



AN ASSESSMENT OF THE WILLINGNESS TO PAY RESIDENTIAL PROPERTY TAX IN LAGOS STATE, NIGERIA

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Abstract

The study examined factors affecting the willingness to pay (WTP) residential property tax in the study area. This was with a view to providing information that will enhance willingness to pay residential property tax in the study area. Primary data was used for the study, data were sourced using questionnaire. Ninety valid questionnaires were returned and analysed. Soliciting information about residential property owners' willingness to pay property tax, using a 5-Likert scale of Strongly agree, Agree, Undecided, Disagree, Strongly disagree. Each of these was respectively assigned a value of 5, 4, 3, 2, and 1. Descriptive statistical tools were used in analysing the data obtained. The study found that the majority of the respondents were males (88%) and fall within the age group of 46-55 years of age (38.9%), majority was master's degree holders (40%). The result has revealed all the factors identified affecting the WTP property tax except poor community school facility, and the factor maintained high RII this more average at 60% relative importance. The study concluded that residential property owners are willing to pay property tax whenever various factors are addressed and satisfied.

Keywords: *Willingness to pay (WTP), Tax compliance, Residential property, Metropolis, Community services.*

Introduction

Property tax is also considered a suitable local source of revenue due to the linkage between the type of services often provided by local government and the enhancement in property values. The individual willingness to pay taxes is

affected by economic, political and as well as by social factors and the joint concurring effect thereof. Economists consider residential property taxes to be appropriate as a source of revenue for local governments, in large part, because of the connection between the types of services funded at the local level (for example, good schools, access to roads and transit, and so on) and the benefit to property values (Fischel, 2001). However, willingness to pay or tax compliance has therefore generated huge international concerns for tax authorities and policy makers as tax evasion seriously threatens the capacity of governments to raise public revenue through property tax (Gerald *et al.*, 2009). In developing countries like Nigeria, willingness to pay tax is rested on administrative issues such as corruption, malpractice, lack of resources, ineffective enforcement and inability to enact effective legislation, and country specific factors such as the culture. These issues are important, because land and property tax are often administered in environments characterized by limited administrative capabilities, diverse cultural and ethical traits among taxpayers with strong sentimental attachment to property (Alan 2012). Nigeria has therefore been characterized by low tax moral and willingness to pay property tax, and studies have shown that developing countries recorded 35% relative tax compliance while African countries recorded less than 23% relative compliance to tax (OECD, 2009). Hazman (2009) focused on external variables and found that failure in fiscal transparency and deficiency to submit public goods and services have affected willingness to pay tax. Especially, trust in government affects tax compliance of citizens, and increases the tendency to declare taxable revenue more precisely (Alm and Torgler, 2006). The amount of tax revenue generated by a government for its expenditure programs depends among other things, upon the willingness of the taxpayer to comply with the tax laws of the country. This willingness could also be attributed to the attitude that taxpayers demonstrate at any given point in time (Noami & Joel, 2009).

Owing to the connection between community infrastructural services funded at the local level and local tax pay, willingness to pay property tax increases when the tax fund is judiciously and transparently used in providing community infrastructure such as good schools, health care facilities, bridges, better access to roads security and water that can be capitalized into neighborhood values(Oates, 2010). Young *et al.* (2013) argued that if tax authority is fulfilling its promise of providing community infrastructural services to the taxpayers,

the willingness to pay property tax increases. Also, an increase in the property tax on rented housing, for instance, may be used to finance an increase in services to the occupants, therefore, increased services would, in turn, increase the willingness of tenants or landlord to pay higher rate (Dillinger, 2005).

The plaque of poor community services has been attributed to non-compliance to property tax system in Nigeria which is premised on administrative issues such as corruption, malpractice, lack of resources, ineffective enforcement and an inability to enact legislation, and country specific factors such as the culture and ethics, which had affected the willingness to pay or compliance in Nigeria, especially in Lagos Metropolis. But in developing economies like Nigeria, these issues are important, because land and property tax is often administered in environments characterized by limited administrative capabilities, diverse cultural and ethical traits among taxpayers with strong sentimental attachment to property. Also administrative malpractice, corruption and rent seeking behaviour that has bedeviled the country, reduced taxpayers' trust in the government and negatively influence taxpayer's willingness and compliance. The aim of the study is to examine the willingness to pay residential property tax in Ikeja metropolis that will enhance property tax administration and community service provision in the study area. The paper is structured as follows: following the introduction is theoretical framework/Literature review. Section 3 contained the study area. The research method was described in section 4 while the discussion of findings and conclusion were in section 5 and 6 respectively.

LITERATURE REVIEW

Theoretical Framework of Property Tax Compliance

Theories of willingness to pay can be broadly classified into two. They are; economics based theories and psychology based theories. Models of taxpayers' behaviour including the decision whether or not to pay taxes tend to reflect on one of the following theories: economic deterrence; optimal tax theory, fiscal exchange and political accountability (Feld & Fray, 2007). The theories are to some extent interconnected and some represent an evolution of others.

Economic Based Theories

They are also known as deterrence theory and they place emphasis on incentives. The theory suggests that taxpayers are amoral utility maximizers -

they are influenced by economic motives such as profit maximization and probability of detection, although the model has been criticized for focusing exclusively on the coercive side of compliance, at the expense of the consensual. (Sandmo, 2005).

Psychology theories

Psychology theories on the other hand posit that taxpayers are influenced to comply with their tax obligations by psychological factors. They focus on the taxpayers' morals and ethics. The theories suggest that a taxpayer may comply even when the probability of detection is low, psychology theories lay emphasis on changing individual attitudes towards tax systems.

Fiscal exchange theory

The fiscal exchange theory suggests that government expenditure may encourage tax compliance and that increase in compliance can be achieved through the provision of community services to the citizens in a preferable, efficient and accessible manner (Moore, 2004). The fiscal exchange theory has received much attention and is well established theoretically, though empirical evidence to support the theory is however ambiguous (D'Arcy 2011).

Political legitimacy theory

Willingness to pay tax is influenced by the extent that citizens trust their government (Kirchler et al., 2008 and Tayler, 2006). Legitimacy could be described as belief or trust in the authorities, institutions, and social arrangements to be appropriate, proper, just and work for the common good.

Optimal theory of taxation

The theory of optimal taxation can be seen as a recipe for minimizing the costs of taxation.

The standard theory of optimal taxation posits that a tax system should be chosen to maximize a social welfare function subject to a set of constraints (Ghura, 2006). It is important to choose the tax system that maximizes the representative consumer's welfare, knowing that the consumer will respond to whatever incentives the tax system provides (Hazel, 2005).

Comparative Treatment Theory

The comparative treatment model is based on equity theory and posits that addressing

Inequities in the exchange relationship between government and taxpayers would result in improved compliance (McKerchar and Evans 2009). Citizens may not consider their relationship with the state in a vacuum where both parties are the only actors. Likewise, they may not think about their fellow citizens without considering their own relationship with the state. They may also consider how the state treats them relative to their fellow citizens. This judgment is likely to affect not only their judgment of the state, but also how they view their fellow citizens (D'Arcy 2011).

This study therefore anchored on the fiscal exchange theory which suggests that government expenditure may encourage tax compliance and that increase in compliance can be achieved through the provision of community services to the citizens in a preferable, efficient and accessible manner. Residential property owners may be willing to pay taxes on their properties if government fulfil their own part by providing socio amenities such as good roads, drainage, waste management services, community schools, portable water, and hospital that will enhance not only the values of their property but also the quality of their lives.

Measuring Willingness to Pay Property Tax

Tax compliance is therefore likely to be over-reported in survey data using such measures. While some authors argue that obtaining reliable quantitative information about tax compliance behavior is practically impossible, others (Kaufmann (1997) and Reinikka and Svensson (2006) maintained that application of appropriate survey methods and interview techniques comes a long way in solving the problem.

Following the works of Reinikka and Svensson (2006) on their work on corruption, they used an indirectly phrased question to capture tax compliance in order to avoid direct implication of “wrongdoing” by the respondent. In the questionnaire, respondents were asked to state their opinion about other people who do not pay, taxes that they owe on their income. They were asked to state whether they think the action of other people who do not pay taxes on their income is “not wrong at all”, “wrong but understandable” or “wrong and

punishable”. Based on these responses, individuals were considered as having a tax compliant attitude if their response is “wrong and punishable” and non-compliant attitude if their response is either “not wrong at all” or “wrong but understandable”.

Riahi-Belkaoui (2004) attempted to compare the level of compliance in thirty countries

Worldwide. In this study, tax compliance in each country was measured based on four variables, namely situation of high economic freedom, importance of equity markets (the degree that each country depends on equity financing), and effective competition laws (Measured by the answer to survey questions) and high moral norms (violent crime rates is used as proxy), Economic freedom is measured by the 1999 summary economic freedom index from Gwartney, Lawson and Samida (2000). Economic freedom is viewed from seven areas including size of government; economic structure and use of markets; monetary policy and price stability; freedom to use alternative currencies and legal structure and security of private ownership. Riahi-Belkaoui used a regression equation to examine these tax compliance determinants.

Torgler and Schneider (2005) attempted to improve on the Riahi-Belkaoui study’s contributions to this field of knowledge, although limited their work to a single country analysis (Austrian) taxpayers’ attitudes toward paying taxes or ‘tax morale’. The authors suggest that Austria is an interesting country to investigate as there is a high degree of tax morale over time. Torgler and Schneider (2005) found that tax morale in Austria was influenced by societal variables such as trust, national pride and religiosity. They also found that if taxpayers perceive that tax evasion is a common phenomenon, their intrinsic motivation to contribute to the society decreases.

Torgler (2007) using the same method as Torgler and Schneider (2005), Torgler analysed the level of tax morale in transition countries and found that tax morale in East Germany was quite high, exceeding the tax morale in the Former Soviet Union (FSU) and Central and Eastern Europe (CEE) in both years. These previous studies (Reinikka & Svensson (2006); Riahi-Belkaoui, 2004; Torgler, 2007) have shown that tax compliance indexes vary among countries. Although these studies have different approaches, variables, different tax laws and measurements, the coefficient provided by those studies is relatively important for future research and benchmarks.

Conceptual framework of Property Tax Compliance

An individual can use different criteria in making ethical choices. One of the criteria is to focus on justice or fairness (Robbins, 2001). Fairness is seen as a fundamental human right in social, economic and academic organizations. Since perception is reality to affected individuals, fairness can powerfully influence personal behavior (Henridon. 2000). Fairness is perceived as a basic entitlement; consequently, instances of perceived unfairness could produce intense personal emotions.

Jack and Milliron (2003) argued that tax fairness encompasses at least two different dimensions. One dimension appears to involve the equity of trade i.e. the benefits received for the tax dollars given. The other dimension appears to involve the equity of the taxpayer's burden in reference to the other individuals (taxpayers' perceptions of the horizontal and vertical equity of the tax system). In the other words, tax liability among taxpayers should be consistent with the ability to pay. Basically, taxpayers who have the same ability to pay must be imposed the same tax liability, while taxpayers who have different ability to pay must be imposed differently. Kirchler and Hoelzl (2006) argue that fair treatment of taxpayers and trustworthiness of tax authorities will enhance voluntary tax compliance.

Studies suggest that procedural fairness influences the acceptance of decisions made by the tax authority builds trust in the tax authority among private taxpayers (Braithwaite, 2003; Murphy, 2004). Procedural fairness is important for tax authorities, since by enacting fair procedures authorities support their legitimacy and trust (Tyler, 2006). Finally, retributive fairness is the perception that the tax authority is fair in its application of punishment when the rules are broken (Elkins 2009; OCED 2010). Taxpayers believe that the tax authority applies fair punishment to those who don't comply (OECD 2010).

Furthermore, the literature also suggests that fairness works hand in hand with trust: mutual trust and cooperation between the tax authorities and the taxpayers leads to voluntary compliance (Murphy 2005; Braithwaite 2009; OECD 2010). When taxpayers are treated fairly and at the same time the tax authority is reliable and honest, taxpayers' voluntary compliance increases. Evidence from studies done amongst a mix of countries -USA, Spain, Botswana and South Africa confirmed this (Alm and Torgler 2006). Martinez-Vazquez, McKee and Torgler 2004) the authors state that the results of studies carried out in these

countries indicate observed differences in tax compliance and tax morale based on differences in the fairness of tax administration, as well as equity of the fiscal exchange and the overall respect for government.

Other factors influencing tax compliance behaviour have been outlined in Fisher's taxpayers' compliance Model (see figure 1) to include age, gender, education, income, tax knowledge perception of tax system, attitude toward government. These are exemplified in fisher's tax compliance model (see figure 1). These factors can broadly be categorized into socio-economic, attitude and perception, and administrative factors.

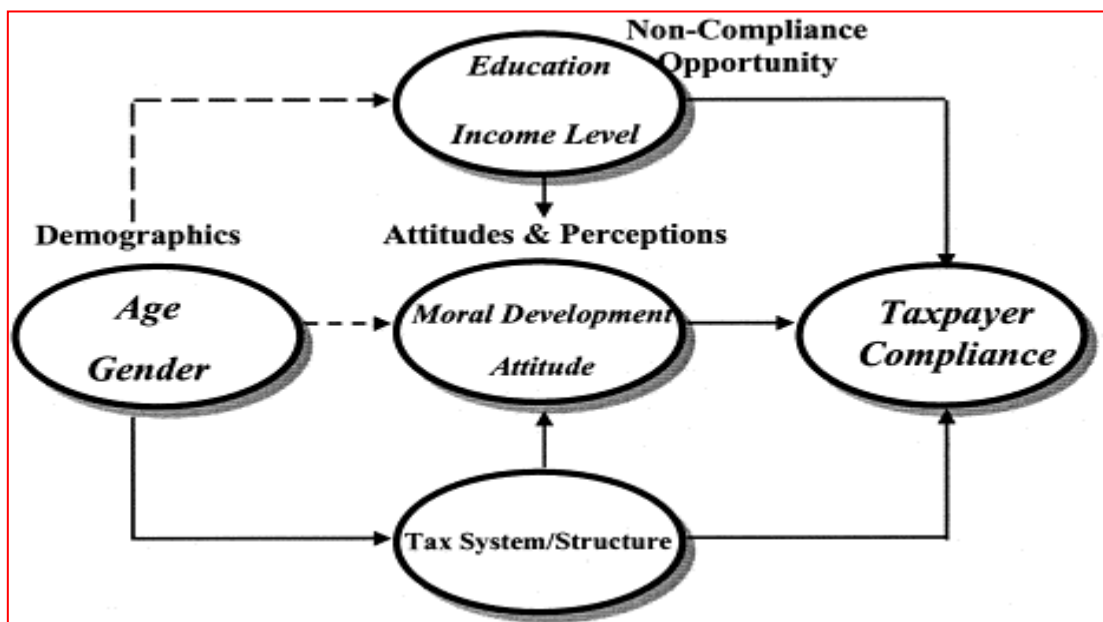


Figure 1: Fischer's Taxpayer Compliance Model

Source: Fischer *et al.*, (1992) updated by Chan *et al* (2000)

Some researchers such as Widiyanto (2015), Al-Mamum *et al.* 2014, Agbadi 2011, Devos 2008 were of the opinion that there is relationship between age and taxpayers' compliance. This suggest that the older a person becomes, the lesser he/she comply with income tax obligations. However Devos, 2008 citing Recardo & Sawyer (2001), argued that when age is considered among other variables its influence on tax payers' compliance is diluted. According to Chan& Leung (2009) females are naturally less aggressive, more conforming and conservative in their attribute relative to male. In contrast, Widiyanto (2015)

found no significant relationship between income and tax compliance and gender in Indonesia. Using both probit and logistic regression model to assess effect of demographical factors on income tax compliance Davos (2008) also found no significant relationship between gender and compliance behaviour among income tax payers in Australia.

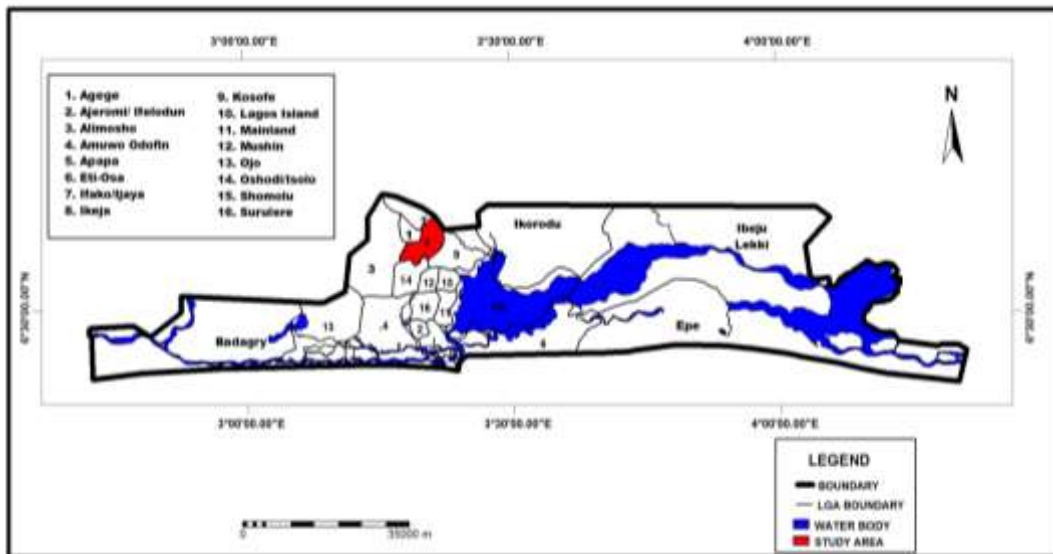
Chan & Leung (2009) argued that education facilitates people understanding of the tax system and also has direct impact on their occupation and income. They also believed that people with high level of education are expected to have developed high moral standard which should promote their willingness to pay tax. The complexity of the interaction between education and willingness to pay is occasioned by how the education has been conceptualized in the tax literature. Some scholars have operationalized education to mean both formal education and tax education. As a result, it is difficult to analyze the relationship between formal education and willingness to pay in isolation (Davos, 2005).

The review of the literature suggests that ethnicity has a significant effect on the willingness of taxpayers to pay, depending on the country in which the study was conducted and the country's historical background. Significant differences in perceptions on tax non-compliance were found in a study comparing Malays and Chinese as well as Chinese and Indian respondents (Palil, 2005; Kasipillai, Aripin & Amran, 2003). When considering marital status as a factor influencing willingness to pay tax, McGee (2012) argued that married people should be more responsible than single people and therefore more likely to be willing to pay tax. Alternatively, it could be said that married people may be more prone to tax evasion as they have more expenses, which in turn affects their ability to pay taxes. In a similar study on South African attitudes on tax evasion, McGee and Ross (2014) found that divorced people are most opposed to tax evasion followed by married people and widowed people.

The willingness to pay tax, according to Ocheni, 2015 depend on the issues in tax revenue generation, remains a vital taxation-challenge in Nigeria. the factors that influence the willingness of citizens to comply with tax and how this tax compliance has affected Nigerian economic growth, Trustworthiness of government, Provision of infrastructural amenities, Tax accountability by government, Level of government delivery, Income, Morale, Ethics, Tax Knowledge, Tax rate, and The system of tax payment, were found to influence the willingness to pay tax.

The Study Area

The study area is Ikeja, the administrative capital of Lagos state where there is a current operation of property taxation and it is heart of the city. Ikeja is a place with high concentration of business and because of its geographical location Ikeja is experiencing high influx of foreign investment. Residential properties that have of income generating potential and ability to boast financial base of the state though property tax are concentrated in Ikeja.



Source: Surveying and Geo-informatics Department, Federal University of Technology Minna, Niger State.

METHODOLOGY

The study simply random sampling technique to select the population of the study. The population of the study comprises of property tax payers in Ikeja. The sample frame of 179 that comprised the list of regular property tax payers at Lagos valuation office. The employed census sampling technique and 179 questionnaires were administered due relatively small size of regular tax payers and 90 questionnaires were returned and analysed. The study employed both descriptive and inferential analysis. Descriptive analysis used for the study is mean and inferential analysis makes use of one sample t-test. The descriptive analysis consists of mean, standard deviation and variance. Inferential analysis featured the t-test and chi-square.

The study involves the assessment of thought feeling and opinion. The study population comprises of residential properties that have been assessed for taxation in Ikeja metropolis and their respective owners. The owners of residential properties were required to provide information on factors influencing their willingness to pay property tax. The data on objective one (to analyse socio-economic status of residential property tax payers within Ikeja metropolis) requires data on socio economic status (income, age, gender, highest level of education) of property tax payers and measured on nominal scale (where there is no different between first and extreme responses) and ordinal scale (where there is different first and extreme response on graduating level e.g (strongly agree-5, agree-4, indifferent-3, disagree-2 and strongly disagree-1) . Objective two of the study (to identify and examine the factors influencing willingness to pay residential property tax in the study area), required factors such as availability of basic services from government, trust, perception on equity and fairness, personal financial constraints and perception on government spending.

The respondents consist of residential property owners that their properties have been assessed for taxation in Ikeja. 197 questionnaire were distributed out of which 90 were returned, representing 50.3% response rate. The outcome of this response rate was due to the fact that respondents entertained fear in supplying what they referred to as highly ‘personal’ and top ‘secret’ information, release of which they believed might negatively affect them especially as it involved issue of tax.

Results and Discussion

(socio-economic Information of Respondents)

Figure 1 showed the age composition of the respondents 38.9% majority of the respondents fall within the age bracket of 46-55 years and followed by 33.3% who fall within the age bracket of 36-45years. This indicates that majority of the respondents are working force and young adult.

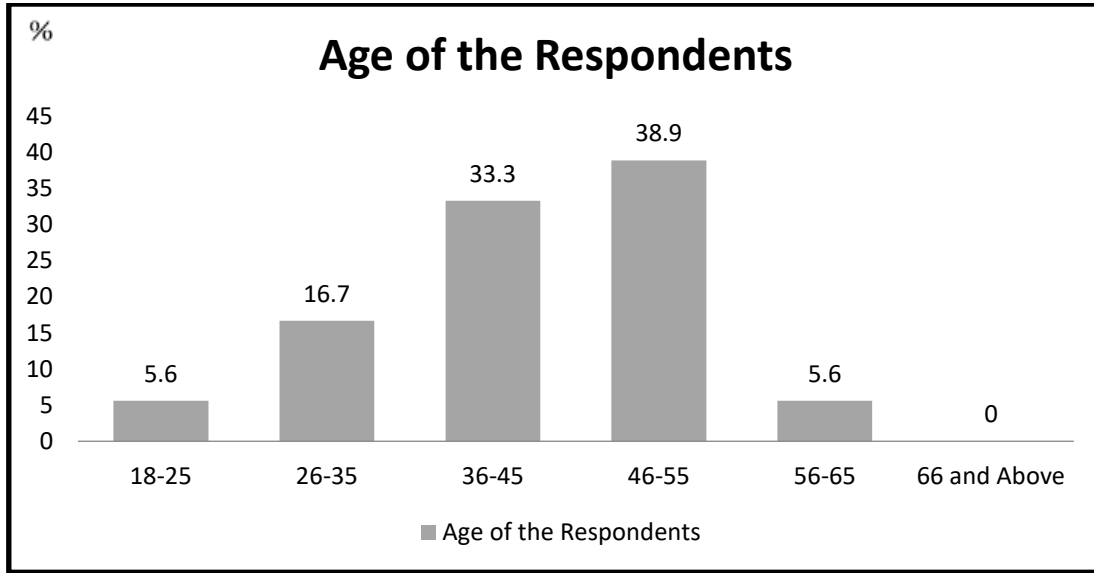


Figure 1: Age of the Respondent
Source: Authors’ Field survey, 2018

Figure 2 showed the educational qualification of the respondents, 40% majority of the respondents had master degree and followed by 34.4% of the respondents first Degree/HND. This indicates that majority of the respondents were highly educated and it is believed tax is not new thing to respondents.

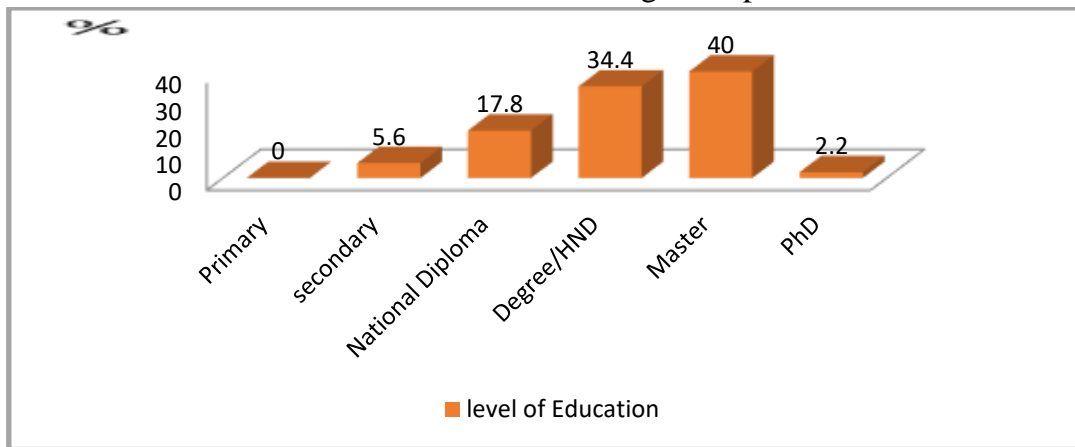


Figure 2: Educational Qualification of Respondents
Source: Authors’ Field survey, 2018

Figure 3 showed the income level of respondents in the study area. 42.2% majority of the respondent fall within the income range of N101000-N150000

and followed by 31.1% respondents who income level fall within N151000-N200000 while only 11.1% respondents received income that is more N200000. This indicates majority of the respondent earned more than 11 Dollars per day and their financial status is average as compared with rest of the world.

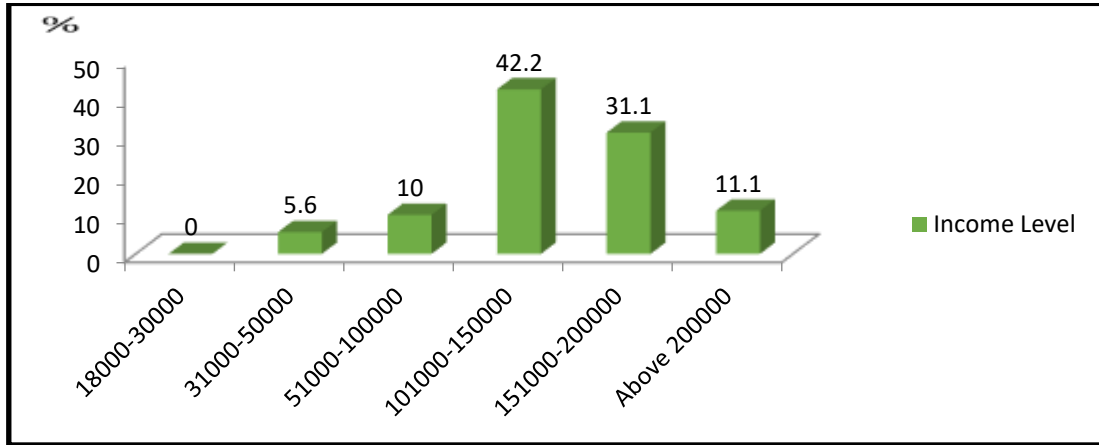


Figure 3: Income Level of Respondents

Source: Authors' Field survey, 2018

Table 1 Factors Influencing Willingness to Pay (WTP) Residential Property Tax in Ikeja Metropolis.

Descriptive analysis of factors affecting willingness to pay property tax in Ikeja is presented in table 1 below. The table showed the result of descriptive analysis of response using mean and relative important index (RII). The mean and RII were measured under five point likert scale (strongly agree-5, agree-4, indifferent-3, disagree-2 and strongly disagree-1). The result of reliability test conducted through cronbach's alpha test showed that there is high level of internal consistent among the variables at 91% (0.91). The result revealed that the factors maintained high relative important index that is more than 60 (.6) average except inadequate community school facility due to the presence of private schools. Only poor public services and road are most responded factors affecting willingness to pay with highest relative important index at 0.964 (96.4%) each. The result of chi-square statistics at 86.21 is statistically significant at p-value of 0.000 less than 0.05 level of precision; this suggests that the opinion on the factors affecting the willingness to pay is significantly related among the respondents. In other word the respondents considered these factors to be major factors affecting the willingness to pay. Only inadequate community school facility had low importance and it considered less important factor affecting the willingness to pay residential property tax. All the factors

were perceived have affected the willingness to pay (WTP) except inadequate community school facility maintains lowest mean and relative importance.

Table 1: Factors Affecting Willingness to Pay (WTP) Property Tax in Ikeja

Factors (cronbach's alpha @.91)	N	Minimum	Maximum	Mean	RII	Chi-sq	p-value
Unfairness of Tax System	90	1	5	4.07	.814	86.21	.000
tax rate is too high	90	1	5	3.49	.698		
Poor Public services	90	1	5	4.82	.964		
High level of corruption	90	1	5	4.42	.884		
lack of enforcement	90	1	5	4.07	.814		
lack of awareness of tax knowledge	90	1	5	4.42	.884		
poor public water supply	90	1	5	4.24	.848		
poor drainage condition	90	1	5	3.84	.768		
poor community security	90	1	5	4.29	.858		
inadequate community school facility	90	1	5	2.87	.574		
negative perception of government spending	90	1	5	4.64	.928		
poor road condition	90	1	5	4.82	.964		

Source: Authors' Field survey, 2018.

Table 2 showed the significance of the difference between average mean at 0.6 and mean of each of the factors in table 1. This result showed how widely significant are these factors to have affected the willingness to pay residential property tax. The study revealed all the factors provided for significant mean difference except tax rate and drainage condition. This suggests that the identified factors largely affect the willingness to pay residential property tax

Table 2: T-test of Factors influencing residential property owners' WTP

Factors	T	Df	Sig. (2-tailed)	Mean Difference	Status
Unfairness of Tax System	2.602	89	.011	.467	Affect WTP
tax rate is too high	-.541	89	.590	-.111	May not likely affect WTP
Poor Public services	13.988	89	.000	1.222	Affect WTP
High level of corruption	5.516	89	.000	.822	Affect WTP

lack of enforcement	2.602	89	.011	.467	Affect WTP
lack of awareness of tax knowledge	5.516	89	.000	.822	Affect WTP
poor public water supply	3.883	89	.000	.644	Affect WTP
poor drainage condition	1.272	89	.207	.244	May not likely affect WTP
poor community security	4.250	89	.000	.689	Affect WTP
inadequate community school facility	-3.467	89	.001	-.733	Affect WTP
negative perception of government spending	8.656	89	.000	1.044	Affect WTP
poor road condition	13.988	89	.000	1.222	Affect WTP

Source: Authors' Field survey, 2018.

Conclusion

This study identified and examined factors affecting residential property owners' willingness to pay property tax in Ikeja metropolis. The major factors identified and measured were unfairness of tax system, tax is too high, poor public services, high level of corruption, lack of enforcement, lack of awareness of tax knowledge, negative perception of government spending, poor road condition, poor community security, poor drainage condition, inadequate community school facility, and poor public water supply. Data obtained from residential property owners/occupants in the study area was used for the work. The study revealed that all the factors identified were significantly influencing respondents' willingness to pay property tax except drainage condition and tax rate. This study informed that taxpayers are willing to pay whenever various conditions of property tax are satisfied such as transparency, equity fairness in the property tax administration.

The implication of the above result for tax administrators and policy makers is that the institution in charge of property administration be strengthened to fight against corruption in the sector, this will build confidence in the minds of property owners, hence improve their willingness to pay property tax. Also government should endeavour embark on the provision of goods and services that will enhance the value of residential property in the study area, this will invariably increase willingness to pay, in return improve the tax base of the study area.

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