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INFLUENCE OF TAXPAYER EDUCATION ON TAXPAYER'S MORALE AND COMPLIANCE BEHAVIOUR IN NIGERIA.

ALPHEAUS, Ogechi Eberechi^{1*}, UBALI, Chinatu², NWANKWO-ODII Kelechi Callistus³

*Correspondence: ALPHEAUS, Ogechi Eberechi

***Detailed author information and related declarations are provided in the final section of this article.*

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ABSTRACT

This study examined the influence of taxpayers' education on taxpayers' morale and compliance behaviour in Nigeria. Recognizing the persistent challenges of low tax morale and suboptimal voluntary compliance, the study aimed to determine the extent to which education shapes taxpayers' attitudes and adherence to tax obligations. A descriptive survey research design was employed, targeting 600 taxpayers across the six geo-political zones of Nigeria. Primary data were collected using a structured questionnaire comprising three sections: demographic information, taxpayers' education, taxpayers' morale, and compliance behaviour, measured with ten indicators each on a four-point Likert scale. Descriptive statistics, including mean and standard deviation, were used to summarize respondents' characteristics and responses, while correlation analysis assessed the strength and direction of relationships among the variables. The results revealed that taxpayers' education has virtually no effect on taxpayers' morale and a weak, statistically insignificant association with compliance behaviour. These findings suggest that knowledge alone is insufficient to motivate taxpayers or drive voluntary compliance. The study concludes that broader institutional factors, including trust, transparency, and perceived fairness of the tax system, mediate the effectiveness of educational interventions. Based on the findings, it is recommended that the Federal Inland Revenue Service (FIRS) complement educational programs with trust-building initiatives and practical enforcement and incentive mechanisms to enhance taxpayers' morale and compliance behaviour. The study provides critical insights for policymakers aiming to strengthen voluntary tax compliance through integrated strategies.

Keywords: Taxation, Taxpayers' Education, Taxpayers' Morale, Compliance Behaviour, Voluntary Compliance, Tax Administration.

INTRODUCTION

The efficiency of any tax system depends significantly on the extent to which taxpayers understand, accept, and willingly comply with their tax obligations. In Nigeria, as in many developing economies, taxpayer education has become a central instrument for strengthening the relationship between tax authorities and citizens, improving tax culture, and enhancing voluntary compliance (Adewale & Kehinde, 2021). Taxpayer education refers to deliberate efforts by tax administrators to equip taxpayers with the knowledge, skills, and motivation needed to fulfil their responsibilities in the tax system (Fagbemi & Abiola, 2020). Scholars widely acknowledge that when taxpayers are informed about the purpose of taxation, filing procedures, and the benefits of revenue generation, their attitude towards tax payment improves, leading to stronger internalized motivation, commonly referred to as tax morale (Torgler, 2007). This underscores why modern tax reforms increasingly emphasize education as a behavioural tool for shaping perceptions and compliance outcomes (Ameyaw & Dzaka, 2020). The Federal Inland Revenue Service (FIRS) and State Internal Revenue Services in recent years in Nigeria, have launched several initiatives aimed at improving tax literacy among citizens, including sensitization campaigns, online resources, and taxpayer support centres (Okoye & Ezejiofor, 2019). Despite these efforts, compliance behaviour in Nigeria remains far below expectation, characterised by widespread evasion, poor record-keeping, delayed filing, and low willingness to pay (Adebisi & Gbegi, 2013). Literature suggests that while enforcement mechanisms such as audits and penalties remain important, behavioural and psychological factors particularly taxpayer morale play a more enduring role in determining whether individuals and businesses comply voluntarily (Luttmer & Singhal, 2014). Consequently, understanding how taxpayer education influences both morale and compliance behaviour is crucial for designing people-centred tax policies that can foster a more responsible and cooperative taxpaying culture in the country.

However, the Nigerian tax environment faces significant challenges that undermine the potential effectiveness of taxpayer education. One major problem is the persistently low level of tax morale among many taxpayers. Studies indicate that taxpayers often perceive the tax system as unfair, overly complex, and poorly administered, which weakens their intrinsic motivation to comply even when educational programs are available (Olaoye & Ayorinde, 2018). Many Nigerians question how tax revenues are utilized, expressing distrust in government institutions and a belief that public funds are mismanaged (Afuberoh & Okoye, 2014). Such perceptions erode the emotional and moral commitment required to willingly pay taxes, suggesting that education alone may not automatically translate into positive behavioural change unless morale-related issues are addressed.

A second problem relates to inadequate and uneven dissemination of taxpayer education, which limits its impact on compliance behaviour. Although tax authorities provide information through various channels, research shows that a large proportion of taxpayers still lack adequate knowledge of tax laws, filing procedures, digital platforms, and their rights and obligations (Ozioma & Nwadiolor, 2022). This informational gap creates confusion, errors, and unintentional non-compliance, particularly among small businesses and informal sector operators who constitute the majority of Nigeria's tax base. Without sustained and accessible education, the likelihood of voluntary and accurate compliance remains low. Moreover, limited awareness reduces the motivational value of tax education programs, thereby preventing them from effectively influencing compliance behaviour at scale. In light of these challenges, there is a compelling need to examine how taxpayer education shapes both the morale and compliance behaviour of Nigerian taxpayers. Understanding these relationships will provide evidence to support more effective behavioural tax strategies that can improve compliance without relying solely on coercive enforcement. Therefore, this study specifically aims to:

- 1) Examine the influence of taxpayer education on taxpayers' morale in Nigeria; and
- 2) Assess the effect of taxpayer education on taxpayers' compliance behaviour in Nigeria.

Research Questions

1. To what extent does taxpayer education influence taxpayers' morale in Nigeria?
2. How does taxpayer education affect taxpayers' compliance behaviour in Nigeria?

Literature Review

Concept of Taxpayer Education

Taxpayer education is the systematic process of informing, guiding, and equipping taxpayers with the necessary knowledge and skills to understand and fulfil their tax obligations. It is considered a proactive approach that enhances taxpayers' awareness of tax laws, filing procedures, and payment requirements, thereby fostering a culture of compliance (Braithwaite, 2023). In many developing countries, including Nigeria, the effectiveness of the tax system heavily relies on the degree to which taxpayers are educated about their obligations and the benefits of tax revenue for national development (McKerchar & Evans, 2019). Taxpayer education may involve public awareness campaigns, workshops, seminars, and digital platforms designed to reach both individual and corporate taxpayers (Singh, 2016). Studies indicate that informed taxpayers are less likely to engage in evasion and more likely to comply voluntarily because education reduces knowledge gaps and mitigates errors arising from ignorance (Murphy, 2014). Furthermore, it has been observed that

education programs not only improve procedural understanding but also enhance taxpayers' perception of fairness and transparency in tax administration (James, 2014). In Nigeria, efforts by the Federal Inland Revenue Service (FIRS) to provide workshops, online tutorials, and stakeholder engagements aim to cultivate a positive tax culture and increase voluntary compliance (Odeyemi & Oni, 2019). However, scholars caution that the mere existence of educational programs is insufficient; accessibility, relevance, and frequency of engagement are critical factors that determine their impact (Alm et al., 2012). Therefore, taxpayer education serves as a critical mechanism for shaping taxpayers' knowledge, attitudes, and readiness to comply with tax obligations.

Concept of Taxpayer Morale

Taxpayer morale is defined as the intrinsic motivation or ethical commitment that influences individuals to comply with tax obligations, independent of external enforcement measures such as fines or audits. It reflects a taxpayer's sense of civic duty, trust in government institutions, and belief that tax contributions are used for public benefit (Frey & Torgler, 2017). High tax morale is often associated with voluntary compliance and adherence to the spirit of the law, whereas low morale contributes to evasion, avoidance, and resistance to tax obligations (Kirchler et al., 2018). Factors shaping taxpayer morale include perceptions of fairness, the transparency of government spending, social norms, and the perceived legitimacy of the tax system (Kleven et al., 2023). In developing economies like Nigeria, low morale is frequently linked to corruption, misuse of public funds, and inadequate provision of public services, which diminishes taxpayers' willingness to comply (Ibadin et al., 2018). Scholars emphasize that improving taxpayer morale requires more than enforcement; it involves fostering trust, demonstrating accountability, and educating citizens about the role of taxes in national development (Bird & Zolt, 2022). Research shows that well-informed taxpayers who understand the benefits of taxation and perceive the system as fair exhibit higher morale and, consequently, higher compliance levels (Alm & Martinez-Vazquez, 2023). By addressing both psychological and informational gaps, taxpayer education can enhance morale, creating a foundation for consistent and voluntary compliance behaviour. In essence, taxpayer morale represents the moral and psychological backbone of the tax system, mediating the relationship between education, perceptions, and compliance behaviour.

Concept of Taxpayer Compliance

Taxpayer compliance behaviour refers to the extent to which individuals or organizations fulfil their tax obligations, encompassing accurate reporting of income, timely filing of returns, and prompt payment of taxes. It is a multidimensional construct influenced by cognitive understanding, moral considerations, and the institutional environment (Andreoni et al., 2018). Compliance behaviour is

often categorized into voluntary compliance, driven by internal motivations and understanding, and enforced compliance, motivated primarily by fear of penalties or audits (Sandford, 2022). Research indicates that voluntary compliance is significantly enhanced by taxpayer education, which improves knowledge of tax laws, procedures, and rights, reducing unintentional non-compliance (Fjeldstad et al., 2022). Additionally, taxpayer morale is a key determinant of behaviour; individuals with strong intrinsic motivation are more likely to comply accurately and timely, even in environments with limited enforcement (Torgler, 2021).

In Nigeria, low compliance behaviour remains a major challenge, particularly among small businesses and informal sector operators, who often lack awareness of tax obligations or mistrust government institutions (Onwuchekwa et al., 2019). Empirical evidence suggests that the combination of education and positive morale creates a favourable environment for voluntary compliance, as taxpayers better understand their responsibilities and the societal benefits of taxation (Bird, 2014). Moreover, compliance behaviour is dynamic and context-dependent, influenced by changes in tax policy, economic conditions, and social norms (Slemrod, 2019). Therefore, enhancing taxpayer compliance behaviour requires a comprehensive approach that combines education, morale-building initiatives, and supportive institutional mechanisms, highlighting the interplay between knowledge, attitude, and action in fostering a robust tax system.

Theoretical Framework

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB), proposed by Ajzen (1991), posits that human behaviour is guided by three key determinants: attitude toward the behaviour, subjective norms, and perceived behavioural control. In the context of taxation, TPB explains taxpayers' compliance behaviour as a function of their attitudes toward paying taxes, social influences from peers or community expectations, and their perceived ability to meet tax obligations (Kirchler et al., 2018). Taxpayer education directly influences the attitude component by increasing knowledge of tax laws, clarifying the benefits of tax payment, and reducing uncertainties surrounding filing and payment procedures (Fjeldstad et al., 2012). By enhancing understanding, education programs can also strengthen taxpayers perceived behavioural control, making them feel capable of fulfilling obligations correctly and on time. Moreover, the theory underscores the role of social norms and morale, suggesting that individuals who perceive tax compliance as a socially approved and morally appropriate action are more likely to comply voluntarily (Torgler, 2017). Empirical studies demonstrate that educational interventions can shift attitudes positively, increase perceived control, and ultimately improve voluntary compliance behaviour, especially in environments like Nigeria

where misinformation, low awareness, and distrust of authorities often hinder adherence (Okoye & Ezejiofor, 2019). Therefore, TPB provides a robust framework for understanding how taxpayer education shapes both morale and compliance behaviour by addressing psychological and social determinants.

Fiscal Exchange Theory (FET)

The Fiscal Exchange Theory (FET), advanced by Witte and Woodbury (1985), argues that taxpayers' willingness to comply is influenced by a perceived reciprocal relationship between themselves and the government. According to this theory, compliance increases when taxpayers believe that the government provides valuable public goods and services in exchange for their taxes, and decreases when they perceive inefficiency, corruption, or unfairness in the system (Bird & Zolt, 2018). Taxpayer morale is a central concept in FET, as individuals are more motivated to pay taxes voluntarily when they perceive the fiscal exchange as fair and transparent. In this regard, taxpayer education serves as a mechanism to inform citizens about how tax revenues are utilized, the benefits they accrue from public spending, and the broader societal role of taxation (Ameyaw & Dzaka, 2020). By clarifying these reciprocal links, education enhances taxpayers' moral commitment and reinforces the perception that compliance is both rational and ethical. In Nigeria, where distrust in government institutions and low service delivery remain persistent challenges, applying FET highlights the importance of aligning educational programs with visible public outcomes to boost compliance. The theory thus provides a valuable lens for examining how taxpayer education can improve morale and motivate positive compliance behaviour by fostering trust, awareness, and perceived fairness.

Empirical Review

Empirical evidence from Nigeria and beyond consistently highlights the role of taxpayer education in shaping compliance behaviour. Yayangida, Ehada & Yahaya (2024) found that tax education positively and significantly influences tax compliance among Nigerian taxpayers, even after controlling for income, past compliance, and trust in government ($\beta = 0.38$, $p < 0.001$), indicating that education is a strong behavioural determinant of compliance behaviour. David & Olufisayo (2025) also showed that taxpayers' awareness of obligations significantly predicts tax compliance in the informal sector of Oyo North, with taxpayer awareness having a positive influence on compliance behaviour ($\beta = 0.144$) and perceptions of fairness further enhancing compliance ($\beta = 0.588$). Earlier research by Olowookere & Fasina (2018) reported that tax education programmes significantly improve voluntary compliance in Lagos State, suggesting that targeted education campaigns reduce opportunities for evasion by informing taxpayers of socio-economic

costs and benefits of compliance. Similarly, Adekoya (2019) documented that taxpayer education significantly increases compliance levels among Lagos State taxpayers, reinforcing the positive link between awareness programmes and voluntary compliance behaviour. Literature reviews by Akins (2023) synthesize global findings to affirm that tax education consistently improves compliance outcomes, underscoring its predictive value across contexts.

Beyond direct education effects, studies also reveal how tax knowledge, a core aspect of education influences behaviour. In South Africa, Matshona, Sibanda & Phesa (2024) found that higher tax knowledge correlates with better compliance behaviour among individual taxpayers, suggesting that understanding tax principles reduces non-compliance. In Nigeria, evidence from broader non-compliance research indicates that knowledge gaps and informational deficits are core barriers to compliance, particularly among SMEs operating informally. Vincent & Ntim (2021) showed that behavioural and informational factors heavily impact SMEs' compliance behaviour in Sub-Saharan Africa, with lower compliance tied to limited awareness and weak institutional trust.

Parallel to education, tax morale (the intrinsic motivation to comply) has gained empirical attention. Alabi, Atanda, Akintoye & Kajola (2024) demonstrated that tax morale significantly determines compliance behaviour among SMEs in Nigeria, with trust in governance and religious beliefs acting as positive morale predictors. Ogbomah & Appah (2024) investigated whether tax morale moderates the relationship between rule of law and tax compliance behaviour among self-employed taxpayers in Bayelsa State, revealing that higher morale strengthens compliance even when legal enforcement varies. Recent empirical work by Mbanasor, Udeh & Ngwobia (2026) in the context of post-2025 Nigerian tax reforms showed that tax morale is the strongest predictor of compliance, outweighing perceived fairness and trust in government, and that higher awareness of reforms increases both morale and compliance. Complementary research also reinforces the interaction between taxpayer perceptions and compliance behaviour. Ebimobowei, Appah, Wosowei & Elizabeth (2016) reported that equity attitudes, social and moral norms, and taxpayer disposition toward public institutions significantly influence compliance intentions and behaviour, and recommended stronger educational and morale-oriented programmes to encourage voluntary compliance. David & Olufisayo (2025) further highlighted how positive perceptions of tax fairness, alongside awareness, enhance informal sector compliance, stressing that taxpayer perceptions interact with education to shape behaviour. Collectively, these empirical studies affirm that taxpayer education enhances tax knowledge, fosters positive perceptions of fairness, strengthens tax morale, and ultimately improves compliance behaviour across different taxpayer segments.

Methodology

This study adopts a descriptive survey research design to investigate the influence of taxpayer education on taxpayers' morale and compliance behaviour in Nigeria. The descriptive survey design is suitable because it allows for the collection of first-hand data on taxpayers' perceptions, attitudes, and behaviour, providing insights into the effect of educational interventions on compliance (Kothari, 2019). The study focuses on individual taxpayers registered with the Federal Inland Revenue Service (FIRS) across Nigeria, as these taxpayers are directly affected by education programmes and their morale and compliance behaviour can be empirically observed. The population of the study comprises all registered taxpayers in Nigeria, which, according to the FIRS 2021 report, totals approximately 41 million. To determine the sample size, Yamane's (1967) formula for finite populations is applied:

$$n = \frac{N}{1 + N(e)^2}$$

where N is the population size and e is the margin of error (0.05). Substituting the values:

$$n = \frac{41,000,000}{1 + 41,000,000(0.05)^2} \approx 399$$

To enhance representativeness and account for non-response, the sample size is approximated to 600 respondents, distributed equally across Nigeria's six geo-political zones, resulting in 100 respondents per zone. The study uses primary data only, collected via a structured questionnaire. The questionnaire captures information on three variables: taxpayer education, taxpayer morale, and taxpayer compliance behaviour. Each variable is operationalized with multiple indicators measured on a 5-point Likert scale, covering aspects such as awareness of tax laws, participation in tax education programmes, trust in government, civic duty, timely filing, accurate reporting, and voluntary compliance. Data collection will be conducted primarily through Google Forms for ease of access, while physical copies will be distributed where internet accessibility is limited. For data analysis, descriptive statistics including mean, standard deviation, and percentages was used to summarize the distribution of responses across the study variables. To examine the strength and direction of relationships among taxpayers' education, taxpayers' morale, and compliance behaviour, correlation analysis will be conducted using SPSS version 28. This approach will provide insight into the associative patterns among the variables, highlighting how variations in taxpayers' education relate to changes in morale and compliance behaviour. Ethical considerations, including informed consent, anonymity, and voluntary participation, was strictly observed throughout the study.

Results and Discussion

Descriptive statistics: The descriptive statistics offers a clear overview of the key variables underlying the study on the influence of taxpayer education on taxpayer’s morale and compliance behaviour in Nigeria.

Table 1: Descriptive Statistics of Compliance Behaviour, Taxpayers’ Education, and Taxpayers’ Morale

| Descriptive Statistics | | | | | | | | | |
|------------------------|-----------|-----------|-----------|-----------|----------------|-----------|------------|-----------|------------|
| | N | Minimum | Maximum | Mean | Std. Deviation | Skewness | | Kurtosis | |
| | Statistic | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| CB | 600 | 2 | 4 | 3.02 | 0.439 | -0.054 | 0.1 | -0.228 | 0.2 |
| TE | 600 | 2 | 4 | 2.99 | 0.438 | 0.123 | 0.1 | -0.072 | 0.2 |
| TM | 600 | 2 | 4 | 3 | 0.454 | 0.045 | 0.1 | -0.13 | 0.2 |
| Valid N (listwise) | 600 | | | | | | | | |

Source: Authors computation

The descriptive statistics summarise the perceptions of 600 respondents regarding compliance behaviour (CB), taxpayers’ education (TE), and taxpayers’ morale (TM), offering insight into behavioural and educational factors influencing tax compliance. The mean values for all three variables are close to 3.00 on a 4-point scale (CB = 3.02; TE = 2.99; TM = 3.00), indicating that respondents generally hold moderately favourable views about tax compliance, the adequacy of tax education, and the level of morale among taxpayers. This suggests that most respondents believe they have a fair understanding of tax obligations, maintain a moderate willingness to comply, and possess a reasonable level of motivation toward fulfilling tax responsibilities. The minimum and maximum values (2 and 4) indicate that responses range from moderate to high, with no extreme negative or overly positive outliers. The standard deviations (0.439 for CB, 0.438 for TE, and 0.454 for TM) are relatively low, showing that respondents’ perceptions across all variables are consistent and clustered around the mean. This implies a shared understanding or experience among taxpayers regarding compliance behaviour, the accessibility of tax education, and morale levels.

The skewness values for the three variables (CB = -0.054; TE = 0.123; TM = 0.045) are close to zero, meaning the distributions are nearly symmetrical. In practical terms, respondents are neither disproportionately dissatisfied nor overly satisfied with tax compliance-related issues. Kurtosis values (CB = -0.228; TE = -0.072; TM = -0.130) also hover around zero, indicating mesokurtic

distributions and showing that the data neither exhibit extreme peakedness nor flatness. These normal-like distributions strengthen the reliability of the dataset for subsequent inferential analyses, such as regression. Overall, the descriptive results reveal moderate levels of compliance behaviour, taxpayers’ education, and taxpayers’ morale key indicators that provide a foundational understanding of tax compliance dynamics among the sampled population.

Correlation Analysis: The correlation analysis assesses the strength and direction of the relationships among taxpayers’ education, taxpayers’ morale, and compliance behaviour, providing insight into their associative patterns.

Table 2: Correlation Matrix of Taxpayers’ Education, Morale, and Compliance Behaviour

| Correlations | | | | |
|--------------|---------------------|-------|-------|-------|
| | | TE | TM | CB |
| TE | Pearson Correlation | 1 | 0.001 | 0.071 |
| | Sig. (2-tailed) | | 0.976 | 0.083 |
| | N | 600 | 600 | 600 |
| TM | Pearson Correlation | 0.001 | 1 | 0.015 |
| | Sig. (2-tailed) | 0.976 | | 0.721 |
| | N | 600 | 600 | 600 |
| CB | Pearson Correlation | 0.071 | 0.015 | 1 |
| | Sig. (2-tailed) | 0.083 | 0.721 | |
| | N | 600 | 600 | 600 |

Source: Authors computation

The correlation analysis examines the strength and direction of the relationships among taxpayers’ education (TE), taxpayers’ morale (TM), and compliance behaviour (CB). The results reveal relatively weak associations among the three variables. First, the correlation between taxpayers’ education and taxpayers’ morale is $r = .001$ ($p = .976$), indicating an almost zero relationship. This implies that increases or decreases in taxpayer education levels are not associated with any meaningful change in taxpayers’ morale. The very high p-value further confirms that this relationship is statistically insignificant. Similarly, the correlation between taxpayers’ morale and compliance behaviour is $r = .015$ ($p = .721$), also extremely weak and statistically insignificant. This suggests that morale does not appear to influence taxpayers’ compliance behaviour in this dataset. In essence, respondents’ levels of morale do not systematically correspond with higher or lower tendencies to comply.

However, the relationship between taxpayers' education and compliance behaviour shows a slightly stronger positive correlation of $r = .071$, though still weak, with a marginal p-value of $.083$. While this relationship remains statistically insignificant at the conventional 0.05 level, the direction of the coefficient suggests that modest improvements in taxpayers' education may be associated with small increases in compliance behaviour. The positive sign aligns with tax awareness theories, which posit that greater understanding of tax processes can encourage compliance, even if the magnitude in this study is not strong enough to be conclusive. Overall, the correlation matrix indicates that none of the relationships among the three variables are statistically significant, and the associations are generally weak. These findings suggest that in the context of the sampled respondents, taxpayers' education, morale, and compliance behaviour operate largely independently. The absence of strong relationships may reflect limited exposure to impactful tax education programs or other contextual factors affecting compliance beyond awareness and morale.

Discussion of Findings.

Taxpayers' Education and Taxpayers' Morale: The descriptive and correlation analyses indicate that taxpayers' education has virtually no relationship with taxpayers' morale ($r = .001$, $p = .976$), a finding that is contrary to the a priori expectation that improved education enhances taxpayers' motivation and willingness to comply. Prior studies, such as Okunowo and Smith-Okonu (2020) and Ubah et al. (2022), suggested that educational interventions increase taxpayer confidence and reinforce ethical behaviour, theoretically supporting the view that education should positively influence morale. Similarly, the application of Social Learning Theory implies that exposure to accurate tax knowledge should shape taxpayers' attitudes and reinforce positive norms, leading to higher morale. However, the current findings suggest that in practice, Nigerian taxpayers' morale may be influenced by factors beyond formal education, including perceptions of corruption, fairness of the tax system, and government transparency, echoing opposing views from Nwankwo (2021) and Adeniyi et al. (2022), who reported that knowledge alone is insufficient to motivate compliance in contexts with weak institutional trust. From a policy perspective, this indicates that while educational programs are necessary, they must be complemented with measures that build institutional credibility, fairness, and transparency, as morale is shaped by both information and the perceived integrity of tax authorities. Initiatives such as interactive workshops, regular feedback channels, and public accountability measures could help translate knowledge into stronger morale, aligning practice with theoretical expectations derived from Social Learning and Theory of Planned Behavior frameworks. In sum, taxpayers' education in isolation is insufficient to influence morale

significantly, highlighting the need for integrated interventions that address both knowledge and institutional trust to motivate ethical and committed tax behaviour.

Taxpayers' Education and Compliance Behaviour: The correlation results show a weak, positive but statistically insignificant relationship between taxpayers' education and compliance behaviour ($r = .071$, $p = .083$), partially aligning with the a priori expectation that education fosters compliance. Descriptive statistics indicated moderately high mean scores for both variables, suggesting that respondents generally perceive tax education positively and maintain basic compliance behaviour. Empirical studies such as Okunowo and Smith-Okonu (2020) and Udeh et al. (2022) support the notion that increased awareness and understanding of tax obligations can enhance voluntary compliance, while other studies, including Nwankwo (2021), report that structural challenges, such as inadequate enforcement and perceptions of government misuse of revenue, weaken the effect of education on compliance. Theoretically, these findings reflect insights from Social Learning Theory, which posits that individuals internalize norms through knowledge and observation, and the Theory of Planned Behaviour, suggesting that attitudes informed by education shape intentions toward compliance. However, the weak correlation implies that knowledge alone is not sufficient to drive strong behavioural change; contextual factors like institutional trust, perceived fairness, and enforcement mechanisms likely mediate the relationship. From a policy standpoint, this underscores the importance of integrating taxpayer education with robust enforcement, transparency, and incentive mechanisms to improve compliance behaviour. Practical recommendations include periodic awareness campaigns, user-friendly online filing systems, and publicizing the benefits of tax revenue to development projects, thereby reinforcing the link between knowledge and behavioural adherence. Overall, while education may provide the foundation for compliance, translating awareness into action requires a multi-pronged approach that addresses both cognitive and environmental determinants of taxpayers' behaviour.

Conclusion and Recommendations

This study investigated the influence of taxpayers' education on taxpayers' morale and compliance behaviour in Nigeria. The descriptive and correlation analyses revealed that taxpayers' education has virtually no effect on taxpayers' morale, suggesting that knowledge alone does not enhance motivation or positive attitudes toward taxation. Similarly, the relationship between taxpayers' education and compliance behaviour was weak and statistically insignificant, indicating that educational initiatives alone are insufficient to drive voluntary compliance. These findings highlight that taxpayer behaviour is influenced by broader institutional and contextual factors, such as perceived fairness, trust in tax authorities, and the transparency of revenue utilization. Overall,

while education is a necessary foundation, it must be strategically combined with systemic reforms to translate awareness into morale and behavioural compliance.

Based on the above findings, these two recommendations are made

1. **Enhancing Taxpayers' Morale:** To address the limited impact of education on morale, FIRS should implement programs that combine educational initiatives with trust-building strategies, such as transparent communication, recognition of compliant taxpayers, and regular public feedback on tax utilization. These measures can motivate taxpayers beyond mere knowledge.
2. **Improving Compliance Behaviour:** Given the weak link between education and compliance, authorities should pair tax awareness campaigns with practical enforcement and incentive mechanisms. For example, integrating easy-to-use online filing systems, penalty waivers for timely compliance, and visible rewards for consistent taxpayers can reinforce the translation of knowledge into action.

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Author details

ALPHEAUS, Ogechi Eberechi^{1*}

^{1*}Department of Accounting, MOUAU, Nigeria.

UBALI, Chinatu²

²Department of Accounting, MOUAU, Nigeria.

NWANKWO-ODII Kelechi Callistus³

³Department of Accounting, Clifford University, Owerri, Nigeria.

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