UNIVERSITY OF CAPE COAST

FACTORS INFLUENCING RENT TAX COMPLIANCE IN THE ACCRA METROPOLIS OF GHANA: THE MODERATING ROLE OF EDUCATION

ANGELINA SAM

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BY

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MAY, 2024

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: ………………………… Date: ……………………

Name: Angelina Sam

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Supervisor's Signature: ………………………… Date: …………………

Name: Prof. Edward Marfo-Yiadom

ABSTRACT

This study assessed the factors influencing rent tax compliance among property owners in the Accra Metropolis, Ghana. Specifically, the effects of economic, institutional, attitude and perception, and social factors on tax compliance behaviour of property owners were determined. The multi-stage sampling technique was used to draw a sample of 375 from a total population of 10,654 registered property owners in the Accra Metropolis. Data collected using a structured questionnaire was analysed using frequencies, percentages, means, standard deviations, and the PLS-SEM. The results revealed that economic factors, institutional factors, attitude and perception, and social factors significantly influence rent tax compliance. Furthermore, though education positively influenced tax compliance, it did not show any significant effect on the relationship between the foregoing factors and rent income tax compliance. It was, therefore, recommended that policymakers should explore alternative strategies beyond education like implementing straightforward and user-friendly tax processes to encourage compliance and also involving taxpayers in the tax policy-making process and seeking their input to contribute to a sense of ownership, making individuals more likely to adhere to their tax obligations.

KEYWORDS

Attitude and Perception

Economic Factors

Education

Institutional Factors

Rent Tax Compliance

Social Factors

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DEDICATION

To my family and friends

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LIST OF ACRONYMS

AP	Attitude and Perception
AVE	Average Variance Extracted
BoG	Bank of Ghana
CA	Cronbach's Alpha
CR	Composite Reliability
EF	Economic Factors
FDI	Foreign Direct Investment
GAB	Ghana Association of Bankers
GDP	Gross Domestic Product
GDPPC	Gross Domestic Product per Capita
GMM	Generalised Method of Moments
GRA	Ghana Revenue Authority
GSS	Ghana Statistical Service
HTMT	Heterotrait-Monotrait
IF	Institutional Factors
IRB	Institutional Review Board
KRA	Kenya Revenue Authority
MoF	Ministry of Finance
MOOCs	Massive Open Online Courses
MPL	Multilayer Perceptron Layer
NCCE	National Commission for Civic Education
OECD	Organisation for Economic Co-operation and Development
OLS	Ordinary Least Squares

PLS-SEM	Partial Least Squares Structural Equation Model
RTC	Rent Tax Compliance
SAS	Self-Assessment System
SD	Standard Deviation
SF	Social Factors
SMEs	Small and Medium-sized Enterprises
SPSS	Statistical Product for Service Solutions
TPB	Theory of Planned Behaviour
UNESCO	United Nations Educational, Scientific and Cultural Organisation
USB	Universal Serial Bus
VAT	Value Added Tax
VIF	Variance Inflation Factor
WDI	World Development Indicators

CHAPTER ONE

INTRODUCTION

The contemporary landscape of tax compliance, particularly in the context of rent income, presents a complex web of challenges and opportunities. As nations strive for robust fiscal systems, the efficacy of tax compliance becomes paramount. Thus, understanding the dynamics of rent income tax compliance is crucial, given its intricate interplay with economic, institutional, attitudinal, social, and educational factors. Despite the growing significance of this domain, a nuanced exploration of these factors, particularly in the Ghanaian context, remains conspicuously.

The study aimed to fill this gap by delving into the factors influencing rent tax compliance, with a specific focus on the Accra Metropolis, Ghana. The study drew on the theoretical foundations of the economic deterrence theory, theory of planned behaviour, fiscal exchange theory, and social influence theory to analyse the intricate connections shaping individuals' compliance behaviour. Employing a positivist paradigm and a quantitative approach, the research sought to establish empirical relationships between variables, contributing valuable insights to both academic discussions and policy development.

Background to the Study

Tax is a mandatory financial contribution levied by a government on individuals, businesses, and other entities to fund public services and programmes regardless of whether the taxpayer receives satisfaction or not from the tax payment (Anamoah, 2019). Nyarkpoh (2018) highlights the significant role of taxes in the economy's budget, emphasising that governments depend on them as a primary revenue source to finance the provision of public goods and services. Taxes help with income distribution, economic stability, growth, good governance, and infrastructure development (Agyapong, 2019). Tax come in the form of direct and indirect taxes. Direct taxes encompass rent tax, gift tax, royalties, and income taxes, while indirect taxes comprise Value Added Tax (VAT), excise duty, communication service tax, as well as export and import duties (Opoku-Younge, 2019).

Considering the relevance of tax, several scholars have argued for a high level of compliance among taxpayers (Agyapong, 2019; Anamoah, 2019; Degyanto, 2018; Mbilla, 2018). Tax compliance has been defined as the degree to which a taxpayer adheres to the tax rules of a country, by declaring income, filing a tax return, and paying tax due in a timely manner (Kasipillai & Sapiei, 2013; Wanjiku, 2021). It has been argued that high levels of tax compliance contribute to stable economies, social welfare, and growth, by providing governments with resources to invest in infrastructure and create environments conducive to business development and overall societal progress Organisation for Economic Co-operation and Development ([OECD], 2019).

Kassa (2021) reported that despite the significance of tax compliance to development, the level of compliance has been argued to be low, especially in Africa. For instance, Modugu et al. (2012) assert that the average level of compliance in Europe and America was encouraging however Wanjiku (2021) reported that the compliance level in Africa remains low. According to Makori et al. (2013), Kenya is categorised among nations with low compliance regarding tax revenue collection. Despite a notable increase in tax collection by more than 300 percent from 2003 to 2011, the contribution from landlords has remained minimal, despite government endeavours to encourage Kenyan landlords to contribute their equitable portion of taxes to bolster the economy's development (Kenya Revenue Authority [KRA], 2018).

Similarly, Asabor (2012) underscored Nigeria's low position in tax compliance, while Modugu et al. (2012) emphasised that compared to developed nations like Australia and Ireland, which achieved voluntary compliance rates of 98% and 95%, respectively, Nigeria only attained a 30% voluntary compliance rate during the same period. Turning attention to Ghana, the Ghana Revenue Authority (GRA) made interventions to improve compliance level by introducing the self-assessment system in 2013 (Ali-Nakyea, 2014). He additionally contended that the aims of this system were to enhance the efficiency of tax collection, alleviate the tax authorities' workload in evaluating tax returns, and bolster voluntary compliance.

However, Kuug (2016) suggested that a drawback of relying on the self-assessment system was that not all taxes are voluntarily remitted. Realising the level of tax compliance across economies, as exposited in the foregoing, it would be in the right direction to explore factors that might potentially drive compliance. There have been arguments that economic factors, institutional factors, attitude and perception factors, and social factors may influence performance (i.e., tax compliance) (Kirchler, 2007; Loo, 2006).

Economic factors involve various elements that influence the overall health, performance, and behaviour of an economy including employment, inflation, growth, investment, revenue and taxation, and trade (Slemrod, 2007; Tabandeh et al., 2012); institutional factors refer to the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes (Kirchler, 2007); social factors encompass a wide range of aspects, some of which include culture, family, social class, media and technology, religious and belief systems, perceptions of equity and fairness, government social welfare programmes, and referent groups (Degyanto, 2018; Kirchler, 2007; Mbilla, 2018); attitude and perception also to how individuals or entities view and interpret the process of adhering to tax regulations related to rental income (Andoh, 2020).

Theoretically, the economic deterrence theory, introduced by Allingham and Sandmo (1972), suggests that tax compliance is influenced by economic factors. Tabandeh et al. (2012) proposed that economic conditions such as inflation, unemployment, and government fiscal policies affect tax compliance. The researchers argued that taxpayers make rational decisions about tax compliance by weighing the costs and benefits associated with tax evasion or compliance, in line with the principles of the economic deterrence theory.

Furthermore, the fiscal exchange theory underpins that individuals comply when they perceive a fair exchange between their tax payments and the benefits received (Swanzy, 2018). As asserted by Ogendo (2019), when institutional factors like the fairness of the tax system and the transparency of government authorities are perceived positively, taxpayers tend to view tax payment as a fair exchange for public goods and services. Furthermore, according to the theory of planned behaviour, individuals' tax compliance behaviour is shaped by their attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). Consequently, Mbeni (2018) concluded that individuals' knowledge and understanding of tax regulations, emotions and feelings as well as their actual behaviour influence their tax compliance level as posited by the theory of planned behaviour.

The social influence theory opines that individuals' tax compliance is significantly influenced by perceived social norms and factors within their social circle (Friedkin, 2006). Empirically, Degyanto (2018) contended that compliance with tax regulations can be influenced by some social factors prevailing in a society as posited by the social influence theory. He argues that when tax compliance becomes a social norm and noncompliance is viewed as deviant behaviour, property owners might feel obliged to adhere to tax regulations to uphold their social status and evade social sanctions.

Essentially, the issue of rent tax compliance holds significant importance with widespread implications for society (Swanzy, 2018). While taxes serve as a crucial source of government revenue, practices of tax non-compliance erode the fairness and sustainability of tax systems (Wanjiku, 2021). Factors such as economic, institutional, attitude and perception, and social aspects played a pivotal role in property owners' adherence to tax laws (Agyapong, 2019; Degyanto, 2018). It is therefore imperative to comprehend the correlation between tax compliance and these influential factors to establish fair and equitable tax systems for all rent taxpayers.

Statement of the Problem

The Ministry of Finance in 2019 reported that the government of Ghana rely heavily on tax, including rent tax, to finance developmental projects. The real estate sector has been recognised as a crucial driver of economic growth and development to the economy of Ghana. In 2020, real estate activities generated approximately 1.6 billion Ghana Cedis (GHS), and in 2019, the sector contributed 19.9 percent to the nation's gross domestic product (Ministry of Finance, 2021 as cited in Attah-Botchwey et al., 2021). Consequently, various efforts and measures were put in place to enhance tax revenue generation (Musila, 2019).

However, despite these initiatives, the rate of rent tax compliance among property owners in Ghana remains low (Attah-Botchwey et al., 2021). As a result, the government has experienced a considerable loss of revenue, hindering its ability to provide essential public services to the citizens (Swanzy, 2018). Persistent noncompliance, as evident in the present situation, has the potential to worsen the difficulties encountered by the government in providing essential public services (Attah-Botchwey et al., 2021). A prolonged decrease in tax revenues might result in insufficient funding for critical sectors like healthcare, education, infrastructure, and social welfare (OECD, 2019).

This could potentially compromise the quality and availability of public services, economic stability, and adversely affect the general welfare and advancement of both the population and the nation at large (Swanzy, 2018). Hence, it is imperative to investigate the factors affecting rent income tax compliance among property owners in Ghana with emphasis on the moderating role of the educational level of taxpayers, and specifically taking into account the Accra Metropolis considering the fact that Accra is the capital of Ghana and a property-concentrated area (Anamoah, 2019).

Economic factors, institutional factors, attitude and perception, and social factors have been argued as some key factors that may influence rent tax compliance (Agyapong, 2019; Kirchler, 2007; Loo, 2006; Mbilla, 2018). The economic deterrence theory posits that economic factors or conditions play a significant role in compliance performance. Similarly, the theory of planned behaviour suggest that taxpayers' attitudes, subjective norms, and perceived behavioural control influence their compliance behaviour. Empirically, Mbeni (2018) and Tiwari (2021) reported that attitude and perception of taxpayers significantly influence the behavioural intention for tax compliance. Agyapong (2019) proposed that simplifying the tax system and fostering a positive perception of tax authorities among taxpayers could enhance compliance levels.

Though several studies have examined the determining factors of tax compliance, the focus have been on factors other than economic, institutional, attitude and perception and social (Agyapong, 2019; Andoh, 2020; Mbilla, 2018) despite theoretical propositions suggesting that these factors may influence compliance; the social influence theory underscores the significance of social factors, asserting that individuals' tax compliance is significantly shaped by perceived norms and behaviours within their social networks (Friedkin, 2006); the fiscal exchange theory argues that individuals comply with tax obligations when they perceive a fair exchange between their payments and the benefits received, hence, if the tax system is perceived as fair and government authorities are viewed as transparent and accountable, taxpayers are more likely to perceive tax payment as a fair exchange for public goods and services (Ogendo, 2019).

Moreover, existing research has given little attention to the role of education in the relationship between the aforementioned factors (economic, institutional, attitude and perception, and social factors) and compliance, despite arguments that education may serve as an external boundary condition that can strengthen the effectiveness of these factors in promoting level of tax compliance (Agyapong, 2019; Ajzen, 1991; Degyanto, 2018). Torgler (2007) opined that education affects tax morale, suggesting that highly educated societies have a deeper understanding of benefits associated with taxation and compliance; hence, further amplifying the effects of economic, institutional, social, and attitudinal and perception factors on tax compliance (Agyapong, 2019).

Theoretically, education as an external boundary to tax compliance and its determinants was explored within the framework of the theory of planned behaviour. Ajzen (1991) proposed that an individual's intention to comply with tax regulations is shaped by three primary factors: attitude, subjective norm, and perceived behavioural control. Therefore, Ajzen (1991) suggests that educated individuals may possess a deeper comprehension of the economic implications involved, which in turn can influence their attitudes towards compliance, thereby increasing the likelihood of adhering to tax obligations. This aligned with the findings of Eriksen and Fallan (2006), who suggest a correlation between education and attitude towards tax, indicating that a better understanding of tax laws can potentially enhance tax compliance behaviour. Additionally, Ajzen (1991) contended that education equips individuals with the necessary skills and knowledge to navigate complex tax systems, potentially enhancing their perceived behavioural control.

Existing research on rent tax compliance mostly focused on individual factors with little attention to a comprehensive framework that integrates economic, institutional, attitudinal, and social factors (Degyanto, 2018). This approach limits the understanding of the complex interrelation among these factors in the context of tax compliance (Agyapong, 2019). Prevailing studies predominantly employ descriptive statistical techniques like frequencies, means, and standard deviations (Andoh, 2020; Swanzy, 2018). However, the potential moderating role of the educational level of property owners called for advanced analytical technique like the structural equation modelling (Agyapong, 2019; Alm, 2012).

Considering the foregoing, it could be seen that there was a modicum of empirical evidence on how economic, institutional, attitude and perception, and social factors influence rent tax compliance, as well as how education influences the interplays between these factors and tax compliance. Moreover, Ghana has not received adequate attention in this context, despite the notable expansion of its real estate market and the increase in property ownership within the country (Attah-Botchwey et al., 2021; Swanzy, 2018). For instance, the informal nature of many economic activities in region like Accra, where a significant portion of rental properties are not formally registered, creates complexities that are not adequately addressed by studies focused on more formal economies (Attah-Botchwey et al., 2021). This study, therefore, assessed the relationship between economic, institutional, attitude and perception and social factors, and rent tax compliance among rent taxpayers in the Accra Metropolis, taking cognisance of the moderating role of education.

Purpose of the Study

The purpose of this study was to assess the factors influencing rent tax compliance among property owners in the Accra Metropolis of Ghana.

Research Objectives

The study specifically sought to:

1. examine the influence of economic factors on rent tax compliance among property owners in the Accra Metropolis;
2. determine the effect of institutional factors on rent tax compliance;
3. analyse the relationship between attitude and perception factors on rent tax compliance;
4. determine the effect of social factors on rent tax compliance;
5. evaluate the moderating role of education in the relationship between economic factors and rent tax compliance.
6. determine the moderating role of education in the relationship between institutional factors and rent tax compliance.
7. examine the moderating role of education in the relationship between attitude and perception factors and rent tax compliance.
8. examine the moderating role of education in the relationship between social factors and rent tax compliance.

Research Hypotheses

In line with the research objectives, the study tested the following hypotheses.

1. H_0: Economic factors do not significantly influence rent tax compliance.
2. H_0: There is no significant effect of institutional factors on rent tax compliance.
3. H_0: There is no statistically significant influence of attitude and perception factors on rent tax compliance.

4. H_0: Social factors do not significantly influence rent tax compliance.

5. H_0: Education does not moderate the relationship between economic factors and rent tax compliance.

6. H_0: There is no moderating effect of education on the relationship between institutional factors and rent tax compliance.

7. H_0: Education does not moderate the relationship between attitude and perception and rent tax compliance.

8. H_0: Education does not moderate the relationship between social factors and rent tax compliance.

Significance of the Study

There is a scarcity of empirical research on the tax compliance behaviour of property owners in developing nations. Therefore, this study offers a valuable contribution to the literature by examining the influence of economic, institutional, attitude and perception, and social factors on rent tax compliance among property owners in Ghana. In practical terms, this research aims to raise awareness among property owners regarding their tax obligations and highlights the significance of fulfilling these responsibilities, along with the possible repercussions of non-compliance.

Moreover, the research fosters a favourable disposition towards tax compliance among property owners, thereby expanding the tax base and enhancing tax revenue. Consequently, the findings of this study are anticipated to aid the Ghana Revenue Authority (GRA) and its tax collection agencies in formulating efficient tactics to tackle the challenge of tax non-compliance among property owners, ultimately facilitating the incorporation of more rental income taxpayers into the tax framework.

Delimitations

The focus of the study was on the tax compliance behaviour of property owners in the Accra Metropolis. The target population comprised all property owners in the Accra Metropolis with the sample comprising registered property owners within the central business district of Accra. That is, Adabraka, Nima, Accra, East Ridge-road, Osu, Spintex and Teshie-Nungua. The study focused solely on the variable's economic factors, institutional factors, attitude and perception, social factors and education, and did not explore other factors that may have influence on the relationships between these variables.

Limitations

The study's reliance on quantitative methods might not capture the full depth of the factors influencing tax compliance, as qualitative approaches could provide richer insights and explore taxpayers' perception, attitude and views on tax compliance. The study concentrated exclusively on property owners or rent taxpayers in the most property concentrated area (Accra Metropolis), implying that the outcomes may restrict application to other regions or demographic groups in Ghana. Consequently, the findings hold the most relevance to situations similar to the study area, and caution should be exercised when extending the results to other contexts.

Organisation of the Study

There were five chapters in the study. The first chapter was devoted to the introduction, which provides a thorough foundation for the study, and identifies the issue being investigated, as well as its goals, objectives, research questions, significance, scope, and constraints. The review of linked, pertinent literature was presented in Chapter Two. It covered the theories on tax compliance, including the theory of planned behaviour, the economic deterrence theory, the social factors theory, and the fiscal exchange theory. It also discussed actual research that certain researchers have done on tax compliance. The study's research method was covered in Chapter Three. The results, analyses, and discussion were presented in the Chapter Four. The summary, findings, and suggestions of the study were presented in Chapter Five.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This section explored pertinent literature dealing with concepts, empirical and theoretical studies of taxes, taxation on rent and tax compliance among property owners. It delved into prior research conducted by scholars and evaluated the extent to which these studies are connected, either directly or indirectly, to tax compliance. The theoretical review talks about the theories underlying the study. To illustrate the researchers' ideas regarding the research topic, a conceptual framework has been created. The empirical review gives the study an evidential lens and also enables a comparison of the current study's findings with those of previous research to either affirm or repudiate conclusions drawn by earlier researchers.

Theoretical Review

The theoretical framework provides a systematic foundation for comprehending the relationships between different variables in a study (Allingham & Sandmo, 1972). A theory, in this context, is a general framework that underpins a field of study (Anamoah, 2019). This section provides an overview of various theories pertinent to the current topic. This current study employed the underpinning assumptions of the economic deterrence theory, theory of planned behaviour, fiscal exchange theory and the social influence theory.

Economic deterrence theory

Becker (1968) viewed economic theory in relation to crime and the economic deterrence theory is a modification of Becker's economic crime theory. The theory was formulated by Allingham and Sandmo in 1972. The researchers stipulated that individuals are driven by purely self-interest. The theory suggests that there are factors that prevent individuals from achieving full compliance levels such as the rate of tax, the sanction for tax evasion, the tax system, the probability of paying taxes, inaccurate information, and the associated costs (Agyapong, 2019; Omondi & Theuri, 2019). This implies that if the negative effects of committing a crime outweigh the positive effects, the person will be discouraged from doing so (Swanzy, 2018; Wanjiku, 2021).

Considering the aforementioned, it becomes apparent that the tax compliance behaviour of property owners aligns with the principles of economic deterrence theory, emphasising elevated compliance levels and fairness in tax payments. By assessing the costs, benefits and penalties associated with tax compliance, taxpayers can make reasonable decision before engaging in specific course of action in relation to tax payment (Swanzy, 2018). For instance, if taxpayers observe that the consequences of evading tax outweigh it benefit, they will more willing to comply with tax obligations.

Empirically, various preceding studies have employed the economic deterrence theory to investigate issues related to the tax compliance behaviour of taxpayers. For example, Opoku-Younge (2019) anchored the study on the economic deterrence theory when examining tax compliance among small-scale enterprises in Ghana, specifically in the La Nkwantanang – Madina Municipality Assembly. Similarly, Swanzy (2018) utilised the economic deterrence theory to investigate rent income tax compliance among landlords in the Tarkwa Nsuaem and Sefwi Wiawso Municipalities.

Wanjiku (2021) also applied the economic deterrence theory in studying factors affecting residential rental income tax compliance among landlords in Nyeri Municipality, Nyeri County, Kenya. Musila (2019) explored factors influencing tax compliance on rental income by property owners in Kenya using the economic deterrence theory. Furthermore, Agyapong (2019), in his study investigating factors influencing tax compliance by small and medium enterprises in the Cape Coast Metropolis, Ghana, also employed the economic deterrence theory.

The current study expands the application of this theory to the nexus between economic conditions and the tax compliance behaviour of property owners in the Accra Metropolis. Economic conditions wield influence over business investment and profitability. In situations where economic conditions are favourable, and property owners are enjoying increased returns on their investments, their willingness to adhere to taxes may be higher. Conversely, during economic downturns, property owners might resort to tax evasion as a strategy to navigate financial challenges. Take inflation, for instance, which gradually erodes the purchasing power of money (Tabandeh et al., 2012). When property owners perceive a decline in the value of their money due to inflation, the actual cost of tax payments diminishes. This perception may lead property owners to be more inclined towards tax evasion, thinking that the real value of their payments has decreased.

Furthermore, fluctuations in exchange rates can impact the tax compliance behaviour of property owners who possess offshore assets or earn income in foreign currencies (Nixon, 2018). If the local currency depreciates against foreign currencies, the value of offshore assets may rise in terms of the local currency. This change can create a perception that the burden of tax payment has lightened, potentially reducing the incentive to comply. High-interest rates amplify the opportunity cost of holding money, making the financial penalty for tax evasion relatively lower. In such scenarios, property owners may prefer investing their money elsewhere instead of paying taxes. Conversely, low-interest rates might discourage tax evasion, as the cost of holding money decreases.

While the economic deterrence theory offers valuable insights into understanding tax compliance behaviour among property owners, it operates under the assumption that individuals are rational decision-makers who carefully assess the costs and benefits of tax evasion. However, this perspective might overlook other factors influencing taxpayers' compliance behaviour (Agyapong, 2019). Moreover, the theory presupposes the effectiveness of tax enforcement measures in deterring tax evasion. Nonetheless, research suggests that these measures may not always be successful, particularly when perceived as unfair or disproportionate. Lastly, the economic deterrence theory primarily focuses on economic considerations, neglecting the potential impact of social, cultural, and psychological factors that can also shape a taxpayer's decision to engage in tax avoidance or evasion.

Theory of planned behaviour (TPB)

The Reasoned Action Theory, initially developed by Fishbein and Ajzen in 1975, underwent refinement by Ajzen in 1991 when he introduced the Theory of Planned Behaviour. This theory posits that specific elements, with identifiable origins and planned development, influence individuals' actions within a community. An individual's ability to manifest a particular behaviour is contingent on their reason or behavioural intention (Musila, 2019). The theory comprises three components: subjective norm (the perceived social pressure influencing a person's decision to perform or abstain from behaviour), attitude (the degree to which a person has a favourable or unfavourable evaluation of the behaviour in question), and perceived behavioural control (a person's perception of the ease or difficulty of executing the behaviour).

According to the Theory of Planned Behaviour, subjective norm, attitude and perceived behavioural control serve as antecedents to the formation of intention, which, subsequently, shapes behaviour (Ajzen, 1991). In essence, TPB strength lies in its ability to predict and understand human behaviour by examining the cognitive factors that precede actions. The theory asserts that a person's behaviour is influenced by their intention to engage in a particular behaviour or refrain from it.

Considering the foregoing, it becomes apparent that tax compliance behaviour aligns with the assumptions of the TPB, shaping the intention of taxpayers to participate in tax compliance. The development of behavioural intention is affected by perceived behavioural control, attitudes toward behaviours, and subjective norms, akin to the Theory of Reasoned Action (Sekti & Latifah, 2019). This is due to the fact that, with the intention held constant, the exertion needed to carry out a given behaviour rises with perceived behavioural control.

The TPB has been applied in numerous prior studies to investigate tax compliance behaviour among taxpayers. For instance, Musila (2019) explored the theory in the study of factors influencing tax compliance on residential rental income by property owners in Kenya. Similarly, Nyarkpoh (2018) utilised the TPB to elucidate the relationship between taxpayers' trust in the government and their level of tax compliance in Ghana. Additionally, Wanjiku (2021) employed the TPB in investigating factors affecting residential rental income tax compliance among landlords in Nyeri Municipality, Kenya.

This study extends the TPB to examine the relationship between property owners' attitudes towards tax compliance, considering the educational level of property owners in Ghana (specifically, the Accra Metropolis). TPB posits that individual intentions, shaped by the information they acquire, influence their behaviour. In this context, the theory suggests that property owners, when made aware of specific tax benefits through general tax education, are motivated to engage in tax planning and other measures to reduce their tax liability. According to the TPB, comprehensive tax education has a positive impact on encouraging tax compliance. Therefore, well-informed property owners about the consequences of tax avoidance are likely to exhibit reduced levels of avoidance.

The inability to control taxpayers' behaviour may be hampered by factors such as tax authority, tax complexity, and tax knowledge. A complex tax system may generate higher avoidance costs, decreasing the avoidance behaviour level. Information is a key factor that allows a person to have a fair idea about a particular behaviour. If taxpayers are well informed about the consequences of avoiding tax it will reduce the level of avoidance (Kassa, 2021). Studies by Saputra (2019), and other academics demonstrate that perceived behavioural control affects tax compliance.

The Theory of Planned Behaviour further clarified how attitude, subjective norms, and perceived behaviour control influence behaviour (Istiqamah et al., 2021). The TPB establishes perceived behavioural control as an external variable that, along with the other two, predicts how people would act in a particular circumstance. The theory holds that salient ideas associated with a behaviour have an impact on behaviour. The fundamental assumption of the idea is that an action is undertaken with the intention of doing so (Nyarkpoh, 2018).

Property owners' attitudes toward tax compliance are shaped by their beliefs, encompassing their knowledge, convictions, and experiences concerning the enforcement of relevant tax regulations (Sekti & Latifah, 2019). Whether tax compliance activities are perceived favourably or unfavourably is contingent upon taxpayers' feelings towards them. In the Accra Metropolis, property owners' attitudes towards tax compliance is likely to be shaped by their beliefs about the fairness and benefits of paying taxes. If property owners perceive that paying taxes leads to tangible improvements in public services or infrastructure, they may have a more favourable attitude towards compliance. Empirical studies suggest that positive attitudes towards tax compliance are associated with higher compliance rates (Torgler, 2007).

Consequently, this assessment influences taxpayers' behaviour and their adherence to requisite laws and regulations (Saputra, 2019). This facet reflects an individual's comprehensive evaluation of tax compliance, encompassing their beliefs about the outcomes of compliance (e.g., avoiding penalties, contributing to public services) and the perceived value of these outcomes. Positive attitudes toward compliance are more likely to result in stronger intentions to comply. Hence, property owners who engage in tax noncompliance might harbour negative attitudes toward tax payment, making them less compliant with tax obligations. The inclination of property owners to partake in tax noncompliance is positively associated with their morale levels (Taing & Chang, 2021).

Moreover, Ajzen (1991) contends that an individual's perception or viewpoints toward the beliefs of others influence their intention to engage in a particular behaviour. Subjective norms are created from normative ideas, which are notions about socially acceptable expectations that develop as a result of social pressure to conform. Subjective norms in the Accra Metropolis may be influenced by the behaviour and expectations of peers, family members, and community leaders. Thus, if key influencers within a community are known to comply with tax regulations, others may feel social pressure to do the same. This description leads to the conclusion that other people can affect how an individual behaves. Therefore, how property owner behaves towards fulfilling their tax obligations can affects their peers in the Accra Metropolis. This is to say that, if a property owner view tax noncompliance not a bad habit, it can affect other property owners to not be compliant.

Referents are those individuals in close proximity who exert influence on one's behaviour (Istiqamah et al., 2021). Kassa (2021) suggests that different property sizes and income levels can influence the alignment of incentives among various property owners. For instance, family firms might be more inclined to indulge in tax avoidance due to the increased control that families have over the firm's activities. Property owners who are more conscious of the risks to their reputation are likely to adopt adequate tax planning to minimise the chance of being exposed for engaging in tax avoidance practices. On the other hand, property owners seeking to maximise profits and maintain control over their property are more likely to participate in tax avoidance practices.

According to Ajzen (1991) conduct is influenced by intention whether perceived behavioural control is direct or indirect. If actual control is used against the individual's will, direct influence that modifies behaviour may take place. Perceived behavioural control is the perceived ease or difficulty of performing an action (Ajzen 1991; Hartono 2007). Despite having a positive attitude about tax payment and believing that other people approve of it, property owners who believe they lack the resources or opportunities to engage in rent tax payment may not have strong behavioural intentions (Latifah & Sekti, 2019).

Property owners' perceived ability to comply with tax regulations is crucial in the Accra Metropolis, where factors such as complex tax processes or lack of knowledge hinder compliance. The higher the perceived control of a property owner, the more positive their attitude toward subjective behaviour and rules is. This will have an impact on how strongly motivated a property owner's is to bring up particular behaviours, including their level of tax compliance (Istiqamah et al., 2021).

The TPB assumes that individuals have complete control over their behaviour, which may not always be the case. Property owners could encounter constraints like financial burdens, family obligations, or business constraints that limit their ability to comply with rent taxes, irrespective of their attitudes or perceived behavioural control (Ajzen, 1991). Furthermore, the TPB assumes that individuals are rational decision-makers motivated solely by self-interest, neglecting factors such as social norms, ethical considerations, and psychological biases that influence tax compliance behaviour. Lastly, the TPB assumes that attitudes, subjective norms, and perceived behavioural control are independent constructs that combine to predict behaviour. However, there might be complex interactions and feedback loops between these constructs that the TPB may not fully capture.

Fiscal exchange theory

This theory is considered to have originated from the economic deterrence and social psychology models. It is based on the presence of a social, relational, or psychological contract between the government and the taxpayers (McKerchar & Evans, 2009). According to the fiscal exchange theory, taxpayers might be more inclined to pay their fair share if they perceive that the government is allocating funds to services they can access (Ogendo, 2019). Governments can enhance compliance by delivering goods and services that are both effective and efficient and that the general public can benefit from (Ali et al., 2013; Moore, 2014). Implementing structures that provide tangible benefits could increase property owners' voluntary compliance without resorting to compulsion (Swanzy, 2018).

Considering the above, it becomes apparent that the tax compliance behaviour of taxpayers is consistent with the fiscal exchange theory. The primary focus for taxpayers is the return on their tax payments, often in the form of public goods or services (Swanzy, 2018). Hence, taxpayers are inclined to fulfill their tax obligations because they value the services provided by the government, recognising that their contributions support these services and potentially influence other taxpayers to fulfill their tax responsibilities (Fjeldstad & Semboja, 2013; Ogendo, 2019).

In previous research, the fiscal exchange theory has been consistently applied to examine issues related to taxpayers' tax compliance behaviour. For example, Swanzy (2018) utilised the fiscal exchange theory to investigate compliance with rent tax among landlords in the Tarkwa Nsuaem and Sefwi Wiawso Municipalities. Ogendo (2019) applied the fiscal exchange theory to explore factors influencing compliance with rental income tax among real estate investors in the East of Nairobi region. Additionally, Agyapong (2019), in his study investigating factors influencing tax compliance by small and medium enterprises in the Cape Coast Metropolis, Ghana, employed the economic deterrence theory.

This study, however, expands the application of the fiscal exchange theory to investigate how certain factors influence tax compliance of property owners in Ghana. Specifically focusing on tax compliance among property owners in the Accra Metropolis, the theory posits the existence of a social contract between the government and taxpayers, which suggests that the legitimacy of the state is derived from its ability to meet the needs and expectations of its citizens. When taxpayers perceive that the government is failing to deliver adequate public services or is misusing tax revenues, their willingness to comply with tax laws diminishes. Consequently, a taxpayer's attitude is influenced by their satisfaction or dissatisfaction with government actions, particularly in providing social services. Governments can also claim compliance by offering goods and services that are both effective and efficient and that the general public can access (Ali et al., 2013; Moore, 2014).

Structures that provide favourable physical benefits could boost property owners' volitional compliance without using compulsion (Swanzy, 2018). Property owners will therefore pay their rent tax as a result of their appreciation for the government's services and understanding that their contributions will help finance these services and assist persuade other taxpayers to pay their taxes (Fjeldstad & Semboja, 2013; Ogendo, 2019). Thus, the main concern of the taxpayer is their benefit in return for tax paid, mostly in the form of public goods or services (Swanzy, 2018).

The fiscal exchange theory suggests that when taxpayers perceive the tax system as transparent and straightforward, they are more likely to understand the link between their tax payments and the benefits received from the government. Torgler (2007) found that complex tax systems, characterised by numerous rules and regulations, can decrease tax compliance. When taxpayers struggle to comprehend the tax system, their willingness to cooperate with tax authorities may diminish. The theory emphasises that the behaviour of tax authorities significantly impacts taxpayers' compliance willingness. If tax authorities are perceived as fair, reliable, and consistent in their dealings with taxpayers, compliance is more likely (Agyapong, 2019). For instance, when government authorities like the GRA are seen as transparent and accountable, taxpayers are more likely to view tax payments as a fair exchange for public goods and services.

Empirical support for the fiscal exchange theory is provided by Murphy (2004), who opined that taxpayers who perceive tax authorities as cooperative and supportive are more inclined to voluntarily comply with tax regulations. Furthermore, the theory suggests that when taxpayers have confidence in the government's capability to utilise tax revenue for the common good, they are more likely to comply with tax regulations. This proposition was substantiated by Feld and Frey (2007) when they identified a positive correlation between trust in government authorities and tax compliance. Their conclusion was that taxpayers who trust the government are more willing to fulfill their tax obligations.

The fiscal exchange theory is relevant in understanding that property owners may be inclined to pay residential rental tax when they perceive value in the public goods and services provided by the government. This perspective suggests that property owners believe their tax contributions will result in improved and better public services. Conversely, non-compliance might be viewed as an attempt by property owners to alter their relationship with the government, particularly if they perceive the tax system as unjust or if there is a perception of wasteful spending and corruption in public finances. Therefore, compliance is more likely when property owners perceive direct benefits from government services (Moore, 2014; Swanzy, 2018).

Nevertheless, past research highlights that the relationship between taxes and the delivery of public goods and services is frequently intricate and indirect. Furthermore, the provision of public goods and services might not always be conspicuous or tangible, potentially diminishing the perceived benefits of tax payments and constraining the predictive efficacy of the fiscal exchange theory in understanding rent tax compliance behaviour among property owners. Additionally, factors like social norms, trust in government, and moral considerations, which may exert significant influence on rent tax compliance, may not be comprehensively addressed by this theory.

Social influence theory

The social influence theory, developed by Noah Friedkin in 2006, posits that an individual's compliance behaviour and attitude toward rent tax administration are influenced by the behaviour and social norms of their reference group (Snavely, 2015). Thus, it is reasonable to assume that social contacts, akin to other behavioural aspects, play a role in shaping property owners' behaviour regarding rent income tax compliance (Ali et al., 2013; Swanzy, 2018). The theory suggests that an individual is more likely to comply with tax requirements if they believe members of their reference group also comply, and conversely, they are likely not to comply if they perceive noncompliance within their reference group (Walsh, 2012).

Several prior studies have empirically applied the social influence theory to examine issues related to tax compliance behaviour among taxpayers. For example, Ogendo (2019) utilised the social influence theory to investigate factors affecting compliance with rental income tax among real estate investors in the East of Nairobi region. Swanzy (2018) applied the social influence theory in studying compliance with rent income tax among landlords in the Tarkwa Nsuaem and Sefwi Wiawso Municipalities. Additionally, Musila (2018), in his study examining factors influencing tax compliance by small and medium enterprises in the Cape Coast Metropolis, Ghana, employed the economic deterrence theory.

This study extends the social influence theory to explore the relationship between property owners and their rent tax compliance behaviour.

The theory posits that an individual's compliance behaviour and attitudes toward rent income tax regulations are influenced by the behaviour and social norms of their reference group (Snavely, 2015). Consequently, individuals are more likely to comply with tax requirements if they believe members of their reference group also comply, and conversely, they are likely not to comply if they perceive noncompliance within their referent group (Ali et al., 2013; Walsh, 2012).

In the context of this study, the social influence theory suggests that property owners may be swayed by social groups, family members, friends, and other property owners to adhere to the payment of rent tax. The theory follows that a property owner would be more likely to comply with tax requirements if he believes members of his referent group also comply, just as he is also likely not to comply if he believes that members of his referent group do not comply (Walsh, 2012). Therefore, a property owner may be less committed to compliance if aware of others among their peers evading rent tax. Conversely, social interactions might deter property owners from participating in tax evasion due to concerns about potential social consequences if such actions were exposed and made public (Osebe, 2014).

While the social influence theory provides valuable insights into understanding tax compliance behaviour, it is not without limitations. One notable limitation is the assumption that individuals are solely motivated by the behaviour and norms of their reference groups. This overlooks the complexity of individual decision-making, which can be influenced by a myriad of factors beyond social interactions (Ali et al., 2013). Additionally, the theory may not fully capture the dynamics of tax compliance in diverse cultural settings or societies with varying levels of social cohesion. The extent to which individuals conform to the behaviours of their reference groups may vary across different cultural contexts, and the theory might not account for these variations adequately (Snavely, 2015; Swanzy, 2018).

Conceptual Review

A conceptual review involves a critical examination of the key concepts in a research topic, contributing to the development of a conceptual framework for the study (Webster & Watson, 2002). This review aids in the clarification and definition of terms, ensuring a solid conceptual foundation for the study (Wanjiku, 2021). This study's conceptual review encompasses the concepts of tax compliance, tax knowledge, and rent income taxes in Ghana.

Tax compliance

Tax compliance refers to the degree to which a taxpayer compels to tax rules and regulations (Sebele-Mpofu, 2021). Kirchler (2007) see tax compliance as the willingness of taxpayers to pay their taxes amounts due. According to Ming and Song (2005) business entities' responsiveness towards tax compliance also comprises the readiness to be registered for tax purposes and timely prompting of tax authorities of business status as a tax payer. Also, businesses must regularly submit their tax returns every year as and when necessary and as well make payments on time. Generally, tax compliance may be said to mean taxpayers willingly satisfying all tax obligations as specified by the state without being compelled to (Anamoah, 2019).

Organisation for Economic Cooperation and Development ([OECD], 2001) categorised tax compliance into administrative compliance and technical compliance. Administrative compliance refers to taxpayers' adherence to the administrative requirements and procedures set by tax authorities. It focuses on fulfilling procedural obligations such as timely filing of tax returns, keeping accurate records, providing requested information, and responding to tax authorities' inquiries or audits. Technical compliance pertains to the accuracy and correctness of taxpayers' calculations, interpretations, and applications of tax laws and regulations.

Tax noncompliance is described as a taxpayer's accidental or intentional non-fulfilment to completely abide by the applicable tax regulations and to fulfill his or her tax duties early. Tax noncompliance poses a significant difficulty to income tax administration in developing nations, impeding the flow of tax revenue (Andoh, 2020). Despite this challenge being a global phenomenon, studies have shown that developing countries and most especially sub-Saharan African countries are the worst affected. Noncompliance with tax laws comes in different forms. Tax evasion, legal tax avoidance, and unintentional mistakes are all examples of tax noncompliance (Alabede et al., 2011).

Tax evasion refers to the intentional and illegal act of evading or deliberately misrepresenting tax liabilities to reduce or avoid paying taxes owed (Gichuru & Wahome, 2022). It involves hiding income, inflating deductions, using offshore tax shelters, or engaging in fraudulent schemes. Tax evasion is an international problem that transcends political and cultural barriers. Due to both economic and non-economic variables, it occurs in all communities and economic systems (Lymer & Oats, 2018). Small, medium, and large taxpayers as well as governments in developed and emerging nations face significant challenges related to tax evasion since it jeopardises the ability of tax authorities to collect the anticipated revenues (Wanjiku, 2021). Tax authorities work diligently to fight tax evasion by conducting audits, investigations, and imposing penalties. Tax evasion deprives a country of essential financial resources and undermines the ability of governments to mobilize funds necessary for investing in crucial sectors such as healthcare, education, and infrastructure development.

Tax avoidance involves legally using various methods and strategies to reduce tax liabilities. Taxpayers may engage in tax planning by taking advantage of loopholes, exemptions, and deductions allowed by tax laws to minimise their tax obligations. While tax avoidance is lawful, it is often viewed as ethically questionable or contrary to the intended purpose of the tax system. Unintentional mistakes occur when taxpayers make inadvertent errors or omissions in their tax reporting and payments. These errors can result from the complexity of tax laws, a lack of knowledge or understanding of tax regulations, or inaccuracies in recordkeeping (Alabede et al., 2011).

One of the measures that have been implemented to increase revenue collection in Kenya was the introduction of self-assessment systems (SAS) in 1992. The objective of this system was to increase voluntary compliance, reduce tax authorities' burden of assessing tax returns and increase tax collection efficiency (reduce tax collection costs), (Nzioki & Osebe, 2014). However, despite various administrative reforms, levels of tax compliance have remained quite low.

The readiness of landlords to fulfill their rent income tax duty is referred to as "rent income tax compliance". Rent income taxes are a significant source of funding for governments in both developed and developing nations (Ogendo, 2019). The amount of income that may be produced to cover public expenses relies, among other things, on whether or not property owners are prepared to abide by the rent income tax rules. A property owner may be in violation of the law if they fail to adhere to the rent income tax regulations. Property owners that fail to accurately report the actual rent collected, claim unauthorised deductions or refunds, and fail to mention the actual amount of rent income tax owed are considered to be in noncompliance with the rent law.

Rent tax noncompliance may be in one of many forms; it could either be failure to submit rent tax return within the stipulated period or non-submission, understatement of rent income, overstatement of deductions, failure to pay assessed taxes by due date and in some cases, non-compliance may mean an outright failure to pay levied taxes (Kasipillai & Abdul-Jabbar, 2006). According to Omondi and Theuri (2019), tax noncompliance can be done either through tax avoidance which basically is the legal way of avoiding payment of tax, by tax planning or evasion of tax which is an illegal act. This is chargeable under different sections of the law criminal law and it is done by either under declaration or through smuggling.

Property owners in the Tarkwa Nsuaem and Sefwi Wiawso Municipalities of Ghana were the target population for a study by Swanzy (2018), on the factors influencing income tax compliance in the real estate sector. The study found that the majority of respondents (84.1%) had never come across the rent tax laws and that 85.2% did not know how to declare their rent income for tax purposes. According to the survey, property owners only partially complied with rent income tax requirements. Therefore, it is crucial that the GRA cooperate with other institutions, including the Information Service Department and the National Commission for Civic Education (NCCE), to inform property owners. The majority of respondents stated that they have never been fined by GRA for failing to file rent income tax forms, filing those reports late, or underreporting their rental revenue.

Property owners' attitudes toward complying with their rent income tax responsibilities can be improved by teaching them about the necessity of doing so. A landlord's propensity to avoid taxes is decreased when they have a good attitude toward paying rent income tax (Wanjiku, 2021). To improve property owners' understanding of the tax laws, the Ghana Revenue Authority and other public organisations must implement educational initiatives. Their confidence in carrying out their obligations as property owners will grow as a result (Swanzy, 2018).

Economic factors

Okpeyo et al. (2019) opines that economic factors have economic effects on the taxpayers. Economic factors have a significant impact on the production, distribution, and consumption of goods and services within a country or across the global market. These factors specifically influence various aspects of an economy, including employment, inflation, growth, investment, revenue and taxation, and trade (Slemrod, 2007; Tabandeh et al., 2012). Economic factors play a crucial role in tax compliance behaviour. Some economic factors that influence tax compliance behaviour include; tax rates, interest rate, exchange rate, inflation, unemployment and trade. These variables capture the economic conditions and incentives that may affect individual's actions and decisions (Tabandeh et al., 2012). Examples may include property value, income level, tax rates, and financial incentives for tax compliance. ``

According to Allingham and Sandmo (1972) taxpayers assesses these economic factors to see whether they are favourable or unfavourable and as well assess the cost and benefits associated with them in other to make reasonable decisions. Additionally, Torgler and Schneider (2005); Hasseldine (1999); Song and Yarbrough (1978) assert that taxpayers are rational economic evaders who are likely to assess the costs and benefits before making certain economic. If economic conditions are viewed as favourable by taxpayers, they will be more willingly to adhere to their tax obligations whiles unfavourable economic conditions may increase tax evasion or noncompliance (Slemrod, 2007). Furthermore, Swanzy (2018) posits that if taxpayers observe that the consequences of evading tax outweigh it benefit, they will more willing to comply with tax obligations. Taxpayers may intentionally under report their income to minimise their tax liability if they are not detected by the tax authorities.

Prior studies operationalised economic factors as factors which have economic effects on the taxpayer. However, economic factors in this study was operationalised as various elements that influence the overall health, performance, and behaviour of an economy. Therefore, to measure the economic factors, various statements related to economic issues were adapted from the literatures (Kirlcher, 2007; Loo, 2006; Swanzy, 2018; Tadandeh et al., 2012; Wanjiku, 2021). To measure these factors, the respondents were to ask show their level of agreement or disagreement with statements presented to them on economic factors which was rated on a five-point scale questionnaire.

Institutional factors

Institutional factors refer to the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes (Kirchler, 2007). These variables represent the institutional framework and mechanisms that influence rent tax compliance. They play a crucial role in shaping the rules, norms, and structures that govern how individuals and groups interact within a particular institution (Agyapong, 2019). Institutional factors can vary across different contexts, including businesses, and government agencies [e.g., GRA]. They may include factors such as tax administration and enforcement mechanisms, role of tax authorities, tax system, trust in government, transparency in tax processes, and taxpayer services (Agyapong, 2019; Kirchler, 2007).

Prior studies have suggested these institutional factors influences taxpayers' compliance behaviour (Agyapong, 2019; Andoh, 2020; Kirchler, 2007; Loo, 2006; Mbilla, 2018). For instance, Andoh (2020) in his study observed that institutional factors such as strict enforcement of tax laws, effective tax education and awareness programmes have strong influence on the tax compliance behaviour of taxpayers. Additionally, Mbilla (2018) contends that institutional factors have significant influence on tax compliance behaviour of taxpayers. However, Agyapong (2019) argues that institutional factors have no significant influence over SMEs tax compliance.

Agyapong (2019) and Palil (2010) opines that the structure of a country's tax system and how it is operated is most likely to encourage taxpayers' to voluntarily adhere to tax obligations. Thus, simplicity of the tax system is one of the other principles of good taxation system apart from Adam Smith's Canon of taxation. Complexity of a tax system is likely to affect taxpayers' compliance behaviour, especially small and medium enterprises which lack the required expertise to understand and interpret such a complex system (Wahabu, 2018). However, if the tax system is made very simple for taxpayers to file their returns, the level of tax compliance will increase. Therefore, the role of the tax authority in minimising the tax gap and increasing voluntary compliance is very important (Palil, 2010).

Previous studies defined institutional factors as the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes. This current study made use of the same concept as observed in prior studies. Therefore, to measure the institutional factors, various statements related to institutional issues were adapted from the literatures (Agyapong, 2019; Andoh, 2020, Degyanto, 2018; Mbilla, 2018). To measure these factors, the respondents were to ask show their level of agreement or disagreement with statements presented to them on institutional factors which was rated on a five-point scale questionnaire.

Attitude and perception

Attitudes and perceptions about tax compliance refer to how individuals or entities view and interpret the process of adhering to tax regulations related to rental income. These attitudes and perceptions can encompass a range of feelings, beliefs, and opinions regarding the obligation to report rental income, the fairness of tax laws, the ease of compliance, and the overall impact of taxation on their financial situation (Andoh, 2020; Kirchler, 2007). These variables reflect the attitudes, beliefs, and perceptions of property owners towards taxation and tax compliance.

Ajzen (1991) posits that individuals are more likely to adhere to certain rules and regulations if they have a positive attitude and perceive that they have control over their behaviour or actions. They are also more likely to adhere if they have a high level of self-efficacy, which refers to their belief in their ability to comply with something. Mbeni (2018) contends that attitude and perception directly and positively impact residential rental income tax compliance by property owners. Additionally, Assfaw and Sebhat (2019) posits that if the taxpayers' attitude towards tax becomes positively changed, their probability of being in the higher tax compliance level is upsurges.

Previous studies operationalised attitude and perception factors as the how individuals or entities view and interpret the process of adhering to tax regulations. Therefore, this current study utilise the same concept as observed in prior studies. Therefore, to measure the attitude and perception factors, various statements related to attitude and perception were adapted from the literatures (Ajzen, 1991; Degyanto, 2018; Mbilla, 2018). To measure these factors, the respondents were to ask show their level of agreement or disagreement with statements presented to them on attitude and perception which was rated on a five-point scale questionnaire.

Social factors

Social factors refer to the various elements of society that can influence individuals, groups, or communities in their beliefs, behaviours, attitudes, and interactions (Degyanto, 2018). These factors are an essential aspect of understanding human behaviour, decision-making, and overall societal dynamics and capture a wide range of aspects, some of which include culture, family, social class, media and technology, and religious and belief systems (Degyanto, 2018; Kirchler, 2007; Mbilla, 2018). Peers are usually referred to taxpayers' associates who include friends, relatives and colleagues (Chau & Leung, 2009). The social influence theory and the TPB assert that family and friends are social factors which play a significant role in determining individual's intention and behaviour. Allingham and Sandmo (1972) indicate that decision either to evade or not to evade tax sometimes are influenced by family members and friends, though, the extent of such influence was not clearly stated in their research.

Prior literature has suggested that social factors influence taxpayers' compliance behaviour (Agyapong, 2019; Andoh, 2020; Degyanto, 2018; Kirchler, 2007). Andoh (2020) observed that the influence of peer and referent groups play a crucial role in shaping individual's attitude toward tax payment. Consequently, individuals are more likely to abide by certain laws and regulations if they perceive that their peers adhere to those laws. They are also more likely to adhere if they trust the administration of such laws and perceive them as legitimate (Kirchler, 2007). Torgler (2007) opines the social perspective relates to taxpayers' willingness to comply with tax laws in response to other people's behaviour and their social environment.

Previous studies operationalised as the various elements of society that can influence individuals, groups, or communities in their beliefs, behaviours, attitudes, and interactions. This current study made use of the same concept as observed in prior studies. Therefore, to measure the social factors, various statements related to social related issues were adapted from the literatures (Agyapong, 2019; Andoh, 2020, Degyanto, 2018; Mbilla, 2018). To measure these factors, the respondents were to ask show their level of agreement or disagreement with statements presented to them about social factors which was rated on a five-point scale questionnaire.

Education

The concept of education has been explored and defined by scholars from various disciplines, offering diverse perspectives that contribute to our understanding of this multifaceted phenomenon. The United Nations Educational, Scientific and Cultural Organisation ([UNESCO], 2015) defined education as a lifelong process that encompasses formal, non-formal, and informal learning experiences, aligning with the changing needs of a knowledge society. However, Aristotle contended that education should aim not only at intellectual development but also at fostering virtues and character formation, contributing to the overall flourishing of individuals in society (Kristjánsson, 2020).

Ahmad et al. (2023) assert that education is a dynamic and crucial component of societal progress, continuously evolving to meet the changing needs of learners and the demands of a rapidly advancing world. As we navigate the 21st century, education stands at a crossroads, facing challenges and opportunities that demand a re-evaluation of the traditional approaches (Abulibdeh et al., 2024). Palil (2010) contends that provision of adequate education and training for individuals enhances their behaviour. Consequently, attaining high level education is important as it contributes to how individuals understand and interpret certain actions and activities.

In recent years, the integration of technology such as digital platforms, virtual classrooms, and interactive learning materials in education has revolutionised traditional teaching methods thus enhancing the educational experience and broadening access to knowledge (Abulibdeh et al., 2024). According to a study by Shanta and Wells (2022), technology in education not only engages students more effectively but also fosters critical thinking and problem-solving skills. Additionally, the rise of online education platforms has democratised learning, breaking down geographical barriers and providing education to individuals who may not have access to traditional institutions. This shift is exemplified by the massive open online courses (MOOCs) that have gained popularity, offering courses from renowned universities to a global audience (Abendan et al., 2023; Barger, 2020).

Furthermore, ensuring inclusivity in education is a pivotal aspect of addressing equity concerns. Diversity in the classroom, encompassing various cultural backgrounds, abilities, and learning styles, enhances the overall educational experience (Kristjánsson, 2020). The incorporation of inclusive practices not only fosters a sense of belonging among students but also prepares them for the diverse and interconnected global landscape. Felder (2021) highlights the importance of inclusive education in promoting social cohesion and reducing inequalities. Inclusive education is not limited to accommodating differences but involves creating an environment that values and celebrates diversity, ultimately preparing individuals for a more inclusive and tolerant society. Ajzen (1991) asserts that education provide individuals with the skills and knowledge needed to navigate complex issues, potentially enhancing their perceived behavioural control.

Rent tax in Ghana

The realm of rental housing has witnessed significant growth, with numerous individuals and entities investing in rental properties (Sani & Gbadegesin, 2015). Rent tax in Ghana is a form of tax applied to income generated from rental properties. Rent tax is considered a direct tax on the income earned by property owners from leasing their properties. Ogendo (2019) contend that income generated from renting properties, has become a substantial financial avenue for property owners. Taxes levied on rental properties play a vital role as a revenue source for governments across both developing and developed nations (Wanjiku, 2021).

In Ghana, rent tax is governed by the Internal Revenue Act, 2015 (Act 896), and the Ghana Revenue Authority (GRA) is responsible for tax collection and administration. Tax on rental income by GRA has been in existence since the implementation of the Rent Act, 1963 (Act 220). According to the Rent Act, 1963 (Act 220), the tax rate on the rent income varies depending on the type of property being rented and the duration of the rental agreement. The final withholding tax rates are applied to the gross rental income and this stands at 8% residential properties, while for non-residential properties the rate is 15% (Ghana Revenue Authority [GRA], 2021). Property owners can deduct certain allowable expenses related to the management and maintenance of the property. These might include repairs, property management fees, and other legitimate costs associated with property ownership.

According to the GRA, persons liable to pay rent income tax include anybody who receives income from letting or leasing a property or an agent who qualifies to withhold tax. Failure to pay your rent income tax by the due date will result in an interest charge of 125% of the statutory rate, compounded monthly. According to a recent OECD report, rental properties often bear the highest tax burdens among various asset types in numerous OECD member countries (Organisation for Economic Co-operation and Development [OECD], 2018). Properties available for rent can fall into either residential or non-residential categories. Residential properties include houses, apartments, and other living spaces rented for habitation whiles nonresidential rental properties come in diverse forms, including warehouses, garages, shops, offices, and more (Ogendo, 2019; Vadde, 2014).

Empirical Review

Empirical review gives the study an evidential lens and also enables a comparison of the current study's findings with those of previous research to either affirm or repudiate conclusions drawn by earlier researchers. This section provides review on prior studies on economic factors and tax compliance, institutional factors and tax compliance, attitude and perception factors and tax compliance, social factors and tax compliance, the role of education in the relationship between economic factors and tax compliance, the role of education in the relationship between institutional factors and tax compliance, the role of education in the relationship between attitude and perception factors and tax compliance, and the role of education in the relationship between social factors and tax compliance.

Economic factors and rent tax compliance

The literature specifically dedicated to exploring the economic factors influencing tax compliance is limited, as most existing studies have predominantly examined economic factors within broader contexts like tax rates, compliance costs, penalties, fines, etc. Economic factors refer to the various elements that influence the overall health, performance, and behaviour of an economy. These factors specifically influence various aspects of an economy, including employment, inflation, growth, investment, revenue and taxation, and trade (Slemrod, 2007; Tabandeh et al., 2012).

Nixon (2018) investigated the effect of economic factors on non-performing loans of selected universal banks with the focus in Ghana. The study employed the quantitative approach and explored descriptive cross-sectional survey to generalise the findings to a larger population because of the nature of data being used. The study used secondary data from Bank of Ghana (BoG), Ghana Statistical Service (GSS) and Ghana Association of Bankers (GAB) as well as data on credit risk from annual banks supervision reports by the BoG. The data was analysed using ordinary least squares model. The method was explored to explain the effect of non-performing loans on the economic performance of the selected universal banks.

The study found that the inflation rate influences non-performing loans, aligning with findings of Dewan & Hussein (2001), who concluded that changes in the inflation rate affect gross domestic product and, consequently, have a significant impact on non-performing loans. This suggests a meaningful relationship between inflation and non-performing loans. Nixon (2018) also uncovered that the exchange rate significantly influences non-performing loans, indicating that fluctuations in the exchange rate can be used to explain non-performing loans in financial institutions. The study further explored the relationship between non-performing loans and lending or interest rates. The results demonstrated that interest rates have an impact on non-performing loans, indicating that the association between non-performing loans and lending rates is statistically significant.

The research randomly chose 10 universal banks from a pool of 34 universal banks in Ghana. The rationale behind selecting only 10 out of the available 34 banks was not explicitly justified by the author, potentially affecting the generalisability of the findings. The study was grounded in the assumptions of liquidity preference theory, financial instability hypotheses, credit rationing theory, and the theory of asymmetric information. Each of these theories was applied in the study to effectively elucidate the study's conceptual framework.

Wijaya and Dewi (2022) conducted a study aiming to "examine the determinants of foreign direct investment and its implications on tax revenue in Indonesia". The study utilised a quantitative approach with a multiple linear regression model. Secondary data from various providers spanning 2014 to 2019 was employed. The sample consisted of 30 purposively selected provinces from a population of 34 in Indonesia, resulting in 180 observations. In contrast to other studies, the coefficients displayed a positive direction, despite indications that the inflation rate variable had a highly significant impact on tax revenue. Consequently, the results suggest that inflation has a positive effect on tax revenue, implying that the sampled countries exhibit relatively stable economies. Inflation, characterised by a decrease in currency value, typically leads to higher prices for goods and services. Previous studies have argued that countries with low inflation rates tend to have more optimal tax capacities.

In addition to the study's findings, trade openness which describes the magnitude of the influence of international trade (export-import) in the economic growth of a country was found to have a significant effect on tax revenue. This suggests that there is a degree of facilitation for a region to engage in international trade, leading to the replacement of external taxes like tariffs with internal taxes, particularly VAT, which is easier to collect due to its relatively low administrative costs. Although Wijaya and Dewi (2022) mentioned in the methods section that secondary data was obtained from various providers, they omitted specifying these providers or the exact sources of the data. The sample size utilised in the study seemed sufficient; however, the authors neglected to explain why they purposively selected 30 samples out of the available 34 provinces.

Tabandeh et al. (2012) conducted a study to examine the factors influencing tax evasion in Malaysia, utilising a quantitative approach. The authors utilised secondary data from World Development Indicators (WDI) covering Malaysia's period from 1963 to 2010. For analysis, the study employed the Artificial Neural Network method, specifically utilising a multilayer perceptron layer (MPL) with 5 factors for the input layer. The findings indicated a positive relationship between inflation rate and tax evasion, suggesting that an increase in inflation contributes to higher tax evasion. This implies that inflation influences taxpayers' decisions; a higher inflation rate may prompt taxpayers to save money, reducing their purchasing power and leading to tax evasion.

Additionally, the study found a negative relationship between trade openness and tax evasion. Trade openness was associated with increased tax revenue and decreased tax evasion. This suggests that in economies with open trade, legal export and import activities prevail, contributing to a reduction in unlawful practices. Implementing difficult law and restriction for trade by governments leads to the rise of smuggled goods and hence tax evasion will increase. As a result, the study recommends that policymakers should relax trade restrictions and control inflation.

In contrast to Wijaya and Dewi (2022), Tabandeh et al. (2012) did not incorporate any theories such as purchasing power theory, economic deterrence theory, and deflation theory, as observed in other studies. This suggests a lack of a strong theoretical foundation in their work. Furthermore, the authors mentioned that all the data were collected from the World Development Indicators (WDI) and the Yearly Book of Economic Report. However, they omitted details about the actual sample size used in the study and did not provide information on the population size.

Mujahid and Siddiqui (2019) conducted a study to assess the impact of tax amnesty programs on the percentage of tax revenue to Gross Domestic Product (GDP) and on macro-economic performance, considering the interaction of tax to GDP. The research utilised a quantitative approach, employing panel data spanning 28 years from 1990 to 2017 across 24 countries for analysis. The data, collected annually, included instances of single or multiple tax amnesties launched in different years. Macroeconomic variables such as GDP per capita, Foreign Direct Investment (FDI) per GDP, and the unemployment rate were considered, and the study investigated the influence of tax revenue percentage to GDP in the presence and absence of tax amnesty on these macroeconomic variables. Panel Generalised Method of

Moments (GMM) regression and Pearson correlation with a two-tailed test of significance were used for the analysis and comparison of factors and returns.

The results indicated a positive and significant impact of tax amnesty on Foreign Direct Investment (FDI), while Tax to GDP showed a negative and significant effect on FDI. However, the interactive effect between tax amnesty and tax collection also exhibited a negative and significant relationship with respect to FDI. This implies that amnesty schemes had a positive effect on FDI; however, in the presence of interaction between them, the effect is reversed, indicating negative complementarities. The researchers suggested that “this result suggests that tax amnesty schemes affect FDI not through an increase in taxes directly but through some other means”, yet they did not propose specific alternative mechanisms through which tax amnesty might influence FDI.

The study also identified a significant negative impact of Foreign Direct Investment (FDI) and the tax-to-GDP ratio on the unemployment rate. The interactive effect between tax amnesty and tax collection showed a positive but insignificant relationship with unemployment. This suggests that tax amnesty schemes might contribute to increased unemployment, whereas a higher tax-to-GDP ratio is associated with reduced unemployment. The positive effect persisted in the presence of their interaction but was largely insignificant. Variables such as Gross Domestic Product per Capita (GDPPC) and FDI were found to have both positive and negative influences on unemployment.

Despite the researchers suggesting that tax affects unemployment through means other than tax amnesty, they did not specify these alternative mechanisms. The study recommends that the introduction of tax amnesty programs by the government can instill investor confidence, similar to practices in other countries, thereby enhancing Foreign Direct Investment to Gross Domestic Product ratios and creating employment opportunities in the economy. The sample size appeared adequate; however, the theoretical foundation of the study is weak because the researchers did not employ any relevant underpinning theories to back their argument. Again, they did not state which research design was employed for the study.

Institutional factors and rent tax compliance

Institutional factors also contribute to influencing rent tax compliance behaviour among taxpayers. They refer to the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes (Kirchler, 2007). Numerous studies have highlighted the substantial impact of institutional factors on the tax compliance behaviour of taxpayers. Factors identified by Kirchler (2007) and Loo (2006) include the role of the tax authority, simplicity of the tax system and administration, and the probability of detection. Terkper (2007) further notes that varying degrees of compliance stem from factors such as a lack of understanding of tax laws, deficient bookkeeping, and policy apathy. Additionally, Seidu et al. (2015) identified the nature of SMEs, insufficient tax training by tax authorities, and the imposition of multiple taxes as key factors influencing SME tax compliance.

For example, Mbilla (2018) conducted a study on tax compliance among the self-employed in Ghana. The author conceptualised institutional factors, including the role of the tax authority, simplicity of the tax system and administration, and probability of detection, and examined how these factors influence tax compliance. The study focused on the Bawku-West District in the Upper East Region of Ghana, utilising a quantitative approach and an explanatory research design. Through cluster and convenient sampling techniques, a sample size of 379 self-employed individuals was selected.

Data collection involved structured questionnaires, partly adopted from the Investment Climate Service of the World Bank Group Report on surveying businesses on tax compliance costs. The statistical product for service solution (SPSS) was employed for data processing, and a Structural Equation Model with four main levels was employed to test the study's hypotheses. The findings indicated that there was a significant relationship between institutional factors and tax compliance behaviour among the self-employed in the Bawku-West District in the Upper East Region of Ghana.

The data utilised in the study is deemed sufficient. The choice of the fiscal psychological theory as the theoretical foundation is commendable as it captures all factors outlined in the framework and their impact on tax compliance. Nevertheless, considering the study explored various factors that might influence tax compliance, relying solely on one theoretical assumption for multiple factors might not establish a robust theoretical foundation. Alternative theories such as the institutional theory, economic deterrence theory, social influence theory, and the theory of planned behaviour could have been incorporated. Each objective could have been supported by an underlying theory, similar to previous studies.

In another study, Agyapong (2019) investigated factors influencing tax compliance by small and medium enterprises. Among the specific research objectives, the author aimed to examine the influence of institutional factors on tax compliance by SMEs in the cape coast metropolis, Ghana. The study adopted the quantitative approach and used explanatory research design with a sample of 277 SMEs in the Cape Coast Metropolis. Data was collected using a structured questionnaire containing defining items of determinants of tax compliance, tax compliance level and tax knowledge on a 5 point-Likert scale varying from strongly disagree to strongly agree. PLS-SEM was used to examine the variables.

Among other findings, it was observed that institutional factors, including the simplicity of the tax system and the role of tax authority, did not emerge as significant influencers of taxpayers' compliance behaviour. No substantial relationship was found between the simplicity of the tax system and the role of tax authorities and tax compliance among SMEs. This suggests that taxpayers might not be factoring in the role of tax authorities when deciding on tax compliance, and similarly, the structure of the tax system may not be a determining factor in taxpayers' compliance behaviour.

Andoh (2020) investigated into tax compliance behaviour of small and medium-sized enterprises in the Kumasi metropolis. The study explored the quantitative approach and used the descriptive survey design. Stratified and convenience sampling techniques were applied to select 150 SMEs as the study's sample. Data was collected through structured questionnaire and was administered to the respondents at their various workplaces. The gathered responses were processed using SPSS, and the findings were analysed and presented through tables, frequencies, percentages, and mean scores.

The study observed strict enforcement of tax laws, effective tax education and awareness programmes have strong influence on the tax compliance behaviour of taxpayers. This implies that tax authorities' needs to reinforce an effective tax management system that aims not only to widen the tax net but also to ensure that the necessary measures are put in place to ensure sustainable tax compliance. However, the complexity of tax laws and role or the integrity of tax officials have no strong influence on the tax compliance behaviour of SMEs. This aligns with the findings of Agyapong (2019), which similarly observed no significant relationship between the simplicity of the tax system and the role of tax authorities in tax compliance among SMEs.

Similar to Mbilla (2018), Andoh (2020) relied on the assumption of a single theory, specifically the economic deterrence theory, to elucidate the tax compliance behavior of SMEs in the Kumasi Metropolis. This assumption was grounded in the idea that taxpayers, being rational economic actors, make decisions on tax compliance based on a cost-benefit analysis. However, this approach indicates a limitation in the theoretical robustness of the study. Given that the research explored various factors, including demographic characteristics, that might influence tax compliance, relying on a single theoretical framework raises concerns about the study's theoretical foundation.

Additionally, Andoh (2020) solely utilised frequencies, percentages, standard deviations, and mean scores for data analysis. A more extensive or comprehensive approach, such as regression analysis, could have been employed to effectively establish and comprehend the relationships between dependent and independent variables that was employed for the study. While the sample size employed for the study was deemed adequate, the results and findings of the study were inconsistent.

In another study, Degyanto (2018) looked at the factors influencing taxpayers' voluntary compliance attitude with tax system. Among other specific research objectives, the researcher ought to see the effect of institutional factors like simplicity of tax system and organisational efficiency of tax authority on tax compliance attitude. The mixed research approach was employed for the study. A sample of 323 taxpayers were randomly selected from the study's population to represent the sample size. The researcher used both primary and secondary data. Primary data were collected through structured questionnaire and interview with officers and taxpayers' representatives. The secondary data were also collected by reviewing of related published and unpublished materials.

For the analysis, the data were subjected to the binary logistic regression model using Stata software, and the results were presented using SPSS. The findings indicated that the simplicity of the tax system and tax audit significantly influenced the attitude towards voluntary compliance, while the role and efficiency of the tax authority did not emerge as significant determinants of tax compliance attitude. However, in contrast to other studies on tax compliance, Degyanto (2018) did not incorporate any underlying theories such as legitimacy theory, institutional theory, fiscal psychological theory, etc., which were utilised by previous related studies (Swanzy, 2018; Wanjiku, 2021). This suggests a weak theoretical relevance in the study.

Attitude and perception factors and rent tax compliance

Attitudes and perceptions about rent tax compliance refer to how individuals or entities view and interpret the process of adhering to tax regulations related to rental income. These attitudes and perceptions can encompass a range of feelings, beliefs, and opinions regarding the obligation to report rental income, the fairness of tax laws, the ease of compliance, and the overall impact of taxation on the taxpayers' financial situation (Andoh, 2020; Kirchler, 2007). The theory of planned behaviour (TPB) posits that an individual's intention to engage in a specific behaviour is shaped by their attitudes, subjective norms, and perceived behavioural control.

In the context of tax compliance, this theory elucidates how attitudes and perceptions contribute to individuals' intentions to fulfill tax obligations (Ajzen, 1991). Individuals form attitudes toward tax compliance based on their beliefs regarding the benefits of compliance (e.g., contributing to public services) and the costs of noncompliance (e.g., legal penalties). Positive attitudes, driven by perceived benefits and fairness, are likely to result in a stronger intention to comply (Kirchler et al., 2008; Murphy, 2004; Torgler, 2007). Only a limited number of researchers have conducted studies to investigate the influence of taxpayers' attitudes and perceptions on tax compliance.

For instance, Mbeni (2018) examined the determinants of residential rental income tax compliance. The study centered on property owners in Thika Town, Kenya, utilising a quantitative research approach with a descriptive research design. A sample of 58 property owners was selected from a population of 193. Both primary and secondary data sources were employed, with primary data collected through a structured questionnaire, and secondary data obtained from KRA publications. Analysis involved descriptive and inferential statistics using SPSS, with a multiple linear regression model employed to assess the relationship between dependent and independent variables.

The findings indicated a positive influence of attitudes and perceptions on residential rental income tax compliance among property owners in Thika Town, Kenya. However, it was noted that the relationship between the attitudes and perceptions of property owners and tax compliance was not statistically significant. The author concluded that despite the lack of significance, attitudes and perceptions still directly and positively impact residential rental income tax compliance by property owners. And therefore, recommended that the tax authorities should develop effective working policies to develop a positive relationship and trust with taxpayers.

While the study holds theoretical relevance, concerns were raised about the adequacy of the sample size. Mbeni (2018) did not specify the sampling technique used to select the sample of 58 property owners. A suggestion was made that a census sampling approach, using the total population of 193 property owners, could have been more appropriate. Again, the researcher only stated the general objective of the study. Specific objectives and research questions or hypotheses of the study were not stated by the researcher. However, relationship between variables was tested in the study by the researcher. This implies that the research objectives, research questions or hypotheses should have been stated by the researcher.

Assfaw and Sebhat (2019) also conducted a study to explore the determinants of tax compliance. The study's focus was on taxpayers in Malaysia. Among the various hypotheses tested for the study, the researcher sought to establish that "positive attitude of tax payers towards tax has a positive and significant effect with tax compliance". The study employed the quantitative research approach. Descriptive explanatory research designs were explored in the study. A sample of 311 taxpayers was randomly selected from the total population. Data was collected with the aid of structured questionnaires measured on a 5-point Likert scale with 1= strongly disagree, 2= disagree, 3 = neutral, 4= agree and 5= strongly agree and was administered to the respondents. The ordered logit model was employed for the study.

The result showed a positive and significant relationship between people's attitude towards tax and tax compliance. This is to conclude that if the taxpayers' attitude towards tax becomes positively changed, their probability of being in the higher tax compliance level is upsurges. Thus, the hypothesis supporting this finding was accepted. However, the researcher did not employ any theoretical assumption of tax compliance as done by prior or related studies. This shows a very weak theoretical foundation of the study. Again, the authors did not show the conceptual framework for the study as to how the variables explored for the purpose of the study influences or link with one another.

In study conducted by Tiwari (2021) to explore tax compliance behaviour among rental income owners in Pokhara. The study employed the quantitative research approach. The study utilised a quantitative research approach, with a sample of 196 households in the Pokhara Metropolitan City.

Data were collected through a self-administered questionnaire comprising Likert scales to measure independent and dependent variables. The gathered data were analysed using, correlation, and multiple regressions. The study's results indicated that taxpayers' awareness, attitude, and perception toward tax significantly influenced the compliance behaviour of rental taxpayers. Consequently, the researcher recommended regular interaction between rental taxpayers and authorities to enhance knowledge, foster positive attitudes, and improve perceptions, ultimately increasing tax compliance.

Musau (2015) examined the factors influencing tax compliance among SMEs in Nairobi County. The study adopted a quantitative research approach with a descriptive research design. A sample of 398 respondents was utilised, and data were collected through questionnaires, from which 120 responses were gathered. The data were analysed using the binary probit regression model, with SPSS used for initial processing and subsequent transfer to STATA for further analysis. The study findings indicated that an individual's perception of the difficulties of evading taxes was positively associated with tax compliance among SMEs in Nairobi County. Additionally, satisfaction with government-provided public goods and services, having adequate tax information, trusting government officials in tax matters, and perceiving tax filing procedures as less complex were factors associated with higher tax compliance.

Social factors and rent tax compliance

Social factors encompass a wide range of aspects, some of which include culture, family, social class, media and technology, religious and belief systems, perceptions of equity and fairness, government social welfare programmes, and referent groups (Degyanto, 2018; Kirchler, 2007; Mbilla, 2018). Tax compliance can be influenced by the prevailing social norms in a society, as suggested by the social influence theory by Kelman (1958). Kelman (1958) proposed that an individual's attitudes, actions, beliefs, and subsequent reactions or behaviours are influenced by certain social factors. However, various researchers have conducted studies to examine specific social factors influencing taxpayers' compliance behaviour.

In a study conducted by Agyapong (2019), the focus was on examining the factors influencing tax compliance among SMEs in the Cape Coast Metropolis. One of the specific research objectives was to investigate the impact of social factors on tax compliance within small and medium enterprises in the Cape Coast Metropolis. Employing a quantitative approach and adopting an explanatory research design, the researcher gathered data from a sample of 277 SMEs through the administration of questionnaires. The study utilised Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyse the factors influencing tax compliance.

In contrast to findings in other comparable studies (Inasius, 2018; Maseko, 2014), this study revealed a positive yet statistically insignificant relationship between the perception of equity and fairness and tax compliance. Moreover, the study indicated a negative and statistically insignificant relationship between reference groups and tax compliance. Finally, the results demonstrated a negative and statistically insignificant relationship between personal financial constraints and tax compliance. The study utilised a sufficient sample size, and the theoretical framework employed effectively elucidated the social factors that may or may not impact tax compliance.

Andoh (2020) also investigated the factors that influence tax compliance behaviour of SMEs in the Kumasi Metropolis, Ghana. The researcher employed the quantitative approach. He also adopted the survey research design for the study and employed the convenient sampling techniques. A convenient sample of 150 SMEs from the Kumasi Metropolis was selected. The data was collected and gathered through the use of structured questionnaire that was administered to the respondents and was analysed through mean scores and standard deviation.

Regarding the impact of social factors on tax compliance behaviour, it was identified that the significant factor influencing tax compliance is the perceived ease of evading taxes without facing sanctions due to lax enforcement of tax laws. Additionally, factors such as the level of tax literacy, individual tax morale, and the influence of reference groups and peers play a pivotal role in shaping individuals' attitudes toward taxation. Conversely, the ethical stance of taxpayers and the perceived fairness and equality of the tax system did not emerge as critical determinants affecting the tax compliance behavior of SMEs. Consequently, the researcher recommended the imposition of substantial fines and penalties as a disciplinary measure for those violating tax laws, aiming to act as a deterrent and discourage non-compliance actions.

A study by Mbilla (2018) found perception of fairness and equity, ethnics and attitude, and peer influence to be social factors that significantly influence tax compliance among the self-employed. This in relation to literature, found a positive effect of social factors on tax compliance (Ameyaw et al., 2016; Oppong, 2015). The study employed the quantitative approach with both cluster and convenient sampling technique. Data was gathered by the use of questionnaire and was analysed using the PLS-SEM to test the research hypotheses. The study's results align with the social influence theory, which posits that an individual is more inclined to adhere to tax obligations when they perceive that members of their reference groups also comply. Similarly, the likelihood of noncompliance increases if the individual believes that members of their reference group do not comply.

Role of education in the relationship between economic factors and rent tax compliance

Economic factors such as interest rate, inflation rate, the balance of payments, tax rate, as discussed in this study are inherently unstable and subject to volatility based on the prevailing economic conditions (Kocenda & Valachy, 2006). These economic factors and the educational level of taxpayers are intertwined elements that significantly influence tax compliance (Torgler, 2007). While existing literature predominantly explores how economic factors impact taxpayer compliance behaviour, there exist however, little or no literature that are concerned by the impact of educational level of taxpayers on the relationship between these economic factors and actual compliance behaviour despite arguments that education may serve as an external boundary condition that can strengthen the effectiveness of these economic factors in promoting level of tax compliance (Agyapong, 2019; Slemrod, 2008).

Property owners with higher educational levels may possess a heightened awareness of global economic conditions, including aspects such as unemployment, interest rate, exchange rates fluctuations, and the economic implications of inflation (Tabandeh et al., 2012; Torgler, 2007). This awareness could influence their financial decisions, including compliance with tax regulations (Agyapong, 2019). This will equip them with the ability to evaluate the cost and benefits of these economic conditions and how it affects their level of tax compliance.

For instance, Kasipillai et al. (2013) found that there is a significant negative relationship between level of education of taxpayers and compliance behaviour. They argued that the increasing knowledge of tax such as audit process and tax regulations expose taxpayers the opportunity to evade tax. In other word, taxpayer who has higher level of tax knowledge is well-know about the loophole in tax regulation and system know the legal way to reduce or even avoid tax. From their research, they found that tax compliance to be higher for taxpayers who were less well educated and older.

Alm et al. (2010) contend that higher levels of education may provide individuals with a better grasp of economic dynamics, enabling them to navigate uncertainties like inflation and exchange rate fluctuations more effectively. Torgler (2007) emphasises that the educational level of taxpayers influences how individuals perceive economic variables as either deterrents or facilitators of tax compliance. For instance, individuals with higher education levels might interpret economic changes differently, influencing their decisions regarding compliance. Cummings et al. (2009) posit that a more educated population is likely to possess a nuanced understanding of economic policies, making them less susceptible to economic deterrence and more responsive to other motivational factors.

Role of education in the relationship between institutional factors and rent tax compliance

Institutional factors such as tax system, role of tax authorities, enforcement mechanisms, probability of detection and trust in government influences individual's tax compliance. Taxpayers need clarity on the complex tax laws and regulation, and fairness of tax laws which significantly influence compliance. Thus, taxpayers are more likely to comply when they understand the rules and perceive them as equitable (Agyapong, 2019). Taxpayers with good educational background or higher educational level may be more likely to be able to comprehend the complex tax system and the enforcement mechanisms (Degyanto, 2018).

Thus, educational level of taxpayers may serve as an external boundary condition between institutional factors and tax compliance. However, there are limited or scanty prior studies that have paid attention to education in the relationship between the institutional factors and tax compliance, despite arguments that education may serve as an external boundary condition that can strengthen the effectiveness of these institutional factors in promoting optimal level of tax compliance among individual taxpayers and businesses (Agyapong, 2019; Degyanto, 2018).

According to Torgler and Schneider (2006), individuals with higher education levels are presumed to possess greater knowledge about tax systems, regulations, and fiscal relationships. Furthermore, they might be well-informed about public services provided by state or government, and so they might have high level of tax compliance. Conversely, they appear to be knowledgeable about public corruption, forming a critical perception of how government utilises tax revenues. Additionally, they are likely well-versed in the opportunities for tax evasion (Bilgin, 2014).

According to Adimassu and Jerene (2016) and Alm et al. (2010) education can shape how individuals interpret and respond to institutional factors, including the role of tax authorities, tax enforcement and administration, and the complexity of the tax system. Higher levels of education may contribute to a more nuanced understanding of institutional structures, influencing individuals' trust in tax authorities and their perceptions of the legitimacy of the tax system. Braithwaite et al. (2007) contend that individuals with higher education levels may be better equipped to navigate complex institutional structures and comprehend the role of tax authorities, resulting in variations in compliance attitudes and behaviours.

Role of education in the relationship between attitude and perception and rent tax compliance

The theory of planned behaviour, asserting that human behaviour is influenced by attitudes, subjective norms, and perceived behavioural control, is particularly relevant for understanding how education moderates the relationship between attitude and perception and tax compliance. According to Ajzen (1991) educated individuals are more likely to develop positive attitudes, viewing tax compliance as a responsible and beneficial behaviour. He further argued that individuals with higher levels of education often have a better understanding of the consequences of noncompliance and may hold more positive attitudes toward fulfilling tax obligations. This aligns with the findings of Eriksen and Fallan (2006), who proposed that education is correlated with attitudes toward taxation and that a better understanding of tax laws can enhance tax behaviour.

Additionally, James and Alley (2002) posit that education plays a crucial role in shaping individual's cognitive processes, which, in turn, influence their attitude and perception regarding taxation. Higher education level is associated with a more sophisticated understanding of tax-related issues, affecting how individuals perceive the fairness and legitimacy of the tax system. Education can equip individuals with the analytical skills to critically assess their attitudes and perceptions, influencing the alignment of these factors with compliance decisions (Eriksen & Fallan, 2006).

Role of education in the relationship between social factors and rent tax compliance

Social factors shape individuals' perception of what is acceptable behaviour in terms of fulfilling tax obligations. For example, the influence of peer groups and the community can impact whether individuals comply with tax regulations or not to comply (Kirlcher, 2007). However, education can significantly influence how individuals respond to social factors such as social norms, trust, cultural values, equity and fairness, referent groups, and social norms. Ajzen (1991) emphasis the effect of education on individuals within the framework of the theory of planned behaviour. He argued that higher educational levels may lead to more independent and informed decision-making regarding social factors and their impact on tax compliance.

Cummings et al. (2009) suggest that individuals with higher education levels may be more discerning in evaluating the impact of social factors on their compliance decisions, leading to variations in compliance attitudes and behaviours. Additionally, Kirlcher (2007) and Loo (2006) contend that well educated individuals may navigate cultural influences with a more informed perspective, making decisions that align with their understanding of societal values. They further argued that trust in social institutions, including the government, is a vital social factor affecting tax compliance. Thus, educated individuals may approach trust differently, evaluating it based on a deeper understanding of governance and public services and making decisions that align with their understanding of the social contract.

Lessons Learnt from Theoretical and Empirical Review

The review of theories and empirical studies has provided valuable insights. Regarding the application of theories, the majority of existing studies utilised theories such as the economic deterrence theory (Allingham-Sandmo theory), fiscal psychological theory, theory of planned behaviour, and social influence theory (Agyapong, 2019; Andoh, 2020; Kassa, 2021; Mbeni, 2018). The fiscal exchange theory was also commonly applied. However, some studies did not incorporate any theory. Notably, previous research on tax compliance predominantly focused on economic deterrence, planned behaviour, fiscal exchange and social influence theories. Given that this study explores rent income tax compliance, these theories were deemed most relevant and were therefore employed.

The construct of Economic Factors (EF) in this study encompasses variables like inflation, exchange rate, unemployment, trade, investment, and interest rate, as defined by previous researchers (Muttaquin & Halim, 2019; Nixon, 2018; Tabandeh et al., 2012; Uddin & Rahman, 2022; Wijaya & Dewi, 2022). Past studies utilised secondary data, collecting and analysing information on these factors through panel and cross-country survey data. In contrast, this study adopted the primary data approach, employing questionnaire with responses measured on a 5-point Likert-type scale, ranging from “strongly disagree (1)” to “strongly agree (5)”.

The construct of Institutional Factors (IF) in this study encompasses variables such as the complexity and simplicity of the tax system, the role of tax authorities, trust in government, the efficiency of tax administration as defined by previous researchers (Kirlcher, 2007; Loo, 2006). The construct of Attitude and Perception (AP) factors towards tax compliance in this study involves capturing various sentiments, beliefs, perceptions of the fairness of tax laws, the ease of compliance, and the overall impact of taxation on participants' financial situations. Social Factors (SF) in this study cover diverse elements, including culture, family, social class, peer influence, equity, fairness, and religious and belief systems. Measurement in prior research for these variables primarily utilised a 5-point Likert-type scale, ranging from “strongly disagree (1)” to “strongly agree (5)”. While the educational level of respondents acted as a moderating variable.

It was also observed that a significant portion of the relevant studies investigating the correlation between tax compliance and its determinants utilised a quantitative research approach, employing either descriptive, explanatory designs, or a combination of both (Agyapong, 2019; Andoh, 2020; Degyanto, 2018; Mbeni, 2018; Muttaquin & Halim, 2019; Nixon, 2018; Tabandeh et al. 2012; Uddin & Rahman, 2022; Wijaya & Dewi, 2022). In respect to statistical tools, means, standard deviations, frequencies, percentages, correlation and regression analysis were used in prior studies (Agyapong, 2019; Andoh, 2020; Degyanto, 2018; Mbeni, 2018; Mbilla, 2018).

For hypotheses testing, the majority of preceding studies in the relevant field employed diverse regression analysis methods, such as multiple linear regression, Ordered Logistic Regression, Binary Logistic Regression Model, hierarchical regression, and Feasible Generalised Least Squares regression. This was evident even in cases where intricate relationships, such as moderating or mediating links between constructs, were under analysis (Wijaya & Dewi, 2022).

In light of the aforementioned, it becomes evident that there is a discernable gap in analysis, as asserted by Abdul and Wang'ombe (2017), Agyapong (2019), Mbilla (2018), and others. They argue that PLS-SEM is better suited for scrutinising intricate relationships, including moderating relationships between constructs. Hair, Hollingsworth, Randolph and Chong (2017) contend that PLS-SEM is a robust tool for examining complex relationships, irrespective of the sample size. Notably, some previous studies, such as those conducted by Andoh (2020) and Ogendo (2019), employed scanty sample sizes but did not utilise PLS-SEM, potentially compromising the reliability of their findings. To contribute to the existing body of knowledge, this study will employ PLS-SEM to scrutinise the hypothesised relationships.

Conceptual Framework

Guided by the research hypotheses and insights derived from both theoretical and an empirical review, a conceptual framework has been formulated to guide the entire study, particularly in addressing analytical aspects. Within this framework, the dependent variable is the level of rent income tax compliance. Rent tax compliance was operationalised as a measure of how well property owners adhere to tax laws and fulfill their tax responsibilities in relation to their rental income. The level of rent income tax compliance can vary among property owners, ranging from full compliance to partial or non-compliance.

From the framework, the hypothesised relationship between Economic Factors (EF) and Rent Tax Compliance (RTC) was indicated by the arrow marked *H1*, the hypothesised relationship between Institutional Factors (IF) and Rent Tax Compliance (RTC) was indicated by the arrow marked *H2,* the hypothesised relationship between Attitude and Perception factors (AP) and Rent Tax Compliance (RTC) was indicated by the arrow marked *H3,* the hypothesised relationship between Social Factors (SF) and Rent Tax Compliance (RTC) was indicated by the arrow marked *H4*.

The moderating effect of Educational Level (EL) and Economic Factors (EF) compliance was indicated by the arrow marked *H5*, hypothesised moderating effect on the relationship between Educational Level (EL) and Institutional Factors (IF) was indicated by the arrow marked *H6*, hypothesised moderating effect on the relationship between Educational Level (EL) and Attitude and Perception factors (AP) was indicated by the arrow marked *H7* and lastly, the hypothesised moderating effect on the relationship between Educational Level (EL) and Social Factors (SF) was indicated by the arrow marked *H8*. As indicated earlier, the underpinning theories of economic deterrence, theory of planned behaviour, fiscal exchange and social influence have influenced the construction of the framework, to some extent, in indicating the relationships between/among EC, IF, AP, SF, EL, and RTC.

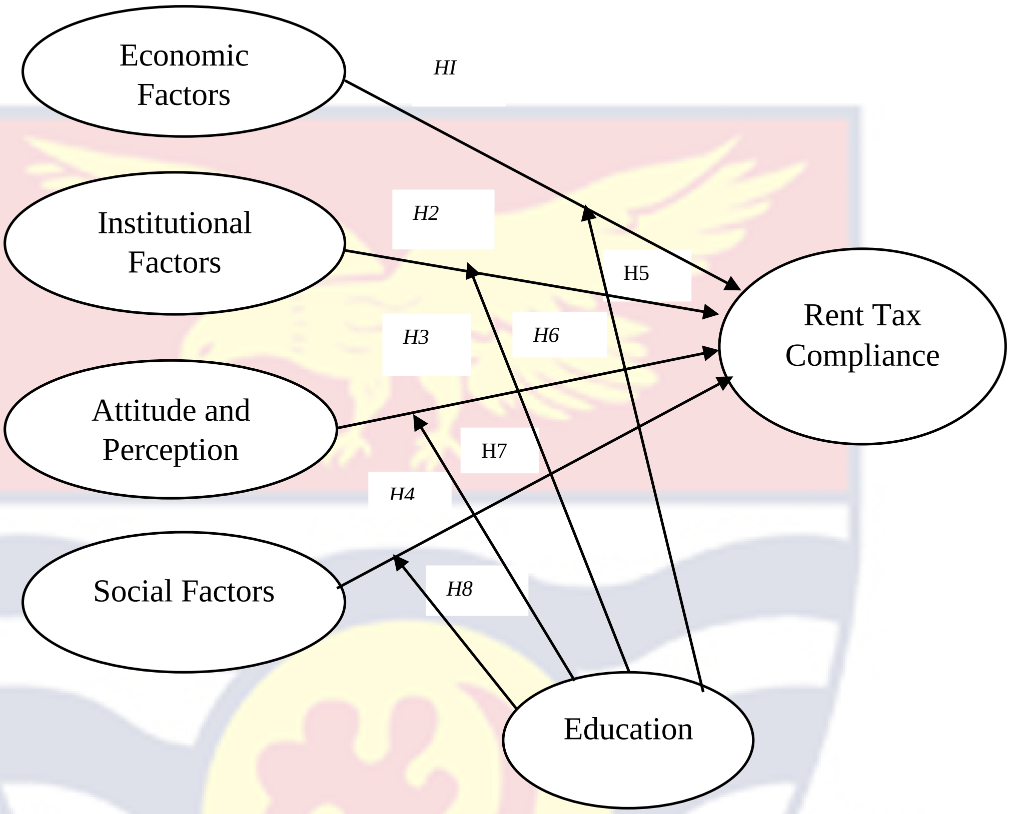

Figure 1: Framework of economic factors, institutional factors, attitude and perception, social factors, rent tax compliance and education

Source: Author's construct (2023)

Chapter Summary

This chapter has examined the existing literature concerning theoretical and conceptual aspects concerning the determinants of tax compliance, as documented in previous research. The insights gained from this review have significantly shaped the conceptual framework of the present study. This comprehensive review is expected to contribute to various stages of the research process, including methods, analyses, and presentation of findings, discussions, conclusions, and recommendations.

CHAPTER THREE

RESEARCH METHODS

Introduction

The purpose of the study was to assess the factors influencing rent tax compliance among property owners in the Accra Metropolis of Ghana, taking into account the moderating role of educational level of property owners. In line with this, the chapter presents the research paradigm, research approach, research design, study area, population, sample and sampling procedures, data collection instrument, ethical considerations, validity and reliability, data collection procedure, and data processing and analysis.

Research Paradigm

A research paradigm is a set of accepted ideas that guides decision made throughout a study and how the research is carried out (Graziano & Raulin, 2012). The term was initially used by Kuhn (1962) to denote belief, values and techniques shared by a community of scientists which provided them with a convenient model for examining problems and finding solutions. Kuhn (2012) asserts that these beliefs and values shape a researcher's view on what is discoverable and how it will be studied. The positivism, interpretivism, pragmatism, and critical realism are the four primary categories of research paradigm (Collis & Hussey, 2014; Saunders et al., 2009).

The positivist's research paradigm was employed due to the quantitative nature of the study. This choice aligned with previous studies like Agyapong (2019), Trawule (2017), and Wameyo (2019), who referenced this philosophical perspective. Positivism emphasises the reliability of knowledge derived from phenomenon and measurement (Agyapong, 2019). As noted by

Gachoka et al. (2018), the primary focus of the researcher under the positivist is on data collection and interpretation, producing outcomes that are observable and quantifiable. In this study, rent tax compliance was measured through quantifiable data such as tax returns, records and, financial data, minimising researcher interference. Given these characteristics, the positivist's paradigm was deemed suitable for this study, which aimed to explore the relationship between rent tax compliance (RTC), economic factors (EF), institutional factors (IF), attitude and perception (AP), social factors (SF), and education using quantitative data (Agyapong, 2019).

The researcher, acknowledging the potential limitations of the positivist perspective, approached the determination of relationships between rent tax compliance and its determinants with caution (Easterby-Smith et al., 2021). The researcher was also aware of the meta-theoretical position of postpositivism, which criticises positivism in the light of the fact that the researcher's values and preferences might still influence the investigation of the relationships between rent tax compliance and its determinants (Wameyo, 2019). Conversely, Ondieki (2013) argued that the postpositivist viewpoint may not effectively balance the quantitative and qualitative aspects of a study, suggesting that the positivist view, by limiting researcher interference, ensures greater reliability in study outcomes.

Furthermore, considering that human actors, as social being, are central to rent tax issues in Ghana, thus, adopting a constructivist or pragmatist perspective involves collecting qualitative data directly from these individuals could have introduced subjectivity into the study. This approach might lead respondents to provide information that is more favourable to their personal interest rather than offering objective insights into tax compliance issues in the rental or real estate industry (Al-Matari & Mgammal, 2019; Dellai & Omri, 2016).

The choice of research paradigm is influenced by the study's objectives and disciplinary conventions. Therefore, adopting the positivist paradigm was deemed appropriate for this study as the present study drew on quantitative techniques and numerical measures to assess the relationship between rent income tax compliance and its determinants (Denzin & Lincoln, 2005; Wameyo, 2019). Moreover, the prevalent conventions in prior empirical studies on tax compliance indicate a predominant utilisation of the positivist paradigm, as evidenced by the work of Agyapong (2019), Trawule (2017), and Wameyo (2019). Considering these, the positivist' paradigm was deemed suitable for this present study.

Research Approach

In line with the positivists' paradigm and the knowledge drawn from previous studies which studied tax compliance and its determinants among others (Agyapong, 2019; Trawule, 2017; Wameyo, 2019), this study employed the quantitative research approach due to the fact that quantitative data was used to explore the relationships between the dependent and independent variables as well as the moderating variable (Creswell, 2018). Quantitative approach helps in analysing numerical data to test hypotheses and support or refute research questions (Mbilla, 2018).

The researcher conducted numerical measurement of rent tax compliance, economic factors, institutional factors, attitude and perception and social factors and analysed numerical data to offer descriptions and draw inferences (Creswell, 2018). These procedures were based on the principles of verifiability, substantiation, confirmation, and the use of accurate measurements of rent tax compliance, economic factors, institutional factors, attitude and perception and social factors all of which are distinctive features of the quantitative approach (Creswell, 2018; Wilson, 2017). Mbilla (2018) contends that employing the quantitative approach improves the statistical analysis of data, making it less difficult to generalise the outcome of the study.

It is essential to note that many authors in the field of tax compliance studies contend that, data collected through survey instruments employing Likert-type scales, enabling the computation of averages, correlation coefficients, and regression coefficients, are better suited for quantitative approaches than qualitative approach (Agyapong, 2019; Andoh, 2020; Mbilla, 2018; Trawule, 2017). Consequently, the quantitative approach was considered appropriate for this study due to the structured nature of the data collection instrument, its numerical coding, and the analysis employing quantitative statistical tools such as means, standard deviations, frequencies, percentages, correlation coefficients, and multivariate regression techniques (i.e., PLS-SEM) (Hair et al., 2019; Saunders et al., 2015).

Research Design

Due to the quantitative nature of this study, an explanatory design was considered appropriate. This is because this design delves into the causal relationship between variables, shedding light on why certain phenomena occur. The explanatory research design is used to determine the cause and effect between variables (Saunders et al., 2015). This is achieved by manipulating independent variables and measuring their effect on dependent variables (Creswell, 2013). This design was particularly suitable because the study stands to look at the relationship between rent tax compliance and its determinants and, crucially, incorporated education as a moderating variable.

Agyapong (2019) who examined the factors influencing tax compliance by small and medium enterprises in the Cape Coast Metropolis, used the explanatory research design. Similarly, Mbilla (2018) who also studied tax compliance among self-employed in the Bawku West District of Ghana employed the explanatory research design. Thus, it was in the right direction to employ the explanatory design in the study of the relationship between tax compliance and its determinants (i.e. economic factors, institutional factor, attitude and perception, social factors) as well as how education serves as an external boundary to these relationships.

Study Area

The Accra Metropolis served as the study area for this research. The Accra Metropolis is the local government authority responsible for the administration and governance of the city of Accra, the capital of Ghana. As a vibrant and bustling metropolis, Accra represents a significant urban center with a diverse population and a thriving real estate market. The Accra Metropolis is one of the 260 Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana, and forms part of the 29 MMDAs in the Greater Accra Region with Accra as its administrative capital. Accra is not only the political and economic hub of Ghana but also a major commercial and financial center in West Africa.

Accra, the capital city of Ghana, is located on the Gulf of Guinea along the Atlantic coast. It is situated in the southeastern part of the country, within the Greater Accra Region. Accra serves as a major transportation and communication hub, connecting various parts of Ghana through multiple modes of transportation. Accra Metropolis is positioned at approximately 5.55°N latitude and 0.20°W longitude. It is bordered by the Gulf of Guinea to the south, the Shai Hills to the east, the Ga East and La Nkwantanang Municipalities to the north, and the Ledzokuku-Krowor Municipal Assembly to the west. It has a surface area of is approximately 173 square kilometers (67 square miles). Accra is well connected to other parts of Ghana through various transportation networks such as air, road, rail, sea etc.

It is the largest city in the country and is known for its bustling commercial and cultural activities. The city is known for its high population density, with many people living in informal settlements and slums. According to the 2021 population and housing census, the Accra metropolis has a population of 284,124. The sex distribution is: male population 134,045 which represent 47.2% of the population of the Accra metropolis and female population of 150,079 which also represent 52.8% of the entire population of the Accra metropolis (Ghana Statistical Service, [GSS] 2021).

The Accra Metropolis has experienced significant urbanisation and population growth over the past few decades. According to the Ghana Statistical Service (2014), Accra's population grew by over 20% between 2000 and 2010, and approximately 22% between 2010 and 2020 (Ghana Statistical Service, 2021) making it one of the fastest-growing urban areas in West Africa. This rapid growth has led to a high demand for housing, with many property owners entering the rental market to capitalise on the influx of residents. The rapid urbanisation has led to a proliferation of rental properties, many of which are not formally registered or accurately assessed for tax purposes.

However, the informal nature of many property transactions makes it difficult for tax authorities to track rental income, leading to widespread non-compliance. Property owners, especially those involved in informal housing arrangements in Accra, are not registered with the Ghana Revenue Authority (GRA) and thus avoid tax obligations. Additionally, the high demand for rental properties has driven up rents, increasing potential tax liabilities, but also creating incentives for landlords to underreport income to avoid higher taxes (Ghana Statistical Service, 2014). This makes Accra an ideal location to study the determinants of rent tax compliance among property owners in Ghana.

Population

A population is a collection of people sharing one or more characteristics or common traits and which a researcher has an interest in (Omondi & Theuri, 2019). The population for the study comprised property owners in the Accra Metropolis. However, the target population involved property owners located in the central business district of Accra covering areas such as Accra central (Circle, Adabraka, Nima, Agbogbloshie, Makola) and Accra South (Osu, Teshie-Nungua, Spintex, Ring Road East). Data from the GRA showed that there are 6,075 residential and non-residential properties in the Accra Central for rental purposes. Additionally, there are 4,579 residential and nonresidential properties in the Accra South. Therefore, there are a total of 10,654 facilities for rental purposes that make the study population. The study population is defined as property owners who own or manage rental properties in these areas, regardless of their nationality or the type of rental property they own.

Sampling Procedure

Cooper and Schindler (2014) defined sampling as the practice of learning information about a population as a whole by looking at just a small portion of it group. A sample is therefore a subset of the population that reflects the traits of the population (Cooper et al., 2014). The study employed the multi-stage sampling technique. The multi-stage sampling technique is a statistical sampling technique that is commonly used when the population being studied is large and diverse, and it is not feasible to collect data from all individuals in the population (Creswell, 2013). This technique involves dividing the population into smaller groups or clusters, and then randomly selecting a sample of individuals from each cluster. The sample was chosen in stages, with each stage reducing the population to a more manageable size for sampling (Levy & Lemeshow, 2013).

The first stage of the sampling process involved dividing the population (Accra Metropolis) into clusters, such as neigbourhoods or districts (i.e. Accra North, Accra South, Accra Central, Accra East and Accra West). This was done to ensure that the sample is representative of the entire population and accounts for regional differences. In the second stage, a random sample of clusters (i.e. Accra South and Accra Central) was selected from the list of all clusters in the Accra Metropolis to create a primary sampling unit. Thus, with Accra Central, Circle, Adabraka, Nima, Agbogbloshie, Makola were selected and with Accra South, Osu, Teshie-Nungua, Spintex, Ring Road East were selected.

This was done using probability proportional to size sampling, which is a technique that selects clusters with a probability proportional to their size in the population (Creswell, 2013). Thus, larger clusters are more likely to be selected than smaller ones. The third stage involved randomly selecting a sample of property owners from each selected cluster that is district or neighbourhood. This was done using simple random sampling, which is a technique that selects individuals from a population with an equal probability of being chosen. The size of the sample for each cluster was determined based on statistical power considerations and the desired level of precision (Levy & Lemeshow, 2013).

The study adopts the sample size formula for finite population proposed by (Krejcie & Morgan, 1970). From the Krejcie and Morgan (1970) table, the sample size is 375 with a 95% confidence level for a population of ten thousand six hundred and fifty-four (10,654).

Krejcie and Morgan (1970) –formula

$S = x^2(1 - P) \div d^2 (N - 1) + x^2(1 - P)$

s = required sample size

x^2= the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841)

N = the population size

P = the population proportion (assumed to be .50 since this would provide the maximum sample size)

d = the degree of accuracy expressed as a proportion

The sample size for a known population of 10,654, according to the Krejcie and Morgan (1970) Sample Size Determination Table is 375 as shown in Table 1.

Table 1: Determining Sample Size from a Given Population

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Source: Krejcie and Morgan (1970)

Data Collection Instruments

From the review of prior studies on tax compliance, it was observed that majority of the studies employed questionnaire for data collection, as questionnaires helped to collect data from a large group of people (Tara, 2019). Constructs of rent income tax compliance, economic factors, institutional factors, attitude and perception and social factors have been measured on a 5-point Likert-type continuous scale varying from "strongly disagreement (1)" to "strongly agreement (5)", by prior researchers (Agyapong, 2019; Mbilla, 2018; Ngunjiri, 2021; Swanzy, 2018). Thus, taking this into account, this current study also employed questionnaire as the data collection instrument. The questionnaire was divided into eight sections (Section A-H)

Section A obtained responses on the "Demographic Information" of respondents involved in the study. Section B gathered responses on "Information about ownership of property". Section C recorded responses on "Rent Tax Compliance". Section D recorded responses on "Economic Factors". Section E recorded responses on "Social Factors". Section F recorded responses on "Institutional Factors". Section G recorded responses on "Attitude and Perception". Section H recorded responses on "Tax Knowledge". Section C through to section H had 10 items each and were anchored on a 5-point Likert-type scale varying from "strongly disagreement (1)" to "strongly agreement (5)". All items in the various sections (C to H) of the questionnaire were adapted from validated sources as shown in Table 2.

Data Collection Procedures

The actual field work lasted four weeks, from 15th February 2024 to 11th March 2024. The researcher with assistance from two Master of Commerce students and two National Service persons from the School of Business, UCC embarked on the data collection process. These assistants were taken through the purpose of the study and procedures to ensure that quality and flawless processes were carried out. During the process, respondents were approached at the premises of the property and after seeking for their permission to participate in the study, the data collection instrument was administered to them. Each respondent had about 20 to 25 minutes to provide responses to the instrument. After they were done, they then submitted the questionnaire back to the researcher.

However, some respondents were a little reluctant to respond to the questionnaire, explaining that they were busy with customers whiles others asked that we come next time of which they never attend to us when we returned the appointment date. Some even refused to talk or attend to us at all. And for some, especially with the non-residential properties, we had to purchase something from them before they respond to us. Other respondents also asked that the questionnaires to be left with them and come for them at a later date. The researcher and the assistance were patient to allow all the respondents complete the questionnaires despite their reluctance to do so at the first instance.

At the end of the process, 306 questionnaires out of the 375-questionnaire instrument administered were retrieved. However, six questionnaires were not completely filled. Some parts were left unanswered by the respondents. Also, three questionnaires were damaged, some pages or sections were ripped off upon collection from the respondents and therefore could not be used for the purpose of this study. Therefore, 297 questionnaires were completely filled and recovered, representing 79.2% response rate out of the total of 375 instrument administered. This was considered sufficient. According to Mugenda and Mugenda, (2003) response rate of 50% is considered ‘adequate’, 60% ‘good’ and above 70% rated ‘very good’ for analysing and reporting in social research.

Table 2: Conceptualisation and Measurement of Constructs

Con-structs	Role	Operationalisation of constructs	Measurement	Items	Sources
Rent Income Tax Compliance (RTC)	Dependent	Operationalised as the extent to which property owners fulfill their tax obligations by accurately reporting and paying their taxes on rental income in accordance with the tax laws and regulations.	5-point Likert- scale, varying from "strongly disagree (1)" to "strongly agree (5).	RTC1: I maintain accurate records of all rental income and expenses for tax reporting purposes. RTC2: I consistently report all rental income on my tax returns.	Adapted from: Agyapong, 2019; Mbilla. 2018; Ngunjiri, 2021; Swanzy, 2018
Economic Factors (EF)	Independent	Operationalised as the various elements that influence the overall health, performance, and behaviour of an economy.	5-point Likert- scale, varying from "strongly disagree (1)" to "strongly agree (5).	EF1: The current state of the economy is favourable for business growth. EF2: I believe that the unemployment rate in the country is at an acceptable level.	Adapted from: Ngunjiri, 2021; Nixon, 2018; Slemrod, 2007; Tabandeh et al., 2012
Institutional Factors (IF)	Independent	Operationalised as the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes.	5-point Likert- scale, varying from "strongly disagree (1)" to "strongly agree (5).	IF1: Public institutions, including the GRA, provide clear and well-defined goals and objectives for stakeholders. IF2: Decision-making processes within public institutions are transparent and involve relevant stakeholders.	Adapted from: Agyapong, 2019; Andoh, 2020, Mbilla, 2018; Wahabu, 2017
Attitude and Perception (AP)	Independent	Operationalised as how individuals or entities view and interpret the process of adhering to tax regulations related to rental income.	5-point Likert- scale, varying from "strongly disagree (1)" to "strongly agree (5).	AP1: I believe it is my civic duty to report my rental income and comply with rent tax regulations. AP2: Rent tax compliance is a less complicated and burdensome process.	Adapted from: Assfaw & Sebhat, 2019; Mbeni, 2018; Mbilla, 2018; Wahabu, 2017; Wameyo, 2019
Social Factors (SF)	Independent	Operationalised as the various elements of society that can influence individuals, groups, or communities in their beliefs, behaviours, attitudes, and interactions.	5-point Likert- scale, varying from "strongly disagree (1)" to "strongly agree (5).	SF1: The quality of healthcare services available to me and my community is satisfactory. SF2: I feel safe and secure in my neighbourhood and city. SF3: Educational opportunities and resources in my area are accessible and sufficient.	Adapted from: Agyapong, 2019; Andoh, 2020, Mbilla, 2018, Ngunjiri, 2021; Swanzy, 2018

Source: Field survey (2024)

Validity and reliability

The data collection instrument was tested for both content validity and reliability to ensure quality of the measurement. Mugenda and Mugenda (2015), defined validity as the extent to which an instrument can measure what it ought to measure, whilst reliability is the degree to which a research instrument yields consistent results after repeated trials. Specifically, in terms of validity, face validity and construct validity (i.e., construct and convergent validities) were carried out.

With regards to the face validity, the researcher discussed the items in the questionnaire with supervisor, lecturers, colleagues and other expertise from the University of Cape Coast, School of Business. These people helped refined the definition of the topic of concern, the items to be scaled and the scales to be used. The face validity was done to ensure that items transparently and relevantly cover the constructs of rent tax compliance, economic factors, institutional factors, attitude and perception and social factors they purported to measure. On the other hand, discriminant validity ensured that the various items measure the constructs they were designed to measure, whilst convergent validity ensured that items measuring each of constructs were closely related as possible.

To establish convergent validity, the study adhered to the criteria of factor loadings of ≥ 0.60 (significant at $p < 0.05$) and an Average Variance Extracted (AVE) of ≥ 0.05 (refer to Table 11) (Fornell & Larcker, 1981). Discriminant validity was assessed using the Fornell-Larcker criterion and heterotrait-monotrait ratio (HTMT), ensuring values of ≤ 0.90 (refer to Tables 12 and 13, respectively). Cross-loadings were also computed to ensure discriminant validity (refer to Table 13). Regarding reliability, the study computed the Composite Reliability (CR) coefficient (≥ 0.70) and Cronbach's alpha (≥ 0.70) (Hair et al., 2014). The CR Constructs with CR and CA values ≥ 0.70 were considered reliable, as suggested by Hair et al. (2014). Additionally, the Variance Inflation Factor (VIF) (≤ 10) was computed to address potential multicollinearity issues among measurement indicators (refer to Table 14).

Data Processing and Analysis

Before analysing and integrating the data, data processing was performed. This involved data editing, entering, cleaning, and screening. The analysis consisted of descriptive statistics, and inferential statistics using PLS-SEM. With regards to the descriptive statistics, the assessment criteria was such that score of 3.0 and below indicated disagreement while a score greater 3.0 indicated overall agreement to a scale item or indicator. The standard deviation provided insight into the variability or consensus within the responses.

From the empirical review, it became evident that studies that employed PLS-SEM to analyse the interplays among tax compliance and its determinants were limited, despite the fact that robust results are produced when PLS-SEM is used in the light of moderating relationship analysis (Agyapong, 2019; Hair et al., 2019). Moreover, some of the prior studies (Andoh, 2020; Swanzy, 2018) used scanty sample size, which could have still produced robust results had they employed PLS-SEM for analysis (Agyapong, 2019). This implies that there is an analytical gap that needs to be filled, hence, the use of PLS-SEM in the present study.

Furthermore, in terms of data processing, a systematic review of the collected data was conducted to identify errors, such as unfilled items. Following data editing, valid data were entered into IBM-SPSS version 26 for cleaning and subsequent analysis. The data set was taken through a thorough screening process to identify scores that were outside the range of possible ratings, missing, or incorrectly entered. Preliminary analyses were conducted to comprehend the data and provide a summary of information about the sample, including descriptive statistics such as mean and standard deviation. Additionally, comprehensive results pertaining to the measurement model, including validity and reliability computations, were presented.

Next, the main analysis to achieve the research objectives was conducted. The study has eight research objectives and eight hypotheses. To achieve all eight objectives, and the corresponding hypotheses, the PLS-SEM was employed for the analysis, using SmartPLS version 4. According to Hair et al. (2014), PLS-SEM stands out as a dependable statistical method that facilitates the incorporation of latent variables inferred by specific indicators. Partial Least Squares Structural Equation Modeling (PLS-SEM) is a non-parametric approach designed to explore connections among constructs. Consequently, it does not demand strict adherence to assumptions related to the normal distribution of data and sampling technique concerns (Hair et al., 2019). However, as previously mentioned, descriptive statistics were still employed to clean the data of outliers and extreme values, ensuring the robustness and reliability of the statistical analysis.

In essence, the choice of PLS-SEM for this study was driven by its superior statistical power in accurately detecting the hypothesised effects of economic, institutional, attitude and perception, and social factors on rent tax compliance, as well as the moderating effect of education on these relationships (Abdul & Wang'ombe, 2017). Even with a small sample size, PLS-SEM is argued to outperform other analytical or estimation techniques like Ordinary Least Squares (OLS) (Ali et al., 2018). Additionally, Hair et al. (2019) assert that PLS-SEM is versatile, accepting different measurement models, providing more reliable statistical predictions, and accommodating a greater number of variables, parameters, and complex relationships, including moderation and mediation. This flexibility aligns with the purpose of this study, where multiple relationships will be analysed involving reflective indicators of rent income tax compliance, economic factors, institutional factors, attitude and perception, social factors and the moderating role of education (Hair et al, 2019).

Partial Least Square Structural Equation Modelling

Partial Least Squares Structural Equation Modelling (PLS-SEM) is a statistical method employed for modelling the connections between observed variables and latent constructs. This technique proves particularly valuable in situations where the sample size is relatively small and the data might not conform to the normality assumptions necessary for other structural equation modelling (SEM) approaches (Hair et al., 2014). PLS-SEM prioritises the prediction of variance in dependent variables and the estimation of relationships between latent variables and their indicators. This method is apt for exploratory research, prediction-focused modelling, and intricate models that encompass formative constructs.

PLS-SEM consists of two primary elements: the inner model and the outer model. These elements are integral to the comprehensive understanding and application of PLS-SEM in structural equation modelling (Hair et al., 2014). The inner model in PLS-SEM focuses on the relationships between latent constructs, revealing the structural relationships among the constructs in the hypothesised model (Hair et al., 2017).

It encompasses the latent variables and the paths connecting them. The goal of the inner model is to evaluate the strength and significance of these paths, providing insights into the causal relationships postulated in the theoretical framework. The outer model in PLS-SEM is concerned with the measurement model, assessing the relationships between latent constructs and their observed indicators (Hair et al., 2017). It examines the reliability and validity of the measurement model by evaluating the loadings of indicators on latent variables. This step is crucial for ensuring that the chosen indicators adequately represent the latent constructs.

According to Chin (1998), a measurement methodology may include formative or reflective indicators. Reflective indicators are considered a representative sample of the construct, implying that these indicators should exhibit high correlations among themselves (Hair et al., 2017). All indicator items are manifestations of the same underlying construct. In contrast, in a formative measurement model, the construct shapes the causal indicators, and these indicators are not interchangeable. Omitting a formative indicator can potentially alter the nature of the construct (Hair et al., 2014).

In the current study, the conceptual model involves both reflective and formative indicators. To assess the model, we follow the two-step SEM process recommended by Hair et al. (2017). This involves initially evaluating the measurement model for validity and reliability before progressing to validate the structural model. The assessment of the structural model occurs after ensuring that the measurement model meets all the criteria for validity and reliability.

Pre-testing of questionnaire

In order to ensure that the questionnaire was appropriate in terms of measuring what it purports to measure (validity) as well as capable of reproducing data in a consistent manner on repeated trials with just a small margin of error (reliability), it was necessary to pre-test the instrument. The questionnaire was pre-tested in June 2023, with 43 property owners in some selected areas in the Cape Coast Metropolis due to the similar characteristics to the study area. As a result, the variables being considered ought to roughly correspond to those of the Accra Metropolis. The results from the pre-tested questionnaire were used to examine the reliability of the questionnaire. The reliability of the instrument was tested by calculating the Cronbach's alpha during the pre-testing which the values for all variables were above the threshold and was acceptable.

Ethical considerations

Agwor and Osho (2017) assert that researchers in the social sciences should adhere to ethical principles, embracing what is morally sound and rejecting unethical practices during the research process. Thus, guided by the University of Cape Coast ethical procedure and research guidelines, account issues related to informed consent, respondent anonymity and information confidentiality, the researcher obtained an ethical clearance from the institutional review board (IRB), University of Cape Coast, before embarking on the data collection activities of the study.

With the concept of informed consent, the researcher accurately informed the respondents about the nature and purpose of the research. The participants received a permission letter seeking for their voluntary participation. They were given the chance to ask any question they had, prior to agreeing to participate in the study. In terms of anonymity, names or contacts information of participants were not collected, in order to ensure anonymity. They were made to understand that participation in the study was voluntary and that they have the right to participate or not to participate. They were also made to understand that they have the right to withdraw from participating in the study without any consequences. Thus, if any participant decided to stop somewhere along the line, they would not be side-lined in any form.

In terms of confidentiality, the participants were assured that the data collected would be used for academic research purpose only. They were assured that any information, responses or opinion expressed will be treated with utmost confidentiality and no part of the data directly traceable to them would be disclosed to third parties, as even in case of publication, it was only aggregated results that would be made available to the public. Besides, in order to protect the data collected, the data was converted into digital format and stored on a USB flash drive, and would be kept in a safe for a period of five years after use, before destroying it.

Chapter Summary

This research employed a quantitative approach and adopted a descriptive research design, focusing on factors influencing compliance with rent income tax among property owners in the Accra Metropolis. The target population consisted of registered rent taxpayers within the Accra Metropolis. The sample was selected using a multistage sampling technique. Primary data were collected through a structured questionnaire. Data analysis involved the use of SPSS for descriptive statistics, and hypotheses were tested using the partial least squares structural equation modelling (PLS-SEM). Validity and reliability of the data collection instrument and as well ethical considerations in both data collection and analysis was put in place.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The chapter presents data analysis and the results of the study. The specific objectives established for reaching the questionnaire's results informed the interpretation and assessment of the results. Descriptive statistics are first presented to help to help better appreciate the characteristics of the data. The results are presented in tables, with comprehensive analyses preceding and following each table. Validity and reliability of the measurement model are evaluated. After reviewing the quality of the measurement model, the structural equation model is also evaluated. The results of the hypotheses are presented and compared to prior relevant studies.

Descriptive Statistics

This section presents the data background and descriptive statistics of the data. Based on multi-staged sample of 375 participants, a total of 297 questionnaires were gathered from the respondents. This represent 79.2% response rate. The detailed description of the respondents is presented in the tables below:

Table 3: Demographic Characteristics

Variable	Frequency	Percentage
Gender		
Male	223	76.8
Female	69	23.2
Age		
25-29 years	13	4.4
30-34 years	12	4.0
35-39 years	34	11.4
40-44 years	8	2.7
45-49 years	46	15.5
50-54 years	137	46.1
55-59 years	34	11.4
Above 60 years	13	4.4
Marital status		
Never Married	41	13.8
Union/Living together	5	1.7
Married	194	65.3
Separated	22	7.4
Divorced	8	2.7
Widowed	27	9.1
Educational level;		
No formal education	1	1
Basic education	7	2.4
Secondary education	23	7.7
Tertiary education	264	88.9

Source: Field survey (2024) (n = 297)

From Table 3 it can be observed that 223 of the respondents representing (76.8%) were males with 69 representing (23.2%) being females. This implied that majority of properties held for rental purposes in the Accra Metropolis are owned or managed by males. It was revealed that majority of the respondents were within the age bracket of 50-54 years, having the highest percentage of (46.1%), 13 (4.4%) of them indicated that they were within the 25– 29 age range, 12 (4.0%) indicating that they fall within the age group of 30 – 34, 34 respondents between ages of 35 – 39 representing (11.4%), 8 respondents were between the ages of 40 – 44 representing (2.7%), 46 (15.5%) of them indicated they were within the 45 – 49 age range, 34 (11.4%) indicating that they fall within the age group of 55 – 59years and 13 (4.4%) indicating that they were either 60 years or above. The age distribution of the respondents indicated that majority of them were adults who were exposed to the Ghanaian tax system and to whom taxation of business income may not be a new thing.

With regards to the level of education of the respondents, 264 respondents representing (88.9%) stated that they have acquired tertiary education, 23 (7.7%) indicating that they have acquired secondary. However, 7 (2.4%) of them have attained some level of basic education and one respondent stated he has not acquired any form of education. To expand and critically examine the results, 99% of the respondents have attained some level of education with one respondent representing 1% having attained no form of education. With the high number of the respondents indicating that they have acquired some level of education, it is believed that they were in a better position to understand basic tax laws and their tax responsibilities as citizens if adequate training is provided for them.

Furthermore, the results show that the majority of respondents 194 representing 65.3% are married, 5 respondents representing (1.7%) were in consensual union, 41 respondents representing (13.8%) indicated they were never married, 22 respondents representing (7.4%) were separated, 8 respondents representing (2.7%) were divorced, and 27 respondents representing (9.1%) were widowed.

Table 4: Information about Ownership of Property

Variable	Frequency	Percentage (%)
Type of property		
1. Residential	143	48.1
2. Non-residential	94	31.6
3. Both	60	20.2
Status in respect of the property		
1. Owner	233	78.5
2. Caretaker	11	3.7
3. Tenant	19	6.4
4. Agent	34	11.4
Duration associated with property		
1. Less than a year	11	3.7
2. 1-5 years	91	30.6
3. 6-10 years	92	31.0
4. Above 10 years	103	34.7
Mode of rent tax payment		
1. Monthly	25	8.4
2. Quarterly	67	22.6
3. Semi-annually	6	2.0
4. Annual	199	67.0
Keeping of financial records on property		
1. Yes	276	92.9
2. No	21	7.1

Source: Field survey (2024) (n = 297)

From Table 4 it can be observed that 143 representing (48.1%) of the respondents in the Accra Metropolis own residential facilities while 94 representing (31.6%) of the respondents own non-residential facilities, 60 respondents representing (20.2%) indicated that they owned both residential and non-residential facilities. With respect to the status of property, 233 respondents having the highest percentage of (78.5%) indicated that they are owners of facilities in the Accra Metropolis, 34 respondents representing (11.4%) indicated they are agent to some properties, 19 respondents representing (6.4%) indicated they are tenants as well as caretakers while the least number of respondents 11 representing (3.7%) indicated they are caretakers.

With respect to the period or duration respondents have been associated the properties, 103 representing (34.7%) of respondents indicated they have had a long-term association with their properties that is more than 10 years, 92 representing (31%) of the respondents indicated they have been associated with the properties for about 6-10 years, 91 representing (30.6%) of the respondents indicated they have been associated the their property for a period of about 1-5 years and least percentage of respondent that is (3.7%) representing 11 indicated they have only been associated with the property for less than a year.

Furthermore, with regards to the mode of rent tax payments, (67%) representing 199 of the respondents indicated that they make tax payment annually, (22.6%) representing 67 of the respondents indicated that they make payment quarterly, also 25 respondents representing (8.4%) indicated that they make payment monthly and lastly (2%) being the least representing 6 respondents who indicated they make payment semi-annually. With respect to keeping financial records on activities of property owners, 276 respondents representing (92.9%) reported that they maintain financial records on their activities whiles the remaining 21 respondents representing (7.1%) indicated that they do not keep any financial records.

Table 5: Tax Knowledge

Measurement Scale items	Item code	Mean	Standard deviation
I am familiar with the different types of taxable income, such as wages, dividends, and capital gains.	TK1	3.323	0.855
I understand the deductions and tax credits available to individuals or businesses to reduce their tax liabilities.	TK2	3.552	0.700
I am knowledgeable about the tax laws and regulations that apply to my specific financial situation.	TK3	3.822	0.645
I am aware of the tax deadlines for filing returns and making tax payments.	TK4	3.983	0.649
I know how to accurately report my income and deductions on tax returns.	TK5	3.842	0.705
I understand the tax implications of different investment decisions, such as buying or selling assets.	TK6	3.333	0.837
I am knowledgeable about the tax implications of running a small business or being self-employed.	TK7	3.636	0.688
I am aware of any tax incentives or deductions related to retirement savings or education expenses.	TK8	3.545	0.640
I understand how to handle taxes for international or cross-border financial activities.	TK9	3.051	0.884
I keep well-organised and up-to-date records of my financial transactions and tax-related documents.	TK10	3.785	0.779

Source: Field survey (2024)

The results in Table 5 revealed that the highest mean observed was 3.983 (SD=0.649), indicating agreement with the statement "I am aware of the tax deadlines for filing returns and making tax payments". This means that participants agree that they are aware of tax deadlines for filing returns and making tax payments. Conversely, the lowest mean recorded was 3.051 (SD=0.884), reflecting neutral with the statement "I understand how to handle taxes for international or cross-border financial activities". This shows that the respondents neither agree nor disagree that they understand how to handle taxes for international or cross-border financial activities. Overall, the mean scores suggest a moderate to agreement with the statements related to tax knowledge and awareness, and the standard deviations indicate the level of variability in participants' responses.

Table 6: Economics Factors

Measurement Scale items	Item code	Mean	Standard deviation
The current state of the economy is favourable for business growth and investment.	EF1	2.155	1.093
I believe that the unemployment rate in the country is at an acceptable level.	EF2	2.125	0.965
Inflation in the country is well-managed and does not significantly impact my purchasing power.	EF3	1.869	0.774
I am satisfied with the prevailing interest rates, as they encourage borrowing and spending.	EF4	2.020	0.738
The exchange rate of the country's currency against major currencies is favourable for international trade.	EF5	2.256	0.814
I have confidence in the government's fiscal policies to support economic development and stability.	EF6	2.517	0.862
I believe that the central bank's monetary policies are effectively managing inflation and economic growth.	EF7	2.498	0.809
I feel optimistic about the future economic prospects of the country.	EF8	2.993	0.808
Business investments are thriving, indicating positive expectations for economic growth.	EF9	2.714	0.745
The technological advancements in the country positively impact productivity and economic development.	EF10	3.646	0.864

Source: Field survey (2024)

From Table 6, the highest mean observed was 3.646 (SD=0.864), indicating an agreement with the statement "The technological advancements in the country positively impact productivity and economic development". This means that the respondents on average agree that technological advancements in the country positively impact productivity and economic development. Conversely, the lowest mean recorded was 1.869 (SD=0.774), reflecting a disagreement with the statement "Inflation in the country is well-managed and does not significantly impact my purchasing power". The overall mean scores suggest a moderate level of disagreement on several economic factors, with participants showing more optimism about future economic prospects and the positive impact of technological advancements on productivity.

Table 7: Institutional Factors

Measurement Scale items	Item code	Mean	Standard deviation
Public institutions, including the GRA, provide clear and well-defined goals and objectives for stakeholders.	IF1	3.985	0.678
Decision-making processes within public institutions are transparent and involve relevant stakeholders.	IF2	3.168	0.875
Institutions in the country maintain a strong commitment to ethical principles and values.	IF3	3.141	0.833
Resources and support necessary to achieve institutional objectives are readily available.	IF4	2.926	0.663
The institutions encourage a culture of open communication and constructive feedback.	IF5	3.609	0.717
There is a strong emphasis on continuous learning and professional development within institutions in the country.	IF6	3.418	0.615
The institutions promote diversity, equity, and inclusion in their policies and practices.	IF7	3.370	0.639
Stakeholders have confidence in the leadership and management of public institutions (e.g., GRA).	IF8	3.444	0.764
The institutions actively seek and respond to feedback from their stakeholders.	IF9	3.387	0.721
The institutions are proactive in identifying and addressing challenges and opportunities.	IF10	3.391	0.708

Source: Field survey (2024)

As shown in Table 7, the highest mean observed was 3.985 (SD=0.678), indicating an agreement with the statement "Public institutions, including the GRA, provide clear and well-defined goals and objectives for stakeholders". Conversely, the lowest mean recorded was 2.926 (SD=0.663), reflecting a slightly disagreement with the statement "Resources and support necessary to achieve institutional objectives are readily available". Overall, the mean scores suggest a general agreement on positive institutional factors, with varying levels of agreement and variability across different aspects of institutional performance.

Table 8: Attitude and Perception

Measurement Scale items	Item code	Mean	Standard deviation
I believe it is my civic duty to report my rental income and comply with rent tax regulations.	AP1	4.061	0.633
Rent tax compliance is a less complicated and burdensome process.	AP2	3.189	0.755
I trust that the rent tax system is fair and applied equitably to all taxpayers.	AP3	3.064	0.761
I feel confident in my understanding of the rent tax laws and reporting requirements.	AP4	3.424	0.698
I believe that rent tax compliance helps contribute to essential public services and infrastructure.	AP5	3.643	0.825
I perceive rent tax compliance as an opportunity to access certain tax benefits and deductions.	AP6	3.202	0.743
I have concerns about the potential consequences of not fully complying with rent tax regulations.	AP7	3.034	0.715
I feel well-supported and informed by tax authorities regarding rent tax compliance.	AP8	3.364	0.740
I am aware of the available resources and assistance to help me with rent tax reporting.	AP9	3.316	0.626
I consider rent tax compliance to be an important aspect of maintaining financial integrity and responsibility.	AP10	3.515	0.697

Source: Field survey (2024)

Table 8 revealed that the highest mean observed was 4.061 (SD=0.633), indicating an agreement with the statement “I believe it is my civic duty to report my rental income and comply with rent tax regulations”. This high mean score indicates that respondents, on average, strongly agree that reporting rental income and adhering with rent tax regulations is a civic duty. Conversely, the lowest mean recorded was 3.034 (SD=0.715), reflecting neutral consent with the statement “I have concerns about the potential consequences of not fully complying with rent tax regulations”. The mean is slightly above neutral, indicating a tendency towards agreement that there are concerns about non-compliance consequences. Overall, the mean scores suggest a general agreement on attitude and perception factors.

Table 9: Social Factors

Measurement Scale items	Item code	Mean	Standard deviation
The quality of healthcare services available to me and my community is satisfactory.	SF1	3.216	1.020
I feel safe and secure in my neighbourhood and city.	SF2	3.212	0.816
Educational opportunities and resources in my area are accessible and sufficient.	SF3	3.125	0.892
I believe that there is a sense of community and social cohesion among residents in my locality.	SF4	3.384	0.725
The level of crime in my area is effectively managed by law enforcement agencies.	SF5	3.195	0.793
I feel that there is equality and fairness in the treatment of people from different social backgrounds.	SF6	3.135	0.731
The availability of affordable housing options meets the needs of diverse socioeconomic groups.	SF7	2.747	0.761
I have confidence in the social welfare programmes and support systems provided by the government.	SF8	2.646	0.770
Discrimination based on race, gender, or other social factors is adequately addressed in my society.	SF9	3.195	0.789
I feel that my society is inclusive and supportive of individuals with diverse backgrounds and needs.	SF10	3.320	0.780

Source: Field survey (2024)

The results in Table 9 showed that the highest mean observed was 3.384 (SD=0.725), indicating an agreement with the statement "I believe that there is a sense of community and social cohesion among residents in my locality". Respondents, on average, tend to agree that there is a sense of community and social cohesion in their locality. Conversely, the lowest mean recorded was 2.646 (SD=0.770), reflecting neutral consent with the statement "I have confidence in the social welfare programmes and support systems provided by the government". The mean score is below neutral, indicating a tendency towards disagreement in respondents' confidence in government social welfare programs. The overall mean scores suggest a neutral to moderate level of agreement to statements related to social factors affecting rent income tax compliance.

Table 10: Rent Tax Compliance

Measurement Scale items	Item code	Mean	Standard deviation
I am aware of the tax regulations related to rental income in my country.	RTC1	4.149	0.701
I maintain accurate records of all rental income and expenses for tax reporting purposes.	RTC2	4.030	0.726
I consistently report all rental income on my tax returns.	RTC3	3.936	0.795
I understand the allowable deductions and expenses that can be claimed against rental income.	RTC4	3.798	0.720
I am knowledgeable about the deadlines for filing rental income taxes.	RTC5	4.020	0.774
I withhold and remit any applicable taxes on rental income as required by the tax authorities.	RTC6	3.906	0.639
I possess a tax identification number specifically for reporting rental income.	RTC7	4.407	0.635
I seek the advice of tax professionals to ensure compliance with rent tax regulations.	RTC8	3.808	0.657
I am aware of any state or local taxes that apply to my rental income.	RTC9	3.909	0.588
I keep myself updated on any changes to rent tax laws and regulations.	RTC10	3.811	0.690

Source: Field survey (2024)

The highest mean score observed in Table 10 was 4.407 (SD=0.635), indicating strong agreement with the statement “I possess a tax identification number specifically for reporting rental income”. The mean score of 4.407 is very high, indicating strong agreement that respondents possess a tax identification number for reporting rental income. Conversely, the lowest mean recorded was 3.798 (SD=0.720). The mean score is above neutral, suggesting a tendency towards agreement that respondents understand allowable deductions and expenses that can be claimed against rental income. The overall mean score suggests a general agreement to strongly agreement to statements relating to rent income tax compliance.

Assessing the Measurement (Outer) Model

The measurement model or outer model is evaluated by looking at the internal consistency, convergent validity, indicator validity and discriminant validity.

Validity and Reliability

Internal consistency

Internal consistency evaluates the extent to which items within a measurement instrument, such as a questionnaire or test, are consistent in measuring the same underlying construct. For this study, internal consistency is judged by the composite reliability and Cronbach’s alpha statistics. A measurement model has satisfactory internal consistency reliability when the CR or CA of each construct exceeds the threshold of 0.7 (Hair et al., 2014; Henseler et al., 2009 as cited in Agyapong, 2019). The CR statistics were between 0.87 and 0.927, whereas the CA statistics ranged from 0.858 to 0.908.

As a result, reliability statistics for both reliability measures were higher than the cut-off point of 0.70 proposed by Hair et al. (2014).

Table 11: Validity and Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Attitude and Perception Factors	0.858	0.87	0.892	0.543
Economic Factors	0.89	0.909	0.914	0.606
Institutional Factors	0.908	0.911	0.925	0.579
Rent Tax Compliance	0.902	0.909	0.92	0.561
Social Factors	0.906	0.927	0.921	0.566

Source: Field Survey (2024)

Convergent validity

Convergent validity evaluates the degree of correlation between various approaches or measurements of the same construct (Hair et al., 2017). The indicators ought to exert a substantial influence on their corresponding constructs, and PLS-SEM frequently employs composite reliability as a gauge of dependability. The Average Variance Extracted (AVE) serves as the reliability measure in PLS-SEM. The study made use of the method advocated by Fornell and Larcker (1981) and Woong (2013), who posit that convergent validity is established when the lowest value of average variance extracted is 0.50, to test for convergent validity. In the current study, Table 11 illustrates that all constructs exhibit AVE values ranging from 0.543 to 0.606. Importantly, all these values surpass the recommended threshold of 0.5, indicating robust convergent validity.

Indicator reliability

In evaluating a measurement model, satisfactory indicator reliability is achieved when each item's loading is at least 0.50. Following the guidelines by Hair et al. (2017), indicators with outer loadings between 0.40 and 0.70 are considered for removal only if their deletion results in an increase in Composite Reliability (CR) and Average Variance Extracted (AVE) above the threshold values. Indicators with very low outer loadings (below 0.40) should always be excluded from the construct (Hair et al., 2017). Applying these criteria, as shown in Table 14, loadings of items measuring AP2, AP3, AP4, EF1, EF9, EF10, IF7, SF9, and RTC8 were eliminated from the analysis as they had outer loadings below 0.40. It's noteworthy that all item loadings are statistically significant at the 0.00 and 0.05 levels.

Discriminant validity

To assess discriminant validity, the study employed the Heterotrait-Monotrait (HTMT) ratio, Cross-loadings, and the Fornell and Larcker Criterion (Fornell & Larcker, 1981). According to Fornell and Larcker (1981), a construct's correlation with other constructs should be less than the square root of its average variance extracted to meet the Fornell Larcker criterion in a given model. The results presented in Table 12 confirm the validity of the constructs utilised in the study. The square root of the average variance extracted for each construct exceeded its correlation with other constructs. Hence, the Fornell-Larcker criterion was satisfied.

The Heterotrait-Monotrait (HTMT) ratio is a measure used in Partial Least Squares Structural Equation Modelling (PLS-SEM) to evaluate the linear relationship between constructs. Its purpose is to assess discriminant validity, ensuring that constructs or latent variables in a model are distinct from each other and measure different underlying concepts. Despite the absence of a universally agreed-upon threshold for HTMT, Teo et al. (2008), suggested a cut-off point of 0.90, while Kline (2011) recommended 0.85. The HTMT statistics from this study are presented in Table 13. All the correlations seem to meet the 0.85 threshold proposed by Teo et al. (2008), except for one correlation, which has a value of 0.86. However, this correlation is below the 0.90 threshold proposed by Kline (2011). Consequently, the HTMT data also support the discriminant validity of the study's constructs.

Table 12: Fornell-Larcker Criterion (Square root of AVE)

	AP	EF	EL	IF	RTC	SF
AP	**0.737**					
EF	0.366	**0.778**				
EL	-0.008	0.19	**1**			
IF	0.624	0.428	-0.023	**0.761**		
RTC	0.586	0.388	0.209	0.568	**0.749**	
SF	0.549	0.607	0.06	0.708	0.415	**0.752**

Source: Field survey (2024)

Table 13: Discriminant Validity – HTMT

	AP	EF	EL	IF	RTC	SF	EL x SF	EL x EF	EL x AP	EL x IF
AP										
EF	0.392									
EL	0.142	0.214								
IF	0.701	0.457	0.051							
RTC	0.63	0.399	0.233	0.599						
SF	0.571	0.669	0.057	0.756	0.405					
EL x SF	0.177	0.096	0.008	0.081	0.115	0.103				
EL x EF	0.126	0.051	0.653	0.148	0.11	0.085	0.161			
EL x AP	0.104	0.086	0.109	0.115	0.166	0.149	0.798	0.084		
EL x IF	0.114	0.146	0.191	0.078	0.172	0.081	0.869	0.101	0.798	

Source: Field survey (2024)

Table 14: Cross Loadings

	AP	EF	EL	IF	RTC	SF	EL x SF	EL x EF	EL x AP	EL x IF
AP1	**0.648**	0.13	-0.166	0.358	0.335	0.31	-0.07	0.151	-0.032	-0.013
AP10	**0.868**	0.236	-0.062	0.576	0.494	0.467	-0.15	0.029	-0.085	-0.085
AP4	**0.701**	0.407	0.222	0.286	0.523	0.321	0.11	-0.117	0.178	0.154
AP5	**0.756**	0.348	-0.07	0.555	0.434	0.456	-0.101	0.135	-0.012	-0.039
AP6	**0.642**	0.223	0.058	0.41	0.385	0.395	-0.144	0.006	-0.091	-0.103
AP8	**0.815**	0.265	-0.058	0.611	0.455	0.549	-0.157	0.126	-0.075	-0.106
AP9	**0.699**	0.214	-0.038	0.411	0.33	0.304	-0.111	0.035	-0.023	-0.044
EF2	0.206	**0.68**	0.22	0.196	0.272	0.309	0.03	-0.002	0.085	0.112
EF3	0.049	**0.741**	0.231	0.202	0.13	0.389	0.056	0.05	0.03	0.094
EF4	0.143	**0.761**	0.233	0.242	0.292	0.346	0.203	-0.014	0.181	0.257
EF5	0.427	**0.867**	0.184	0.422	0.322	0.612	-0.008	-0.007	-0.012	0.048
EF6	0.384	**0.85**	0.056	0.403	0.34	0.578	-0.049	0.111	-0.027	-0.005
EF7	0.381	**0.867**	0.136	0.424	0.387	0.56	-0.014	0.015	-0.005	0.048
EF8	0.22	**0.653**	0.04	0.336	0.253	0.427	0.134	0.061	0.101	0.187
EL	-0.008	0.19	**1**	**-0.023**	0.209	0.06	-0.008	-0.653	0.109	0.191

Table 14 continued

IF1	0.431	0.271	-0.02	**0.664**	0.492	0.369	0.053	0.091	0.151	0.092
IF10	0.503	0.345	-0.107	**0.74**	0.395	0.429	-0.015	0.194	-0.038	0.058
IF2	0.362	0.33	0.014	**0.676**	0.396	0.475	0.015	0.115	-0.012	0.098
IF3	0.516	0.404	-0.095	**0.833**	0.424	0.647	-0.052	0.175	-0.088	-0.016
IF4	0.33	0.261	-0.015	**0.794**	0.407	0.6	-0.044	0.091	-0.073	0.014
IF5	0.412	0.347	0.029	**0.783**	0.376	0.722	-0.082	0.068	-0.113	-0.04
IF6	0.535	0.311	0.036	**0.688**	0.423	0.456	0.012	0.029	0.068	0.084
IF8	0.602	0.328	-0.005	**0.833**	0.519	0.559	-0.148	0.099	-0.091	-0.07
IF9	0.531	0.332	0.008	**0.814**	0.404	0.617	-0.109	0.103	-0.117	-0.033
RTC1	0.409	0.336	0.285	0.309	**0.682**	0.302	0.009	-0.12	0.108	0.081
RTC10	0.345	0.293	0.203	0.349	**0.785**	0.255	0.165	-0.058	0.21	0.207
RTC2	0.369	0.389	0.222	0.448	**0.734**	0.404	0.068	0.031	0.093	0.123
RTC3	0.525	0.343	0.157	0.495	**0.798**	0.427	-0.07	0.068	0.059	-0.042
RTC4	0.306	0.188	0.275	0.27	**0.749**	0.156	0.105	-0.065	0.146	0.153
RTC5	0.576	0.323	0.053	0.469	**0.808**	0.266	0.108	0.1	0.168	0.151
RTC6	0.528	0.247	0.05	0.517	**0.798**	0.325	0.075	0.083	0.126	0.122
RTC7	0.463	0.247	0.062	0.526	**0.667**	0.364	0.057	0.058	0.122	0.113
RTC9	0.292	0.165	0.186	0.314	**0.702**	0.163	0.077	-0.12	0.033	0.109

Table 14 continued

SF1	0.447	0.504	0.02	0.577	0.263	**0.766**	-0.07	0.078	-0.098	-0.028
SF10	0.555	0.454	0.077	0.615	0.377	**0.813**	-0.056	-0.007	-0.06	-0.027
SF2	0.264	0.517	-0.002	0.346	0.205	**0.746**	-0.108	0.142	-0.134	-0.096
SF3	0.592	0.534	0.075	0.686	0.403	**0.811**	-0.038	0.046	-0.071	0.006
SF4	0.496	0.342	0.044	0.573	0.419	**0.758**	-0.146	0.018	-0.138	-0.128
SF5	0.252	0.383	0.035	0.413	0.212	**0.74**	-0.06	0.091	-0.085	-0.058
SF6	0.225	0.498	0.049	0.462	0.27	**0.675**	0.026	0.067	-0.036	0.037
SF7	0.359	0.51	0.058	0.509	0.295	**0.778**	-0.069	0.033	-0.14	-0.058
SF8	0.253	0.425	-0.011	0.439	0.161	**0.67**	-0.093	0.066	-0.208	-0.085
EL x IF	-0.039	0.126	0.191	0.026	0.143	-0.061	**0.869**	-0.101	0.798	1
EL x SF	-0.113	0.053	-0.008	-0.055	0.08	-0.09	1	**0.161**	0.798	0.869
EL x AP	-0.019	0.058	0.109	-0.041	0.158	-0.133	0.798	0.084	**1**	0.798
EL x EF	0.061	0.037	-0.653	0.141	0.014	0.066	0.161	1	0.084	**-0.101**

Source: Field survey (2024)

Assessing the Structural Model (Inner Model)

The structural model is examined in further detail after the measurement model has been reviewed. This evaluation includes multicollinearity testing, significant path coefficient analysis, and coefficient of determination calculations. Assessing collinearity was the first step. The variance inflation factor (VIF) statistics was used in the study to assess the indicators' collinearity, in line with Fornell and Bookstein (2018). At 5, the criterion for VIF is justified as being conservative but at 10, it is justified as being high. Multicollinearity is deemed to exist when the VIF exceeds the threshold value of 10 high (Alauddin & Nghiem, 2010; Salmeron-Gomez, et al., 2016). Given a threshold of 10, all indicators of this study do not appear to have multicollinearity, according to the indicator VIFs reported in Table 15.

The path coefficients' significance is another criterion used in PLS-SEM to evaluate the structural model. According to Hair et al. (2014), the path coefficient shows the degree and direction of a latent variable (or construct's) influence on another. Testing if the calculated path coefficient differs considerably from zero establishes the importance of a path coefficient. The structural model route coefficients were compared to a 5000 sample of bootstrapped t values and p values using the rule of thumb. Bootstrapping produced 5000 samples for this investigation out of 297 cases. The crucial values are 1.65 (10% significance level), 1.96 (5% significance level), and 2.57 (1% significance level), according to Hair et al. (2017). The path coefficient is deemed statistically significant if the p-value is less than the selected significance level of 5% (0.05).

Additionally, the endogenous construct's coefficient of determination (R-square value) was evaluated. The degree to which the model accounts for the variance in the dependent variable is shown by the R square (R^2). R-square (R^2) is a measure of explanatory power, with 0 denoting no explanation of variance and 1 denoting a complete explanation. An increased R^2 value suggests that the model is more capable of explaining the variance in the endogenous constructs that has been observed. Nitzl and Chin (2017) state that an r-squared value of 0.67 or above is regarded as substantial, 0.333 or lower as average, and 0.09 or less as weak. According to Hair et al. (2017), appropriate r square values vary depending on the specific field of study.

The dependent variable (rent tax compliance) in the model has $R^2$of 0.502, as shown in the Table 15, indicating a modest level of explanatory power. This indicates that institutional, social, cultural, and economic factors accounted for 50.2% of the variation in tax compliance. The remaining 49.8% cannot be explained and may be the result of measurement errors, random changes, or other factors not covered in this study.

SEM for dependent and independent variables

After achieving a model fit for all our data, items and main constructs, the next stage was to analyse our objectives. The researcher proceeded to empirically investigate the objectives of the study. Four main tax compliance drivers were identified. A five-point Likert-scale was employed where respondents were asked to answer to the extent to which they agree that the drivers of tax compliance led to actual tax compliance behaviour. Figure 2 shows the structural equation model based on the eight hypotheses of the study.

Structural equation model for dependent and independent variables

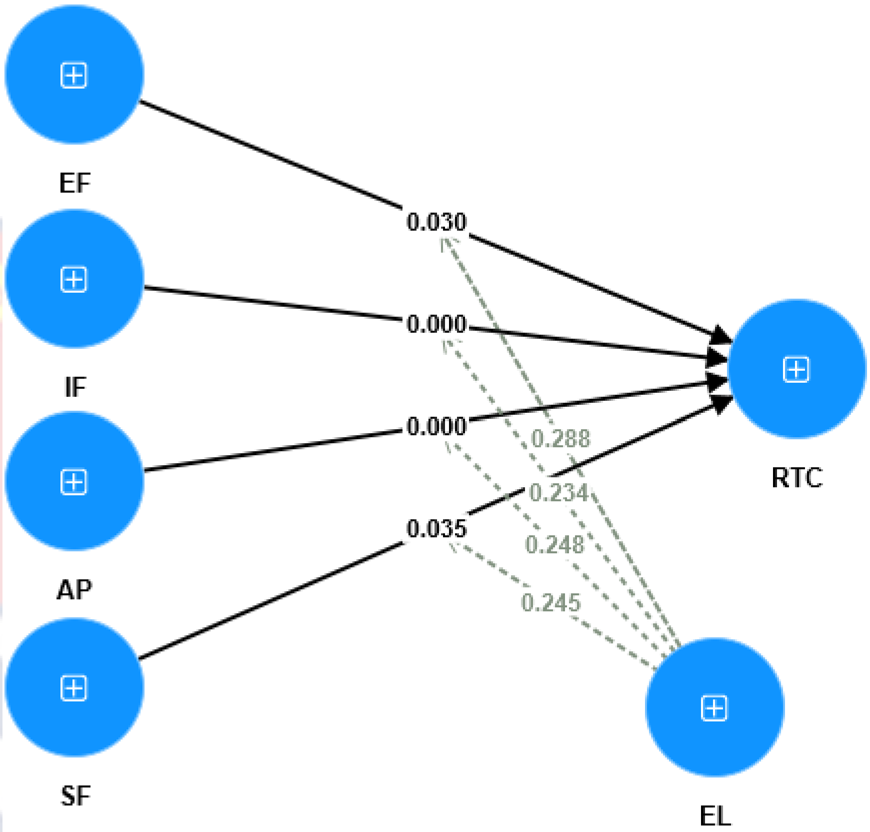

Figure 2: Structural Equation Model for Dependent and Independent variables

Source: Field survey (2024)

Table 15: Summary of Study Hypotheses

	Original sample (β)	Sample mean	Standard deviation	T-statistics	P-Values	Bias	CI 2.50%	97.50%	VIF	R^2	f^2
EF -> RTC	0.118	0.111	0.054	2.172	0.03	-0.007	0.256	0.522	1.774	0.502	0.016
IF -> RTC	0.396	0.396	0.08	4.964	0	0	0.017	0.229	2.602	0.502	0.12
AP -> RTC	0.395	0.388	0.068	5.823	0	-0.007	0.256	0.522	1.79	0.502	0.172
SF -> RTC	-0.162	-0.148	0.077	2.114	0.035	0.014	-0.339	-0.032	2.89	0.502	0.016
EL x EF -> RTC	0.069	0.081	0.065	1.062	0.288	0.011	-0.087	0.178	2.386	0.502	0.004
EL x IF -> RTC	-0.144	-0.153	0.121	1.191	0.234	-0.009	-0.407	0.064	6.963	0.502	0.006
EL x AP -> RTC	0.111	0.116	0.096	1.154	0.248	0.005	-0.086	0.285	3.483	0.502	0.007
EL x SF -> RTC	0.148	0.133	0.127	1.164	0.245	-0.016	-0.065	0.443	6.524	0.502	0.007
EL -> RTC	0.266	0.28	0.071	3.722	0	0.014	0.131	0.406	2.012	0.502	

Source: Field survey (2024)

Factors Influencing Rent Tax Compliance

Table 15 shows the structural model analysis results. A graphical presentation of structural model is provided in Figure 2. Four potential factors that influences rent income tax compliance were examined in this study namely, economic factors, institutional factors, attitude and perception and social factors.

Economic factors and rent tax compliance

The first hypothesis (H1) proposed that economic factors (EF) do not significantly influence rent income tax compliance behaviour among property owners. This hypothesis was rejected. This is because a construct or a variable must have a t-value ≥ 1.96 and p-value ≤ 0.05 in order for the relationship to be supported. The relationship between economic factors and rent tax compliance behaviour has t-value > 1.96 which is 2.172 and a corresponding p-value of 0.03 which is < 0.05, therefore, there is statistically significant and positive relationship between economic factors and rent income tax compliance among property owners. This finding is in line with Muttaqin and Halim (2019), Tabandeh et al. (2012) and Wijaya and Dewi (2022).

This result indicates that inflation, exchange rate, interest rate, trade, and unemployment influence property owners' decision to adhere or not to adhere to their rent tax obligations. Thus, when property owners experience favourable economic conditions, such as increased income due to low interest rate, high rate of employment, favourable terms of trade, stable inflationary economy etc. they are more inclined to comply with rent tax obligations. This align with the economic deterrence theory, which posits that economic conditions influence compliance behaviour. As economic conditions improve, property owners may feel more inclined to comply with tax regulations.

Institutional factors and rent tax compliance

Hypothesis 2 proposed that there is no statistically significant effect of institutional factors on rent income tax compliance. This hypothesis was rejected. This was because the relationship between institutional factors and rent income tax compliance has t-value > 1.96 which is 4.964 and a corresponding p-value of 0.000 which is < 0.05, therefore, institutional factors have a highly statistically significant positive relationship with rent tax compliance. This finding is in line with Mbilla (2018). However, it contradicts the results by Agyapong (2019) and Andoh (2020) who found a negative relationship between institutional factors and tax compliance.

Some prior studies found some factors included in the institutional factors to be statistically significant and therefore have a positive relationship with tax compliance. For instance, Degyanto (2018) found the simplicity of the tax system to significantly influence voluntary compliance attitude whereas the role and efficiency of tax authorities was not significant determinants of tax compliance attitude. Assfaw and Sebhat (2019) observed that tax compliance is positively influenced by simplicity of the tax system while organisational strength of the tax authority was statistically insignificant.

The positive relationship implies that property owners are more likely to conform to rent income tax regulations when they have trust and confidence in the institutions responsible for tax administration. Thus, when property owners view the tax system and tax authorities or tax officials as transparent and fair, they are more likely to have trust in them and are thereby motivated to adhere with their tax obligations. Additionally, clear and understandable tax regulations contribute to positive compliance behaviour. Conversely, ambiguous or complex regulations may lead to confusion and noncompliance by property owners. This supports the notion that transparent and accountable institutions promote tax compliance, as suggested by the fiscal exchange theory.

Attitude and perception factors and rent tax compliance

Furthermore, hypothesis 3 which proposed that there is no statistically significant influence of attitude and perception factors on rent tax was also rejected. This was because the finding revealed that attitude and perception have a highly statistically significant positive relationship with rent income tax compliance. The relationship between attitude and perception factors and rent tax compliance has t-value > 1.96 which is 5.823 and a corresponding p-value of 0.000 which is < 0.05, therefore, attitude and perception factors have a highly statistically significant positive relationship with rent tax compliance. This finding implies that property owners who view tax payments positively and perceive them as fair are more likely to adhere voluntarily. This positive attitude might be influenced by societal expectations and perceptions of what is considered responsible and ethical in terms of tax compliance.

This result is in line with that of Ali et al., (2014), Assfaw and Sebhat (2019), Mbeni (2018) and Tiwari (2021) who all propose that attitude and perception of taxpayers influence taxpayer's compliance behaviour. However, this finding contradicts with the findings of Kassa (2021) who found attitude and perception towards tax behaviour not to significantly influence tax evasion of taxpayers.

Social factors and rent tax compliance

Similarly, hypothesis 4 which proposes that social factors do not significantly influence rent income was rejected. The coefficient path between social factors and rent tax compliance is 5% significance level (β = -0.162, p <0.035). Social factors have a statistically significant but negative relationship with rent tax compliance. The t-statistic of 2.114 is above 1.96, and the p-value of 0.035 is below 0.05, supporting the relationship. This finding is consistent with the findings of Agenga (2022), Degyanto (2018), Kassa, (2021), Sritharan and Salawati (2020) and Tiwari (2021). This result suggested that social factors are positively correlated with rent tax compliance behaviour. However, this finding contradicts with that of Agyapong (2019) and Andoh (2020) who found that social factors have no significant influence on tax compliance. The negative coefficient of -0.162 suggests that social factors have a slightly negative impact on rent tax compliance.

This negative relationship implies that certain social factors might be influencing property owners in a way that discourages tax compliance. This could be as a result of prevailing social norms, peer influence, influence of the media, family influence or other social dynamics that negatively impact an individual’s willingness to comply with tax obligations. Thus, negative social factors might contribute to the normalisation of tax evasion within certain social circles. Property owners may be influenced by the behaviour of others in their social network who engage in tax evasion, considering it acceptable or even normal. This aligns with the social influence theory, which suggests that social norms and community cohesion influences compliance behaviour.

The moderating role of education

Education, economic factors and rent tax compliance

With regards to the hypothesis 5 which proposes that education does not moderate the relationship between economic factors rent income tax compliance, the hypothesis was accepted. The interaction between education and economic factors does not show a statistically significant relationship with rent tax compliance at conventional levels. This is because relationship between education and economic factors has t-value < 1.96 which is 1.062 and a corresponding p-value of 0.288 which is > 0.05, therefore, educational level of taxpayers has an insignificant relationship with economic factors of rent tax compliance. This finding is inconsistence with that of Torgler (2007) who found educational level of taxpayers to influence their ability to interpret economic conditions or factors influencing tax compliance.

Education, institutional factors and rent tax compliance

Hypothesis 6 proposed that there is no moderating effect of education on the relationship between institutional factors and rent income tax compliance. This hypothesis was supported. This is because a construct or a variable must have a t-value ≥ 1.96 and p-value ≤ 0.05 in order for the relationship to be supported. However, the relationship between education and institutional factors has t-value < 1.96 which is 1.191 and a corresponding p-value of 0.234 which is > 0.05, the beta coefficient is also negative (β = -0.144) which shows a negative relationship. Therefore, the interaction between education and institutional factors does not show a statistically significant relationship with rent tax compliance at conventional levels.

This finding is in contradiction to that of Adimassu and Jerene (2016) and Alm et al. (2010) who proposed that education can shape how individuals interpret and respond to institutional factors, such as the role of tax authorities, tax enforcement and administration, and the simplicity of the tax system. Braithwaite, Murphy and Reinhart (2007) also, proposes that higher levels of education may contribute to a more nuanced understanding of institutional structures, influencing individuals' trust in tax authorities and their perceptions of the legitimacy of the tax system.

Education, attitude and perception and rent tax compliance

Hypothesis 7 which proposes that education does not moderate the relationship between attitude and perception and rent income tax compliance was also supported. This is as a result of the relationship between education and attitude and perception of rent tax compliance having a t-value < 1.96 which is 1.154 and a corresponding p-value of 0.248 which is > 0.05. This indicates that the relationship education and attitude and perception does not show a statistically significant relationship with rent tax compliance at conventional levels. Therefore, supporting hypothesis 5c. However, this finding is in contradiction with Ajzen (1991) who used the theory of planned behaviour to explain that the level of education of taxpayers influences their attitude and intention to adhere to tax obligations. This assumption was further supported by Eriksen and Fallan, (2006) and James and Alley (2002).

Education, social factors and rent tax compliance

Lastly, hypothesis 8 of the study which proposes that education does not moderate the link between social factors and rent income tax compliance is supported. This is because of the result of the relationship between education and rent income tax compliance has a t-value < 1.96 which is 1.164 and a corresponding p-value of 0.245 which is > 0.05. This indicates that the interaction between education and social factors does not show a statistically significant relationship with rent income tax compliance of property owners. The t-statistic is below 1.96, and the p-value is above 0.05 representing a statistical insignificant relationship between educational level of property owners and social factors of rent income tax compliance. This finding is however in contradiction with findings of Ajzen (1991) and Cummings et al. (2009) who suggested that individuals with higher educational levels may be more discerning in evaluating the impact of social factors on their compliance decisions, leading to variations in compliance attitudes and behaviours.

Education and rent tax compliance

The overall educational level of property owners was found to have a positive and statistically significant influence on rent tax compliance behaviour of property owners. This is because of the result of the relationship between education and rent tax compliance has a t-value > 1.96 which is 3.722 and a corresponding p-value of 0.000 which is < 0.05. This indicates that the educational level of rent taxpayers has a highly statistically significant positive relationship with rent tax compliance. This finding is consistent with findings of Adimassu and Jerene (2016), Alm et al. (2010), Ajzen (1991), Cummings et al. (2009), Eriksen and Fallan (2006), James and Alley (2002) and Torgler

(2007). It is also in line with findings of Agyapong (2019) who observed that the level of education of taxpayers play a vital role in influencing their tax compliance level.

Therefore, Agyapong (2019) recommends that fundamentals of taxation should be integration into the curriculum of the education service, with a specific focus on primary and high school levels. This proposed inclusion aims to provide citizens with a comprehensive understanding of the importance of taxation, ultimately nurturing a culture of voluntary tax compliance.

Table 16: Summary of Hypotheses Tested

Hypotheses	P-Values	Decision	Conclusion
1. H_0: Economic factors do not significantly influence rent income tax compliance behaviour among property owners	0.030	Rejected	Economic factors significantly influence rent income tax compliance
2. H_0: There is no statistically significant effect of institutional factors on rent income tax compliance	0.000	Rejected	There is statistically significant effect of institutional factors on rent income tax compliance
3. H_0: There is no statistically significant influence of attitude and perception factors on rent income tax compliance	0.000	Rejected	There is statistically significant influence of attitude and perception factors on rent income tax compliance
4. H_0: Social factors do not significantly influence rent income tax compliance	0.035	Rejected	Social factors significantly influence rent income tax compliance
5. H_0: Education does not moderate the relationship between economic factors rent income tax compliance	0.288	Accepted	Education does not moderate the relationship between economic factors rent income tax compliance

Table 16 Continued

6. H_0: There is no moderating effect of education on the relationship between institutional factors and rent income tax compliance	0.234	Accepted	There is no moderating effect of education on the relationship between institutional factors and rent income tax compliance
7. H_0: Education does not moderate the relationship between attitude and perception and rent income tax compliance	0.248	Accepted	Education does not moderate the relationship between attitude and perception and rent income tax compliance
8. H_0: Education does not moderate the link between social factors and rent income tax compliance	0.245	Accepted	Education does not moderate the link between social factors and rent income tax compliance

Source: Field survey (2024)

Chapter Summary

The chapter provided an analysis and discussion of the descriptive statistics of the data, followed by an exploration of the study variables. The findings indicate that economic factors, institutional factors, attitude and perception, and social factors significantly impact rent tax compliance behaviour among property owners in the Accra Metropolis. However, as a moderating variable, education did not show a significant influence on economic, institutional, attitude, and perception, as well as social factors of tax compliance. Interestingly, education did demonstrate a significant impact on rent tax compliance among property owners in the Accra Metropolis.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The purpose of this study was to assess the factors influencing rent tax compliance among property owners in the Accra Metropolis of Ghana. In this chapter, a comprehensive overview of the study is provided, including a summary of the study. The chapter also present the significant findings derived from the results. Furthermore, the conclusions drawn from these findings are discussed in detail. Finally, the recommendations and suggestions for further research are clearly stated.

Summary of the Study

Despite efforts by the government to increase tax revenue, adherence to rent tax regulations remains below desired levels, resulting in significant revenue shortfalls and hindering the provision of essential public services and socioeconomic development. Consequently, understanding the factors influencing tax compliance is crucial for devising effective strategies to address this issue and improve revenue collection for sustainable development. Therefore, the purpose of this study was to examine the factors that influence rent tax compliance among property owners in the Accra Metropolis.

The study achieved eight objectives. The first objective examined the influence of economic factors on rent tax compliance by property owners in the Accra Metropolis. The second objective assessed the influence of institutional factors on rent tax compliance. The third objective assessed the influence of attitude and perception on rent tax compliance. The fourth objective examined the influence of institutional factors on rent tax compliance. The fifth objective evaluated the moderating role of education between economic factors and rent tax compliance. The sixth objective determined the moderating role of education between institutional factors and rent tax compliance. The seventh objective examined the moderating role of education between attitude and perception and rent tax compliance. The last objective examined the moderating role of education between social factors and rent tax compliance. To address these objectives, research hypotheses were formulated in this study.

A sample size of 375 was drawn from a population of 10,654 based on the Krejcie and Morgan (1970) table. The multistage sampling technique was used to select the study area and later used the simple random sampling to select the property owners who were inclusion in the study. Self-administered questionnaire developed from thorough review of the existing literature and tested for reliability and validity were distributed to respondents. The descriptive analysis was used to analyse respondents' characteristics while structural equation model (SEM) was used to test the study's hypotheses. Rent tax compliance was used as the dependent variable while economic, institutional, attitude and perception, and social factors were used as the independent variables. Educational level of property owners played the moderating role between rent tax compliance and its determinants.

Summary of Key Findings

The findings of the study reveal significant insights into the factors influencing rent income tax compliance among property owners in the Accra Metropolis. A summary of the key findings of the study were as follows:

1. The first objective sought to examine the relationship between economic factors and rent income tax compliance among property owners. The findings suggest a significant positive relationship between economic factors and rent tax compliance among property owners in the Accra Metropolis.
2. The second objective examined the influence of institutional factors on rent tax compliance of property owners. Institutional factors demonstrated a highly statistically significant positive relationship with rent tax compliance.
3. The third objective assessed the influence of attitude and perception towards rent tax compliance among property owners. The results revealed a highly statistically significant and positive relationship between attitude and perception of property owners and rent tax compliance.
4. The fourth objective examined the effects of social factors on rent tax compliance of property owners. The study found a negative but statistically significant relationship between social factors and rent tax compliance of property owners.
5. The fifth objective sought to evaluate the moderating role of education between economic factors and rent tax compliance. The findings revealed that the educational level of taxpayers has an insignificant relationship with economic factors of rent tax compliance.
6. The sixth objective sought to determine the moderating role of education between institutional factors and rent tax compliance. The study revealed that education and institutional factors do not show a

statistically significant relationship with rent tax compliance among property owners in the Accra Metropolis.

7. The seventh objective examined the moderating role of education between attitude and perception and rent tax compliance. The study found that education and attitude and perception does not show a statistically significant relationship with rent tax compliance among property owners.
8. The last objective determined the moderating role of education between social factors and rent tax compliance. The study revealed that education has a statistical insignificant relationship between social factors of rent tax compliance.

Conclusions

Economic factors were observed to significantly influence rent tax compliance behaviour of property owners in the Accra Metropolis. Specifically, positive economic conditions will increase rent tax compliance by property owners whilst poor or unfavourable economic conditions will lead to a decrease in tax compliance or an increase in tax evasion by the taxpayers. Institutional factors were revealed to have a positive and statistically significant relationship with rent income tax compliance. Consequently, the role of tax authorities, simplicity or complexity of the tax system, enforcement and administration of the tax laws and trust in government authorities influences property owners' tax compliance behaviour in the Accra Metropolis.

Furthermore, attitude and perception factors were revealed to have statistically significant and positive relationship with rent tax compliance behaviour of property owners in the Accra Metropolis. Negative but statistically significant relationship was also observed to exist between social factors and rent tax compliance of property owners in the Accra Metropolis. Moreover, the study discovered that education do not moderates the relationship between rent tax compliance and its determinants. Thus, there was a statistically insignificant relationship between education and the determinants of rent tax compliance (that is, economic, institutional, attitude and perception and social factors) among property owners in the Accra Metropolis. However, the study found educational level of property owners to have a positive and statistically significant influence on rent tax compliance behaviour of property owners. Thus, educational level of property owners affects the rent tax compliance behaviour of property owners.

The study sheds light on the factors influencing rent tax compliance. Through a comprehensive analysis of economic, institutional, attitude and perception, social, and educational factors, the study uncovered valuable insights into the drivers and barriers influencing rent taxpayers' behaviour. The findings revealed that economic, institutional, attitude and perception and social factors significantly influence rent tax compliance. However, the nature of the relationship, whether positive or negative, depends on the items classified under specific construct or the operationalisation of the construct, and the behaviour of the audience, (that is the property owners) towards certain conditions. Additionally, education was found to be statistically insignificant to the relationship between rent tax compliance and its determinants. Meanwhile, the educational level of property owners was found to have a positive and statistically significant influence on tax compliance of property owners.

Recommendations

1. For the first objective, it is recommended that tax authorities should consider developing targeted tax incentives or relief measures during periods of economic challenges. This may encourage compliance during economic downturns and alleviate the burden on property owners facing financial constraints. Again, tax authorities should regularly monitor economic indicators and tax compliance behaviour to assess the ongoing relationship. This can inform adaptive strategies and interventions based on changing economic conditions.
2. With regards to objective two, it is recommended that tax authorities should work towards simplifying tax procedures and documentation. This can reduce the burden on property owners and make it easier for them to understand and fulfill their rent tax obligations. Tax authorities should prioritise transparency in their operations and clearly communicate tax regulations, procedures, and the use of tax revenues to build trust and confidence among property owners. This will help build trust in the taxpayers and therefore increasing tax compliance among taxpayers.
3. Furthermore, with regards to the third objective, the study recommend that tax authorities should invest in public awareness campaigns to highlight the positive outcomes of tax payment and emphasise on how

tax payments contribute to community development, public services, and overall societal well-being.

4. Tax authorities should also consider involving rent taxpayers in decision-making processes related to tax policies which can be done by establishing mechanisms for property owners to provide feedback on their experiences with the tax system and actively addressing the grievances and concerns raised by property owners. This can help identify areas of improvement, address misconceptions, and build a more positive perception of tax authorities. This inclusivity can lead to policies that are perceived as fair and just, contributing to positive attitudes.
5. In line with the fourth objective, the study recommend that tax authorities should implement comprehensive tax education programs targeting property owners, focusing on the benefits of compliance and the consequences of evasion. These programs should be conducted by tax authorities in collaboration with local government and community organisation.
6. Lastly, it is recommended that the government should strengthen the capacity of the tax authorities to administer and enforce rent tax laws effectively. This includes investing in technology to streamline tax collection and improve taxpayer services.

Suggestions for Further Research

The study employed quantitative methods and might not capture the full depth of the factors influencing tax compliance, as qualitative approach would have provided richer insight and explore taxpayers' perception of tax compliance. Therefore, future researchers are advised to employ qualitative approach such as interviews, focus groups, or open-ended surveys to delve deeper into taxpayers' perception, attitude and views on tax compliance providing richer insights into their behaviour. The study concentrated exclusively on property owners in the Accra Metropolis, thus future research should expand the scope to other geographical regions.

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APPENDICES

APPENDIX A

UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
SCHOOL OF BUSINESS
DEPARTMENT OF ACCOUNTING
QUESTIONNAIRE

on

FACTORS INFLUENCING RENT TAX COMPLIANCE IN THE ACCRA METROPOLIS OF GHANA

Dear Sir/Madam,

The items in this questionnaire are being used to collect information for research on **"Factors Influencing Rent Tax Compliance in the Accra Metropolis of Ghana: The Moderating Role of Education".** The researcher is a Master of Commerce (Accounting) student at the University of Cape Coast. The research is part of the requirements for the award of an MCom Accounting degree. Please be assured that any information you provide will be treated with utmost confidentiality and for academic purposes only. Thank you for your cooperation.

SECTION A: DEMOGRAPHIC INFORMATION OF RESPONDENTS

Please tick [√] or write where applicable

A1. Gender:

1. Male [ ]
2. Female [ ]

A3. Age range:

1. 25 – 29 years [ ]
2. 30 – 34 years [ ]
3. 35 – 39 years [ ]
4. 40 – 44 years [ ]
5. 45 – 49 years [ ]
6. 50 – 54 years [ ]
7. 55 – 59 years [ ]
8. 60 years and above [ ]

A4. Marital status:

1. Never Married [ ]
2. Informal/Consensual [ ]
3. Union/Living together [ ]
4. Married [ ]
5. Separated [ ]
6. Divorced [ ]
7. Widowed [ ]

A5. Educational level:

1. No Formal Education [ ]
2. Basic Education [ ]
3. Secondary Education [ ]
4. Tertiary Education [ ]

A6. Highest educational qualification:

1. BECE or Equivalent [ ]
2. WASSCE or Equivalent [ ]
3. Bachelor's degree [ ]
4. Master's degree [ ]
5. Doctorate [ ]
6. Other, please specify………………..

SECTION B: INFORMATION ABOUT OWNERSHIP OF PROPERTY

B1. What is the type of property?

1. Residential [ ]
2. Non-residential [ ]
3. Both [ ]

B2. Please indicate your status in respect of the property.

1. Owner [ ]
2. Caretaker [ ]
3. Tenant [ ]
4. Agent [ ]

B3. How long have you been associated with this property?

1. Less than 1 year [ ]
2. 1-5 years [ ]
3. 6-10 years [ ]
4. Above 10 years [ ]

B4. What is the nature of the property?

a) Residential (Tick as many as applicable)

1. Single room [ ]
2. Chamber and hall [ ]
3. Self-contained apartment [ ]
4. Shared apartment [ ]
5. Studio apartment [ ]

b) Non-residential (Tick as many as applicable)

1. Warehouse [ ]
2. Garage [ ]
3. Retail store [ ]
4. Office building [ ]
5. Medical Centre [ ]
6. Hotel/Guest House [ ]

B5. What is the mode of rent tax payment?

1. Monthly [ ]
2. Quarterly [ ]
3. Semi-annually [ ]
4. Annual [ ]
5. More than a year [ ]

B6. Are you aware of the rent tax rate?

1. Yes [ ]
2. No [ ]

B7. Are you satisfied with the amount or percentage of rent income you pay as rent tax?

1. Yes [ ]
2. No [ ]

B8. a). Have you ever been penalized for non-compliance with rent tax obligations?

1. Yes [ ]
2. No [ ]

b) If yes what form of penalty?

1. Fine/Late penalty fee [ ]
2. Increased tax rate [ ]
3. Others, (please specify) ……………………… [ ]

B9. Do the tax authorities (GRA) follow up on you for payment of your rent tax?

1. Yes [ ]
2. No [ ]

B10. A. Do you keep financial records on the property?

1. Yes [ ]
2. No [ ]

B. If yes, what type of record do you keep? Tick as many as applicable

1. Rent Revenue Receipts [ ]
2. Property Repairs and Maintenance records [ ]
3. Rental Agreement and Leases [ ]
4. Property Tax Records [ ]
5. Insurance Policies and Claims [ ]
6. Property Deeds and Titles [ ]
7. Others, (please specify) ……………………………………………

SECTION C

RENT TAX COMPLIANCE

Rent tax compliance refers to the process of adhering to the tax regulations and requirements related to rental income. If rental income is earned from a property owned or managed by an individual, s/he is typically required to report that income and pay taxes on it, taking cognisance of Ghana's tax laws and regulations related to rental income. In this section of the questionnaire, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as rent income tax compliance is concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	**STATEMENTS**	**REPONSE**				
		1	2	3	4	5
		SD	D	N	A	SA
RTC1	I am aware of the tax regulations related to rental income in my country.					
RTC2	I maintain accurate records of all rental income and expenses for tax reporting purposes.					
RTC3	I consistently report all rental income on my tax returns.					
RTC4	I understand the allowable deductions and expenses that can be claimed against rental income.					
RTC5	I am knowledgeable about the deadlines for filing rental income taxes.					
RTC6	I withhold and remit any applicable taxes on rental income as required by the tax authorities.					
RTC7	I possess a tax identification number specifically for reporting rental income.					
RTC8	I seek the advice of tax professionals to ensure compliance with rent tax regulations.					
RTC9	I am aware of any state or local taxes that apply to my rental income.					
RTC10	I keep myself updated on any changes to rent tax laws and regulations.					

Note: RTC = rent tax compliance

SECTION D

ECONOMIC FACTORS

Economic factors refer to the various elements that influence the overall health, performance, and behaviour of an economy. These factors have a significant impact on the production, distribution, and consumption of goods and services within a country or across the global market. These factors specifically influence various aspects of an economy, including employment, inflation, growth, investment, revenue and taxation, and trade. In this section, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as economic factors are concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	STATEMENTS	REPONSE				
		1	2	3	4	5
		SD	D	N	A	SA
EF1	The current state of the economy is favourable for business growth and investment.					
EF2	I believe that the unemployment rate in the country is at an acceptable level.					
EF3	Inflation in the country is well-managed and does not significantly impact my purchasing power.					
EF4	I am satisfied with the prevailing interest rates, as they encourage borrowing and spending.					
EF5	The exchange rate of the country's currency against major currencies is favourable for international trade.					
EF6	I have confidence in the government's fiscal policies to support economic development and stability.					
EF7	I believe that the central bank's monetary policies are effectively managing inflation and economic growth.					
EF8	I feel optimistic about the future economic prospects of the country.					
EF9	Business investments are thriving, indicating positive expectations for economic growth.					
EF10	The technological advancements in the country positively impact productivity and economic development.					

Note: EF = economic factor

SECTION E

SOCIAL FACTORS

Social factors refer to the various elements of society that can influence individuals, groups, or communities in their beliefs, behaviours, attitudes, and interactions. These factors are an essential aspect of understanding human behaviour, decision-making, and overall societal dynamics. Social factors encompass a wide range of aspects, some of which include culture, family, social class, media and technology, and religious and belief systems. In this section, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as social factors are concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	STATEMENTS	REPONSE				
		1	2	3	4	5
		SD	D	N	A	SA
SF1	The quality of healthcare services available to me and my community is satisfactory.					
SF2	I feel safe and secure in my neighbourhood and city.					
SF3	Educational opportunities and resources in my area are accessible and sufficient.					
SF4	I believe that there is a sense of community and social cohesion among residents in my locality.					
SF5	The level of crime in my area is effectively managed by law enforcement agencies.					
SF6	I feel that there is equality and fairness in the treatment of people from different social backgrounds.					
SF7	The availability of affordable housing options meets the needs of diverse socioeconomic groups.					
SF8	I have confidence in the social welfare programmes and support systems provided by the government.					
SF9	Discrimination based on race, gender, or other social factors is adequately addressed in my society.					
SF10	I feel that my society is inclusive and supportive of individuals with diverse backgrounds and needs.					

Note: SF = social factor

SECTION F

INSTITUTIONAL FACTORS

Institutional factors refer to the elements and characteristics of an organisation, system, or society that can significantly influence and shape its functioning, behaviour, and outcomes. These factors often play a crucial role in shaping the rules, norms, and structures that govern how individuals and groups interact within a particular institution. Institutional factors can vary across different contexts, including businesses, and government agencies [e.g., Ghana Revenue Authority (GRA)]. In this section, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as institutional factors are concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	STATEMENTS	REPONSE				
		1	2	3	4	5
		SD	D	N	A	SA
IF1	Public institutions, including the GRA, provide clear and well-defined goals and objectives for stakeholders.					
IF2	Decision-making processes within public institutions are transparent and involve relevant stakeholders.					
IF3	Institutions in the country maintain a strong commitment to ethical principles and values.					
IF4	Resources and support necessary to achieve institutional objectives are readily available.					
SF5	The institutions encourage a culture of open communication and constructive feedback.					
IF6	There is a strong emphasis on continuous learning and professional development within institutions in the country.					
IF7	The institutions promote diversity, equity, and inclusion in their policies and practices.					
IF8	Stakeholders have confidence in the leadership and management of public institutions (e.g., GRA).					
IF9	The institutions actively seek and respond to feedback from their stakeholders.					
IF10	The institutions are proactive in identifying and addressing challenges and opportunities.					

Note: IF = institutional factor

SECTION G

ATTITUDE AND PERCEPTION

Attitudes and perceptions about rent tax compliance refer to how individuals or entities view and interpret the process of adhering to tax regulations related to rental income. These attitudes and perceptions can encompass a range of feelings, beliefs, and opinions regarding the obligation to report rental income, the fairness of tax laws, the ease of compliance, and the overall impact of taxation on their financial situation. In this section, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as attitude and perception are concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	STATEMENTS	REPONSE				
		1	2	3	4	5
		SD	D	N	A	SA
AP1	I believe it is my civic duty to report my rental income and comply with rent tax regulations.					
AP2	Rent tax compliance is a less complicated and burdensome process.					
AP3	I trust that the rent tax system is fair and applied equitably to all taxpayers.					
AP4	I feel confident in my understanding of the rent tax laws and reporting requirements.					
AP5	I believe that rent tax compliance helps contribute to essential public services and infrastructure.					
AP6	I perceive rent tax compliance as an opportunity to access certain tax benefits and deductions.					
AP7	I have concerns about the potential consequences of not fully complying with rent tax regulations.					
AP8	I feel well-supported and informed by tax authorities regarding rent tax compliance.					
AP9	I am aware of the available resources and assistance to help me with rent tax reporting.					
AP10	I consider rent tax compliance to be an important aspect of maintaining financial integrity and responsibility.					

Note: AP = attitude and perception

SECTION H

TAX KNOWLEDGE

Tax knowledge refers to an individual's understanding and awareness of tax laws, regulations, and the overall tax system. It encompasses the familiarity with tax concepts, rules, and requirements, as well as the ability to apply this knowledge to personal or business tax situations. Having a good level of tax knowledge is essential for individuals, businesses, and professionals to accurately comply with tax obligations and make informed financial decisions. In this section, response to each statement is rated on a scale of 1, 2, 3, 4, & 5, where **1 = strongly disagree (SD); 2 = disagree (D); 3 = neutral (N); 4 = agree (A); and 5 = strongly agree (SA)**. Please, tick (✔) the responses applicable to you, as far as tax knowledge is concerned, to indicate your level of agreement or disagreement. Note, for each statement, you can only tick one response.

SN	STATEMENTS	REPONSE				
		1	2	3	4	5
		SD	D	N	A	SA
TK1	I am familiar with the different types of taxable income, such as wages, dividends, and capital gains.					
TK2	I understand the deductions and tax credits available to individuals or businesses to reduce their tax liabilities.					
TK3	I am knowledgeable about the tax laws and regulations that apply to my specific financial situation.					
TK4	I am aware of the tax deadlines for filing returns and making tax payments.					
TK5	I know how to accurately report my income and deductions on tax returns.					
TK6	I understand the tax implications of different investment decisions, such as buying or selling assets.					
TK7	I am knowledgeable about the tax implications of running a small business or being self-employed.					
TK8	I am aware of any tax incentives or deductions related to retirement savings or education expenses.					
TK9	I understand how to handle taxes for international or cross-border financial					

	activities.					
TK10	I keep well-organised and up-to-date records of my financial transactions and tax-related documents.					

Note: TK = tax knowledge

THANK YOU

APPENDIX B

ETHICAL CLEARANCE

UNIVERSITY OF CAPE COAST

INSTITUTIONAL REVIEW BOARD SECRETARIAT

TEL: [illegible]
E-MAIL: [illegible]
OUR REF: IRB/C3/Vol.1/0588
YOUR REF:
OMB NO: 0990-0279
IORG #: IORG0011497

26TH JANUARY, 2024

Ms Angelina Sam
Department of Accounting
University of Cape Coast

Dear Ms Sam

ETHICAL CLEARANCE – ID (UCCIRB/CHLS/2023/67)

The University of Cape Coast Institutional Review Board (UCCIRB) has granted Provisional Approval for the implementation of your research **Determinants of Rents Income Tax Compliance in Ghana. The Moderating Role of Demographic Characteristics.** This approval is valid from **26th January 2024 to 25th January 2025.** You may apply for an extension of ethical approval if the study lasts for more than 12 months.

Please note that any modification to the project must first receive renewal clearance from the UCCIRB before its implementation. You are required to submit a periodic review of the protocol to the Board and a final full review to the UCCIRB on completion of the research. The UCCIRB may observe or cause to be observed procedures and records of the research during and after implementation.

You are also required to report all serious adverse events related to this study to the UCCIRB within seven days verbally and fourteen days in writing.

Always quote the protocol identification number in all future correspondence with us about this protocol.

Yours faithful

Kofi F. Amuquandoh
Ag. Administrator

ADMINISTRATOR
INSTITUTIONAL REVIEW BOARD
UNIVERSITY OF CAPE COAST