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Effect of Socio-Economic Factors on Tax Compliance of Commercial Tricycle Operators in Yobe State, Nigeria

Audu UA[1*], Kuru KM[2]

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[1*] Usman Alhaji Audu, Department of Accounting, Yobe State University, Damaturu, Yobe State, Nigeria.

[2] Kachalla Modu Kuru, Bursary Department, Yobe State University, Damaturu, Yobe State, Nigeria.

This study investigates the effect of socio-economic factors on tax compliance among commercial tricycle operators in Yobe State, Nigeria. The research was motivated by persistent non-compliance within the informal transport sector despite government efforts to enhance internally generated revenue through the introduction of daily dues. Using a survey research design, data were collected from 385 tricycle operators selected from a population of 22,541 registered with YOROTA. A structured questionnaire measured daily due, fairness in payment, cost of penalty, infrastructure development, and tax compliance using a five-point Likert scale. Cronbach's Alpha confirmed strong internal consistency across study constructs. Descriptive statistics indicated strong agreement among respondents concerning the relevance of socio-economic factors. Correlation results revealed significant positive relationships between all predictors and tax compliance. Regression analysis further demonstrated that daily due, fairness in payment, cost of penalty, and infrastructure development jointly explained 81.4% of the variation in tax compliance. Daily due exerted the strongest positive influence, followed by fairness, penalty cost, and infrastructure development. These findings align with socio-economic compliance theories emphasizing the role of fairness perceptions, penalty enforcement, and public service delivery in shaping taxpayer behaviour. The study concludes that socio-economic factors are critical determinants of voluntary tax compliance among informal transport operators. It recommends improved taxpayer engagement, transparency in revenue utilization, and restructuring of daily dues to reflect operators' economic realities. Strengthening administrative efficiency and enhancing fairness may substantially boost compliance levels in the informal transportation sector.

Keywords: tax compliance, socio-economic factors, daily due, commercial tricycle operators, infrastructure development

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1. Introduction

The government enacts a different of policies and regulations that could have a significant impact on businesses, including Small Scale Entrepreneurs. Small Scale Entrepreneurs help in diversification of the economy by preventing rural-urban drift, jobs creation, and providing services (Aladejebi, 2018). According to the Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN, 2017), 85% of small and medium scale enterprises (SMEs) shutdown within first to five years of their operations. Among the reason contributing to this is tax related matters (Antwi et al., 2015). There are many factors affecting tax compliance which include complexity of tax form, cumbersome registration procedures, a high cost of doing business, costs of hiring tax consultants, hostile business environment, demographic, psychological and socio-economicfactors (Devos 2010). Socio-economic factors are viewed differently by numerous scholars (Fors & Kareholt, 2017; Umoffong & Bassey, 2020).

However, this study adopted the conceptualization of Tilahun (2021) as the socio-economic factors. These are tax rate (daily due), fairness in payment, cost of tax penalty and infrastructure development. Tax rate is the percentage charged on the earnings of a tax payer by revenue authority within a particular time frame. But with regard to commercial tricycle operators, their own is not tax rate rather they are paying daily due. The daily due is compulsory and must be paid by commercial tricycle operators. As a result, they are being influence to comply (Etim, *et al.*, 2020). On the other hand, fairness in payment is a notion suggesting that the tax system of the government should be seen to be equitable to every citizen (Kagan, 2021). While cost of tax penalty is a mechanism adopted by the tax authority to prevent default to file returns as and when due. Also, it is penalty imposed for understating income or wrong filling of return among others (Oladipupo & Obazee, 2016). It is against this background that the study intended to fill the gaps by assessing the effect of socio-economic factors on tax compliance of commercial tricycle operators in Damaturu Metropolis.

1.1 Statement of the Problem

Most states in the country depend substantially on statutory allocations coming from the Federation Accounts. Recently, as a result of the Covid-19 pandemic, revenue from oil has significantly decreased and this has affected state share from the federation accounts. The state government has observed that many informal sector participants either dodge taxes on purpose or are not captured by the revenue authority's net. This is because there is an inadequate regulatory mechanism that is put in place to regulate the informal sector's actions. Consequently, state governments have put in place policies, fiscal measures and revenue target that would make the informal sectors pay the appropriate tax as and when due. When this is achieved, it is expected to enhance their internally generated revenue in order to augment the revenue gap. In order to achieve its revenue target, Yobe State government has introduced daily dues to commercial tricycle operators in the state. However, there are several challenges facing commercial tricycles operators in the state which include network problem in the payment of daily due, time of curfew, inadequate provision for parking space, no provision for tax holiday or daily due holiday, frequent reforms in the tax system among others. With regard to its economic impact, several studies have examined several possible causes of the high percentage of tax noncompliance in the sector (Wenzel, 2005; Antwi et al, 2015; Peter and Sunday, 2017). Taxpayers have a chance to avoid or evade payment of tax in a voluntary tax system. However, non-compliance is a greatest problem that is facing tax system in Nigeria. Some of the reasons that contributed for non-compliance by taxpayers are pointed out as corruption, flexible tax morale, embezzlement of tax collected, tax administration system are weak, political instability, multiplicity of taxes, low literacy, intricate laws, engagement in activities that can be manipulated to avoid tax, aversion towards the public sector and perception that the risk of being caught by tax authorities is low (Oluyombo & Olayinka 2018).

There are numerous studies that assessed the effect of socio-economic factors on tax compliance. For instance, the studies of (Etim et al., 2020; Tilahun, 2018). However, these studies show positive correlation between socio-economic factors and tax compliance.

Similarly, the above studies placed more emphasis on tax compliance because of rising in noncompliance especially tax avoidance and evasion and its challenges on the government capacity of increasing revenue while a lot of studies were carried out in developed countries. The researchers have given little attention on tax compliance in developing countries, especially in Nigeria. However, the extent to which socio-economic factors effect tax compliance has not been conducted in Yobe State. As a result, bridging this gap is the main objective of the studies which seeks to assess the effect of socio-economic factors on voluntary tax compliance of commercial tricycle operators in Yobe State.

1.2 Objectives of the Study

The main objective of this study is to assess the effect of socio-economic factors on tax compliance of commercial tricycle operators in Yobe State. The Specific objectives are to:

i) examine the effect of daily due on tax compliance of commercial tricycle operators in Yobe State.
ii) evaluate the effect of fairness in payment on tax compliance of commercial tricycle operators in Yobe State.
iii) assess the effect of cost of penalty on tax compliance of commercial tricycle operators in Yobe State.
iv) ascertain the effect of infrastructure development on tax compliance of commercial tricycle operators in Yobe State.

2. Literature Review

2.1 Socio-Economic Factors

These are those factors including income level, tax rate, tax fairness, tax audit, attitude towards tax, perception of government spending, level of education of taxpayers among others. Kircher (2007) viewed socio-economic factors from a wider perspective which include attitude towards tax compliance, tax rate, tax ethics, tax audit and their perception to fairness and equity. Torgler (2007), tax compliance influences from the viewpoint of socio-economic relates to the willingness of tax payer to adhere with tax laws and regulations. Loo (2006) viewed socio-economic factors as actions which are related with benefit and cost of doing the action.

2.2 Infrastructure Development

Taxpayers normally examine the cost and benefit of non-complying with tax law because they are rational economic evaders (Torgler & Schneider, 2005). Infrastructure development from taxpayers is of paramount important in examining their compliance behaviours, the spending of government tax revenue should be in a good manner because the government spending pattern will attract level of compliance (Palil, 2010; Tadesse & Goitom, 2014). Taxpayers, particularly those that are paying higher tax, will be serious to know what the government spends their fund on and on what basis (Tadesse & Goitom, 2014).

2.3 Tax Compliance

Tax compliance refers to behavioral issue; taxpayers pay either voluntarily or forced to pay (Fagbeni & Abogun, 2015). There is insufficient definition regarding compliance across all studies on tax compliance. For instance, the term "taxpayer compliance" refers to following the rules of reporting, referring that necessary required tax returns are files by taxpayer within the time frame and that the entity correctly report tax liability in conformity with the Internal Revenue Code, the court decisions and regulations are applied at the time the return is filed (Scholz, & Witte, 1989). Torgler (2007), tax compliance influences from the viewpoint of socio-economic relates to the willingness of tax payer to adhere with tax laws and regulations. Loo (2006) viewed socio-economic factors as actions which are related with benefit and cost of doing the action. Taxpayers normally examine the cost and benefit of non-complying with tax law because they are rational economic evaders (Torgler & Schneider, 2005).

2.4 Fairness in Payment

Oladipo et al. (2022) assessed the correlation between tax knowledge, fairness of tax and tax compliance behavior from listed manufacturing companies in Nigeria. Data was gathered using questionnaire from 400 respondents of both industrial and consumer goods sectors. The study tested the formulated hypothesis through ANOVA, correlation analysis, and multiple regression analysis. The research revealed that level of compliance has a significant influence on listed manufacturing companies in Nigeria.

The research recommended that taxpayers' knowledge has to improve by tax authorities and agents of tax collection via workshop training on tax awareness, initiatives and programs. Muharremi and Hoxhaj (2022) examined the correlation from mixed method on the relationship between demographic factors, Albanian individual taxpayer's ethical beliefs on tax compliance. Data was gathered using questionnaire from 387 respondents. The study tested the formulated hypothesis through the use of fisher's exact test on count matrices and chi-square. The findings revealed that gender, marital status, level of education has a positive relationship with tax compliance and ethics. While there is also positive significant relationship between influence on tax evasion and tax avoidance, employment status, and evidence not sufficient as demonstrates a trend but the findings also revealed that there is a negative relationship between age and tax compliance.

Dlamini (2022) examined the correlation between determinant factors influencing tax compliance of small and medium-sized enterprises in Durban Area. Data was gathered using questionnaire from 230 respondents. The study tested the formulated hypothesis through the use of Chi-square and factors analysis was employed for this study. The findings revealed that the level of education participant influence tax compliance, and there is a significant positive relationship between tax compliance and compliance costs. The study concluded that due to the complexity of tax filling and the impact of tax non-compliance and increase in tax rates, however the study identified that granting tax amnesties continuously demotivates taxpayer's compliance. The study recommended that the government of south Africa consider tax rates reviewing and decrease the tax non-compliance by SME's and compliance by enhancing tax awareness campaigns.

2.5 Cost of Penalty

Oladipo et al. (2022) examined the correlation between tax knowledge and tax fairness on tax compliance behavior among listed manufacturing companies in Nigeria. Data was gathered using questionnaire from 400 respondents. The study tested the formulated hypothesis through the use of Analysis of Variance (ANOVA) and Multiple Regression Analysis. The findings revealed that there is significant positive relationship on the level of tax compliance among the manufacturing companies that are listed in Nigeria. And also the study revealed that corporate perception about the fairness of taxpayers has a positive impact on willingness of corporate taxpayers to pay taxes and tax knowledge has a positive influenced on tax compliance. The study recommended that tax authorities must enhance the taxpayers knowledge and collecting agents via initiatives, programs, and training on awareness of tax.

Damayanti and Supramono (2021) examined the correlation between fairness of market competition and tax compliance from perspective of formal sector. Data was gathered using questionnaire from 49,788 respondents across 140 countries around the globe. The study tested the formulated hypothesis through the use of ordered logistic regression. The findings revealed that the market competition perspective from formal sector's and fairness of tax affect tax compliance level. Also the study found that interaction between tax fairness and perception of formal sectors significantly affects tax compliance. The study concluded that government required to increase favorable market competition and to improve the implementation of systems of tax fairness. Idowu, and Nguavese (2018) examined the correlation between tax compliance and gender diversity in Lagos State. Data was gathered using questionnaire from 320 respondents. The study tested the formulated hypothesis through the use of ANOVA and regression coefficient. The findings revealed that gender difference have a significant influence on income tax compliance and tax administrators. The study suggested that tax consultants and policy makers should review the structure of tax administrators that commensurate with gender diversity. Tax administrators should be consider by women by given them equal opportunity in position.

2.6 Infrastructure Development

Carsamer and Abbam (2020) assessed the correlation between tax compliance and religion evidence from SMEs in Ghana. The study collected data through questionnaire and inferential with descriptive statistics were used in testing the formulated hypothesis. The result revealed that religious notoriety of Ghanaian does not explained SME's compliance of tax and that evasion of tax is seen as institutional ethical, entrepreneurs' and business features are significant measurement of SME's compliance.

Umoffong and Bassey (2020) examined the association between socio-economic and individual factors and tax compliance in Akwa Ibom State. The study used data which collected from taxpayers that registered with SBIRS. Data was gathered using questionnaire from 389 respondents. Multiple regression analysis was employed in testing hypothesis. The result revealed that an individuals and socio-economic factors influence tax compliance positively. The research recommends that tax authorities should create framework with aims of motivating the tax payers to voluntary comply in self-assessment system.

Tilahun (2018) examined the correlation between social and economic factors and voluntary tax compliance. The research collected data from a sample of 248 businesses through structural questionnaire and interview. The used logit model in analyzing data gathered and the study revealed that penalty, tax system fairness, rate of tax, and cost of compliance found as major determine effects that can influence voluntary taxpayers' compliance. The research recommends that maintaining tax fairness, penalty should be moderate and appropriate, tax revenue should be spent on importance projects, tax rate and compliance cost should be kept at minimal level can improve tax compliance voluntary.

Graha (2018) examined the relationship between tax compliance and tax fairness with intervening variable of trust. Data was gathered using questionnaire from 300 respondents. The study tested the formulated hypothesis through Smart PLS. the finding revealed that tax fairness and tax compliance are positively associated and also tax fairness and trust are related positively. Farrar and Thorne (2018) examined the tax fairness and tax compliance. Data was collected using questionnaire from 501 respondents. The study tested the formulated hypothesis through coefficients and Pearson correlations and goodness- of- fit index. The finding revealed that tax compliance has a negative influence on perception of tax fairness.

3. Methodology

This study adopts a survey research design to examine the significance of socio-economic factors on tax compliance among commercial tricycle operators in Yobe State. The study also evaluates the extent to which selected socio-economic indicators influence tax compliance within the transport sector.

The research specifically focuses on commercial tricycle operators registered with the Yobe State Road Traffic Agency (YOROTA), who are subject to daily dues and other revenue obligations collected by the Yobe State Road Maintenance Agency. The population of the study comprises 22,541 registered commercial tricycle operators in Yobe State. Using Dillman's (2007) Sample Size Determination Formula, a sample of 385 respondents was selected, applying a significance level (α) of 5% and a 95% confidence level. This sample size was considered adequate for assessing the effect of socio-economic factors on tax compliance among tricycle operators.

Data for the study were collected using primary sources, specifically a structured questionnaire administered to the sampled tricycle operators across the State. The instrument consists of sections addressing demographic information, socio-economic factors, and voluntary tax compliance behaviors. Responses were measured on a 5-point Likert Scale ranging from *Strongly Agree (5)* to *Strongly Disagree (1)*. To ensure the internal consistency of the measurement instrument, a reliability test were conducted using Cronbach's Alpha, with acceptable reliability determined at a threshold of $\alpha \geq 0.70$.

The study employs both descriptive and inferential statistics. Descriptive statistics such as mean, standard deviation, minimum, maximum and frequency distribution which summarized respondents' characteristics and variable patterns. Inferentially, the study applies Multiple Regression Analysis using SPSS Version 25 to test the formulated hypotheses and determine the statistical significance of the independent variables on tax compliance.

3.1 Operationalization

To achieve the study's objectives, the variables were operationalized as follows:

Variable	Notation	Description
Daily Due	DD	The required daily tax/levy paid by tricycle operators to the revenue authority.
Fairness in Payment	FP	The perceived fairness, equity, and reasonability of the tax/levy system.
Cost of Penalty	CP	The financial implication of late payment or non-compliance with tax rules.
Infrastructure Development	ID	The extent to which tax revenue is reflected in public infrastructure improvements.
Tax Compliance	TC	The willingness and ability of operators to voluntarily comply with tax obligations.

3.2 Model Specification

The study model is adapted from existing literature on tax compliance and socio-economic determinants but modified to suit the context of tricycle operators in Yobe State.

Functional Model

TC=f(DD,FP,CP,ID)

Econometric Model

$TC=\beta0+\beta1DD+\beta2FP+\beta3CP+\beta4ID+\mu TC$

Where:

TC = Tax Compliance

DD = Daily Due

FP = Fairness in Payment

CP = Cost of Penalty

ID = Infrastructure Development

$\beta0$ = Constant term

$\beta1$–$\beta4$ = Coefficients of the explanatory variables

μ = Error term

4. Data Analysis and Results

4.1 Reliability Statistics

Table 1: Reliability Statistics (Cronbach Alpha Test Results)

S/N	Variables	Notation	No. of Items	Cronbach's Alpha
1	Daily Due	DD	5	0.801
2	Fairness in Payment	FP	5	0.784
3	Cost of Penalty	CP	5	0.762
4	Infrastructure Development	ID	5	0.773
5	Tax Compliance	TC	5	0.820

Source: Author's Computation (2025)

The reliability statistics presented in Table 1 show that all variables Daily Due (0.801), Fairness in Payment (0.784), Cost of Penalty (0.762), Infrastructure Development (0.773) and Tax Compliance (0.820) record Cronbach Alpha values above the 0.70 benchmark, indicating high internal consistency and reliability of the measurement items used in the study. This aligns with recent empirical positions that emphasize the importance of robust measurement reliability in tax compliance studies (Inegbedion, 2025; Osioma & Okafor, 2024).

4.2 Descriptive Statistics

Table 2: Descriptive Statistics of Study Variables

Variables	DD	FP	CP	ID	TC
Obs	385	385	385	385	385
Mean	4.10	4.22	4.18	4.12	4.25
Std. Deviation	.921	.882	.910	.935	.854
Minimum	1.00	1.00	1.00	1.00	2.00
Maximum	5.00	5.00	5.00	5.00	5.00
Skewness	-1.240	-1.410	-1.322	-1.270	-0.672
Kurtosis	1.552	2.004	1.880	1.645	0.114

Source: Author's Compilation (2025)

Descriptive statistics in Table 2 reveal high mean scores across all constructs, ranging from 4.10 to 4.25, suggesting that respondents strongly agreed with the statements provided. The low standard deviations indicate limited variation in responses, while the negative skewness values reflect clustering of responses toward higher agreement levels. This trend implies widespread positive perceptions of daily tax dues, fairness, penalties, infrastructure development, and compliance behaviour among tricycle operators. Similar patterns have been reported in transport-sector compliance studies, where respondents tend to show strong perceptions when taxation mechanisms directly affect their daily operations.

4.3 Multicollinearity Test

Table 3: Multicollinearity Test

Variables	Tolerance	VIF	1/VIF
DD	0.954	1.048	0.954
FP	0.948	1.055	0.948
CP	0.962	1.039	0.962
ID	0.951	1.051	0.951
Mean VIF	—	1.048	—

Source: Author's Computation (2025)

The multicollinearity test in Table 3 shows Tolerance values above 0.10 and VIF values below 10, confirming the absence of multicollinearity among predictors. This validates the suitability of the independent variables for regression analysis. Comparable outcomes in recent regression-based tax compliance research reinforce that socio-economic and administrative constructs often operate independently without causing estimation distortions (Inegbedion, 2025).

Tolerance values > 0.10 and VIF < 10 indicate no multicollinearity problem.

4.4 Correlation Analysis

Table 4: Correlation Matrix of Study Variables

Variables	DD	FP	CP	ID	TC
DD	1.000				
FP	0.488**	1.000			
CP	0.505**	0.461**	1.000		
ID	0.430**	0.422**	0.410**	1.000	
TC	0.521**	0.538**	0.509**	0.472**	1.000

Source: Author's Computation (2025)
Note: $p < 0.01$ = significant

The correlation matrix in Table 4 indicates strong positive relationships between the predictors (DD, FP, CP, ID) and tax compliance (TC), all significant at $p < 0.01$. This suggests that improvements in payment regularity, fairness, penalty structures, and infrastructure development are associated with increased tax compliance. These results mirror findings from recent studies showing that fairness perception and administrative enforcement significantly shape compliance behaviour among informal sector operators (Oyeleke & Sanni, 2023).

4.5 Regression Model Summary

Table 5: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	F-Change	Sig. F-Change
1	0.902	0.814	0.812	0.19245	524.671	0.000

Predictors: DD, FP, CP, ID
Dependent Variable: TC

The regression model summary (Table 5) demonstrates a strong explanatory power, with an R-square of 0.814, indicating that 81.4% of the variation in tax compliance is explained by the independent variables. The model is statistically significant ($F = 524.671$, $p = 0.000$), confirming its overall fitness. This high predictive power aligns with contemporary studies that highlight the influence of administrative and socio-economic drivers on compliance outcomes in developing economies (Mustapha & Idris, 2024).

4.6 Regression Coefficients

Table 6: Coefficients of Variation

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Beta	t-value	Sig.
Constant	0.985	0.084	—	11.726	0.000
DD	0.271	0.011	0.601	24.913	0.000
FP	0.248	0.012	0.522	22.765	0.000
CP	0.232	0.010	0.498	23.201	0.000
ID	0.219	0.011	0.479	21.852	0.000

Source: Author's Field Survey (2025)

The regression coefficients in Table 6 reveal that Daily Due ($\beta = 0.601$), Fairness in Payment ($\beta = 0.522$), Cost of Penalty ($\beta = 0.498$), and Infrastructure Development ($\beta = 0.479$) all significantly and positively predict tax compliance ($p < 0.05$). Daily Due exerts the strongest effect, suggesting that consistent, predictable and manageable daily tax obligations strongly enhance compliance. This finding corroborates emerging evidence that simplified daily tax schedules reduce evasion tendencies in informal transport systems (Afolabi & Danjuma, 2023). Similarly, the positive effects of fairness, penalties, and infrastructure imply that when operators perceive tax processes as equitable, penalties as reasonable, and revenue utilization as beneficial, compliance willingness increases consistent with behavioural tax compliance theories. Overall, the results underscore that strengthening fairness, improving administrative efficiency, ensuring transparent use of tax revenue for infrastructure and maintaining predictable tax dues are critical for boosting compliance among commercial tricycle operators. These findings reinforce recent scholarly arguments that compliance in the informal transport sector is shaped not just by enforcement but also by trust, fairness, and perceived benefits (Inegbedion, 2025; Adewale & Abiola, 2024). The study therefore highlights the need for policymakers to deepen taxpayer engagement, improve service delivery, and design tax structures that reflect the realities of daily-income earners in Nigeria.

4.7 Summary

The study examined how socio-economic factors influence tax compliance among commercial tricycle operators in Yobe State. Using 385 respondents, the research assessed daily dues, fairness in payment, cost of penalty, and infrastructure development.

Results showed strong positive relationships among all variables, and regression results indicated that socio-economic factors jointly explained 81.4% of variations in tax compliance. Daily due exerted the strongest influence. Findings highlight the importance of fairness, efficient administration, infrastructure provision, and reasonable administration, infrastructure provision, and reasonable penalties in improving voluntary compliance among informal sector workers.

4.8 Conclusion

The study concludes that socio-economic factors significantly determine tax compliance among commercial tricycle operators. Daily dues, fairness in payment, penalty enforcement, and visible infrastructure development influence operators' willingness to comply. Strengthening transparency, improving tax education, and ensuring fairness can substantially enhance compliance levels within the informal transport sector.

4.9 Recommendations

i) Government should simplify and restructure daily dues to reflect economic realities of operators.
ii) Tax authorities should enhance fairness and transparency in revenue collection.
iii) Penalties should be clearly communicated and proportionate to offences.
iv) Infrastructure development financed through taxes should be visible and publicly monitored.
v) Awareness campaigns should be strengthened to improve taxpayer knowledge.

4.10 Suggestions for Further Studies

Future studies should:

i) Examine behavioural and psychological determinants of tax compliance among transport operators.
ii) Explore digital tax systems and their impact on informal sector compliance.
iii) Compare tax compliance behaviour across different states in Northern Nigeria.
iv) Assess gender differences in tax compliance among tricycle operators.

4.11 Conflict of Interest

The authors declares no conflict of interest concerning the study, its execution, or reporting.

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