitudinal studies could also be conducted to examine changes in compliance behavior over time, particularly in response to policy reforms. Moreover, qualitative approaches, such as in-depth interviews and focus group discussions, could provide deeper insights into the motivations and barriers to compliance among HNWIs. Finally, exploring the role of external factors, such as economic conditions and cultural norms, could offer a more comprehensive understanding of tax compliance behavior in developing economies.

ACKNOWLEDGEMENT

This research was sponsored by Tertiary Education Trust Fund (TETFUND) through the Institution Based Research (IBR) to Hussaini Adamu Federal Polytechnic, Kazaure, Jigawa State

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