

**UNIVERSITY OF EDUCATION, WINNEBA**

**EXPLORING THE INFLUENCE OF PERSONALITY TRAITS AND TAX  
MORALE ON TAX EVASION INTENTIONS**

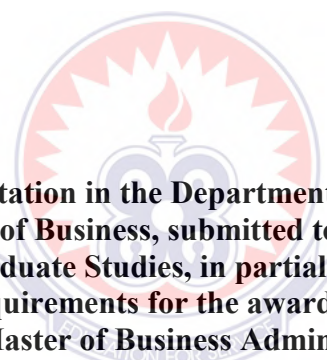


**2023**

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MORALE ON TAX EVASION INTENTIONS**

**ALBERT KUNLE JOHNSON  
(220018128)**

The logo of the University of Education, Winneba, is a circular emblem. It features a central figure of a person with arms raised, set against a background of a sunburst or starburst pattern. The emblem is surrounded by a circular border containing text, which is partially obscured by the dissertation title text.

**A Dissertation in the Department of Accounting,  
School of Business, submitted to the School of  
Graduate Studies, in partial fulfillment  
of the requirements for the award of the degree of  
Master of Business Administration  
(Accounting)  
in the University of Education, Winneba**

**NOVEMBER, 2023**

## DECLARATION

### Student's Declaration

I, Albert Kunle Johnson, hereby declare that this dissertation, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own work, and that it has not been submitted for another degree elsewhere.

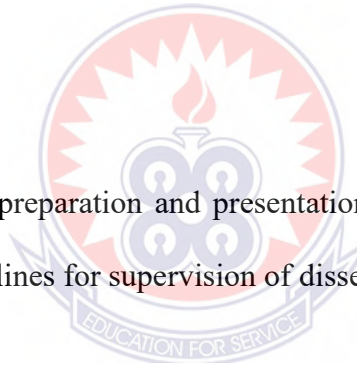
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### Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were done in accordance with the guidelines for supervision of dissertation laid down by the University of Education, Winneba.



SUPERVISOR'S NAME: MR. SULEMANA IDDRISU.

SIGNATURE: .....

DATE: .....

## **DEDICATION**

To my Parents, Mr. Theophilus Kweku Johnson and Mrs. Nikky Johnson and my sisters  
Thelma Johnson, Fanny Johnson and Juanita Johnson.



## ACKNOWLEDGEMENT

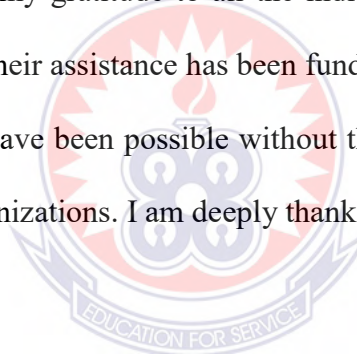
I would like to express my sincere gratitude and appreciation to all those who have contributed to the completion of this research endeavour. Their support, guidance, and encouragement have been invaluable throughout this journey.

First and foremost, I extend my deepest thanks to Mr. Sulemana Iddrisu for his mentorship, insightful feedback, and unwavering support, which played a pivotal role in shaping this research.

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Lastly, I want to express my gratitude to all the individuals who, directly or indirectly, contributed to this work; their assistance has been fundamental to its completion.

This research would not have been possible without the collective efforts and support of these individuals and organizations. I am deeply thankful for their contributions.



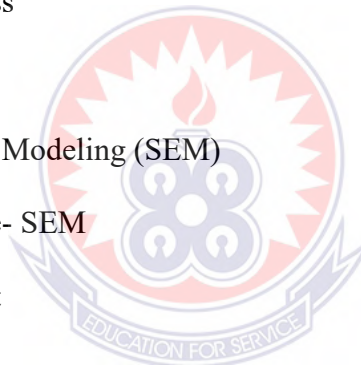
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## ABSTRACT

Tax compliance is a critical aspect of revenue generation for governments worldwide, yet achieving high levels of compliance remains a challenge. This study investigates the influence of personality traits on tax morale and its subsequent impact on tax evasion intention. Analyzing data from 407 students using SPSS and SmartPLS 3, the study explores specific personality traits' relationships with tax morale and tax evasion intention. Results indicate that agreeableness and conscientiousness positively correlate with tax morale, suggesting that individuals high in these traits are more likely to fulfill their tax obligations. Furthermore, a negative relationship between tax morale and tax evasion intention is observed, implying that individuals with stronger tax morale exhibit lower intentions to engage in tax evasion. These findings contribute valuable insights to understanding tax compliance behavior and offer practical implications for policymakers aiming to enhance tax morale and mitigate tax evasion. By addressing the psychological factors underlying tax compliance, policymakers can develop targeted strategies to foster sustainable revenue mobilization and economic growth.



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Tax compliance has been extensively researched and yet, the question of why people pay taxes remains only partially answered. Tax non-compliance continues to represent a core issue for many governments around the world (Horodnic, 2018). For decades, countries have not been able to meet their annual tax revenue targets resulting in consistent total revenue shortfalls. The absolute value of non-received tax revenue from tax payers contributes to this steady deficit in tax revenue (Owusu et al., 2022; Choo et al., 2016). One of the contributory factors to this challenge is the inefficient mobilization and evasion of direct taxes (income and corporate taxes) by individuals and corporations in countries. Described by Wahyuni et al. (2019) as the deliberate disobedience of not disclosing one's full income when paying taxes in order to reduce tax liability, tax evasion has become critical to the growth of economies because it reduces the tax revenue of countries and doubles as a hindrance to socio-economic development. One major obstacle highlighted in prior research regarding the poor performance in domestic tax revenue generation by developing countries is the reluctance of both individuals and corporations to willingly meet their tax responsibilities to the government. On an individual level, various factors have consistently been demonstrated through empirical research to impact the tax compliance conduct of citizens (Alleyne & Harris, 2017; Owusu et al., 2019, 2020). To curb this menace, governments across the world have employed the use of law enforcement strategies such as penalties, fines, audits and imprisonment to punish tax offenders to serve as a deterrent (Alleyne & Harris, 2017). Notwithstanding the viable efforts of tax authorities and governments to control the spread of tax evasion, the

adoption of deterrent measures unfortunately did not fully accomplish the purpose of its establishment, which is to convince every tax paying citizen to fulfill all their tax obligations (Sebele-Mpofu 2021; Ibrahim et al., 2015). To finance infrastructure investment and sustain economic development, developing countries have sought external support from development partners and institutions such as the International Monetary Fund (IMF) and World Bank to supplement tax revenues (Owusu et al., 2019).

Though these donors support developing countries financially, there have been unfair conditionalities that have accompanied the supposed financial aids. These institutions impose two types of policy conditions to the lending countries- quantitative conditions and structural conditions (Jung et al., 2023; Kovach & Lansman, 2006). Among these conditions are the reduction in fiscal space for health services investment (Stubbs et al., 2017), policy reforms of privatization (Chletsos & Sintos, 2023; Detraz & Peksen, 2016), restriction of investment into much-needed education infrastructure due to excessively tight macroeconomic targets (Ohemeng, & Zaato, 2021; Kovach & Lansman, 2006), and so on. These issues coupled with the upsurge of interest rates on advances emphasize the need to reduce reliance on foreign aid and maximize mobilization of domestic taxes in developing countries in order to provide public goods or services that support and maintain the economic machine (Haini, & Wei Loon, 2022; Yew et al., 2014).

Since independence, Ghana has sought financial assistance from external sources in her bid to maximize revenue mobilization in the country. Over the years, taxes continue to remain the bulk of the nation's total revenue, representing approximately not less than 13% of Ghana's GDP since 2008 (Aykut et al., 2017). Notwithstanding this feat, the country even at its peak in 2014, with a tax to GDP ratio of 15.8% still fell below the

level of her regional comparators (Aykut et al., 2017). Further statistics suggest that due to tax evasion, the Ghana Revenue Authority (GRA) in three consecutive years have not met the annual tax targets, resulting in a cumulative shortfall of GHC 4.9million in the country's tax revenue, Business and Financial Times (B&FT, 2019). (Ntiamoah et al., 2023; Ibrahim et al., 2015), corroborate this fact by stating, "there is anecdotal evidence that tax evasion continues to be a problem in Ghana as only 1.5million people out of Ghana's 24 million pay taxes." Out of this total population, it is also realized that the 86% of Ghanaians (Ghana Statistical Service, 2012) working in the informal sector, make tax mobilization a challenge as majority of tax payers in that sector are not institutionalized and registered under the relevant bodies. (Ntiamoah et al., 2023; Amponsah et al., 2018). Additional insights into the tax evasion nature of the informal sector have brought to the fore the importance of an individual's decision to engage in such illegal tax acts. The factors that influence an individual to engage in tax evasion are multi-faceted, however, recent tax studies have identified a driving force, tax morale, which is responsible for the intrinsic motivation of individuals to pay their taxes (Orumwense & Aiwoho, 2021; Torgler, 2013b).

## **1.2 Statement of the Problem**

Emerging studies have researched extensively on the determinants of tax morale and have identified numerous variables influencing the motivation of individuals to comply with tax obligations (Torgler, 2003a; Owusu et al., 2022). These studies have shown that age, gender, level of education, level of income and marital status are all determinants of tax morale (Torgler, 2003b; Orumwense et al., 2021).). These factors that influence one's decision to pay taxes extend to other areas such as trust in government, pride in one's country, religiosity, perosnality traits, tax rates, deterrence strategies among other limited or widely researched determinants (Torgler, 2003b;



Dell'Anno, 2009; Lago-peñas & Lago-peñas, 2010). Not disputing the role of these determinants and deterrence strategies on tax compliance, Lago-peñas and Lago-peñas (2010) have argued that compliance rates exceed prevailing levels of enforcement, an indication that there is more to compliance than 'punishment'. Additionally, as physical deterrent measures have not yielded much results over the years and tax morale is believed to be a determinant of the psychological costs of tax evasion (Carlos & Francesc, 2012), it is imperative that psychological strategies be developed in order to curb the tax evasion threat. Meda and Rahmiati (2020) explored the relationship between tax morale and the adherence of individual taxpayers to tax regulations. While global research on tax compliance has predominantly focused on economic factors, the connection between non-economic factors, specifically tax morale, has been rarely examined. This study aims to address this gap by emphasizing the significance of tax morale in comprehending the dynamics of tax compliance within society. By delving into the determinants of tax morale, the research seeks to contribute to the resolution of issues such as tax evasion, tax avoidance, and low levels of tax compliance, ultimately promoting robust adherence to tax regulations in the community. To best of my knowledge this research work has not been elsewhere, It is an attempt to bringing in sociology and psychology into tax compliance issues. This study intends to rectify the gap in knowledge and to further contribute to the frontier of knowledge.

Unfortunately, among all the determinants that are being discussed in tax morale literature, psychological traits seem to be the most limited even though they contribute to an individual's rationality in decision-making (Adzadu, 2017). Various tax researchers have over time attempted to measure tax morale using psychological traits and variables like taxpayer conformity, egoism etc. These variables employed were loosely termed as personality traits, limiting research on the Big Five Personality Traits

theory as predictor variables. The Big Five however, also known as the Five Factor Model is widely adopted by researchers as the standard personality traits taxonomy and is used extensively in literature to measure variables such as ethical behavior, leadership, job performance, and social deviance (Shahrazad et al., 2017; Moran & Aharon, 2009; Kalshoven et al., 2011).

This study thus identifies a gap and addresses the foregoing concern by investigating how Openness to experience, Conscientiousness, Extraversion, Agreeableness and Neuroticism influence the tax morale and tax evasion intention of individuals in Ghana. An insight into an individual's psychology and its relation to taxes despite extant discoveries of the sociodemographic and contextual factors of tax morale may be the hope of efficient tax mobilization. The outcome of this research would enable the drafting and implementation of psychologically guided strategies to convince citizens to pay taxes and eliminate tax evasion gradually (Okafor, 2023).

### **1.3 Research Objectives**

This study broadly investigates personality traits, tax morale and tax evasion intentions of University of Education, Winneba Business School students. Specifically, the objectives are to;

1. investigate the effect of personality trait of tax evasion and intension.
2. examine the mediating effects of tax morale in the relationship between personality trait and tax evasion intention.

### **1.4 Research Hypotheses**

In order to achieve the above stated objectives, this research addresses the hypothesis below:

H1: An individual's level of openness to experience is positively related to tax evasion intensions.

H2: An individual's tax morale is negatively related to intention to engage in tax evasion intention

H2: An individual's level of openness to experience is positively related to tax morale.

H3: Highly extraverted individuals have a lower motivation to pay taxes.

H4: Higher levels of agreeableness have a positive relationship with tax morale.

H5: Higher conscientiousness will be associated with high levels of tax morale.

H6: High levels of neuroticism is positively related to tax morale

### **1.5 Significance of the Study**

The aim of this study is to determine the effect of personality traits on the tax morale of future tax payers and also to examine how that influences their intention to evade taxes. Findings of this research provide significance to academia and practice. In practice, this research adds on to the variety of measures which are being employed by government and tax authorities to boost the morale of taxpayers as well as potential tax payers in fulfilling their legal obligations to the country. Its findings also serve as a point of reference to emphasize the need to develop strategies tailored at motivating citizens intrinsically to pay taxes rather than using deterrent measures.

In academic circles, this study's findings add to the knowledge already compounded on the determinants of tax morale and their relationship with the latter. The study also accurately provides evidence on the effect and relationship of personality traits and tax morale. This finally serves as solid empirical reference for future research as this study employed the use of Partial Least Squares- Structural Equation Modelling (PLS-SEM) and Statistical Package for the Social Sciences (SPSS) for its structural model and descriptive analysis.

## **1.6 Limitation**

Notwithstanding the valuable contribution of this study, the findings are limited with regards to the population adopted. The respondents employed for this study were students from one public university with no diversity and varied inputs from other private and public institutions. This could affect the extent of generalization of results.

## **1.6 Organization of the Study**

This section gives a brief overview of the research work and discusses concisely the structure of the study. Chapter one establishes the introduction of this research paper. It provides information on the background of tax morale, personality traits and tax evasion intention and further identifies the gap in tax morale literature. The chapter also outlines the essence and contribution of this paper to society. The objective, questions and overview of this study are all stated in this section. Chapter two provides a review of extant literature on the current study. The review considers various articles and other works which were relevant to the area of study. This chapter facilitated the identification of the literature gap and the formulation of hypotheses to help achieve the objective of the study. Chapter Three is labelled Methodology. It contains the approach of the study, its design, population and sample size. Data collection instruments and analysis techniques employed in the study are discussed in the section. Chapter four discusses the results of the data collected and tests the hypotheses of the study. Chapter five being the last chapter, summarizes the entire study and gives the conclusion and recommendation to the study.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter gives an insight into the scope of tax morale, tax evasion and personality traits. It comprises four major subsections that expatiate different variables of this research. The sections generally give an overview of taxes, tax morale, personality traits and tax evasion. It further reviews literature that have found a relationship with the study variables. The conclusive section of this chapter, presents the conceptual framework and hypotheses of the study.

#### 2.2 Theoretical Review

This section provides an overview of the theoretical review relevant to the study of tax compliance and evasion intentions. Theoretical perspectives such as the Theory of Planned Behavior (TPB), Social Identity Theory (SIT), and Tax Morale Theory are discussed to understand the psychological mechanisms underlying individuals' decisions regarding tax evasion.

##### 2.2.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), proposed by Ajzen in 1991, offers a comprehensive framework for understanding human behavior, particularly in the context of decision-making processes. According to TPB, individual behavior is determined by behavioral intentions, which are influenced by three key factors: attitudes toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of tax compliance and evasion intentions, TPB provides a relevant framework for understanding the psychological mechanisms underlying individuals' decisions regarding tax evasion.

Attitudes toward tax compliance play a crucial role in shaping individuals' intentions to comply with tax obligations. Individuals' attitudes are formed based on their beliefs about the consequences of compliance, including the perceived benefits of adhering to tax laws and the potential negative consequences of tax evasion (Ajzen, 1991). For example, individuals who perceive tax compliance as contributing to the common good and view tax evasion as ethically unacceptable are more likely to intend to comply with tax obligations.

Subjective norms, another key component of TPB, refer to individuals' perceptions of social pressure or expectations regarding tax compliance behavior. These norms are influenced by factors such as social norms within one's social network, cultural norms, and perceptions of what significant others expect regarding tax compliance (Ajzen, 1991). Individuals who perceive strong social norms favoring tax compliance are more likely to intend to comply with tax obligations to avoid social disapproval and conform to societal expectations.

Perceived behavioral control encompasses individuals' perceptions of the ease or difficulty of performing the behavior in question, taking into account internal and external factors that may facilitate or hinder behavior (Ajzen, 1991). In the context of tax evasion, perceived behavioral control may include factors such as individuals' perceived ability to evade taxes successfully, knowledge of tax laws, perceptions of enforcement effectiveness, and perceived likelihood of detection. Individuals who perceive high levels of control over tax evasion behavior and low risk of detection may be more inclined to intend to engage in tax evasion.

Integrating the Theory of Planned Behavior (TPB) into the study provides a theoretical framework for examining the influence of attitudes toward tax compliance, subjective norms, and perceived behavioral control on individuals' intentions to engage in tax

evasion. By applying TPB to the study context, researchers can investigate how these psychological factors interact to shape individuals' tax evasion intentions, providing valuable insights into the underlying mechanisms driving tax compliance behavior (Ajzen, 1991).

### **2.2.2 Social Identity Theory (SIT)**

Social Identity Theory (SIT), introduced by Tajfel and Turner in the 1970s, provides a theoretical framework for understanding how individuals' self-concepts and behaviors are influenced by their identification with social groups. SIT posits that individuals categorize themselves and others into social groups, leading to ingroup favoritism and outgroup discrimination (Tajfel & Turner, 1979). In the context of tax compliance and evasion intentions, SIT offers valuable insights into how individuals' social identities and group memberships influence their attitudes and behavior towards taxation. Individuals derive a sense of social identity from their membership in various social groups, such as nationality, profession, or socioeconomic status (Tajfel, 1981). According to SIT, identification with these groups' shapes individuals' attitudes and behaviors, including their tax compliance behavior. For example, individuals who strongly identify with their national identity may perceive tax compliance as a civic duty and a way to contribute to the welfare of their country, leading to higher levels of tax compliance (Tajfel, 1981). Social comparison processes, another key aspect of SIT, play a crucial role in shaping individuals' behavior within social contexts. Individuals may engage in social comparison with members of their social groups, particularly regarding tax compliance behavior (Tajfel & Turner, 1979). Perceptions of ingroup members' tax compliance behavior may influence individuals' own tax-related attitudes and behavior. If individuals perceive that member of their social group engage in tax



evasion, they may be more inclined to justify or engage in similar behavior to maintain ingroup cohesion or achieve financial advantage.

Moreover, SIT suggests that ingroup norms and values influence individuals' adherence to group norms. In the context of tax compliance, ingroup norms regarding tax compliance and evasion may influence individuals' tax morale and intentions (Tajfel, 1981). Individuals who strongly identify with social groups that endorse tax compliance norms are more likely to internalize these norms and exhibit higher levels of tax compliance behavior.

### **2.2.3 Tax Morale Theory**

Tax Morale Theory, also known as the "civic duty" or "social contract" theory, is a prominent theoretical framework used to understand individuals' attitudes and behaviors toward tax compliance. This theory posits that tax compliance is influenced by individuals' intrinsic motivation to contribute to the common good and uphold their civic duty to support public services and institutions through taxation (Orumwense & Aiwoho, 2021). According to Tax Morale Theory, several factors contribute to the formation of tax morale, which, in turn, influences individuals' willingness to comply with tax obligations. These factors include perceptions of tax fairness, trust in government institutions, and the perceived effectiveness of tax enforcement measures (Orumwense & Aiwoho, 2021).

In this study, Tax Morale Theory provides a lens through which to examine the influence of psychological factors, including personality traits, on individuals' tax morale and evasion intentions. According to Tax Morale Theory, individuals with higher levels of trust in government institutions, perceptions of tax fairness, and a strong sense of civic duty are more likely to have higher tax morale and, consequently, exhibit greater compliance with tax obligations.



For instance, individuals who perceive the tax system as fair and equitable are more likely to have higher tax morale and feel a sense of obligation to fulfill their tax responsibilities (Orumwense & Aiwoho, 2021). Conversely, individuals who perceive the tax system as unjust or inefficient may experience lower tax morale, leading to decreased compliance and potentially greater intentions to engage in tax evasion.

Moreover, Tax Morale Theory suggests that trust in government institutions plays a crucial role in shaping tax morale and compliance behavior. Individuals who trust that tax revenues will be used efficiently and equitably for the benefit of society are more likely to have higher tax morale and comply with tax obligations (Orumwense & Aiwoho, 2021). Conversely, a lack of trust in government institutions may erode tax morale and contribute to tax evasion behavior.

Furthermore, Tax Morale Theory emphasizes the importance of a sense of civic duty in influencing individuals' tax compliance behavior. Individuals who feel a strong sense of responsibility to contribute to the public good through taxation are more likely to have higher tax morale and comply with tax obligations voluntarily (Orumwense & Aiwoho, 2021). This sense of civic duty may be influenced by individual-level factors, including personality traits such as conscientiousness and agreeableness.

Tax Morale Theory provides a theoretical framework for understanding the psychological factors that influence individuals' tax compliance behavior and intentions. By applying Tax Morale Theory to the study context, researchers can examine how personality traits and other psychological factors shape individuals' tax morale and evasion intentions, contributing to a deeper understanding of tax compliance behavior.

### **2.3 Taxes**

Agrawal and Fox (2021) described taxes to be “the prices for the goods and services provided by the government. Further insights by Gielen and van der Krabben, (2019) define tax to be an obligatory fee or payment that is introduced into a country to finance public goods such as schools, public roads and other social amenities.” Owusu, Bart-Plange, Koomson and Arthur (2022) theorizes again, that these taxes have to be mandatory because it is uncertain that individuals earning an income would voluntarily contribute a part of their income to the public coffers. Though the provision of goods and services by the government is apparent in countries, Savulescu, (2020) argues that, when it comes to paying taxes, the provision of public goods is not the issue, rather, it is a question of whether the value of the goods and services provided by the government correspond to the compulsory taxes that are being paid for them by the citizens. This comparison done by citizens then shifts the focus of tax compliance from a task of fulfilling one’s legal duties to one bound by the ‘just-price’ theory, morality, justification of tax evasion behavior (Savulescu, 2020) and tax morale.

### **2.4 Tax morale**

The concept of tax morale was developed to investigate the reasons why individuals pay taxes aside the influence of external factors such as deterrence policies described in the research of

Nyamapfeni, (2021). The issue of why people pay taxes has risen over the years (Seelkopf et al. 2021) and keeps evolving in literature basically because globally, there is a need to explore the facets of taxes and develop strategies that would facilitate effective tax mobilization. In light of this, tax researchers have continued to explore factors that influence individuals to pay their taxes. Among these factors is an inherent determinant, tax morale, which is explained by Seelkopf et al. (2021) as an “intrinsic

motivation to pay taxes”. This intrinsic motivation influences certain individuals to pay their taxes as a moral obligation and not necessarily out of fear of sanctions (Seelkopf et al. 2021). Similarly, Mat Jusoh et al. (2021), defined it as “the individual intrinsic motivation and attitude of an individual to comply with fiscal obligations and pay taxes. Tia and Indah, (2023) add on to the array of definitions averring that, tax morale “is the motivation of a country’s citizens to paying taxes, in addition to legal obligations.”

The definition of tax morale being an intrinsic motivation to pay taxes is widely accepted by most researchers and is commonly used to define the variable, tax morale. Seelkopf et al. (2021) further suggests that this intrinsic drive, tax morale has to do with an individual’s attitude and not necessarily his behaviour. Having established the individualistic nature of tax morale, Barone and Owusu, Bart-Plange, Koomson and Arthur (2022) in their paper, add on their views stating that, numerous studies that have been conducted, show that indeed tax cheating is attributable to a significant degree the tax morale of taxpayers. As shown in past and recent research, tax morale proves to be one of the many influencers in tax anomalies like evasion and non-compliance beckoning a call to build on already existing research to explore the factors that drive tax morale.

#### **2.4.1 Measurement of tax morale**

The unraveling of knowledge on tax morale has facilitated theoretical and empirical researches from various entities; institutions and individuals alike. The scope of research has not only concentrated on specific countries as seen in (Vincent, 2021; Ziolo et al. 2019) but have also conducted studies which focus on comparing a number of countries. The World Value Survey (WVS) and the European Value Survey (EVS) are the commonly used indicators for the measurement of tax morale. The two surveys make use of the common question, “please indicate for the following statement whether

you think it can always be justified, never justified, or something in between: cheating on tax if you have the chance.” This question helps determine the dependent variable which is tax morale. Usually, the ten-point scale is reduced by researchers to a four scale to make coding simpler (Davidescu et al. 2022; Orumwense & Aiwoho, 2021; Bruns et al. 2023).

#### **2.4.2 Determinants of tax morale**

Until the 1990’s tax morale was not a topic discussed by researchers (Orumwense & Aiwoho, 2021). Even so, when attention was drawn to it in tax compliance literature, it was treated as an “exogenous residual” (Orumwense & Aiwoho, 2021). The determinants of tax morale are varied and can be classified based on the variables’ functions and characteristics. Included in this classification are contextual variables and control variables also known as socio-demographic variables like age, gender, family, education, marital status and income (Orumwense & Aiwoho, 2021). A few of the variables are discussed in this section to give a wider understanding of tax morale but most relevant in the discussion is personality trait since it is a key variable in this study. Age as a variable shows results indicating that older individuals between the ages of 30 and 64 have higher tax morale than younger ones with ages between 16 and 29 (Yong et al. 2019; Orumwense & Aiwoho, 2021). Reasons for such differences as opined Yong et al. (2019, December) is that older people have been in society for long hence have higher social stakes. In addition, they suggest that older people are not as risk oriented as the average young person thus are more likely to be willing to pay taxes. Some researches after integrating gender as a control variable in tax morale studies came to a conclusion that females have a higher tax morale than males (Tia, & Indah, 2023), Seelkopf et al. (2021) postulates that reasons for such results are noted to be most probably the difference in the value systems carved by both genders. In contrast

with Seelkopf et al's view, Owusu, Bart-Plange, Koomson & Arthur (2022) found gender to be statistically insignificant to tax morale. Due to the disparities in various researches, (Taing, & Chang, 2022) called for further researches to clarify the influence of gender on tax morale of persons so that there can be a conclusive stance on its effect. Trust in government, a contextual variable discusses the need for citizens in a particular country to be satisfied with the work of the government with respect to the fair and positive running of affairs and timely provision of social amenities and infrastructure in the country. This variable showed a significant positive effect on tax morale (Orumwense & Aiwoho, 2021) thus, it is believed that perceived unfairness in the country by citizens influence their motivation to pay taxes- tax morale. When perceived unfairness is on the rise among citizens, tax morale is low. When trust is present and citizens are satisfied with government work, tax morale rises and there is an incentive to pay taxes. Another contextual variable adopted while conducting tax morale studies is pride in one's country. It is used by researchers to determine the internally-driven motivation of an individual to pay taxes in his or her country. Pride is believed to produce a sense of group belongingness and identification (Orumwense & Aiwoho, 2021) hence, it is posited as the link that enables one to support and be patriotic to one's country. Findings from Seelkopf et al. (2021) indicates that, national pride has a positive and direct relationship with tax morale in that, the greater a citizen's pride towards his country, the higher the motivation to pay taxes.

Also common in literature is the use of religiosity as a control variable in the investigation of the nature of tax morale. Religiosity as generally viewed, is grounded on the belief of an individual in a greater deity, enabling the moral values of that individual to align with that of the deity. Religion thus, includes the belief in the right behaviour (Orumwense & Aiwoho, 2021) which can be traced to morality.

This variable is primarily measured using the frequency of an individual's church attendance and is conclusively seen to have a positive relationship with tax morale (Yong et al. 2019; Orumwense & Aiwoho, 2021).

## **2.5 Personality traits as a determinant**

In Elffers (2000), the researcher expresses an opinion that the distinct nature of individuals makes it possible for each individual to have varied degrees to which each feels the willingness not to pay taxes. He further argues that this difference is as a result of a couple of attitudinal and personality traits such as egoism and competitiveness (Owusu et al 2022; Elffers 2000). As noted, understanding personality traits then becomes palpable in ridding tax evasion globally. Tax researchers in the past identified this pressing need and conducted a couple of studies of personality traits on tax attitudes and behaviour. Notwithstanding the energies channeled into past studies, literature expressing this tax related area have focused mainly on variables like narcissism, moral reasoning, risk preference, value orientation, egoism and competitiveness (Owusu et al 2022; Trivedi et al.,2003; Elffers et al., 1987; Olsen et al., 2016), paying less attention to the variables that are commonly known in existent literature as personality traits.

In defining the two-part word, personality trait, (Ntiamoah et al 2023; Taggar & Parkinson (2007), describe personality as a predisposition of an individual to behave or act methodically while a trait is believed to be a distinct feature of an individual reflected through his 'stylistic consistent' behaviour (Cervone & Pervin 2022; Hogan, 1991). Marrying the two definitions, (Bleidorn et al 2021; McCrae et al., 2016), opine personality traits as "the basic tendencies that refer to the abstract underlying potentials of an individual". Roberts (2009), in unison, refer to it as "the relatively enduring patterns of thoughts, feelings, and behaviors that reflect the tendency to respond in certain ways under certain circumstances" (p. 140). (Wagner 2021; Allport and Odbert

1936), believe that personality thus consists of millions of specific habits and basic tendencies which remain stable across one's life time. As the years went by, (Ene et al, 2022; McCrae & Costa 2005), advanced their argument on the longevity and stability on traits, arguing that traits are poor predictors of single behaviour. However, due to their enduring and compounding nature across a lifetime, they can then be labeled, a good predictor of the patterns of one's behaviour (Ene et al., 2022; McCrae & Costa, 2005).

Personality traits around the 1970's was believed to be cognitive fictions- beliefs people held about themselves and others but in reality, have no factual basis. (Ene et al., 2022; McCrae & Costa, 2005) They were being studied since researchers used it to predict vital outcomes long before the Five Factor Model, a widely used personality measurement scale was formulated into existence (Arana Araya, 2022).

Personality is measured using various scales developed by various psychologists and researchers. Initially, there were various traits that were used to describe an individual but it was later realized that these adjectives were overlapping, hence the need to find a way to regroup these similar traits (Allen et al 2022; McCrae & Costa, 2005). Factor analysis was employed and all these traits were summarized into a practicable group of constructs (Allen et al 2022; McCrae & Costa, 2005). Through this, the ego-resilience and ego-control two-dimension concept, Myers-Briggs Type Indicator (MBTI) that measured personality using four scales (extraversion, feeling, judging, and intuition), the California Psychological Inventory, CPI that used 20 scales along with the Five Factor Model (FFM) came into existence (Johnson 2021; John & Srivastava, 2011). John and Srivastava (2018) also argued that, though all these different scales were vital to the field of personality psychology, it however, lacked a central taxonomy (Pekrun, et al 2023). They posited that the birth of a taxonomy, which is a descriptive model



would allow the researchers in the field to have a standard domain for classifying the numerous personality characteristics (Pekrun, et al 2023; John and Srivastava, 2016). They further projected that this taxonomy would lead to a better accumulation and communication of empirical research findings (Luhmann et al 2021; John and Srivastava, 2016). This taxonomy that was generally agreed upon initially by the researchers in the field, is not one that erases the already existing scales rather, it integrates all of them and represents them as one common framework (John and Srivastava, 2016). As John and Srivastava (2016), will put it, “several investigators were involved in the discovery and clarification of the Big Five dimensions. These five dimensions were the constructs that were unanimously agreed upon to be the central taxonomy of the personality trait conversation (Veltman et al 2023). The quest for this current five-factor structure began ended in 1961, where Tupes and Christal analyzed eight different samples in determining the dimensional structure. Through their analysis, “five relatively strong and recurrent factors and nothing more of any consequences” was derived (John and Srivastava, 1999). This five-structure trait has since then been employed a number of times in researches conducted by (Borghans et al, 2018; Green et al.,2015; Caprara et al 2013; Compostela and Compostela, 2012). The factors that were recurring were labelled, extraversion or surgency, agreeableness, conscientiousness, emotional stability versus neuroticism and lastly, intellect or openness. All these factors grouped together eventually became known as the “Big Five”. This title was proposed by Goldberg in his 1981 research. The ‘Big Five’ was not given to insinuate that the recognized five were greater than the other traits, rather it was an emphatic implication of the broad nature of these five factors; summarizing a vast range of separate and specific personality attributes (Khan, 2021; John and Srivastava, 2016).



## 2.6 Tax evasion intention

Tax evasion has been described as an illegal act that violates the law and deviates from social norms that prescribe that citizen should pay taxes (Owusu et al., 2022; Korndörfer et al., 2014). The unfair nature and irony of such an act are the evaders and the compliant (Elffers, 2000). Compliance and obedience in the area of taxes thus, is one area in the economy which needs attention as revenue generation for national development that the sum total of taxes collected from taxpayers is used to provide public goods for the benefit of all citizens; both the evaders and the compliant (van den Boogaard et al., 2021; Elffers, 2000)The reality of it is such that, the sum total of taxes collected from tax payers irrespective of whether some have paid or indeed evaded would be used to provide public goods which is a beneficial entitlement to all citizens; both is a critical function of the tax structure (Wahyuni et al., 2019). It is evident in Ghana that tax requirements are not being adhered to and Wahyuni et al., (2019) proposes that, it is as a result of most taxpayers not having the consciousness of the importance of tax and its fulfilment thereof. Wahyuni et al. (2019), further described this blatant disobedience of not disclosing one's full income when paying taxes as tax evasion. Tax evasion is pervasive and may exist as long as taxes exist (Ongeto, 2021; Torgler, 2003b), hence there is a lingering need to determine the reasons why individuals and corporations indulge in such illegal acts. Extant literature has recorded various reasons highlighting why people evade taxes. Baldry (1986) in Torgler (2003b), argues that the decision to evade or not to evade taxes is influenced by "moral compunctions". Others like (Owusu et al., 2022; Cummings et al. 2009) believe stringent punitive measures which result in bribery and corruption contribute to tax evasion. Another factor can be seen in reciprocity, where citizens are willing to pay taxes or evade them only when they are assured or they perceive that other citizens are

doing likewise (Owusu et al, 2022 Kirchgässner, 2010). All these and other reasons form a continuum of factors influencing an individual's decision to evade taxes. Over the years, the most frequently used methods employed to ascertain the tax evasion behaviour of individuals are self-reports, officers' classification and experimental methods (Daude et al., 2013). The difficulty in gaining information using these methods have consequently led researchers to use intentions to engage in an unethical behaviour as a substitute measure for actual unethical behaviour- tax evasion (Du and Chu 2022; Alleyne and Harris, 2017b). Intentions give an indication of an individual's willingness and determination to behave in a certain manner. This study employed intention as the willingness or agreement of an individual to perform certain tax obligations in the future. It is essential that intentions towards a behavior is studied because the higher the intention, the stronger the likelihood to behave in a particular manner (Shalender and Sharma 2021; Ajzen and Beck, 1991).

## **2.7 Tax morale and Tax evasion**

Tax morale has been included in recent tax evasion literature because it is evident that the tendency for one to evade taxes is not only reliant on deterrent strategies but other internal individual factors. Kirchgässner (2010) explicitly classifies tax morale as a paramount determinant of the willingness to pay taxes. Additionally, Torgler (2003), in his research using data from the Tax Opinion Survey found out that tax morale significantly reduces tax evasion. Elffers (2000) developed a WBAD staircase model to describe the behaviour of tax evasion. This staircase shows that, "not everyone with the inclination to dodge taxes is able to translate his intention into action"(Elffers, 2000) and this inability to translate one's intention into actual tax evasion is what can be termed as tax morale. Tax morale may be hidden as it is intrinsic however it influences tendencies to evade or not evade taxes. Tax morale being an attitude towards tax

evasion enhances the moral costs of behaving illegally therefore reducing the individual's incentive to evade taxes (Schaffner & Torgler, 2007). On this premise, I hypothesize that:

H1: An individual's tax morale is negatively related to intention to engage in tax evasion intention

## **2.8. Personality traits and tax morale**

### **2.8.1. Openness to experience and tax morale**

Openness to experience has been noted to predict an individual's willingness to pay taxes (Meda & Rahmiati 2020; Olayinka et al., 2018). Results from Olayinka et al. (2018) show that "personality dispositions of compliant tax payers would be those high on openness to experience" (pg. 16). This is an indication that individuals who are creative, analytical, curious and open to understanding new ideas and concepts have a high tax morale thus, voluntarily pay their taxes. Being a trait characterized by independence and non-conformance (Bleidorn et al., 2021; Moran & Aharon, 2009), it is hypothesized that open individuals being independent and curious thinkers are susceptible to follow the tax laws. They do not conform to tax illegalities because they tend to question authorities' actions which form a basis for their moral judgements (Ongeto 2021; Mccrae & Costa, 2012). Open individuals are then more likely to be motivated to pay their taxes when the governments provide public infrastructure and other services. As a result of this argument, this study hypothesizes that:

H2: An individual's level of openness to experience is positively related to tax morale.

### **2.8.2 Extraversion and tax morale**

According to Qasemi and Behroozi (2015), there exists a positive relationship between extraversion and ethics and as ethics promotes morality without the need of external

influence (Owusu, 2022; Qasemi & Behroozi, 2015), an extrovert is thus, likely to do what is right, which in this study, is to fulfill tax obligations without any coercion. Contrary to this view, Alalehto (2003) and Eysenck and Eysenck (1970)'s studies revealed that positive extroverts exhibited anti-social conducts leading to a high tendency for them to commit economic crimes. Drawing from these arguments, the extrovert with his social competency and spontaneous disposition can be very manipulative and this would most likely influence his decision to not pay taxes as he believes such deviance would place him in the "spotlight where he can boast and take credit as the ostentatious egoist he really is" (O'Connell 2023; Alalehto, 2003). On this premise, I thus, hypothesize that:

H3: Highly extraverted individuals have a lower motivation to pay taxes.

### **2.8.3. Agreeableness and tax morale**

As agreeableness is likened to fairness and straightforwardness by (Wilmot and Ones 2022; McCrae and Costa, 2005), an individual high on agreeableness is likely to be compliant to rules and regulations (Wilmot and Ones 2022; Graziano and Eisenberg, 1997). Past research has shown that agreeableness yielded a negative significant relationship with work place deviance (Owusu 2022; Shahrazad, et al 2017) and economic crime (Alalehto, 2003). Likewise, the straightforward qualities of individuals high on agreeableness enable them to be sincere on all dealings (Fazli-Salehi et al 2022c; Costa et al., 1991). Such honest behaviour implies that agreeable individuals would fully disclose their income earnings, hence would be taxed appropriately. Sincere people as well as persons who generally have the tendency to obey laws are likely to have a higher tax morale while people on the extreme opposite of the agreeableness scale are likely to evade taxes due to their general insincere, uncooperative and condescending behavior. Therefore, the study hypothesizes that:

H4: Higher levels of agreeableness have a positive relationship with tax morale.

#### **2.8.4 Conscientiousness and tax morale**

Conscientiousness is a trait dealing with the adherence to rules and perceived duties of an individual in society. Individuals high on conscientiousness are noted to be self-disciplined, competent and dependable in society. They are also moral hence prefer to do what is right both for themselves and others. This morality factor as well as their tendency to obey rules without any external force can be said to be a contributory factor to their tax morale levels. Prior studies have also proven that there is an indirect relationship between conscientiousness and work place deviance (Shahrazad et al., 2017), as well as conscientiousness and tax non-compliance (Huels and Parboteeah, 2019). Based on these arguments, highly conscientious individuals are more likely to pay their taxes because they are prone to obey tax laws due to their natural disposition.

Therefore:

H5: Higher conscientiousness will be associated with high levels of tax morale.

#### **2.8.5 Neuroticism and tax morale**

Neurotic individuals experience depression, tension and general emotional instability which according to Kalshoven et al. (2011), make them less ethical in leadership positions and highly prone to commit an economic crime (Alalehto, 2003). High neurotic tendencies are also positively related to deviant workplace behaviour (Salgado, 2002) and tax non-compliant behaviour (Huels and Parboteeah, 2019; Olayinka et al., 2018). These views imply that neurotic individuals exhibit negative emotions which make them more likely to engage in socially delinquent acts such as tax compliance. It further suggests that such individuals are most likely not intrinsically motivated to pay their taxes voluntarily. On the other hand, individuals with a calm and emotionally stable disposition are more likely to weigh the consequences of their decisions and

actions irrespective of their current situations. Based on these arguments, I hypothesize that:

H6: High levels of neuroticism is positively related to tax morale

## **2.9 Empirical Review**

Understanding the relationship between personality traits, tax morale, and tax evasion intentions is crucial for policymakers, tax authorities, and researchers aiming to improve tax compliance. Empirical research in this area provides valuable insights into how individual characteristics and psychological factors influence tax-related attitudes and behaviors.

### **2.9.1 Empirical Review on Relationship between Personality Traits and Tax Morale**

Numerous empirical studies have investigated the relationship between personality traits and tax morale, shedding light on how individual differences in personality influence attitudes towards taxation.

Research by Owusu et al. (2022) found that personality traits such as conscientiousness and agreeableness are positively associated with tax morale. Individuals high in conscientiousness tend to be more organized, responsible, and goal-oriented, which may lead to a stronger sense of duty towards fulfilling tax obligations. Similarly, individuals high in agreeableness are more cooperative and empathetic, making them more likely to adhere to societal norms, including tax compliance.

Furthermore, studies by Owusu et al. (2022) and Khalil and Sidani (2022) have shown that individuals with higher levels of extraversion and openness to experience also exhibit higher tax morale. Extraverted individuals are more sociable and outgoing, which may lead to greater engagement with societal norms, including tax compliance. Openness to experience is associated with curiosity, creativity, and a willingness to

explore new ideas, which may translate into a broader understanding of the societal benefits of taxation, thus influencing tax morale positively.

Conversely, research by Yong et al. (2019) found that neuroticism, characterized by emotional instability and anxiety, is negatively correlated with tax morale. Individuals high in neuroticism may experience higher levels of stress and negative emotions related to taxation, leading to lower tax morale and potentially higher intentions to engage in tax evasion.

Overall, empirical evidence suggests that personality traits play a significant role in shaping individuals' tax morale, with traits such as conscientiousness, agreeableness, extraversion, and openness to experience positively associated with tax morale, while neuroticism is negatively associated.

## **2.9.2 Empirical Review on Relationship between Tax Morale and Tax Evasion**

### **Intentions**

Empirical research examining the relationship between tax morale and tax evasion intentions provides insights into how attitudes towards taxation influence individuals' propensity to engage in tax evasion.

A study by Orumwense and Aiwoho, (2021) found a strong negative correlation between tax morale and tax evasion intentions. Individuals with higher levels of tax morale, characterized by a sense of duty towards fulfilling tax obligations and a belief in the fairness of the tax system, are less likely to have intentions to engage in tax evasion. Conversely, individuals with lower tax morale, who perceive taxation as unfair or have a weak sense of civic duty, are more likely to express intentions to evade taxes. Further research by Taing and Chang (2021) supported these findings, showing that tax morale is a significant predictor of tax evasion intentions even after controlling for demographic variables and economic factors. Individuals with higher tax morale are

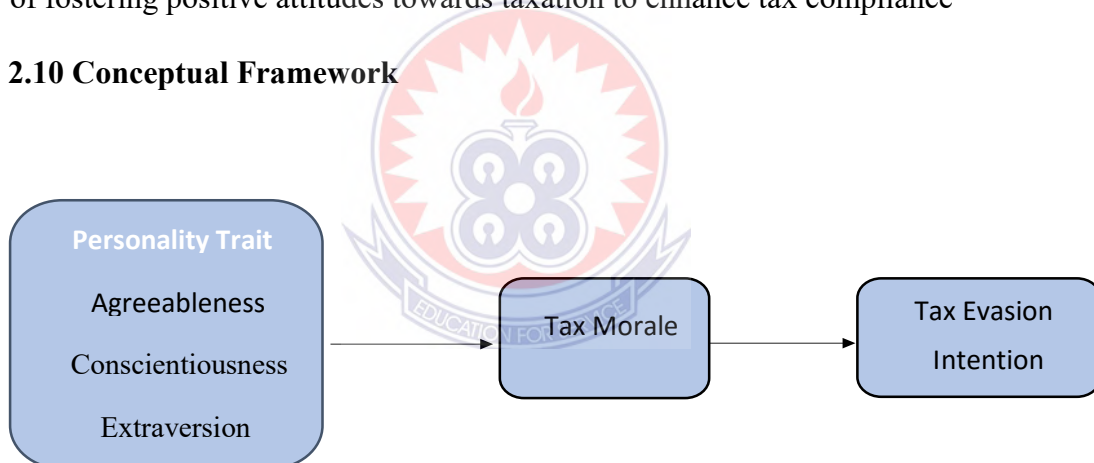


less likely to engage in tax evasion, highlighting the importance of psychological factors in shaping tax compliance behavior.

Moreover, experimental studies by Hassan and Ramli (2022) and Bakar et al (2023) have demonstrated the causal relationship between tax morale and tax compliance behavior. Manipulating tax morale through experimental interventions, such as priming individuals with messages emphasizing the importance of tax compliance, led to changes in tax evasion behavior, providing evidence for the impact of tax morale on actual tax compliance decisions.

Overall, empirical research consistently demonstrates a significant negative relationship between tax morale and tax evasion intentions, highlighting the importance of fostering positive attitudes towards taxation to enhance tax compliance

## 2.10 Conceptual Framework



**Figure 1: Conceptual framework**

The conceptual framework at a glance gives a pictorial yet precise structure of the research. This framework examines the relationship that exists among the variables of this study. Tax evasion intention is the dependent variable which represents the tendency of an individual to evade taxes, that is, intentionally dodge the payment of taxes to government. The framework indicates that tax morale is influenced by personality traits and the five-factor personality trait model was adapted to advance the



argument. Conclusively, the framework suggests that personality traits have an effect on an individual's tax evasion intention through the mediating variable, tax morale.

## **2.11 Chapter summary**

Tax morale over the years is gradually gaining grounds in tax evasion literature and as an emerging study, its determinants are still evolving. Findings of factors affecting tax morale which subsequently influences one's intention to evade taxes are conclusive, contradictory and others have little or no literature on them at all. One of such factors is personality trait which influences an individual's tax morale and tax evasion intention. This study thus expounds personality trait using the FFM to investigate its relationship with tax morale and an individual's intention to evade taxes.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter gives a detailed break-down of the procedure for conducting the research. It outlines the research design and unit analysis specific to the core of the study. It also discusses study population and sample of the study. It further goes on to describe the data source, data collection and scale development stages of this study, as well as the analysis technique it employed.

#### **3.2 Research design**

Research design is the approach adopted by the researcher in conducting a desired study. The choice of approach usually serves as a guideline in achieving the set objectives of the study. There are generally three known approaches; quantitative, qualitative and mixed method approaches.

Qualitative research uses an approach geared towards exploring and understanding the meaning individuals or groups ascribe to a social problem (Creswell and Creswell, 2018). Quantitative research also involves testing objective theories by examining the relationship that exists among the variables (Creswell and Creswell, 2018). Mixed methods on the other hand, lies between the qualitative and quantitative continuum. It involves both and integrates data collected to yield additional insight beyond the information provided by either (Creswell and Creswell, 2018). For the purposes of this study, the quantitative approach is adopted in order to establish the relationship between the students' personality traits, their tax morale and intention to evade taxes.

#### **3.3 Unit of analysis**

The unit of analysis is the subject matter of the study. It is the main body and focus around which views concerning the research is solicited (Effah, 2018). As this study

has a broad objective to examine the effect of personality traits on an individual's tax morale and tax evasion intention, the unit of analysis is at the individual level.

### **3.4 Study population and sampling**

#### **3.4.1 Population**

Population of a study is the total number of subjects which are said to share some specific characteristics. It is the full set of cases from which a sample is taken (Saunders, et al., 2007). The University of Education, Winneba Business School (UEWBS) was used as the study population for this research. This is a school which falls under the umbrella of the collegiate system instituted by the University of Education, Winneba (UEW). UEW is a research university in Ghana. The recognized faculties are the Faculty of Science Education, Faculty of Educational Studies, Faculty of Social Science Education, School of Business, School of Creative Arts and School of Media Studies. UEWBS is a faculty on its own and offers both undergraduate and postgraduate degree programs.

For this research, students from both the undergraduate and postgraduate degree programs were used as respondents to achieve the broad objective of this study: to examine the influence of personality traits on tax morale and intention to evade taxes among business students. This population was adopted because the business student population reside in the University of Education, Winneba Business School.

#### **3.4.2 Sample size and sampling method**

Sampling techniques provide a range of methods that enable you to reduce the amount of data you need to collect by considering only data from a subgroup rather than all possible cases or elements (Saunders et al., 2007). A sample represents the whole population in research thus, it is essential to use the right technique in choosing a sample. The non-probability random sampling was adopted in this study. Under this

technique, all elements in the population have a chance to be included in the study (Etikan and Bala, 2017). Under this sampling procedure, there are a variety of other techniques such as convenience, quota, accidental and purposive sampling (Etikan and Bala, 2017). Purposive sampling was used for this study. Etikan et al., (2016) describes it as a deliberate choice of a respondent due to the qualities the respondent possesses. It is also called judgmental sampling because the sampling is based on the judgement of the researcher as to who will provide the best information to succeed for the objectives study (Etikan & Bala, 2017).

Undergraduate and postgraduate students from UEW were the sample assumed for this quantitative study. The UEWBS has five departments, thus, the sample was holistic, consisting students from all the departments. 407 students from UEWBS were used as the sample size for this study. This total number, included both undergraduate and postgraduate students. Due to the adopted sample, data collection was less costly because all data was gathered in one geographical area, the UEWBS building.

### **3.5 Data Source**

Data is any content; textual or numerical in nature. It is usually referred to as raw facts that have not been processed or analyzed, hence a little or no useful meaning as not been derived from it yet. They are often uninterpreted and they may true or non-existent in fact (Haradhan, 2017). For the purposes of research, data is grouped into primary and secondary data. Primary data is factual realtime data, collected first hand by the researcher Ajayi (2017) It includes surveys, interviews, questionnaires and experiments. Secondary data on the other hand, is historical data, that is, already existing data. Secondary data is also the analysis and interpretation of primary data (Ajayi, 2017). It involves literature from websites, journal articles and government publications.

For the purposes of this study, both primary and secondary data were utilized. A self-report questionnaire was administered to collect raw data from the sample. Literature ranging from journal articles, books, government publications and other materials relevant to this study were also employed as secondary data to enrich its analysis.

### **3.6 Data collection and scale development**

Having identified the sources of data that facilitated the study, data collection undoubtedly became essential as the data had to be retrieved from the sample to enable results analysis. Data collection means gathering data to address the research questions and objectives developed by the researcher. It also involves accumulating data to assess the variables of interest in the study in order to test hypotheses and evaluate the outcome thereof. There are various collection instruments but a survey strategy was adopted. A questionnaire as opined by deVaus (2002) in Saunders et al (2007) is a data collection technique in which a person gives responses based on the same set of questions in a predetermined order. A close-ended questionnaire was adopted for this explanatory research. It was the most-appropriate because it generally enables any researcher examine and explain relationships between variables especially cause-and-effect relationships (Saunders et al., 2007).

A self-administered questionnaire was administered to the sample to solicit their responses. Respondents were assured of confidentiality in order to elicit honest responses. The designed questionnaire was in four parts. The four sections were used to measure demographics, personality traits, tax morale and tax evasion intention respectively. All sections were measured using a five-point Likert scale (where 1 represents a strong disagreement and 5 represents a strong agreement) to the statements used.

### **3.6.1 Measurement of variables**

#### **3.6.1.1. Demographics**

This constituted the first part of the questionnaire. It required the respondents to give information about their sex, age, university level and course major. The sex scale was developed using generic groupings whereas age, university level and course major were derivatives of the researcher's groupings.

#### **3.6.1.2 Personality traits questionnaire**

To measure the respondents' personality traits, this study adopted the 20-item International Personality Item Pool (Mini- IPIP). This scale measures this construct using four indicator items per personality trait. This measure though short has proven to be valid in past studies (Donnellan et al., 2006).

#### **3.6.1.3 Tax morale questionnaire**

The variable tax morale was measured using two scales. The first scale used just one statement, "I think it is justifiable to cheat on taxes if I get the chance to do so without getting caught". This adapted World Values Survey (Inglehart and Baker, 2002) was used to determine the extent to which the respondents agreed or disagreed with the statement. The second, was a five-item scale adopted from the Survey of Household Income and Wealth (2014).

#### **3.6.1.4 Tax evasion intention questionnaire**

The respondents' tax evasion intentions were measured using a scale developed by Alleyne and Harris (2017). This had 3 items measuring the students' perceived thoughts on tax evasion on a 5point Likert scale.

### **3.6.1.5 Distribution of questionnaires**

The survey was done in the 2021/2022 academic year of UEW between August and October 2022. Participation was voluntary and an average of five minutes was used by each respondent to complete the survey. Respondents were assured of confidentiality and the responses were used solely for the purposes of this study.

The questionnaire was distributed through an online survey app called Kobo Collect. A 92.3% response rate was recorded representing the four hundred and eighty (480) questionnaires that were received. There was a further reduction in questionnaires as some were not fully answered. The exclusion criterion was to disregard questionnaires that were 90% incomplete. After the application of the exclusion criterion, only four hundred and seven (407) observations, signifying 78.3% of the total responses were deemed fit to use for analysis of the study. Characteristics of this data set is detailed below in Chapter four.

## **3.7. Data Analysis Process**

### **3.7.1 Data screening**

Data analysis was essential for this research because after raw data had been collected from the respondents, the data had to go through a series of steps in order for it to be fundamentally useful to this study. The filled questionnaires were received properly, coded and carefully entered into a Microsoft Excel. Data cleaning through correction and filling in of wrongly entered and missing data respectively was done to ensure that the data collected is accurate and can be used for the study.

### **3.7.2 Structural Equation Modeling (SEM)**

SEM is a statistical analysis tool which employs the use of multivariate analysis. Multivariate analysis involves the application of statistical methods that simultaneously analyze multiple variables (Hair et al 2014). This is an expansion from what has been

used by social science researchers over the years. It uses the multivariate data analysis methods instead of the univariate and bivariate analysis techniques (Hair et al., 2014). The approaches to SEM have different interpretations. They are the Partial Least Squares SEM (PLS-SEM) and the Covariance-based structural equation modeling (CB-SEM). These two are primarily exploratory and confirmatory respectively (Vinzi et al 2010; Hair et al., 2014).

### **3.7.3 Partial Least Square- SEM**

PLS-SEM is a second-generation structural modeling approach which minimizes the amount of unexplained variance and also maximizes the dependent's construct's explained variance by reducing the error terms in a particular model (Hair et al., 2014). PLS-SEM makes no assumptions; hence this study assumed a non-normal distribution. SmartPLS 3 developed by Ringle et al (2015) was used in this study's analysis. A PLS algorithm and Complete bootstrapping was run by the SmartPLS 3 software. This produced a measurement model criterion like the path coefficients and coefficient of determination (Vinzi et al., 2010). It also most importantly tested the statistical significance of the output.

### **3.7.4 Model development**

Model developments come in two forms in PLS-SEM. The measurement model and the structural model (Henseler et al 2009). The measurement model defines the relationship between the indicators and the latent construct (Adzadu, 2017) and is also known as the outer model. The structural model on the other hand defines the relationship between the latent constructs based on the type of hypotheses tested. Latent variables are in two forms reflective or formative. Formative indicators form or create a construct and are usually multidimensional in nature. Reflective constructs on the contrary portray the qualities of the construct. Each indicator is interchangeable and an



effective measure of the construct. For the purposes of this study, all constructs used are reflective. The validity of both the measurement and structural models was assessed, with that of the structural being analyzed only after the measurement model had satisfied all conditions for validity and reliability.

### **3.7.5 Analysis**

The analysis was carried out using a single model. This model was a replica of the conceptual framework designed for the study and was developed based on the data collected from the sample of undergraduate and postgraduate UEWBS students. Using SmartPLS 3, PLS algorithm calculations were run at a maximum iteration of 5000 and a stop criterion of 7 (Hair, Sarstedt, Hopkins, and Kuppelweiser, 2014). The independent variables being the personality traits; Agreeableness, Conscientiousness, Extraversion, Neuroticism and Openness to experience were connected to tax morale which acted as a mediator connected to the dependent variable, tax evasion intention. Indicators which displayed low loadings after the PLS algorithm calculation were removed to improve the internal reliability and validity of each variable present in the model (Hair et al., 2017).

### **3.7.6 Measurement model assessment**

This assessment is primarily based on whether the model is formative or reflective. As established earlier, reflective constructs were adopted by the study. Before the structural model was assessed, the measurement model's validity and reliability were assessed using the generally accepted benchmarks; internal consistency, indicator reliability, convergent validity and discriminant validity.

#### **3.7.6.1 Internal consistency**

The extent to which a set of indicators measure a particular construct by testing its correlations among its indicators is referred to as internal consistency. Traditionally,

Cronbach's alpha has been used as the measure for internal consistency (Chin, 1998). However, Henseler et al. (2009) believe that Composite Reliability (CR) can also be used as an adequate measure for internal consistency. This study adopted the view of Henseler et al. (2009) in using CR as the measure for internal consistency. The CR value, according to Henseler et al. (2009) must be greater than 0.7 in order for it to be considered adequate. They further suggested that CR values between 0.6 and 0.7 can be considered as adequate unless all other indicators are good. Any value under this benchmark of 0.6 is considered unreliable (Nunnally and Bernstein, 1994).

### **3.7.6.2 Convergent validity**

This assessment is the measure of the extent to which a set of indicators share a proportion of variance Henseler et al. (2009). Convergent validity specifies that items or indicators of the same variable positively correlate with one another (Duah, 2019). The Average Variance Extracted (AVE) is thus, used to assess convergent validity, with a sufficiency threshold of the AVE being equal to or greater than 0.5.

### **3.7.6.3 Discriminant validity**

Discriminant validity shows the uniqueness of a construct. It differentiates a particular construct from the others. It ensures that indicators do not measure another construct aside what they are intended to measure (Urbach and Ahlemann, 2010). Discriminant validity is calculated using the square root of AVEs which are represented along the diagonals of the regression analysis table. Unlike the AVEs along the diagonals, all figures below the diagonal represent the correlations between the study constructs. Additionally, to test validity, all AVEs must be greater than the correlation between the constructs (Hair et al., 2017).

### **3.7.7 Structural model assessment**

After the thorough measurement model assessment using required parameters, the structural model is then tested for coefficients of determination ( $R^2$ ), predictive relevance ( $Q^2$ ) and path coefficients.

This test is usually conducted only after the measurement model is reliable and valid.

#### **3.7.7.1 Coefficient of Determination ( $R^2$ )**

The coefficient of determination measures the variance explained in relation to the variance of the construct, usually the endogenous constructs (dependent constructs). Thus, the number of  $R^2$ s of the model is dependent on the number of endogenous constructs adopted by the study. This model, assumed two dependent variables (tax evasion intention and tax morale) and subsequently two  $R^2$ s.

#### **3.7.7.2 Predictive relevance**

Predictive relevance is measured on endogenous constructs using construct cross-validated redundancy ( $Q^2$ ). For  $Q^2$  to be valid, it has to be greater than zero (Hair et al., 2014). The  $Q^2$  results was achieved through blindfolding in the SmartPLS 3 application.

### **3.8 Chapter Summary**

Conclusively, this chapter discussed the methodology employed in this research. The quantitative research approach was adopted. UEWBS was chosen as the study population while undergraduate and postgraduate students were used as the sample. After conducting a survey, 407 observations were run in Smart PLS using PLS-SEM.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter presents an empirical analysis of the data used in the study. The descriptive analysis is first presented to create a better understanding of the constructs used in the study. Path coefficients, reliability, convergent validity and discriminant validity of the data collected are also presented in this chapter together with a test of hypotheses and all other analysis with reference to existing literature.

#### 4.2 Profile of respondents

Table 4.1 contains the descriptive statistics of the respondents of the survey used for this study. The sample of 407 students was dominated by females constituting 53.3% of the students who participated in the survey, rendering the male population in the minority. Majority of the respondents fell below age 30, constituting 87.7% of the respondents, an indication that respondents belong to the youthful population of the country.

In addition, undergraduate students that participated in the survey constituted almost three times the number of postgraduate students with a portion of the sample being 74.4%. A large number of the respondents were offering Accounting (41.8%) as a course major with Banking and Finance distantly following with a respondent response rate of 28.7%. The remaining 13.5% of students majored in Human Resource, Marketing, Procurement and Supply Chain Management.

**Table 4.1.: Demographic characteristics of respondents**

<b>Variables</b>	<b>Sub-group</b>	<b>Frequency (407)</b>	<b>Percentage (100%)</b>
<b>Gender</b>	Male	190	46.7
	Female	217	53.3
<b>Age range</b>	20 and below	180	44.2
	21-30	177	43.5
	31-40	39	9.6
	41 and above	11	2.7
<b>Course level</b>	Undergraduate	303	74.4
	Postgraduate	104	25.6
<b>Course major</b>	Accounting	170	41.8
	Banking and Finance	117	28.7
	Human Resource	26	6.4
	Marketing	3	0.7
	Procurement and Supply Chain Management	26	6.4
	No major yet	65	16.0

Field data 2023

### 4.3 Descriptive statistics of study constructs

This section details the descriptive statistics of the constructs, their means and standard deviations. All analysis conducted under this section was carried out using SPSS 25 (IBM Corp).

Neuroticism displays an overall mean of 4.22, indicating that students averagely see themselves as individuals low on neuroticism. The statement, “I seldom feel sad” being the indicator with the highest mean of 5.6, suggests that respondents rate themselves as individuals who do not often get gloomy and miserable in their interactions with others. Additionally, the respondents did not see themselves as people “getting upset easily” and “having frequent mood swings” as these indicators showed below average means of 3.26 and 3.39 respectively. Similarly, sampled students recorded an average mean of 4.22 on the personality trait Extraversion. All indicators used in measuring this trait had

means above the 3.5 threshold depicting strong agreements with the statements used in measuring the construct and indicating that the students are averagely extraverted in nature.

With “I am a very lively and amusing person” recording the highest mean of 5.9, this finding suggests that individuals are very entertaining and usually outgoing in nature. Agreeableness ranked highest among the personality traits with an average mean value of 5.24, an indication that sample students in the undergraduate and postgraduate level of UEWBS believe they are cooperative and honest individuals. Conscientiousness, on the contrary, recorded the lowest average mean (4.18) signifying that student see themselves as averagely conscientious. Using the mean scores recorded for each indicator, sampled students ranked high on statements 1 and 3 (4.73, 5.34) and low on 2 and 4 (3.15,3.48), predicting their preference for orderliness and meticulousness. Results of the students’ views on their openness showed an overall mean of 4.55 which presupposes those students ranked high on openness to experience and also see themselves to be averagely open to learning and understanding novel concepts.

Tax morale, the mediating variable recorded an overall mean score of 4.68, signifying a fairly good tax morale level of the UEWBS undergraduate and postgraduate students. It is noted from the findings that, respondents strongly agreed with statements 2,4, and 6, an implication that, students believe paying taxes is their duty and evading them is unlawful and a means to deprive the poor in society. Statement 1 with the least mean score of 2.42 buttresses the finding that the students view tax evasion as wrong and would not condone it even though they may not be caught.

Lastly, the study’s dependent variable, tax evasion intention recorded a mean value of 4.15. Impliedly, students fairly believe they would not evade taxes in the future. There however seems to be an uncertainty in the students’ tax evasion intention as the

responses interestingly recorded a 6.25 mean value on the indicator, “I would cheat on taxes if I had the opportunity”.

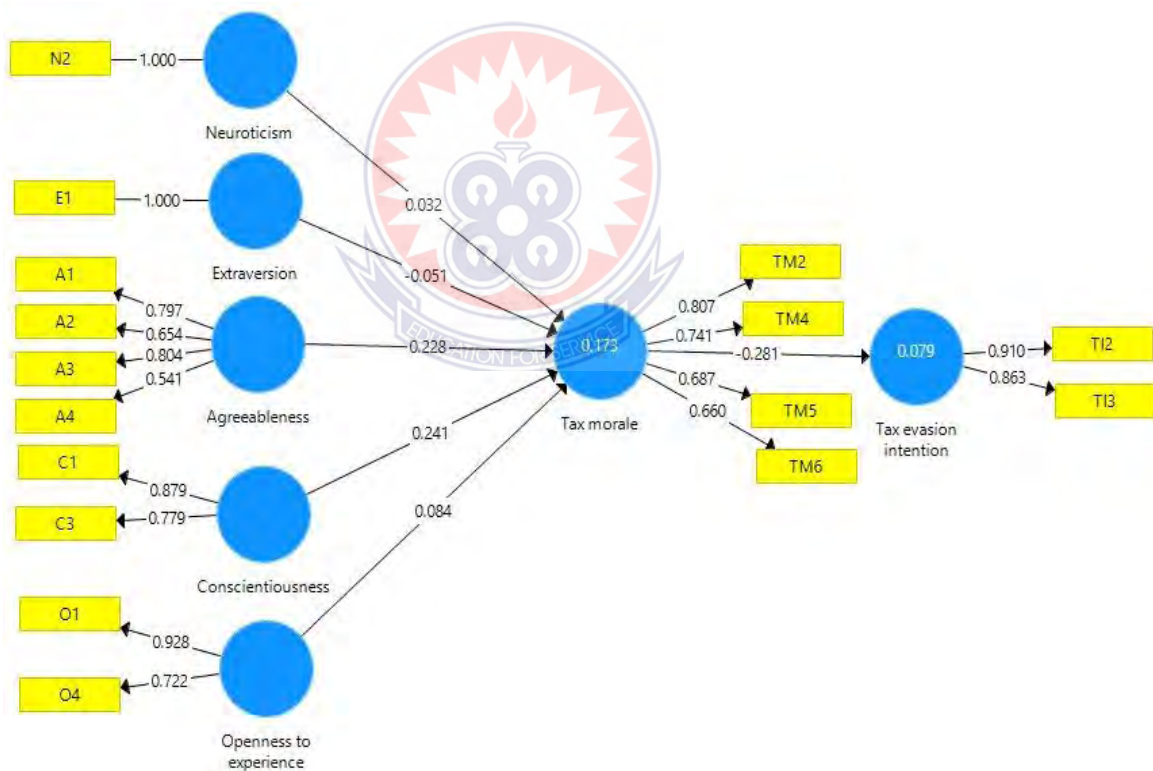
**Table 4.2.: Descriptive summary of constructs**

<b>Constructs</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Neuroticism</b>		
I have frequent mood swings	3.39	1.873
I am relaxed most of the time	4.64	1.87
I get upset easily	3.26	1.927
I seldom feel sad	5.6	1.111
<b>Overall</b>	<b>4.22</b>	<b>1.7</b>
<b>Extraversion</b>		
I am a very lively and amusing person	5.09	1.886
I do not talk a lot	3.96	1.985
I talk to a lot of different people at social gatherings	3.75	1.957
I usually keep in the background at meetings	4.1	1.93
<b>Overall</b>	<b>4.22</b>	<b>1.94</b>
<b>Agreeableness</b>		
I sympathize with others' feelings	5.37	1.815
I am not interested in other people's problems	5.19	1.85
I feel the emotions of others	5.08	1.793
I am not really interested in others	5.32	1.794
<b>Overall</b>	<b>5.24</b>	<b>1.81</b>
<b>Conscientiousness</b>		
I get chores done right away	4.73	1.883
I often forget to put things back in their proper place	3.15	1.936
I like order	5.34	1.863
I sometimes make a mess of things	3.48	1.927
<b>Overall</b>	<b>4.18</b>	<b>1.9</b>
<b>Openness to experience</b>		
I have a vivid imagination	4.93	1.804
I am not interested in abstract ideas	4.52	1.807
I have difficulty in understanding abstract ideas	3.48	1.781
I do not have a vivid imagination	5.26	1.815
<b>Overall</b>	<b>4.55</b>	<b>1.8</b>
<i>Field data, 2022</i>		
<b>Tax morale</b>		
I think it is justifiable to cheat on taxes if I get the chance to do so without getting caught	2.42	2.135



Paying taxes is one of the basic duties of citizenship.	6	1.748
Not paying taxes is one of the worst crimes a person can commit		
because it harms the whole community	4.54	2.221
It is not right to evade taxes even if you think they are unfair.	5.23	1.974
Even if someone thinks a tax is unfair, he/she should pay it first		
and then complain later if necessary.	4.73	2.111
It is right to pay tax because it helps the weak	5.14	1.991
<b>Overall</b>	<b>4.68</b>	<b>2.03</b>
<b>Tax evasion intention</b>		
I would cheat on taxes if I had the opportunity	6.25	1.026
I would never cheat on taxes	3.17	2.16
I may not cheat on taxes in the future	3.04	2.051
<b>Overall</b>	<b>4.15</b>	<b>1.75</b>

#### 4.4. Model development



**Figure 2: personality traits to tax morale and tax evasion intention**

#### 4.5 Measurement model assessment

The assessment criteria are for internal consistency, indicator reliability, convergent validity and discriminant validity. This section presents results on the measurement



model's validity and reliability using internal consistency, convergent validity and discriminant validity as the assessment criteria.

#### 4.5.1 Internal consistency reliability

With the least Composite Reliability value of 0.796, the CR scores are evidentially above the 0.7 standard for indicator validity and reliability. Thus, the test for internal consistency proved reliable and valid with all the model's constructs being internally consistent.

**Table 4.3 Cronbach's Alpha and Composite Reliability**

<b>Constructs</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
Agreeableness	0.687	0.796
Conscientiousness	0.556	0.815
Extraversion	1.000	1.000
Neuroticism	1.000	1.000
Openness to experience	0.584	0.815
Tax evasion intention	0.731	0.881
Tax morale	0.707	0.816

Field data, 2023

#### 4.5.2 Convergent validity assessment

From Table 4.4, all indicators achieved values equal to and above the 0.5 threshold, an implication that all indicators are sufficient and all constructs that should be related, are related.

**Table 4.4.: Average Variance Extracted (AVE)**

<b>Construct</b>	<b>Average Variance Extracted (AVE)</b>
Agreeableness	0.500
Conscientiousness	0.689
Extraversion	1.000
Neuroticism	1.000
Openness to experience	0.69
Tax evasion intention	10.787
Tax morale	0.527

#### 4.5.3 Assessment of Discriminant validity

Table 4.5. presents the results for Discriminant Validity with all the diagonal figures being greater than the correlation of the constructs beneath them; an indication that each indicator is measuring its specific construct and a clear assurance of the validity of the model.

**Table 4.5: Discriminant Validity**

<b>Constructs</b>	<b>A</b>	<b>C</b>	<b>E</b>	<b>N</b>	<b>O</b>	<b>TEI</b>	<b>TM</b>
<b>Agreeableness (A)</b>	0.707						
<b>Conscientiousness (C)</b>	0.321	0.830					
<b>Extraversion (E)</b>	0.337	0.268	1.000				
<b>Neuroticism (N)</b>	0.195	0.180	0.197	1.000			
<b>Openness to experience (O)</b>	0.386	0.277	0.186	0.179	1.000		
<b>Tax evasion intention (TEI)</b>	-0.103	-0.132	0.018	-0.070	-0.114	0.887	
<b>Tax morale (TM)</b>	0.328	0.330	0.113	0.125	0.235	-0.281	0.726

Field data, 2023

#### 4.6 Structural model assessment

This assessment is done using the coefficients of determination ( $R^2$ ), predictive relevance ( $Q^2$ ) and path coefficients after the measurement model's reliability is assured.

##### 4.6.1 Coefficient of Determination ( $R^2$ )

The coefficients of determination clearly recorded in Table 4.8 indicate that the constructs have weak predictive power. The results further imply that tax evasion intention is explained by 7.9% of tax morale indicators while tax morale is explained by 17.3% of personality trait indicators.

**Table 4.6: R Square**

Construct	R Square
Tax evasion intention	0.079
Tax morale	0.173

*Field data, 2023*

##### 4.6.2. Predictive relevance ( $Q^2$ )

The results signify that the tax morale has a relatively higher predictive relevance than tax evasion intention. However, both values are above zero, an indication that both constructs are well reconstructed and the model has predictive relevance.

**Table 4.7: Construct cross-validated redundancy**

Construct	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Tax evasion intention	814	770.163	0.054
Tax morale	1,628.00	1,503.51	0.076

*Field data, 2023*

## **4.7 Empirical results from PLS-SEM**

The structural model developed in PLS-SEM produced the following results presented in Table 4.8. The results of the hypotheses testing are analyzed and discussed in this section. Each hypothesis was tested using a benchmark of 0.01, 0.05 and 0.1 significant levels. The graphical presentation of the model is also presented in this section.

### **4.7.1 Agreeableness and Tax morale (H1)**

Results from the structural model analysis as shown in Table 4.8 demonstrate the existence of a positive and a highly significant relationship between the construct Agreeableness and Tax morale.

By implication, individuals who are rated high on Agreeableness also have a high motivation to pay their taxes in the future. This finding thus, in alignment with Graziano and Eisenberg (1997) and Alalehto (2003) suggest that individuals who are trustworthy, altruistic and compliant usually have a greater motivation to comply with their tax obligations. Empirically, this finding is supported by the work of Olayinka et al., (2018) that found a positive association between Agreeableness and Tax morale.

### **4.7.2 Conscientiousness and tax morale (H2)**

Results in Table 4.8 suggest that Conscientiousness has a positive and significant association with Tax morale; an implication that a student who is rated high on Conscientiousness has a greater motivation to pay his taxes voluntarily. As pointed out by Costa and McCrae (1992), highly conscientious individuals exhibit responsible, dutiful and self-disciplined traits which make them moral and prone to do right things in society. This finding thus, corroborates the view of Costa and McCrae (1992) and empirically substantiates the work of Huels and Parboteeah (2019).

### **4.7.3 Extraversion and tax morale (H3)**

The values presented in Table 4.8 demonstrate the presence of a negative and statistically insignificant relationship between extraversion and tax morale. Despite the views postulated by Eysenck and Eysenck (1970) on the high crime tendencies of extroverts and the empirical evidence presented in the work of Olayinka et al., (2018), this finding contradicts both studies by recording no relationship between Extraversion and Tax morale.

### **4.7.4 Neuroticism and tax morale (H4)**

Neuroticism and Tax morale display results that demonstrate a positive but insignificant relationship between the two constructs. This clearly suggests that there is no relationship between an individual who is anxious and lacks self-consciousness and his motivation to comply with his tax obligations. It is also a contradiction to already existing literature which opine a positive relationship between neuroticism and taxpayer non-compliance (Huels and Parboteeah, 2019).

### **4.4.5 Openness to experience and tax morale (H5)**

Table 4.8 presents results from the analysis demonstrating the positive and statistically significant association between the two constructs, Openness to experience and Tax morale. This indicates that individuals ranking high on openness are likely to have high levels of tax morale. Such results further imply that individuals who see themselves to be creative and open to abstract ideas are more likely to be motivated intrinsically to pay their taxes. This finding, resonates with the work of Olayinka et al., (2018) and aligns with the view of Costa and McCrae (1992) regarding their non-susceptibility to deviance due to their moral and non-conformance nature.

#### 4.4.6 Tax morale and tax evasion intention (H6)

In terms of the relationship between the measure of tax morale and intention to engage in tax evasion, the study's findings suggest an existence of a negative and highly significant relationship between the two constructs ( $p$  value  $< 0.01$ ). Impliedly, intention to engage in tax evasion will be low when an individual has a high tax morale and reversely high, when he has greater intrinsic motivation to pay taxes. Similar empirical results from the work of Olayinka et al., (2018) and the parallel beliefs of Schaffner and Torgler (2017) and (Torgler, 2003b) validate negative association between tax morale and tax evasion intention.

**Table 4.8: PLS-SEM Results from Hypothesis Testing**

Relationship	Coefficient Values	Result	P
Agreeableness -> Tax morale	0.228	0.000	Accepted
Conscientiousness -> Tax morale	0.241	0.000	Accepted
Extraversion -> Tax morale	-0.051	0.334	Rejected
Neuroticism -> Tax morale	0.032	0.508	Rejected
Openness to experience -> Tax morale	0.084	0.099	Accepted
Tax morale -> Tax evasion intention	-0.281	0.000	Accepted

Field data, 2023

#### 4.5 Chapter Summary

Six hypotheses were developed and tested. Out of these six, four were statistically significant. The findings of this study suggest that agreeableness, conscientiousness and openness to experience as personality traits affect tax morale positively. Tax morale on the other hand has a negative and indirect relationship with tax evasion intention.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

The final chapter of this study begins with a summary of the study hypotheses, the methodology and data analysis techniques. Following the hypotheses, methodology and analysis is a summary of the key findings relating to each hypothesis and conclusions drawn from each of them. Next, the specific recommendations, stemming from the findings and conclusions relevant for consideration are then made. The chapter ends with some recommendation for further research.

#### 5.2 Summary of the study

The study investigated the influence of personality traits on tax morale and its subsequent effect on individuals' intention to pay taxes. Building upon prior research that primarily focused on demographic and societal factors, this study aimed to fill a gap in the literature by specifically examining the role of personality traits in shaping tax morale.

Investigation of the relationship between personality traits and tax morale

The study delved into the intricate relationship between individual personality traits and tax morale, aiming to understand how specific traits influence an individual's attitude towards taxation. By focusing on key personality traits such as agreeableness, conscientiousness, extraversion, neuroticism, and openness to experience, the research employed sophisticated data analysis techniques, including SPSS and SmartPLS 3. Through rigorous analysis, the study uncovered significant relationships between certain personality traits and tax morale. For instance, it found that individuals high in agreeableness tend to exhibit greater motivation to fulfill their tax obligations, aligning with existing psychological theories. Additionally, conscientious individuals were

found to be more inclined towards upholding their tax responsibilities, reflecting their sense of duty and responsibility. However, the study also explored traits like extraversion and neuroticism, discovering nuanced relationships that contribute to a comprehensive understanding of how personality traits shape tax morale. These findings contribute valuable insights to the literature, shedding light on the psychological underpinnings of tax compliance behavior and offering practical implications for policymakers aiming to enhance tax morale and overall compliance rates.

#### Examination of the relationship between tax morale and tax evasion intention

Building upon the investigation into personality traits and tax morale, the study extended its inquiry to examine the crucial link between tax morale and individuals' intention to engage in tax evasion. Through meticulous data analysis, the study uncovered a negative and highly significant relationship between tax morale and tax evasion intention. This implies that individuals with higher levels of tax morale are less likely to harbor intentions of evading taxes. By elucidating this relationship, the study underscores the pivotal role of tax morale in shaping individuals' behavioral intentions regarding tax compliance. Furthermore, the findings highlight the importance of cultivating a positive tax morale among citizens as a potent tool for deterring tax evasion behavior and fostering a culture of tax compliance within society. These insights offer policymakers actionable strategies for designing effective interventions aimed at bolstering tax morale and curbing tax evasion tendencies, thereby contributing to the broader goal of promoting sustainable revenue mobilization and economic development.



### **5.3 Conclusion**

The findings of the study showed that, agreeableness, conscientiousness and openness to experience personality traits recorded a positive relationship with tax morale. This implies that, any individual who rates high on these personality traits are more likely to be intrinsically motivated to pay their taxes without any coercion from tax authorities and also have no desire to evade their taxes in the future.

### **5.4 Recommendation**

As personality traits has been identified as a determinant of tax morale, the onus lies on the government and tax authorities to pay attention to the development of individuals at their younger developmental stages. This would align their thoughts to what is right; paying taxes. Children with negative extremes of these personality traits can be identified early and encouraged by developing programs that would channel their activities at being better citizens in the future. In addition to government's strategies, tax education should be promoted in schools especially the tertiary institutions. Exposure to the tax system of Ghana irrespective of the nature of courses the students pursue would make them informed about tax structures, operations and the result of tax revenue utilization. This would enable them appreciate the need to fulfill all tax obligations to state as citizens.

### **5.5 Suggestions for further studies**

Future studies are recommended to use samples of actual tax payers. This would enable researchers and stakeholders ascertain the difference if any between potential and actual tax payers. Personality traits are divided into dimensions and facets, in view of this, it is recommended that future studies treat the separate dimensions as different factors that influence tax morale rather than treating the concept as a whole.

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**APPENDIX**

**UNIVERSITY OF EDUCATION, WINNEBA  
SCHOOL OF BUSINESS  
DEPARTMENT OF ACCOUNTING  
QUESTIONNAIRE:**

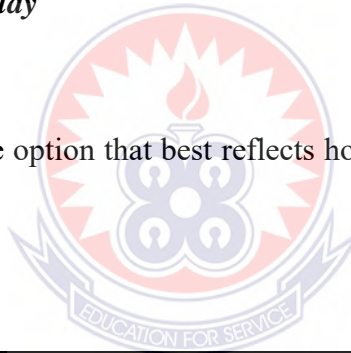
We are final year students of the Department of Accounting of the University of Education,

Winneba, conducting research on “**Exploring the Influence of Personality Traits and Tax Morale on Tax Evasion Intentions**”. This questionnaire is designed to solicit data on your personality traits, further assessing its impact on your intrinsic motivation to pay taxes and intention to evade the taxes. Collated responses would be kept highly **confidential** and would be used strictly for academic purposes.

*Questionnaire for the study*

1. DEMOGRAPHICS

Please kindly **tick** [✓] the option that best reflects how you associate with each of the following questions



a. Gender

Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
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b. Age range

20& below	<input type="checkbox"/>	21-30	<input type="checkbox"/>	31-40	<input type="checkbox"/>	41 & above	<input type="checkbox"/>
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c. Which level are you in the university?

Undergraduate	<input type="checkbox"/>	Postgraduate	<input type="checkbox"/>
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d. What course are you majoring in from the business school?.....

## 2. PERSONALITY TRAITS

*This section assesses the level of understanding an individual has of his/her behaviour, cognition and emotional patterns. On a scale of 1 to 5 (1=strongly disagree, 2=disagree, 3=undecided, 4=agree and 5=strongly agree), indicate whether these statements apply to you.*

<b>Neuroticism</b>		1	2	3	4	5
1.	I have frequent mood swings					
2.	I am relaxed most of the time					
3.	I get upset easily					
4.	I seldom feel sad					
<b>Extraversion</b>						
1.	I am a very lively and amusing person					
2.	I do not talk a lot					
3.	I talk to a lot of different people at social gatherings					
4.	I usually keep in the background at meetings					
<b>Agreeableness</b>						
1.	I sympathize with others' feelings					
2.	I am not interested in other people's problems					
3.	I feel the emotions of others					
4.	I am not really interested in others					
<b>Conscientiousness</b>						

1.	I get chores done right away					
2.	I often forget to put things back in their proper place					
3	I like order					
4.	I sometimes make a mess of things					
<b>Openness to experience</b>						
1.	I have a vivid imagination					
2.	I am not interested in abstract ideas					
3.	I have difficulty in understanding abstract ideas					
4.	I do not have a vivid imagination					

### 3. TAX MORALE

*On a scale of 1 to 5 (1=strongly disagree, 2=disagree, 3=undecided, 4=agree and 5=strongly agree), please indicate to what extent you agree with the following. Please give only one answer for each statement.*

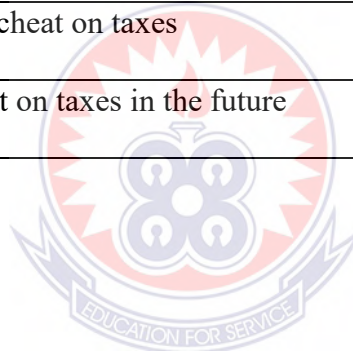
	<b>Tax morale</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1.	I think it is justifiable to cheat on taxes if I get the chance to do so without getting caught					
<b>Paying taxes is one of the basic duties of citizenship.</b>						
1.	Paying taxes is one of the basic duties of citizenship.					
2.	Not paying taxes is one of the worst crimes a person can commit because it harms the whole community					
3.	It is not right to evade taxes even if you think they are unfair.					

4.	Even if someone thinks a tax is unfair, he/she should pay it first and then complain later if necessary.					
5.	It is right to pay tax because it helps the weak					

4. TAX EVASION INTENTION

*On a scale of 1 to 5(1=strongly disagree, 2=disagree, 3=undecided, 4=agree and 5=strongly agree please indicate to what extent you agree with the following. Please give only one answer for each statement.*

<b>Tax evasion intention</b>						
1.	I would cheat on taxes if I had the opportunity					
2.	I would never cheat on taxes					
3.	I may not cheat on taxes in the future					



**Thank you for your contributions**