

Extension Of The TPB In Tax Compliance Behavior: The Role Of Moral Intensity And Customs Tax

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Abstract: Tax compliance (TC) is one of the most long-standing issues in the world which becomes a concern to many governments. In Jordan, high percentage of individual taxpayers such as medical doctors, engineers, and lawyers are not complying with tax law. The purpose of this study is to investigate the factors that affect the TCB (TCB) of high-income individual taxpayers in Jordan. This study extends the Theory of Planned Behaviour (TPB) with some selected variables namely moral intensity, customs tax, and fairness. The population of this study is the high-income individual taxpayers working as medical doctors, engineers, and lawyers in Jordan. A stratified random sampling technique was used in this study. A total of 485 complete and usable responses were collected using a questionnaire survey. The data was analysed using Statistical Package for Social Science (SPSS) and Smart Partial Least Square (PLS). The findings showed that moral intensity is the most important predictor of BI followed by attitude, perceived behavioural control and SN. The findings showed that complexity affected negatively the attitude toward tax law while fairness has a positive and significant effect on attitude toward tax law. The behavioural intention affected positively the TCB. Customs tax moderated negatively the effect of attitude on behavioural intention.

Index Terms: Tax compliance, Theory of Planned Behaviour (TPB), survey, Structural Equation Modeling (SEM).

1 INTRODUCTION

TAX compliance (TC) is one of the issues that challenges the government around the world. Most developed and developing countries are suffering from low tax compliance. Among the developing countries that suffer from low TC is Jordan. Jordan is a country that depends heavily on tax to fund its budget. There are two types of taxes in Jordan, direct and indirect taxes. The direct tax on income is imposed on high income individual such as medical doctor, engineer, and lawyers. Number of those high-income individual who are categorized as taxpayers are 520,000 while those registered and pay tax are only 85,000, which indicates that around 84% are not complying with tax law [1]. The indirect tax such as the customs tax are imposed on imports and exports. The Amman Chamber related the high percentage of not complying with tax to belief of those high-income individual taxpayers that tax rate is high [2], [3] the existence of informal sector, the feeling of fairness among those high-income individual taxpayers as well as the lack of database about the taxpayers and the high exemption rate. In addition, the reason behind non-compliance could be related to the tax complexity as Jordan occupied the rank of 79th in term of complexity of tax law [4]. Almost 90% of taxpayers are exempted from paying the tax due to low income. However, the Amman Chamber (2014) cited cases where high income individuals are benefiting from the exemption using false income statement. The chamber also referred to the point that in light of the need of revenue by the government, and because only 10% are taxable, the government increased the tax rate on those high-income individuals, which lead them to find ways to avoid and evade from paying the taxes. The large number of laws involving taxation and incentives has created a complex tax structure in Jordan, where exemptions and incentives were provided according to sector categories and according to geographical

location for individual taxpayers. This greatly facilitated the process of both tax evasion (illegal) and tax avoidance (legal) as such a complex system creates loopholes through which individuals and companies can avoid paying tax in legal ways [4]. Alshir'ah et al. (2016) examined the TC by using the Fischer Model and pointed out the need for empirical studies in the TC of Jordan. Recent study conducted in Jordan by [5] explored tax morale in Jordan through a national survey of financially literate participants. The results suggest that tax evasion is considered to be morally acceptable in Jordan under some circumstances and, importantly, that tax morale and TC is highly related. The findings provide evidence of the possibility of increasing TC by addressing perceptions of unfairness. Alasfour et al. [5] indicated that the lessons learned from one environment regarding the TC cannot be generalized to countries with different cultural backgrounds and legal provisions. As a result, the Jordanian experience with TC have to be studied to understand the TCB. As one of the ways to increase the tax revenue collection in Jordan, is to understand what affect people to comply with tax laws. The low rate of tax compliance raises the question of what factors influence the TCB of individual taxpayers with high income in Jordan. Understanding the factors that influence those group of people to comply is important to improve tax compliance. Despite the low tax compliance rate, majority of the studies that have tackled the issues of tax compliance was conducted in Western countries, South America, New Zealand, and Australia. In the Middle East, few studies conducted to investigate the issues of tax compliance [5]–[7]. Thus, to better understand the issues of tax compliance and reduce the gap of knowledge on tax compliance issues in Middle East countries, particularly in Jordan, this study attempts to examine factors, which influence individual taxpayers to comply with the tax law. This study attempts to examine the influence of some selected variables in tax compliance which are attitude, SN, perceived behavioural control, behavioural intention, complexity, fairness, moral intensity, and customs tax, with individual TCB in Jordan.

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2 LITERATURE REVIEW

2.1 Theoretical Framework

A theory, which is normally used to understand human social behaviour, is the TPB which was developed by Ajzen (1991). TPB was developed from Theory of Reasoned Action (TRA) by including the perceived behavioural control (PBC) along with attitude and SN (SN). The PBC was proposed by Ajzen (1991) to have indirect effect on use behaviour (UB) through the mediator behavioural intention (BI). In tax context, recently researchers have adopted this theory to examine the TCB [8]–[10]. Important variables of this theory include attitude, SN, and PBC. These factors are important in explaining the BI of taxpayers and they can explain the TCB. Accordingly, these factors are included in this study. While there is strong support for TPB, the theory could explain only 40% of the variation in the dependent variables and thus there is a need for more variables to increase the explanatory power of the study [11] especially in the context of TCB, which is a complex and sensitive issue. This is also aligned with the TPB, which allows additional variables to be included in the theory to increase its explanatory power [12]. Accordingly, elements from other theories are also used in this study to explain the BI of individual taxpayers. Perception of fairness toward tax is important and can affect the attitude toward the compliance and in this study, this concept is understood from the element of fairness as explained in the Fairness Heuristic Theory [13]–[15]. In tax compliance context, moral intensity is an important variable that can affect the tax compliance [1]. Moral intensity from Jones (1991) ethical decision-making model is used in this research to explain the effect of moral intensity on the BI toward TC. This study incorporated moral intensity due to the issue that some people justify the tax evasion based on their perception about the corruption of the government. Complexity element from Complexity Theory [16] is used to explain the effect of complexity on the attitude toward behavior. Majority of the population in Jordan are Muslim, and customs tax might play an important role in the TCB of taxpayers since those taxpayers are dealing with goods such as car which carries high customs tax. For this reason, customs tax was incorporated in this study.

2.2 Conceptual Framework and Hypotheses Development

Based on the literature, fairness and complexity are expected to affect the attitude toward tax compliance. Attitude, SN, PBC, and moral intensity are expected to affect the BI, which is then expected to affect the TCB. In addition, customs tax is expected to moderate the effect of attitude on BI. Figure 1 presents the conceptual framework for this study.

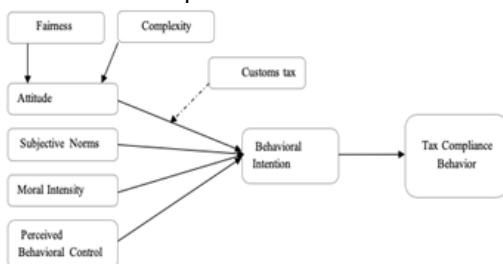


Fig 1: Conceptual Framework

2.2.1 Complexity and Attitude Toward Behaviour

[17] investigated the tax complexity in New Zealand and found that tax complexity can take many forms such as compliance complexity, procedural complexity and computational complexity. Tax complexity has relationship with sophistication in the tax law [18]. Previous studies that have examined tax complexity, found that complexity has a negative significant effect on the attitude toward TC [19]. In addition, complexity of tax law affects negatively the willingness of taxpayers to comply with tax law [20]. Complex system is the reason behind making errors and affects the willingness of taxpayers [21]–[23]. However, since there are not many studies of tax compliance in Jordan, thus, the following is hypothesized:

H1: Complexity affects negatively the attitude of high-income individual taxpayers towards complying with tax laws in Jordan.

2.2.2 Fairness and Attitude

The perception of individual taxpayers regarding the fairness of tax is essential. Theories such as the Fairness Heuristic Theory suggests that individual will be more willing to comply with tax if they perceived the tax to be fair. Many studies refer to the importance of fairness toward the attitude of taxpayers. For example, [24] considered fairness as essential predictor of the attitude of compliance. Similarly, other researchers [25]–[30] [31]–[33] found that the perception of fairness is essential for developing the attitude as well as the compliance tax behavior of individuals. Researchers who investigated the effect of tax fairness on the attitude to comply with tax found that the perception of fair tax has a positive effect on the attitude toward tax ([34]. Therefore, the following is hypothesized:

H2: Fairness affects positively the attitude of high-income individual taxpayers towards complying with the tax laws in Jordan.

2.2.3 TPB Variables and Behavioural Intention

Attitude is a core variable of TPB. It is proposed by the TPB that attitude has a direct effect on BI [12], [35]. Previous studies related to tax compliance found that attitude has a significant effect on BI [10], [36], [37]. it is hypothesized that:

H3: Attitude affects positively the BI of high-income individual taxpayers towards complying with the tax law in Jordan.

[9] found that SN have a direct and significant effect on BI toward performing an action. [8] found that subjective norm is the most important factor in TC. Previous studies in tax compliance literature showed that there is direct effect of the SN on BI. For example, [38] pointed out that SN have a positive direct effect on TC. However, [10] found insignificant effect of SN on intention to comply with tax law by tax professionals in Malaysia and New Zealand. Thus, it is hypothesized:

H4: Subjective norm affects positively the BI of high-income individual taxpayers towards complying with the tax law in Jordan.

[36] found that PBC has a significant effect on accountant's intention. In contrast, it is found that PBC has insignificant

positive effect on taxpayers' intention to use E-filing [39]. Other studies in the literature has found that PBC has either positive direct or indirect effect on TCB [9]. Accordingly, it is hypothesized:

H5: PBC affects positively the BI of high-income individual taxpayers towards complying with tax law in Jordan.

2.2.4 Moral Intensity and BI

[40] suggested that to better understand the TC, variable such as moral intensity should be included. Moral intensity is one of the important determinants of TC. Moral intensity was found to have a significant effect on TCB [41]. In addition, a literature review study found that moral intensity is important predictor of TCB [1]. Therefore, it is hypothesized:

H6: Moral intensity affects positively the BI toward tax compliance by high income individual taxpayers in Jordan.

2.2.5 BI and TCB

The theory of TPB proposed a link between BI and UB. In addition, several studies indicated that there is a significant effect of BI and UB [42]. BI is a predictor of UB and a positive BI will lead to performing the action while negative BI will lead to not performing the action [12]. In this study, it is hypothesized:

H7: BI affects positively the TCB by high income individual taxpayers in Jordan.

2.2.6 Customs tax and Attitude Toward Behaviour

Researchers suggested to examine the moderating role of customs tax [29], [43]. However, few only investigate the moderating role of customs tax. Customs tax in Jordan used to be high and affected the attitude of taxpayers resulting in non-compliance [1]. In this study, the moderating effect of customs tax is investigated.

H8: Customs tax moderates the effect of attitude of high-income individual taxpayers on BI toward complying with the tax laws in Jordan.

3 METHODOLOGY

This study is a quantitative in nature. The population is the high income individual taxpayers in Jordan. However, due to time and cost consideration, the population is limited to Amman; because it is the capital of Jordan and largest number of high income individuals are living in the city. Accordingly, the population of this study is 127,958 high income individual in Jordan. This study investigates the tax compliance among three different groups in term of numbers, profession, and income, thus, the use of stratified random sampling is justifiable move. This technique helps researchers to gather the required data from sizeable number of respondents in a relatively short span of time [44]. According, the sample size of this study is 383 respondents. However, to avoid low response rate, researcher suggested to distribute more questionnaire additional 100% were added making the sample size 766 divided into three groups that include doctor, engineering and lawyers. Measurement of the variables were adopted from previous studies. The measurement of attitude, SN, PBC, and BI were adopted from [9]. The measurement of customs tax was self-developed. While the measurement of TCB was

adopted from [45] and the measurement of moral intensity was adopted from [41]. A total of 678 questionnaires were collected from the respondents. the data was analyzed using SPSS and Smart Partial Least Square version 3.2.8. The analysis of missing value showed that 122 response missing more than 15% of the answers and they were deleted. In addition, a total of 71 responses were deleted due to outliers issues. This made the complete responses 485 and this response is sufficient for using Smart PLS [46]–[48]. Data is normally distributed and no multicollinearity issues. In addition, non-response bias was examined and it was found that the data has no bias.

4 FINDINGS

4.1 Profile of respondents

A total of 485 respondents have participated in this study. Majority of the respondents (75.5%) are males with bachelor degree (96.3%) and in age group between 36 and 49 years old (53.6%). The majority of respondents (88.5%) enjoy monthly income in average between 1200-1600 Jordanian dinar (JD) and has working experience of more than 10 years.

4.2 Measurement Model

In assessing the measurement model, [44] suggested that researchers must examines five criteria that are the factor loading (FL) (>0.70) as well as the reliabilities (Cronbach's Alpha (CA) and Composite reliability (CR) both >0.70). In addition, the validities such as the convergent validity which is achieved if the average variance extracted (AVE) is greater than 0.50 and the discriminant validity which is achieved if the root square of AVE is greater than the cross loading. In Table 1, it can be seen that all the criteria has been achieved indicating that the measurement of this study is reliable as well as valid. Some of the items were removed due to low factor loading.

TABLE 1: FACTOR LOADING, CRONBACH'S ALPHA, COMPOSITE RELIABILITY, AND AVE

Variable	CA> 0.70	CR> 0.70	AVE> 0.50
AT	0.918	0.938	0.752
BI	0.924	0.940	0.725
COM	0.949	0.953	0.744
FA	0.954	0.965	0.846
M1	0.950	0.962	0.834
PBC	0.922	0.939	0.720
CT	0.934	0.946	0.746
SN	0.941	0.955	0.810
TCB	0.949	0.957	0.736

4.3 Structural Model and hypotheses testing

The result of testing the structural model showed that more than 55% of the variation in BI can be explained by the variables. All the variables have acceptable level of predictive relevance and effect size. The result of path coefficient (β) is determined based on P-value of less than 0.05. Table 2 presents the result of direct effect hypotheses. The table shows the path of the hypothesis, path coefficient (β), standard deviation (STDEV), T-values, and P-values.

TABLE 2: RESULTS OF DIRECT HYPOTHESES

Path	β	STDEV	T-values	P Values
Complexity -> Attitude	-0.11	0.04	2.62	0.01
Fairness -> Attitude	0.53	0.05	11.50	0.00
Attitude -> Behavioural Intention	0.28	0.04	7.69	0.00
SN -> Behavioural Intention	0.15	0.04	4.00	0.00
Perceived Behavioural Control -> Behavioural Intention	0.23	0.04	5.66	0.00
Moral Intensity -> Behavioural Intention	0.32	0.03	9.29	0.00
Behavioural Intention -> Tax compliance behaviour	0.51	0.04	12.47	0.00

The first hypothesis of this study predicted that the effect of complexity on attitude is negative and significant. In Table 2, it can be seen that the effect is negative due to the negative sign in front of the coefficient and it is significant ($\beta=-0.11$, T-value=2.62, P-value=0.01). Thus, H1 is supported. For H2, it was proposed that fairness has a significant effect on attitude. The findings also showed that fairness is important predictor of attitude ($\beta=0.53$, T-value= 11.50, P-value <0.01). Thus, H2 is supported. For variables of TPB, the findings in Table 2 indicated that attitude ($\beta=0.28$, T-value= 7.69, P-value <0.01), subjective norms ($\beta=0.15$, T-value= 4.00, P-value <0.01), and PBC ($\beta=0.23$, T-value= 5.66, P-value <0.01) have significant positive effect on BI supporting the H3, H4, and H5. For H6, the effect of moral intensity on BI was found significant ($\beta=0.32$, T-value= 9.29, P-value <0.01). Thus, H6 is supported. The findings also showed that the effect of BI on TCB is significant ($\beta=0.51$, T-value= 12.47, P-value <0.01). Thus, H7 is supported. For the moderating effect of customs tax, the interaction effect was created by multiplying the items of customs tax with the items of attitude. Table 3 shows the results of the interaction effect. It shows that the moderating effect (Customs tax*attitude -> Behavioural Intention) is negative and significant ($\beta=-0.09$, T-value= 3.05, P-value <0.01). Thus, customs tax moderates negatively the effect of attitude on behavioural intention. Therefore, H8 is supported.

TABLE 3: MODERATING EFFECT OF CUSTOMS TAX

Path	β	STDEV	T-values	P-Values
Attitude -> Behavioral Intention	0.29	0.04	7.10	0.00
Customs tax -> Behavioral Intention	0.06	0.03	1.91	0.06
Customs tax*attitude -> Behavioral Intention	-0.09	0.03	3.05	0.00

5. DISCUSSION

This study was conducted to examine the factors that affect the high-income individual taxpayer's compliance behavior with tax in Jordan. The study found that both complexity and fairness affected attitude. This indicates that when the system is easy to use and has clear and structured procedures, taxpayers will tend to comply with tax law and vice versa. The findings also indicate that when taxpayers perceive the tax to be fair, their attitude will be positive toward the tax law. These findings are in agreement with the findings of previous studies which found that attitude is dependent on the fairness as well as the complexity of the tax system. The findings also showed that the TPB variables such as attitude, SN, and PBC are

important predictors of the BI. These findings are in line with the theory of TPB [12] and it is in agreement with the findings of several researchers who examined the effect of these variables in the context of TCB [9], [10], [36], [37]. Moral intensity was found the most important predictors of BI. Researchers such as [40] pointed out the importance of including moral intensity in the studies of tax compliance and concluded that moral intensity is important variable for the tax compliance. [41] found that moral intensity and its components has significant effect on the ethical judgement. The findings also showed that BI affected TCB. Thus, when the BI is positive, the taxpayers will tend to comply with tax law. The moderating effect of customs tax was confirmed in this study. This indicates when customs tax among taxpayers decreases, their attitude toward BI will increase. This finding is in line with [49]. This study has contributed to the literature and to the body of knowledge of tax compliance by examine the extension of TPB and confirmed the validity of the theory as well as the additional theories that have been used in this study such as The Fairness Heuristic Theory, Complexity Theory, and Fiscal Psychological Theory. The study also contributed by examining the moderating effect of customs tax in the context of TCB. From practical perspective, the study contributed to the practices by improving the understanding of decision makers regarding the variables that can determine the TCB. Nevertheless, there are some limitation that need to be mentioned such as the limitation of using only professional individual with high income and as a way forward, future studies can examine other population and include other variables such as the trust in government.

CONCLUSION

This study has investigated the TCB among high income individual taxpayers in Jordan. The findings of hypotheses testing indicated that complexity has a negative effect on attitude toward tax law while the effect of fairness on attitude is positive and significant. The effects of attitude, SN, PBC, moral intensity are positive and significant. The most important predictor is moral intensity followed by attitude, PBC and SN. BI affected the TCB positively and significantly and customs tax moderated negatively the effect of attitude on BI. The findings of this study were discussed and implications for theory and practices were given.

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