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# The influence of work family conflict and fuel subsidy removal on tax compliance: A proposed framework for small and medium enterprises

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## Abstract

Several factors have been suggested to influence tax compliance behaviour. To date, some of the factors that have been considered include economic and noneconomic. Despite these studies, however, few studies have attempted to consider the influence of work family conflict and fuel subsidy removal on tax compliance behaviour. This paper proposes work family conflict and fuel subsidy removal to influence the compliance behaviour of the SMEs taxpayers. The proposed model will have several critical implications for understanding the factors that may influence the behaviour of the SMEs taxpayers.

**Keywords:** work family conflict, fuel subsidy removal, tax compliance behaviour, SMEs taxpayers

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## 1. INTRODUCTION

Tax compliance has been an issue for policy makers either in a developed or developing economy. Even though a growing literature exists in this area. But the emphasis on taxpayer compliance research was geared on why people and entities evade their taxes, rather than why remarkable number of people do willingly comply with their tax obligations (Slemrod, 1992). Therefore, the issue of tax compliance has been seen as a global phenomenon, for instance, the BBC news magazine (2013) statistically reported that, in the UK, low and even noncompliance is being recorded year in year out. According to the report, Amazon, Google units in the United Kingdom (UK), who separately recorded a turnover of 3.35 billion and 395 million UK pounds only paid 1.8 million and 6 million UK pounds as tax. While Starbucks unit recorded a turnover of 400 million but engaged in transfer pricing with a sister company in New Zealand. In the same vein, another statistic issued by the New Sabah Times English (2013) revealed that, Malaysia Inland Revenue Board was able to solve only 1.9 million cases of tax evasion in 2012, which enabled the government to recouped RM2.95 million.

In Nigeria the issue of tax compliance has become a national and public concern. Although, tax audits and investigation department exist in almost all the State Internal Revenue Service (SIRS) with appropriate mechanisms to address evasion, but the issue is on the increase among the SMEs (Taiwo, 2013). In recent times, Atawodi and Ojeka (2012) reported that, tax compliance issues remained a heinous task to achieve, as a result a good number of SMEs always carted away with a large chunk of unpaid taxes. As a result, Nigeria has been appearing on the bottom rungs of many global indexes of economic and social development. One of the latest indexes, "Paying Taxes (2014)", the index annually compares tax systems across the world. In 2009, 2010, 2011, 2012, 2013 and 2014, Nigeria was ranked 132<sup>th</sup>, 180<sup>th</sup>, 138<sup>th</sup>, 155<sup>th</sup>, 170<sup>th</sup>, and 179<sup>th</sup> out of 189 countries. The

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ranking statistically revealed that, Nigeria is only better than 57, 9, 51, 34, 19, and 10 countries in relation to the years of observation. The assessment, was based on three major indicators, namely; total tax rate, number of payments and compliance time, which further revealed that, Nigeria's tax administration was ranked better than only 10 countries out of the 189 countries surveyed at the end of 2014. The report further disclosed that, the latest ranking explained the Nigeria's decline in the index was due to the fact that, the time it takes for SMEs to comply with the requirement of the tax payment is longer than what is reported in most countries.

Furthermore, a growing number of reports have shown that, issues of tax evasion are on the increase. For instance, Tanko (2014), reported that, Kaduna state government alone lost over N18 billion (\$112.5 million) in 2013 in unpaid taxes. This act culminated in the closure of twenty-five (25) private schools, hospitals, eateries, hotels and even some micro finance banks over tax evasion. In the same vein, Shekari (2014) further reiterated that, out of the 6 million taxable residents in the state, only five hundred thousand (500,000) pay their taxes. Theoretically, many studies were available on the relationship between the factors that influenced tax and or a combination of other factors on tax compliance behaviour (e.g. Allingham & Sandmo, 1972; Becker, 1968; Chris, Coleen, & David, 2000; Fischer, Wartick, & Mark, 1992; Manaf, Hasseldine, & Hodges, 2005; Mustafa, 1997; Nur - tegin, 2008; Palil, Hamid, & Hanafiah, 2013; Saad, 2014; Torgler, 2005). Similarly, psychological factors have also proven to be important factors that influenced tax compliance behaviour, as such; incentives i.e. positive inducement, tax knowledge, and public governance quality (PGQ), have been widely discussed (Alabede, Ariffin, & Kamil, 2011; Chris et al. 2000; Manaf, 2004; Mustafa, 1997; Richardson, 2006; Saad 2014).

Even though, not much has been written on the phenomenon of tax compliance in the Nigerian setting, except for few studies, such as Alabede, Ariffin and Kamil (2012) who studied the factors influencing tax compliance behaviour in Nigeria. The study did not cover the Nigerian SMEs. However, the researcher's scope was limited to taxpayers of the Federal Capital Territory (FCT) only. Similarly, Atawodi and Ojeka (2012) also studied the factors influencing tax compliance behaviour of SMEs taxpayers in the North - Central Nigeria. Moreover, the researcher's scope was only limited to SMEs taxpayers of a single local government (i.e. Zaria). As a result, none to the researcher's knowledge ever investigated the relationship between work family conflict (WFC), fuel subsidy removal (FSR) and tax compliance behaviour of SMEs owners/managers. However, work family conflict was found to be associated with other factors, such as job performance, organizational commitment, individual commitment, and stress (e.g Aryee, 1992; Frone, Yardley, & Markel, 1997; Kalliath & Kalliath, 2013; Kossek & Ozeki, 1999; Wickens, 1996). And fuel subsidy removal was found to impact on the agricultural sector, the cost of production, the cost of transportation, and growth (e.g. Kehinde, Kyade, Felix, Musibau, & Ishola, 2012; Odemero, 2013). Despite these aforementioned empirical studies, however, it is surprising that, presently, there is barely an empirical study that conceptualizes and proposes the work family conflict, fuel subsidy removal and tax compliance behaviour relationship in the literature. Thus, the inclusion of these variables is in line with the need for studying more psychological and other noneconomic factors as suggested in the literature (Stefura, 2011, 2012). To fill in this gap, this paper proposes work family conflict and fuel subsidy removal as an antecedent of tax compliance behaviour. Specifically, this paper will attempt to argue why work family conflict and fuel subsidy removal are theoretically important in influencing the behaviours of the taxpayers, thereby contributing to the extant literature of tax compliance.

In addition, the remainder of the paper will be organized as follows. Next, a discussion on the important concepts of tax compliance is highlighted. In particular, the concepts of work family conflict, and fuel subsidy removal are explored. Then, previous works that relate the concepts are presented toward the development of a model that explains the relationships. To link these relationships, work family spill over theory and social exchange theory are used as a basis. Hence, elaborations of these theories are also offered below.

## **2.0 REVIEW OF RELATED LITERATURE**

### **2.1 Tax compliance**

One of the critical tools for revenue collection of any responsible government is the attainment of an optimal level of tax compliance in relation to taxpayers. Therefore, James and Alley (2004) pointed that, tax compliance is one of the fundamental issues confronting many relevant authorities across the world. Hence, a herculean task to persuade taxpayers' to comply with the requirements even though tax laws are always dynamic.

However, the definition of tax compliance in its simpler form is usually narrow in terms of the magnitude to which taxpayers' comply with the tax law and regulations. Unlike other concepts, the meaning of tax compliance can be viewed as a phenomenon that changes over time. According to James and Alley (2004), tax compliance

can be categorised into two approaches, i.e. the traditional narrow law enforcement, to the wider economic perspectives and through the more comprehensive approach relating to taxpayer decisions to conform to the wider objectives of the society as reflected in the tax policy. As such, the meaning of tax compliance has been defined in so many ways, For instance, Song and Yarbrough (1978) in a simple term, defined tax compliance as the taxpayers ability and willingness to comply with the relevant tax laws and regulations, which are determined by ethics, legal environment and other factors at a given time and place.

Furthermore, over the years several tax authorities and multinational organizations are not left out in suggesting a similar and appropriate definition for tax compliance. Hence, the Inland Revenue Board (IRB) (2009); and Australian Tax Office (ATO) (2009) separately defined tax compliance as taxpayers ability and willingness to obey the tax laws, declare their actual income annually and pay the right amount of taxes on due date. Moreover, the Organization for Economic Co-operation and Development (OECD) (2001) outlined two categorization for the definition of tax compliance i.e. technical compliance and administrative compliance. According to their findings, technical compliance has to do with the technical requirement of tax laws in the computation of tax liability, whereas administrative compliance is always in line with the combination of reporting compliance, procedural compliance as well as regulatory compliance. In short, it is generally concerned with complying with the rules relating to lodging and payment of tax. Therefore, compliance is enforced on taxpayers that were unable to pay taxes through the use of other mechanisms such as; threat and application of audit and penalties (OECD, 2001). Notwithstanding, Roth, Scholz, and Witte (1989) defined tax compliance, as the ability to comply with the reporting requirements, which invariably means that, the entity files all required tax returns at the proper time, and the returns accurately report tax liability in accordance with the internal revenue code, regulations and court decisions applicable at the time the returns are filed. An alternative to this definition has been offered by James and Alley (2002) which define tax compliance as the ability of taxable entities to respond in relation to the spirit as well as the letter of relevant tax laws without the administration or application of enforcement. They consider tax compliance in terms of the tax gap, i.e. the difference between the true entity's income tax liability and that which is finally collected by either voluntary payment or by enforcement.

Consequently, there are few studies that viewed tax compliance from another dimension. For instance, McBarnet (2003) perceived that, tax compliance can be structured into three dimensions, such as; committed compliance: which has to do with the taxpayers' willingness and ability to pay his/her taxes without grudges; capitulative compliance: willingly giving in and paying taxes and; creative compliance: engagement to reduce taxes by taking advantage of possibilities to redefine income and deduct expenditures within the bracket of tax laws. Hence, tax compliance is defined as the willingness of the taxpayers to abide by the tax laws, declare the correct income, claim the correct deductions, relief and rebates and pay all taxes on time (Palil & Mustapha, 2011). Recently, Geibart (2014) conceived tax compliance as a means of navigating a maze of rules, regulations, exceptions and exemptions, which can leave a tax agent confused, disorientated and often lost when they reach a frustrating dead end.

It is noticeable from the definitions proffered by different authors on the use of some keywords which accompanied their individual or collective assumption, such as willingness, ability, obey, act of filing tax returns, declares the correct amount, reporting all income, right amount of tax, timeliness as it is used in their respective definition. None to the researchers' knowledge borrowed the word "appropriate quotas", therefore without identifying the appropriate quotas or jurisdiction in paying taxes, may result to noncompliance even though the taxpayer has complied. Based on the foregoing, and considering the context in which the study is going to be conducted, thus in the context of this study; tax compliance is defined as the taxpayers' ability and willingness to obey the tax laws, declare their actual income and pay the right amount of taxes on due date to the appropriate quotas or jurisdiction.

## **2.2 Work Family Conflict (WFC) and Tax Compliance**

Although construct of work family conflict has gained a lot of momentum in the literature, however, Greenhaus and Beutell (1985) viewed work family conflict as a form or type of inter role conflict in which one's requirement of role conflict make it difficult to have a valuable time with the family, or when commitment in the family makes it difficult to be fully engaged at work or to meet individual organizational responsibilities and obligations. As such, Kossek and Ozeki (1998) found that, the presence of high work family conflict can lead to low individual, and organizational commitment (for instance the commitment of the organization in relation to tax payment) in the long run. Similarly, Wickens (1996) also opined that, stress resulting in attention tunnelling, and work family conflict may create additional demands (e.g. financial obligations to meet family pressure, which may affect tax payment and compliance behaviour of the taxpayer). Hence, in a situation where the work family conflict is perceived to be high, attention to organizational obligations (for instance, tax compliance) and

perceived ability to devote discretionary energy to tax payment and other organizational obligation may not be a conscious priority. Aligning to work family spillover theory which states that, either system (i.e. family or work) may have or possessed a spillover effect or influence on the other (Staines, 1980). Similarly, the theory further proposes that, satisfaction or dissatisfaction in one area of life extends to other domains (conflict in the family may affect individual business obligations (such as tax payment and vice versa) (George & Brief, 1990). For instance, Nzotta (2007); and Odinkonigbo (2009) in a related but separate study, affirmed that, poverty and extended family burden (for instance, financial obligations) may be seen as one of the causes of tax noncompliance in Nigeria. Even though, studies that measure the direct effect of work family conflict on compliance behaviour of taxpayers' are rare. On the basis of the above submission and drawing from the work family spillover theory, the following hypothesis is formulated:

*H1: There is a significant negative relationship between work family conflict and tax compliance behaviour.*

### 2.3 Fuel Subsidy Removal (FSR) and Tax Compliance

Numerous definitions of fuel subsidy removal can be found in the literature. However, these definitions have taken different perspective. Therefore, Ikpeze, Soludo, and Elekwa (2004), Nwafor, Ogujiuba and Asogwa (2006); and Iyobhebhe (2011) in a separate but related study reported that, fuel subsidy removal is seen as a form of price manipulation where the government fixes the pump price of fuel for sale to consumers and pays the retailer the difference between the actual market price and the regulated or official price per litre. Even though a quite number of studies provide empirical evidence on how fuel subsidy removal negatively influenced other factors, such as the cost of business operation, effects on SMEs (Hoai & Thang, 2013; Hope & Singh, 1995; Kehinde et al., 2012; Odemero, 2013). While Taiwo (2013) further reiterated that, fuel subsidy removal will compound extreme pressures on disposable income as well as intensifying further loss of tax revenue and higher cost of enforcing compliance. As such, SMEs taxpayers', who experience more hardship in terms of trying to run their respective businesses, may perceive the government as being responsible for causing the misery. As a consequence, it may affect their compliance behaviour negatively. In connection to social exchange theory which suggests that, individuals in any commitment always direct their reciprocation or symbiotic efforts directly to the sources of any rewards they received (Blau, 1964). For instance, if taxpayers' perceived that, the government is being fair towards investing the revenue derived from the fuel subsidy removal, their behaviour towards tax compliance may tend to change positively. On the contrary, if the taxpayers' perceived, the government is not being fair towards reinvesting the proceeds or revenue derived from the fuel subsidy removal, the level of compliance may be affected negatively. Hence, Taiwo (2012) claimed that, the effect of fuel subsidy removal will cause companies and individuals to consume less fuel, as well pay less tax. Thus, this line of argument is consistent with the tenets of social exchange theory, and its relationship with fuel subsidy removal and tax compliance behaviour. Hence, the following hypothesis is hypothesised:

*H2: There is a significant negative relationship between fuel subsidy removal and tax compliance behaviour.*

### 3.0 PROPOSED RESEARCH FRAMEWORK

Building on the above discussion and literature review, a proposed research framework for this study illustrating the influence of work family conflict and fuel subsidy removal on tax compliance behaviour is depicted in Figure 1.

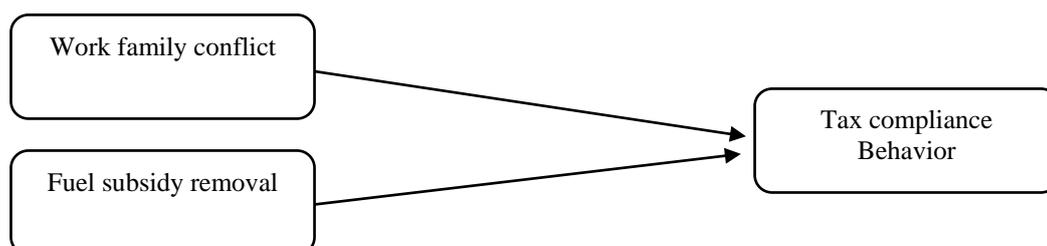


Figure1. Proposed Research Framework

The proposed research framework shows the influence of work family conflict, fuel subsidy removal on tax compliance behaviour. Based on Figure 1, the effect of work family conflict may go a long way in influencing the taxpayers' perception in relation to their respective compliance behaviour. Therefore, Nzotta (2007); and

Odinkonigbo (2009) in a related but separate study, affirmed that, poverty and extended family burden (for instance, financial obligations) may be seen as one of the causes of tax noncompliance in Nigeria. In the same vein, Wickens (1996) also reiterated that, stress which emanates in attention tunnelling, and other work family conflict issues may create additional demands (e.g. financial obligations to meet family pressure, which may affect tax payment and compliance behaviour of the taxpayer).

The above argument is supported by the Work family spillover theory, which states that; either system (i.e. family or work) may have or possessed a spillover effect or influence on the other (Staines, 1980). Similarly, the theory further proposes that, satisfaction or dissatisfaction in one area of life extends to other domains (conflict in the family may affect individual business obligations (tax payment and vice versa) (George & Brief, 1990). Therefore, excess work may have an effect on the family and vice versa (Kelly & Voydanoff, 1985).

Furthermore, fuel subsidy removal may also influence the perception of the Nigerian taxpayers' in shaping their compliance behaviour. Thus, Taiwo (2012) reported that, fuel subsidy removal in Nigeria, will transmit in higher cost (for instance, the cost of production, raw materials, overheads, and transportation cost, which may affect taxpayers' compliance behaviour) i.e. companies and individuals. To further buttress the above statement, transportation system in Nigeria is in a sorry state, where the motorist are free to fix whatever price they so wish to the public. As such, since the subsidy removal hardship is mostly experienced by the masses, as a result the compounding effect may finally be shifted to the SMEs, owners, since they only rely on the commercial transportation system in transporting their raw materials as well as dispatching their finished products to the wholesalers or retailers as the case may be. Similarly, Odemero (2013) affirmed that, fuel subsidy removal was assumed to translate to a general increase in the cost of business operation (for instance, overhead cost, production cost and cost of compliance, which may affect tax compliance behaviour). To further expatiate the above findings, cost of business operation is one of the most important key factors that always consume business resources, especially when the business is in its early stage of development. Therefore, taxpayers' vis a vis SMEs owners, will always be subjected to so many pressures in order to balance the expenditures on raw materials, rentage, staff salaries, and so on, due to the fact that, the price of every aspect of their business was affected by the resultant effect of fuel subsidy withdrawal.

This assertion is supported by the social exchange theory. The theory states that, relationship is absolutely built on the basis of cost and benefit, and for it to continue or survive, it must be beneficial to all parties (Blau, 1964). As such, the revenue derived from the subsidy removal supposed to have been used to finance the infrastructural facilities which by extension may encourage the taxpayers' in keeping the covenant of reciprocity. Whereas, in a situation where such contract is void, it may affect the taxpayer otherwise, which in turn may influence his/her compliance behaviour. On the basis of the above analogy and logic, work family conflict, fuel subsidy removal and tax compliance behaviour are expected to show some reasonable level of correlation.

#### 4.0 CONCLUSION AND IMPLICATIONS

This paper has presented a model on the influence of work family conflict, and fuel subsidy removal on tax compliance behaviour as depicted in figure 1. The proposed model has several critical implications for understanding the factors that may influence the behaviour of the SMEs taxpayers. Firstly, if the proposed framework is validated, the findings will provide important insight to the states internal revenue services, and other regulatory authorities into the significant role of work family conflict, and fuel subsidy removal in explaining the puzzle of tax compliance. Secondly, the paper also suggests if the proposed framework is validated, the findings will have practical implications towards achieving the Nigeria's vision 20:2020. For example, the relevant revenue service can reduce the likelihood of tax compliance issues among taxpayers by considering the effects of work family conflict and fuel subsidy removal amidst other factors.

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