

# TAX ASSESSMENT



## Challenges of Tax Assessment and Collection Procedures in Bangladesh

Md. Shafiqul Islam

Associate Professor

Dept. of Accounting & Information Systems

Jatiya Kabi Kazi Nazrul Islam University

E-mail: shafiq@jkkniu.edu.bd

Md. Nazrul Islam

Associate Professor

Department of Accounting and Information Systems

Jatiya Kabi Kazi Nazrul Islam University

E-mail: nazrulais@yahoo.com

Netai Kumar Saha

Assistant Professor

Department of Accounting and Information Systems

Jatiya Kabi Kazi Nazrul Islam University

E-mail: netaish006@gmail.com

### Abstract

Tax assessment and collection procedure is one of the most important aspects of economic development for any rising economy, such as Bangladesh. The fundamental goal of this research is to ascertain the substantial obstacles that Bangladeshi tax assessment and collection methods face. For measuring the key obstacles of tax assessment and collection procedures in Bangladesh, a self-reporting semi-structured questionnaire on a 5-point Likert Scale is issued to the respondents, which included both taxpayers and tax officers. From the taxpayer's point of view, the findings indicate that there are insufficient and unqualified tax officials serving taxpayers, traditional and complex tax rules and procedures, ambiguity in current tax laws and regulations, limited time for paying tax liability, improper tax slaps for calculating tax liability, and overall negative perceptions of taxpayers toward taxation systems. From the perspective of the tax collector, the findings reveal an insufficient number of tax officers serving taxpayers, the prevalence of loopholes in tax legislation that allow tax cheating, and ineffective actions taken by tax authorities to raise public awareness of paying tax duties. The tax administration should make appropriate efforts to increase the number of tax officials, introduce effective training programs to improve the abilities of present tax officials, and reform tax rules and processes in a more user-friendly manner to improve taxpayer comprehension. The tax authority should also allow more time for paying tax liability, restructure tax slaps for tax liability calculations, create public awareness for paying taxes, and finally reform the taxation system and improve capacity of tax administration for changing the overall negative perceptions of taxpayers towards taxation systems and the tax administration.

**Keywords:** Tax assessment, Tax Collection, Taxpayers, Tax Laws, Tax Administration.

## 1. Introduction

Taxes are one of the sources of revenue generation in the national economy. Taxation is described as one of the most important sources of government revenue to meet public needs, particularly in the social, economic, and political realms. Parameswaran (2005) stated that taxation is one of the most effective mechanisms for improving public sector performance by financing social insurance programs and debt repayment. According to Russel (2010), taxation could be a critical component of each low and middle-income country's development. According to Anyanwu (1997), taxation is the compulsory transfer or payment from private individuals or groups to the government. The purpose and importance of taxation are to raise funds with which to promote the general welfare and protection of its citizens and to enable it to finance its multifarious activities and to redistribute wealth and management of the economy (Jhingan 2004, Bhartia, 2009; Ola (2001) cited in Ogbonna and Ebimobowei, 2012). Tax is that enforced proportional contributions from persons and property levied by the state's law-making body for the support of the government and all private needs. There is a strong link between tax revenue collections and economic development in every country, which depends mainly on good tax planning, experienced and up-to-date tax administration, and proper tax collecting systems.

The capacity of economic and administrative teams, the actual gap between the requirements as required by law and ensured by governments due to insufficient human resources in tax administration, institutional weakness, and the inability of governments are all factors influence revenue generation from tax sources. According to Brondolo et al. (2008), tax administration and tax reforms are the two most essential aspects of a country's tax income collection. Political instability, as defined by the government's unstable and changing behaviors, is one of the primary difficulties of collecting tax revenues affecting any country's long-term tax changes as pointed out by Gupta (2007).

Most developing countries confront significant fiscal issues, including the need to spend more, spend better and tax more, tax better. The process of underlying the current tax trends in Bangladesh is important, the components of the tax system having a different impact on economic growth and economic development.

## 2. Review of Literature

Taxes can create distortions in terms of resource allocation, and thus there may be effects on the economic growth (Mandl et al., 2008). In any country, taxation plays an important role. Afonso and Furceri (2008) discuss the variables which influence in an undesirable way the economic growth, i.e. indirect taxes, and social contributions.

Nding Micah, Ebere's (2012) research study on the challenges and prospects of Tax System in Nigeria elaborates on the vital challenging factors affecting the tax system in Nigeria. The primary identified factors were non-availability of tax statistics, poor tax administration, the negative attitude of most tax collectors towards taxpayers due to poor remuneration and motivation, the inability of state governments to prioritize tax effort, the diversity of taxes, especially the ripple effects associated with the duplication of taxation, the regulatory challenges like political risk, the ambiguity company law and the protection of intellectual property, corruption along with the complexity of tax laws etc.

Kebede and Tegegn (2016) conducted study on factors affecting presumptive tax collection in Ethiopia. The factors such as tax fairness and equity, organizational strength of the tax assessment authority, the level of awareness of the taxpayers, cultural factors, and the government's arrangement of social services are associated with presumptive tax collection.

Baryen (2009) conducted a comparative analysis of taxation on revenue generation in West Africa economies to look into the difficulties and issues of tax administration, compliance, and collection on revenue generation capabilities of the governments in the developing countries. The study uncovered the significant complications including improper record-keeping, own arrangement of issues from the side of tax collecting authorities and shortage of personnel and logistics including transportation etc. The investigation proposed changes to address difficulties; these include increasing tax identification numbers (TIN), training and hiring qualified tax officials, improving amenities and logistics in tax offices, and educating the general public on tax compliance.

Palil (2010) led an investigation to discover the tax knowledge and tax compliance determinants in self-appraisal in Malaysia. The outcomes recommend that tax knowledge significantly affects tax compliance

even though the degree of tax knowledge fluctuates fundamentally among respondents. The results also show that tax compliance is affected explicitly by the likelihood of being audited, view of government spending, penalties, individual monetary constraints and the impact of referent groups.

Clotfelter (1983) asserted that reducing tax rates is not the direct approach to disheartening tax evasion. Still, there was a meaningful connection between tax rates and tax evasion because of utilizing tax rates as an instrument that can be manipulated specifically for policy goals.

Similarly, Kirchler (2007) stated the significance of tax rate on tax compliance behavior even though the specific effect is yet chaotic and far from being true. Positive associations have been found between tax rates and tax evasion (Allingham and Sandmo 1972, Friedland et al., 1978; Whitte and Woodbury, 1985; Ali, Ceciland Knoblett, 2001; Park and Hyun, 2003, Torgler, 2007). In addition, mixed findings are also located in some studies (Porcano 1988, Pommerehne et al. 1996; Park and Hyun, 2003, Kirchler et al. 2008).

Kirchler et al. (2008), McKerchar and Evans (2009) stated the degree of trust between taxpayers and the administration. The administration has a significant job in determining the effect of tax rates on tax compliance since the impact of tax rates was far from being true (positive, negative or no impact on evasion).

Loo and Ho (2005) conducted study on "Competency of Malaysian Salaried Individuals in Relation to Tax Compliance under Self Assessment by measuring the tax understanding of individuals concerning chargeable income, tax credit income for exemptions, calculation of tax-exempted income, tax reliefs and rebate. The results signify that respondents under study were incompetent for making the self-assessment to submit their tax returns.

Madi et al. (2010) analyzed salaried individuals' existing tax literacy level by taking respondents from the Sabah and Sarawak states of Malaysia. The study's outcome states that individual taxpayers having salaried income in Sarawak are more tax literate compared to Sabah's salaried individuals. The study also found that individual taxpayers in both the states who participated in the study were not fully competent for self-assessment of their salaried income. The very literate category of the respondents in both the states was a very low percentage. Thus, notable efforts must be undertaken

to increase the existing literacy level among the individual taxpayers in Malaysia.

Mustascu Mihai and Danultetiu Dan (2011) analyzed the relationship between tax revenues and the literacy level of taxpayers in 123 countries, considering the panel model and the nonlinear approach from the 1996-2010 periods. The study stated that the tax literacy level of taxpayers varying from individuals' level as well as countries' level. The study found a positive association between low literacy and reduction of tax revenues.

Gurama and Mansor (2015) conducted a study to analyze Nigeria's tax administration problems and prospects. The significant issues identified in this study are unskilled tax officials and insufficient facilities, improper record-keeping, and an unsupportive environment. The study proposed providing sufficient training arrangements for the tax personnel and improved working environments, restructuring the salary scales, and employing proficient and capable staff from accounting and tax disciplines to overcome the identified problems.

Sarker (2003) conducted a study to review the incidence of income taxation in the tax system of Bangladesh. The study mainly focused on the determinants of the burden of personal and corporate level income taxes among the taxpayers belonging to different income groups. The identified factors are the excessive burden of taxes, unrestrained tax exemptions and unplanned tax holidays, poor tax base, inequality of taxing between urban and rural sectors, repetitive tax amnesty etc.

Sarkar and Ahmed (2012) found the practical obstacles of income tax administration by collecting responses from TIN holders of Bangladesh. Weak tax administration is identified as one of the budding sentiments of making a deficit national budget of the country because of the failure to establish accountability, transparency and integrity to both the tax officials and taxpayers in Bangladesh. Tax rules should be revised and the current level of tax official's professionalism should be developed for enhancing the tax revenues in a third-world country like Bangladesh.

Phillips and Sandall (2008) stated that the collection of poor tax revenues depends on several factors and argued that the factors affecting poor tax revenue

generation are significantly different in both developing and advanced economies.

Existing literature shows several studies relating to taxation all over the world. But most of the studies encountered poor tax administrations, tax evasion, corruption, and improper tax systems, which are the significant impediments to tax revenue generation in developed and developing nations. However, very few studies have been found in emerging economies like Bangladesh to encounter the significant challenges of tax assessment and collection procedures from both the tax authority's and tax payer's points of view. To fill this gap, this study is conducted by taking perceptions from tax officials and taxpayers to encounter the significant challenges of tax assessment and collection procedures in Bangladesh.

### 2.1 Research question

This study has been conducted to answer the following research questions:

- What are the major challenges faced by the taxpayers in paying taxes?
- What are the major challenges faced by the tax administration in collecting tax revenues?

### 2.2 Test of Hypotheses:

The following hypotheses have been developed for measuring tax assessment and collection procedures in Bangladesh.

### 2.3 Hypotheses developed for measuring the challenges of tax assessment procedures from taxpayer's point of view

Hypothesis-1 : No. of tax officials are not inadequate for serving the taxpayers.

Hypothesis-2 : Tax rules and procedures are not traditional and complex for computing tax.

Hypothesis-3 : There is no ambiguity of the current tax laws and regulations.

Hypothesis-4 : The time allowed for paying tax liability is not insufficient

Hypothesis-5 : The current tax rate is not dissatisfactory on taxable income.

Hypothesis-6 : The existing tax slab is not dissatisfactory to the taxpayers.

Hypothesis-7 : Perceptions of the taxpayers are not dissatisfactory toward taxation systems and their administration

### 2.4 Hypotheses developed for measuring the challenges of tax collection procedures from tax collector's point of view

Hypothesis-1 : No. of tax officials are not adequate for serving the taxpayers.

Hypothesis-2 : Tax rules and procedures are not traditional and complex for computing tax.

Hypothesis-3 : There is no ambiguity of the current tax laws and regulations.

Hypothesis-4 : Existing tax laws are not well developed for detecting tax evasion.

Hypothesis-5 : Steps undertaken by tax authority are not enough to create public awareness for paying taxes

## 3. Research Methodology

### 3.1 Sampling Design

The judgmental sampling method has been used for this study to select the required sample and collect data since the respondents are both tax officials and taxpayers from Bangladesh. The study uses a self-reporting semi-structured questionnaire for obtaining the required data from the selected 170 respondents, out of which 150 respondents are taxpayers, and 20 respondents are tax officials.

### 3.2 The Questionnaire

There are four segments in the questionnaire used in this study for collecting the required data from the selected respondents. Segment B is for only the taxpayers, and Segment C is for the tax officials selected in this study. 5 point Likert Scale has been used to take the perceptions from the respondents in both Segment B and Segment C.

**Segment A (Personal Information):** This section collects personal information from the respondents such as name, gender, age, educational level, occupation, marital status, income level, etc.

**Segment B (Challenges Faced by Taxpayers):** This segment has been answered by the taxpayers only. In this section, perceptions from the taxpayers have been taken using various independent variables, namely the adequacy and qualification level of tax officials, level of ambiguity of the current tax laws and regulation, updated level of tax rules and procedures for the computation of taxes, taxation systems and its administration, satisfaction level of taxpayers relating to tax slabs, tax rates and the time allowed for paying the tax liability.

**Segment C (Challenges Faced by Tax officials):** Tax officials have answered this segment only. In this section, perceptions from the tax officials have been taken using various independent variables, namely the adequacy and qualification level of taxpayers, level of ambiguity of the current tax laws and regulation, updated level of tax rules and procedures for generating taxes, the steps undertaken by the tax authority for increasing awareness for payment of tax and trained up the tax officials.

**Segment D (Other):** This segment is open for the respondents to view their observations and suggestions for improving the tax system in Bangladesh.

### 3.3 Research Model

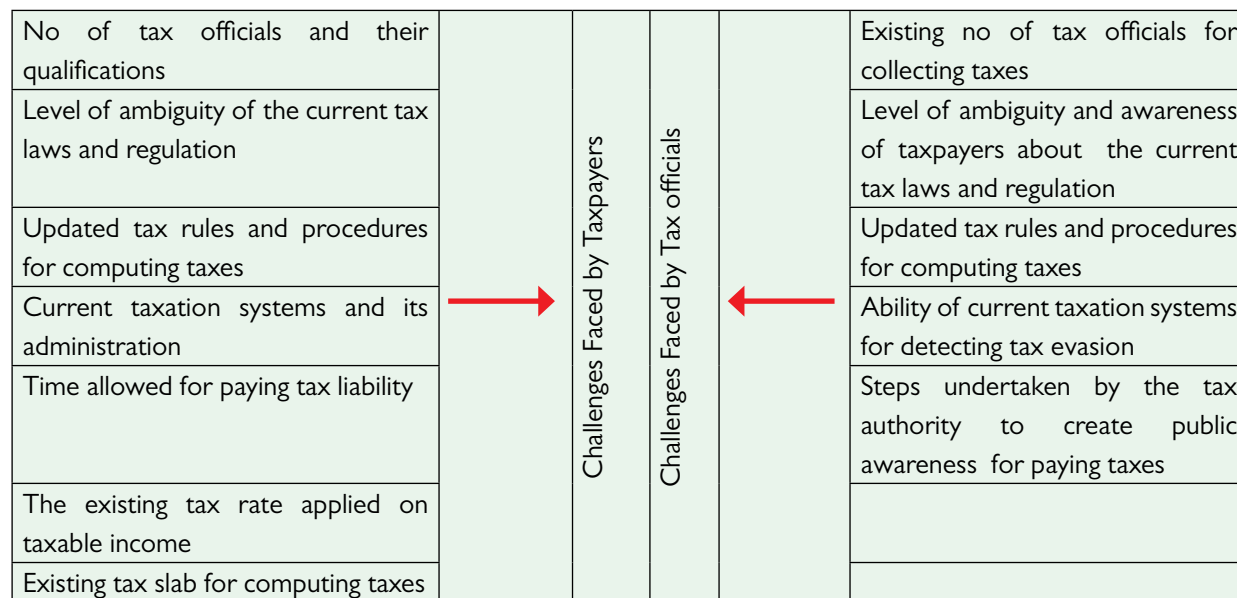


Figure: Model developed by the Researchers

## 4. Analysis and Discussion

### 4.1 Descriptive Statistics

Table showing the descriptive statistics of data analysis for measuring the challenges of tax assessment procedures:

Descriptive Statistics								
		No. of tax official and adequate for serving the tax payers.	Opinion about the current tax laws and regulation	Tax rules and procedures are updated for the consumption	Time allowed for paying tax liability is sufficient	Satisfaction level relating to the existing tax rate applicable on taxable income	Satisfaction level relating to the existing tax slab	Perceptions of tax payers toward taxation systems and its administration
N	Valid	150	150	150	150	150	150	150
	Missing	0	0	0	0	0	0	0
Mean		2.41	2.15	3.01	2.75	2.04	2.29	2.01
Std. Deviation		1.332	.932	.912	1.088	1.042	1.303	1.135
Skewness		.238	.495	-.295	.203	.821	.416	.783
Std. Error of Skewness		.198	.198	.198	.198	.198	.198	.198
Kurtosis		-1.416	-.558	-.219	-.845	-.319	-1.291	-.625
Std. Error of Kurtosis		.394	.394	.394	.394	.394	.394	.394
Minimum		1	1	1	1	1	1	1
Maximum		5	4	5	5	5	5	5

Source: Survey Report

### Interpretation:

From the above table, it is clear that most taxpayers are not satisfied with tax administration and tax return services. In most cases, respondents are highly dissatisfied and make their opinion about the services complex. Respondents evaluate the tax administration as poor. Most of the respondent thinks that existing income tax slab is not appropriate. However, Analysis indicates that the time of submission of income tax return is not adequate because 36% of respondents think it is inadequate. From the above table, we can say that the tax laws and regulations should be simple that everyone can do it. It will result in the volume of tax return submissions by taxpayers and enhance the government's tax revenue. It must be raised compared to previous years. The government should facilitate tax rules and regulations in the interest of the people. The mean value indicates no significant variability among the variables because the mean value of every question is 2.00-3.00, which is also confirmed by the low standard deviation of each variable.

### 4.2 Test of Hypotheses:

Table showing the results of chi-square test statistics for measuring the challenges of tax assessment procedures:

Test Statistics							
	Hypothesis-1	Hypothesis-2	Hypothesis-3	Hypothesis-4	Hypothesis-5	Hypothesis-6	Hypothesis-7
Chi-Square	61.133a	82.867a	34.053b	44.867a	85.467a	59.600a	80.733a
df	4	4	3	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 30.0.							
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 37.5.							

### Interpretation:

Chi-square test statistics are used to test the hypotheses. In every case of the questionnaire, we let the null hypotheses. For all hypotheses, the calculated p-value found from the chi-square test statistics is .00, which is less than 0.005 that is 5%. Thus, all null hypotheses developed in this study are rejected; in other words, alternative hypotheses are accepted. Because the chi-square test results show that the assumption of equal probability of each category of answer for each question is not rejected.

Further from the frequency table of the chi-square test, we found that most of the respondents are highly dissatisfied, dissatisfied, or neutral. As a result, we have to reject the null hypothesis.

The results signify that numbers of tax officials are not adequate and qualified enough to provide services to the taxpayers in Bangladesh. Thus, tax administration should take proper steps to increase the number of tax officials and arrange sufficient training programs to enhance the skills of current tax officials. In addition, as per the respondents' opinions, there is ambiguity in our current tax laws and regulations and tax rules and procedures in the computation of taxes are not updated.

Thus, tax laws and regulations should be revised. Tax rules and procedures should be published more conveniently for the taxpayers to understand these easily.

The tax authority can take some steps for increasing the understanding ability of taxpayers relating to the tax rules and procedures, such as publishing the unique rules and procedures in a bulletin, showing the calculation of taxes with examples by explaining the rules in Televisions and print media, arranging seminars and opening help centre in Thana or Union level for taxpayers.

The results also state that the respondents are not satisfied with the time allowed in paying their tax liability. At present, the National Board of Revenue (NBR) arranges a tax fair every year for seven days which is not

adequate to pay taxes conveniently. Thus, the period should be increased for the taxpayers.

Again, taxpayers are not satisfied with the existing tax slabs and tax rate in Bangladesh. Thus, NBR and Finance Ministry should rethink this matter seriously for making the fiscal policy and Budget in Bangladesh. Government should motivate the public to pay taxes willingly. Otherwise, the tendency of tax evasion and tax avoidance will be increased.

Finally, the perceptions of the respondents towards the existing taxation system and tax administration are not satisfactory. It should be taken seriously for reforming the taxation system, and the capacity of tax administration should be enhanced. Moreover, the attitude of tax officials towards taxpayers should be changed by increasing rewards, remuneration and motivation.

### 4.3 Descriptive Statistics

Table showing the descriptive statistics of data analysis for measuring the challenges of tax collection procedures:

Table: Descriptive Statistics									
	Z	Minimum	Maximum	Mean	Std. Deviation	Skewness	Std. Error of	Kurtosis	Std. Error of Kurtosis
Existing no of tax officials for collecting taxes	20	1	4	2.55	1.276	-.039	.512	-1.741	.992
Level of ambiguity and awareness of taxpayers about the current tax laws and regulation	20	3	5	4.20	.894	-.432	.512	-1.672	.992
Updated tax rules and procedures for computing taxes	20	2	5	3.70	1.302	-.172	.512	-1.812	.992
Ability of current taxation systems for detecting tax evasion	20	2	5	3.55	.826	.447	.512	-.399	.992
Steps undertaken by tax authority to create public awareness for paying taxes	20	1	4	3.05	.945	-.524	.512	-.793	.992
Valid N (list wise)	20								

Source: Survey Report

### Interpretation:

The above table shows the perceptions of tax officials about the challenges of tax collection procedures in Bangladesh. The tax officials are not satisfied with the existing tax administration system having inadequate tax officials for collecting taxes from the various levels of taxpayers in Bangladesh. In addition, most of the respondents are satisfied and think about the current tax laws and regulations for collecting taxes from taxpayers. Their opinions are also optimistic about the updated rules and procedures for computing taxes. Again, the respondents showed a positive response regarding the existing tax laws for detecting tax evasions in Bangladesh, along with the steps undertaken by the tax authority to create public awareness for paying taxes. However, it is evident most that the mean values of the above questions are seen within 3.00 to 4.00 on a 5.00 point scale. It indicates that the respondents are not dissatisfied with the current tax administration and services for collecting taxes, but there is a scope of improvement in the above areas.

### 4.4 Test of Hypotheses:

Table showing the results of chi-square test statistics for measuring the challenges of tax collection procedures:

Test Statistics					
	Hypothesis-1	Hypothesis-2	Hypothesis-3	Hypothesis-4	Hypothesis-5
Chi-Square	2.000a	2.800b	6.400a	9.200a	5.200a
Df	3	2	3	3	3
Asymp. Sig.	.572	.247	.094	.027	.158
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 5.0.					
b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 6.7.					


### Interpretation:

Chi-square test statistics are used to test the hypotheses. For all hypotheses except Hypothesis-4, the calculated p-value found from the chi-square test statistics is more than 0.005, which is 5%. Thus, all null hypotheses except Hypothesis-4 are accepted, and alternative hypotheses are rejected. However, in the case of Hypothesis-4, it is evident that the calculated p-value found from the chi-square test statistics is more than 0.027, which is 2.7% which is less than the acceptance criteria of 5%. Thus, the null hypothesis is rejected, and the alternative hypothesis is accepted.

In the case of Hypothesis-1, the null hypothesis is accepted: the numbers of tax officials are not inadequate for serving the taxpayers in Bangladesh. Thus, more tax officials should be appointed for providing better services to the taxpayers. Hypothesis-2 also states that the null hypothesis is accepted, and the alternative hypothesis is rejected. It signifies that the current tax rules and procedures are not traditional and complex for computing taxes in Bangladesh. The tax officials related to the tax collection process show their satisfaction about it.

Similarly, in Hypothesis -3, tax officials showed their positive attitude relating to the tax rules from its update and understanding. It states that there is no ambiguity in current tax laws in Bangladesh and the taxpayers are well aware of it. Interestingly, in Hypothesis-4, the result is the opposite compared with the other hypotheses developed in this study to measure the challenges of tax collection procedures in Bangladesh. The null hypothesis is rejected, and the alternative hypothesis is accepted. The result signifies a broader scope of tax evasion from the side of taxpayers in Bangladesh. By taking the loopholes of existing tax laws, many taxpayers are not paying the actual taxes figure. It is a severe issue of consideration for tax administration and government. Thus, the existing loopholes of tax laws should be addressed, revised and updated so that taxpayers cannot exercise any illegal benefit from tax laws. Finally, in the case of Hypothesis-5, the null hypothesis is also accepted and states that the steps undertaken by the tax authority are not enough to create public awareness for paying taxes. Thus, more innovative steps should be taken to create the awareness of taxpayers so that they feel encouraged to pay taxes and understand the importance of paying taxes for the greater interest of the national economy.

## 5. Conclusion

This study is conducted by taking perceptions from assessing authorities and citizens to overcome the considerable challenges of tax assessment and collection methods in Bangladesh. Hence, the findings are insufficient and inadequate numbers of tax authorities for serving citizens, conventional and complex charge rules and strategies. The complexity of current assessment laws and directions, restricted time for paying tax liability, inappropriate tax slaps for calculating tax liability are also challenges in tax system in Bangladesh. It indicates generally negative discernment of citizens towards tax assessment frameworks and tax administration. However, the results also mean that tax collectors are satisfied with the existing tax rules and strategies and think there is no equivocality in understanding tax laws and directions. At last, more effective steps should be taken to make the citizens aware so that they feel empowered to pay taxes and understand that the significance of paying taxes is noteworthy and inevitable for the national economy. 



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