



## Tax Morale Level among Individual Income Taxpayers in Tanzania

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**Abstract:** Level of tax morale refers to the extent to which taxpayers are voluntarily willing to register into the tax system, make correct declaration of their income and pay taxes within prescribed time. Thorough understanding of the level of tax morale among taxpayers enables tax authorities to design and institute appropriate remedy measures to enhance compliance behavior. Thus, this study sought to establish the level of tax morale among individual income taxpayers in Tanzania. The study employed the mixed approach, where quantitative data was collected from 420 income taxpayers in selected regions. Qualitative data came from interview with selected Tanzania Revenue Authority staff members. Data analysis involved the descriptive statistics and the thematic approach. The findings show that significant portion of individuals were ready to register voluntarily with the tax system, make correct declaration of their income and pay taxes within due dates. However, sizeable portion of individuals were not ready to voluntary register with the tax system, make correct declaration of their income and pay taxes within due dates. Therefore, there is a need for enhancing tax compliance behavior using various procedures.

**Keyword:** Tax compliance; tax morale; individual taxpayers; ATO model.

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### Introduction

For more than four decades now, starting from the work of Allingham and Sandmo (1972) in economic deterrence model, researchers have used various models to explain reasons as to why people do not pay taxes or evades taxes (Paleka & Vitezic, 2023). These models whether, traditional, emerging, trust or power based, have emphasized in explaining reasons in the patterns of compliance behavior of a

taxpayer (Marandu et al., 2015; Batrancea et al., 2019). On the other hand, tax-to GDP-ratio, large-scale tax audit results, traces of income approaches, tax efforts and tax capacity measures the extent of the non-compliance problem (Slemrod, 2019). These approaches tend to provide historical basis showing to what extent individuals evaded taxes or were not ready to comply with tax laws (Halla, 2012). They don't provide predictive trend as to what extent people are willing to comply or tax morale, which is

necessary in the design of the blend of strategies to achieve optimal compliance (Ayers and Braithwaite, 1992).

Taxpayers may exhibit different motivational postures towards compliance as there are those who are ready to comply, where or not taxing authority provides necessary support services, such as customer care and education to enhance their compliance behavior. Moreover, there are others who don't want to comply even when taxing authorities use deterrent measures, such as auditing, monetary sanctions in terms of interest, penalties and fines to enforce compliance behavior. Although these strategies complement one another, understanding extent of readiness of individuals to comply with tax laws or tax morale is necessary. It provides the basis for profiling taxpayers according to their motivational postures and recommend appropriate remedy strategies (Valerie, 2004).

Empirical studies that diagnosed the level of tax morale among specific category of taxpayers are equally important as those explaining the determinants of behavior (Ntiamoah, 2023; Ahmed, 2016; OECD, 2019; Angeles, 2021). However, most studies in the area of tax compliance have concentrated in explaining its determinants and ignored the level of tax morale (Alm & McClellan, 2012; Ntiamoah, 2023; Paleka & Vitezic, 2023). Understanding the level of tax morale will provide an opportunity to apply solutions proposed to remedy the problems of tax non-compliance (Hamilton, 2018).

There are limited studies in Tanzania (Osoro et al., 1999; Aiko, 2013; Ali et al., 2014; Manang et al., 2021; Khalfan et al., 2020) that estimated the level of tax morale. Ali et al. (2014) used secondary data from the Afro-barometer 2011-12 round to estimate level of compliance attitudes in Tanzania. The results showed the general average level of compliance attitudes as 47%. Similarly, Aiko (2013) estimated an average of 53% level of tax morale on four rounds of Afro-Barometer, which took place in 2003, 2005, 2008 and 2011-12. However, the Afro-barometer survey was not confined to the specific group of taxpayers. On the other hand, studies by Osoro et al. (1999), Khalfan et al. (2020) and Manang et al. (2021) only provided an estimate of tax evasion without reference to specific groups of taxpayers. Understanding level of tax morale among specific groups of taxpayers is crucial in the

designing optimal compliance strategy (Daude et al., 2013; Ntiamoah et al., 2023; OECD, 2019).

Therefore, findings of the previous studies present an empirical gap. They don't present level of tax morale with specific reference to individual income taxpayers in the compliance cycle. This is the category of taxpayers having unique and distinct characteristics from others (Supriyadi, 2017). Individual taxpayers have entrepreneurial personality traits such as need for achievement, locus of control, innovation, risk-taking and competitive aggression (Torgler, 2007; OECD 2013; Supriyadi 2017). They have high pressure for additional resources for expansion or investment and limited access to sources of financing either through credit or equity (Olomi & Neema, 2015). As a result, there is high competition in the allocation of resources to the various objectives of their businesses (Semboja, 2010; Semboja 2017), thus more risk to tax compliance (Saad, 2012).

Moreover, in developing countries with fragmented tax systems, taxpayers may demonstrate varying compliance behavior across stages of registration, declaration of income and payment of taxes (OECD, 2004; Msangi, 2015). Tax authorities should therefore implement integrated and coordinated risk approaches to ensure taxpayers' compliance with tax laws across all stages of compliance cycle (Ahmed, 2016). This study sought to estimate the level of morale as an aggregate of the willingness of taxpayers to act across all stages in the compliance cycle.

## **Literature Review**

This study applied the Response regulation theory developed by Ayers and Braithwaite (1992) to explain the need of estimating level of tax morale among the individual income taxpayers. Response regulation theory argues that regulatory bodies should intervene in the activities or operations of those who are regulated in an escalating manner basing on the cooperation to severe sanctions or punishment, depending on the behavior or motivation's postures to compliance.

The theory assumes that taxpayers with higher tax morale will demonstrate high willingness to comply with tax laws and cooperate with the tax authority. This encourages the spirit of self-regulation among the taxpayers in ensuring compliance and tax authority is required to provide assistance and cooperation to accomplish its objective. The theory further assumes that taxpayers who have no tax

morale will be inclined to evade taxes. Therefore, variations in the levels of tax morale among the individual taxpayers provide basis for designing tax compliance strategy. Taxpayers with higher tax morale should be accorded trust and cooperation from the taxing authority to ensure they fully comply while to those with lower tax morale, in addition to enhancing trust and cooperation, tax authority should impose severe sanctions to correct their non-compliance behavior (Valerie, 2004).

Tax morale can be perceived to be higher, when low enforcement efforts produces higher results in the tax compliance behavior (Torgler, 2003; Luttmner & Sigal, 2014). The level of tax morale can be ascertained by comparing the performance trend in the individual income tax collection in relation to the enforcement efforts undertaken or quality of the morale, meaning how individual taxpayers voluntarily comply with tax laws (Dwenger et al. 2016) or its standard as compared to other countries. Moreover, this level can be ascertained through attitudes of the taxpayers towards tax compliance or tax evasion (OECD, 2019) whereby basing on these attitudes, comparisons can be made across countries, regionally and globally.

Globally, Organization for Economic Co-operation and Development (OECD) members and Latin American countries have the highest levels of tax morale as compared to Asia, Africa and Eastern Europe (OECD, 2019). Using data from World Values Survey, level of tax morale was measured by comparing taxpayer's attitudes towards tax evasions across these regions using a 3-points Likert scale question, '*How justifiable it is to evade taxes when opportunity arises?*' In OECD members and Latin America, 70% of the respondents reported they would never justify evading taxes even if opportunity arises while in Africa and Eastern Europe, average is 50%. (OECD, 2013).

The second round of the Afro-Barometer (2011 – 2012) ascertained the level of tax morale in Africa by measuring taxpayer's attitudes using a 3-points Likert scale question, '*How wrong is it for not paying taxes?*' The results of the survey showed that an average of 30% of the respondents reported it wrong and punishable to evade taxes, which implies that 30% of the respondents were willing to pay taxes. The results showed slightly increase in the level of tax morale as compared to the first round in 2003 measured using a 5-points Likert scale attitude question, '*To what extent government has right to*

*make people to pay taxes?*', whereby 22% of the respondents *agreed* that always the government has right to make people to pay taxes. However, there are variations among different countries, with Ghana having highest tax morale as in the country, the majority of the respondents *strongly agreed* that government has the right to collect taxes, as compared to Tanzania only *agree* (OECD, 2013).

Moreover, comparisons of taxpayers' attitudes in four countries, Tanzania, Kenya, Uganda and South Africa by Ali et al. (2014) showed variations in tax morale among these countries. Findings of the studies showed that 57% of the respondents in South Africa, 54% in Kenya, 47% in Tanzania and 32% in Uganda indicated willingness to pay taxes.

A further analysis of tax morale across various regions in Tanzania showed 54% of the respondents in Dar-es-Salaam indicating willingness to pay taxes, which is slightly above the national average. Lindi, Iringa and Mtwara were regions with lowest tax morale where 34%, 30% and 25% of the respondents, respectively report willingness to pay taxes (Ali et al., 2014).

In a similar study, Kinyondo and Byaro (2019) investigated how trust of the taxpayers to the government influences willingness to pay taxes among taxpayers in the regions of Lindi, Mtwara and Dar-es-Salaam. The study concluded that there is 41% higher chances for compliance when taxpayers perceive that the government will reciprocate by providing adequate social services using revenue collected from taxes. In Ghana, Ntiamoah et al. (2023) similarly concluded that 68.7% of taxpayers are willing to pay taxes on condition that the government provides adequate social services.

These previous surveys assessed the general level of tax morale without considering specific group of taxpayers or income sources (Daude et al., 2013; OECD, 2019). Furthermore, these studies used secondary data collected during various rounds of Afro-barometer survey. Apart from using secondary data, which lack specificity in relation to specific group of taxpayers, the findings did not quantify broadly the willingness of compliance with tax laws. Tax morale was estimated using questions built in three- item Likert scale. On the contrary, this study estimated willingness to comply using five-items Likert scale questions in three stages of compliance cycle (OECD, 2004).

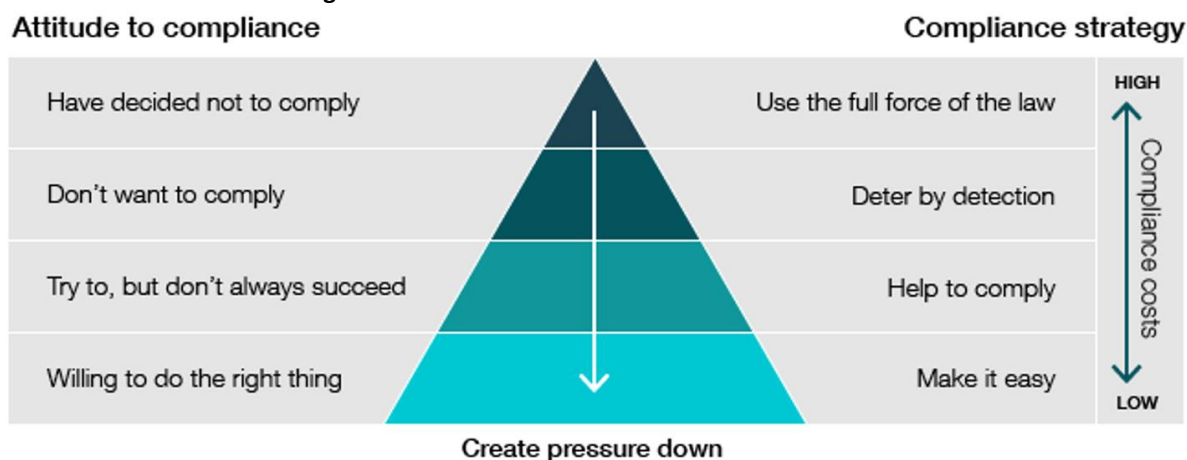
Establishing the level of morale is crucial in the design of appropriate compliance strategies (Valerie, 2004). Understanding the level of morale or categorization of the taxpayers is also crucial in the design of the compliance strategies as it provides more insights as to why people pay or don't pay taxes (Horodnic, 2018).

### Conceptual Framework

ATO Model summarized in figure 1 predicts that significant portion of taxpayers are ready to comply, hence need assistance from tax authorities to make them comply, as they are willing to do the right thing (Valerie, 2004). The assistance can be in the form of effective and efficient customer care, taxpayers' education, simplification of tax payment procedures or application of nudges to remind them to pay taxes (Mascagni et al., 2018). There is small portion of taxpayers who are not ready to comply with tax laws, hence need to be detected through examination of records and audits (Hamilton, 2018). Therefore, tax authorities should use full force of the law by sanctions in form of fines, penalties, monetary interests or jail sentences on tax evaders to enhance their compliance behavior.

Apart from the assumptions of downward pressure explained in the model, there exists upward pressure which is basically attributed to the decline in the tax morale (Hamilton, 2018). Taxpayers who are compliant may be encouraged not to comply and move upward in the model to non-compliers, where tax morale is not properly maintained (Halla, 2012). Apparently, enhancing tax morale is crucial to exert downward pressure in the model, in the sense that it enhances compliance behaviour, and prevents an upward pressure [decline of morale] causing non-compliance behavior (Kibuta, 2011). As argued by Kibuta (2011), even with those taxpayers deliberately are not willing to comply with tax laws, enforcement alone may not produce sustainable compliance, rather a mix of strategies targeting at enhancing tax morale will ultimately results to voluntary tax compliance. Therefore, tax authorities should embark on a mix of strategies in escalating manner from cooperation and persuasion for those who are willing to comply with severe sanctions for those who are not ready to comply (Morris & Lonsdale (2005).

Figure 1: Predictions of Australian Tax Office Model



Source: Ayers and Braithwaite (1992) ATO MODEL

### Methodology

This section presents the methodology that guided the study.

### Design

The study adopted a cross-sectional research design. It was considered appropriate due to financial constraints and time limitations, whereby data was gathered at once (Kamleitner et al., 2012). Cross-sectional survey studies are useful in collecting data on the perceptions and attitudes of respondents (Tusubira, 2018). Although data is

collected once, these perceptions refer to past experiences and evaluation of particular objects, persons, phenomena, or behavior (Ajzen, 1991). Hence, it was appropriate in obtaining perceptions of respondents on the extent of their willingness to register with the tax system, declare their income correctly and pay taxes within the due dates. The use of the mixed approach, where qualitative data came from the responses of the TRA staff who were interviewed corroborated the quantitative findings, providing assurance beyond empirical realism on the estimated level of tax morale.

## Population and Sampling

While there are 2,700,000 registered individual income taxpayers in Tanzania (URT, 2022), the sample size comprised 420 individuals selected from six tax regions, which are Kariakoo, Temeke, Kinondoni, Mtwara, Tabora and Singida, where 70 respondents were selected from each tax region. These regions were deliberately chosen because of their differences in the contribution to the revenue collection and tax-attitudes as indicated in the study of Ali et al. (2014) using Afro-Barometer survey data. While Kariakoo, Temeke and Kinondoni tax regions contribute significantly to the revenue collection, Singida and Tabora have an average contribution while Mtwara has the lowest contribution (United Republic of Tanzania, 2022).

## Data Collection Techniques

This study used the mixed approach where quantitative and qualitative data was collected during survey in the field. Quantitative data was collected from individual income taxpayers through a questionnaire. On the other hand, qualitative data was collected through interviewing 50 selected TRA staff.

## Statistical Treatment of Data

Data analysis involved descriptive statistics in terms of frequencies and percentages as well as the thematic approach.

## Validity and Reliability

Values obtained in Composite reliability and Cronbach Alpha tests, were greater than 0.7, hence providing assurance that internal consistency reliability was maintained in this study. Moreover, values obtained for Average Variance Extract [AVE] tests are greater than 0.5 and Heterotrait – Monotrait Ratio (HTMR) tests are below 0.85, hence validity was assured (Hair et al., 2021).

## Ethical Considerations

This study is part of the PhD thesis at Mzumbe University. Therefore the researcher obtained clearance and authorization letter to pursue the study. Moreover, the researchers provided assurance on confidentiality and anonymous.

## Results and Discussions

This section presents findings and discussions on the level of tax morale among individual income taxpayers in the sampled tax regions.

### Questionnaire Response Rate

Table 1 summarizes the survey sample and response rate for each of the tax regions. The researchers distributed 420 questionnaires, 70 questionnaires to each of the six tax regions. At the end, 380 questionnaire sheets were returned, representing the response rate of 91%. Kinondoni and Tabora tax regions had the highest response rate while Mtwara had the lowest response rate.

**Table 1: Summary of Distributed Questionnaires and Response Rate**

Serial No.	Tax Region	Number of Distributed Questionnaires	Number of Respondents	Response Rate
1.	Kariakoo	70	64	91.4%
2.	Temeke	70	61	87.1%
3.	Kinondoni	70	70	100.0%
4.	Mtwara	70	54	77.1%
5.	Singida	70	63	90.0%
6.	Tabora	70	70	100.0%
		<b>420</b>	<b>382</b>	<b>91.0%</b>

Source: Survey Data and Own Computation

## Respondents' Profile

Respondents' profile refers to demographic characteristics of the respondents including age, gender, education, employment status, business type and marital status. It shows nature and categories of the respondents.

In Table 2, (page 6), respondents were predominantly males (N=199, 52.1%) and those aging 18-35 (N= 272, 71.2%). Most of the

respondents were single (N = 208, 54.5%). Comparing the level of education, largest part of the respondents had primary school education (N = 172, 45%). Moreover, most of the respondents were sole proprietors with employees less than 10 (N=323, 84.6%) Retail traders were the majority (N= 280; 73.3%).

**Level of Individual Income Taxpayer's Morale**  
 Level of taxpayers' morale refers to the extent to which individuals are willing to register with the tax system, make correct declaration of their income

and pay taxes thereon within due dates. Quantitative findings on the level of tax morale are presented in Table 3.

**Table 2: Respondents' Characteristics**

SN	Category of the respondents	Number of respondents	of Frequencies of respondents	of Percentage of the respondents
1	<b>GENDER</b>			
	Male	382	199	52.1%
	Female		183	47.9%
2	<b>AGE</b>			
	18-35	382	272	71.2%
	36-60		108	28.3%
	61-70		2	0.5%
3	<b>MARITAL STATUS</b>			
	Single		208	54.5%
	Married	382	174	45.5%
4	<b>LEVEL OF EDUCATION</b>			
	Primary Education		172	45.0%
	Secondary Education	382	65	17.0%
	Vocation Training		12	3.1%
	University Education		133	34.8%
5	<b>TYPE OF BUSINESS</b>			
	Sole Proprietor	382	323	84.6%
	Partnership		59	15.4%
6	<b>BUSINESS SECTOR</b>			
	Retail Trade		280	73.3%
	Wholesale	382	62	16.2%
	Manufacturing		26	6.8%
	Transport		12	3.1%
	Others		2	0.6%
7	<b>Number of Employees</b>			
	Less than 10		323	84.6%
	10 – 20	382	41	10.7%
	20 – 30		18	4.7%

**Table 3: Individual Income Taxpayer's Morale.**

Item No.	Explanations or measurements indicators	Results of measurements in the Study		
		SDG & DG	NT	AG&SAG
1	Willingness to register in absence of enforcement.	17%	21%	62%
2	Willingness to declare correctly in absence of enforcement.	17%	23%	60%
3	Willingness to pay within prescribe time in absence of enforcement.	20%	28%	52%
Aggregate	Willingness to comply voluntary	17.25%	23.50%	59.25%

SAG= Strong Agree; AG = Agree; NT = Neutral; DG = Disagree; SDG = Strong Disagree

**Willingness to Register**

Findings in Table 3 show that 62% of the respondents were willing to register with the tax

system (agree and strong agree) while 17% disagreed and 21% were neutral. Those who agreed were considered having tax morale, but those who

were rated otherwise were considered as not having tax morale or having limited morale. According to Hoy (2023), the ideal level of tax morale refers to 'those who are willing to pay taxes in the absence of enforcement or those who don't refuse to pay taxes.

These findings imply that 62% of the taxpayers were ready to register with the tax system. Therefore, tax authority should support them to comply by providing highly customer care and services. On the other hand, 38% of the responding taxpayers were either neutral or not willing to register voluntarily with the tax system. According to Semboja (2017), these type of individuals enjoy operating informally outside the tax net. One of effective strategies tax authorities should use to enhance their compliance behavior is block management system (BMS), a special arrangement of the tax authority officers to ensure identification and continuously follow up on all traders within a specific line of business, sectorial area or geographical area (ATAF, 2014).

Moreover, the use of the non-financial sanctions is effective in enhancing willingness of individuals to register with tax systems (Morris & Lonsdale, 2005). Sanctions include inter alia, restrictions to participate in business opportunities and denying accessibility to government tenders or renew business permits when expired (Blank, 2014).

### **Willing to Declare Income Correctly**

Significant portion of the respondents were willing to declare correctly their income, as predicted on the bottom of the ATO conceptual model in figure 1, hence requiring administrative assistance and simplification of procedures to comply. Moreover, sizeable portion of the respondents were neutral in that they needed to be guided to comply through continuous follow up and education. On the other hand, small portion of the respondents who disagreed need to be enforced through audits and sanctions in order to comply (Valerie, 2004).

Particularly, the findings in Table 3 show that 60% of the respondents were willing to make correct declaration of their income to tax authorities (agreed and strong agree) while 17% either strong disagreed or disagree and 23% are were neutral. Those who agreed or strongly agreed were considered having tax morale while those who were rated otherwise were considered as not having tax morale.

### **Willingness to Pay Taxes within Due Dates**

Findings in Table 3 show that 52% of the respondents were willing to pay taxes within the prescribed time (agree and strong agree) while 16% disagree and 28% were neutral. Those who agreed or strongly agreed were considered having higher tax morale, but the rest did not have tax morale (Hoy, 2023). These findings imply that 52% of the taxpayers were ready to pay taxes within due dates. This is possible, especially if provided by education, customer care and services that make them easy compliant (Mkenda et al., 2023). For instance, a study by Mascagni et al. (2018) in Rwanda revealed that issuing reminder notices to taxpayers enhances tax revenue collection by 30%. The implication of these findings is that there is a danger of reduced tax return if appropriate measures are not taken. According to Semboja (2017) and ATAF (2014), failure to pay taxes within due dates results into tax arrears or non-tax compliance culture.

The quantitative results were supported by qualitative findings through the interview schedule with the Tanzania Revenue Authority staff who ranked the level of tax morale as high in various aspects, showing an increase in the perceived level of tax morale. For example, on the question '*How do you rate willingness to pay taxes?*' most of the respondents were rated '*above average.*' Some were '*somehow good*' and some indicated '*improved*'. Hence, the qualitative findings corroborate quantitative results on the level of tax morale. The findings imply an increase in the perceived level of tax morale, when compared to the Afro-Barometer second round results in 2011-2012, where the national average was 47% (Ali et al., 2014) and 53% in the three rounds of Afro-barometer in 2005, 2008 and 2011-2012 (Aiko, 2013).

However, the survey reported by the Afro-Barometer was not confined to specific categories of taxpayers, whereas this study was confined to individual income taxpayers. Current findings are slightly similar to the Latino-Barometer and Asian-Barometer survey which had covered Latin-American and Caribbean Countries, showing highest level of tax morale (82%), implying that 82% of people were willing to comply with tax laws. Similarly, in the Asian-Barometer, level of tax morale was 80%, meaning that 80% of the people are willing to comply with tax laws (Ali et al., 2014).

## Conclusions and Recommendations

The findings showed that significant portion of individuals are ready to register voluntarily with the tax system, make correct declaration of their income and pay taxes within due dates. This provides an opportunity for the tax authority to reduce the informality of the sector and expand the tax base. Tax policy initiatives targeting in enabling tax payers to translate their intention into actionable compliance behavior, such as providing education and customer care services should be implemented to achieve intended objectives. However, in addition to mentioned policy initiatives, sizeable portion of individuals are not ready to voluntarily register with the tax system, make correct declaration of their income and pay taxes within due dates. Therefore, there is a need for enforcement to enhance tax compliance behavior.

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