

Need Analysis of Tax Education for Non-Accounting Program: Evidence from Nigerian Universities

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To cite this article (APA): Mustapha, B., Olaleye, B., Olanike, O. O., & Olowookere, J. K. (2021). Need Analysis of Tax Education for Non-Accounting Program: Evidence from Nigerian Universities. *International Business Education Journal*, 14(2), 61-71. <https://doi.org/10.37134/ibej.vol14.2.6.2021>

To link to this article: <https://doi.org/10.37134/ibej.vol14.2.6.2021>

Abstract

This paper examines the need analysis of tax education for non-accounting program by identifying an area of preference in taxation, tax knowledge, tax policy, tax rules and regulation, tax culture and the instructional method of teaching. Questionnaires were administered to 1,200 undergraduates of non-accounting programmes in Nigerian private and public universities. Data were analysed using SPSS to obtain descriptive statistics and one sample t-test results. Based on the survey, the respondents indicated that the introduction of tax education to non-accounting programmes in Nigerian universities is important and relevant to the development of the nation. It also revealed that tax policy, tax rules and regulation together with tax culture for individuals are the preferred tax areas that undergraduates want to understand. This paper is in line with the government initiative to increase awareness on tax rules and regulation, tax culture and knowledge to improve the level of compliance among the taxpayers.

Keywords

Tax Education, Non-Accounting Program, Tax Curriculum

INTRODUCTION

Introducing tax education to non-accounting students can develop the future Nigerian taxpayers' attitudes towards tax compliance (Njoki, 2020). People exposed to tax education can understand the complexity of the Nigerian tax system, avoid overpayment as a result of intricate reporting requirements to comply voluntarily. The importance of tax education is that it is perceived to instil greater discipline on taxpayers (Korostelkina, Dedkova, Varaksa, & Korostelkin, 2020). In order to increase taxpayers' compliance with the requirement of the tax system, the Nigerian tax administration system effectively implemented the self-assessment system in 2012 to equip all taxpayers with knowledge on taxation (Appah & Ogbonna, 2014; Ewa, 2021; Korostelkina et al., 2020; Yahaya, Abba, & Suleiman, 2018). This practice put the responsibility of filing, computation of tax liability and submission according to the tax law, guidelines and policy statements to the taxpayers (Noor Sharoja Sapiei & Kasipillai, 2013).

In the effective application of a self-assessment system, responsibility, understanding, interpretation and application of the tax law by the tax authority now has shifted to the taxpayers (Okello, 2014). It is the whole responsibility of the taxpayers to prepare the computation of the total amount of tax owed. The total amount of tax should be paid depends on taxpayers' declared taxable income and allowable expenditure (Akintoye & Tashie, 2013).

Therefore, taxpayers' adequate knowledge of claim, relief, taxable income and deductible expense enables the taxpayer to compute tax payable accurately. The response by the taxpayers to the effective self-assessment would facilitate tax compliance (Pande & Rahul, 2016). The increase in the level of taxpayers understanding of taxation within the system will improve compliance and the overall administrative process managed by the government (Ibrahim & Pope, 2011).

Accordingly, tax education is considered a long-term and proactive approach in providing sustainable solution to alter taxpayers' negative perception, attitude and behaviour towards the tax system (Ariyo & Bekoe, 2012; Resmi, Pahlevi, & Sayekti, 2021; Salami, 2011). However, to change this perception from the mind of the public, particularly taxpayers, tax education is required to be introduced to the non-accounting curriculum in Nigerian universities.

The existing literature shows that taxpayers' attitudes towards compliance is determined by the level of tax education and tax payers' knowledge (Akintoye & Tashie, 2013; Kiabel & Nwokah, 2009). For example, Olowookere and Fasina (2013) investigated the impact of taxpayers' knowledge on the achievement of tax reform objective. They found that tax knowledge encouraged more positive ethical behaviour towards tax reform and consequently the economic development of Nigeria among taxpayers (Olowookere & Fasina, 2013). Additionally, Othman, Ismail, and Nawawi (2020) and Uadiale, Fagbemi, and Ogunleye (2010) found that taxpayers undertaking courses related to tax perceived that there is some degree of fairness in the tax system.

In addition, Gilligan and Richardson (2005) found that tax education significantly related to tax compliance attitude. In developing countries such as Malaysia where a study was conducted on a specific of salary earners and self-employed individuals with the finding showing that better understanding of taxation would improve their compliance (Olowookere & Fasina, 2013). The issue of having confidence is not limited to filing their tax return, it also involves how the generated revenue is benefitted by the government in launching infrastructure projects for the people. The transparency in the Nigerian tax system will reliably help in achieving tax education on the ability to promote voluntary tax compliance. Isbell (2017) proposes that the tax authority could create tax awareness among taxpayers through taxpayer education in developing countries. Tax authority needs to develop methods that simplify tax procedures and requirements to promote knowledge among taxpayer. This effort will eventually narrow the gap of tax understanding between the taxpayer and the tax collector (Berman, Felter, Kapstein, & Troland, 2013). Given the above statements, the paper believes that non-accounting undergraduate students should know the importance of tax education as a preventive measure to improving voluntary compliance.

LITERATURE REVIEW

The literatures in tax study have shown the importance of tax education in promoting voluntary compliance (Babari & Lai Ming Ling, 2009; Enhancement, 2003; Mascagni & Santoro, 2018; Tawoju, 2018; Ugwoke, 2013; Wong & Lo, 2015). However, the relative importance of preventative tax education in the non-accounting curriculum in Nigerian universities still need to be verified (Babari & Lai Ming Ling, 2009; Mukhlis, Utomo, & Soesetio, 2015). Preventative tax education is needed for promoting the confidence of taxpayers towards the tax system. Tax education can also be used to enhance tax payers' responsibility of complying with the tax law and regulation as good citizens.

The positioning of tax education in the non-accounting program curriculum should be made clear to the academician by the Ministry of Education and the National University (Eneji, Mai-Lafia, & Weiping, 2013). Tax education is crucial in creating tax awareness and knowledge among future generations to increase tax compliance (Onu, 2016). The relevance of introducing tax education in the non-accounting program was stressed in most existing studies with the opinion that it will improve the level of revenue generation (Rodriguez-Justicia & Theilen, 2018). Tax education in a non-accounting program curriculum shares several features across countries (Moore, 2020). The tax education curriculum should comprise fundamental taxation issues, including value-added tax, personal income tax, tax rules and regulation and income tax for businesses.

In addition, Odusola (2006) indicate that by providing taxpayers education program helps to promote compliance. A study by Hofmann, Hoelzl, and Kirchler (2008) and Palil (2005) indicated that 14 or 15 years old adolescents do not entirely understand the importance of taxation towards the nation. Atawodi and Ojeka (2012) reveal that taxpayers with vast knowledge of self-reported tax and those that perceived tax law as simple to understand will submit their tax report correctly and timely. This is because understanding the system will enable the taxpayer to declare correctly. The success of any national tax system depends largely on the level of public confidence in the system itself which are built on the level of tax knowledge of each individual. The confidence we are talking about is based on the striving for overall efficiency, fairness, justice and equitability among the taxpayers (Mukama, Karangwa, & Hakizimana, 2017). Also, the taxpayers' confidence could further be enhanced by a public understanding of the Nigerian tax policy through tax education. Thus, it proves that tax education is the prerequisite to a successful tax system (Abiola & Asiweh, 2012). Accordingly, appropriate tax returns could be achieved by educating the taxpayers about the reasons why they pay tax and what they used the payment for.

Even though tax education research is considerably scarce, recent findings shows that not many taxpayers have complete understanding of how tax systems work (Cechovsky, 2020; Maag, Congdon, & Yau, 2021; Moore, 2020). Chakraborty (2016) reports that most respondents in his study did not know taxes that they should pay. Apparently, tax education plays a critical role in tax compliance (Phothi & Prakanchaen, 2011). The citizens may develop distrust towards the government without adequate understanding of tax rules (Salami, 2011). Olowookere and Fasina (2013) report that the majority of Nigerians perceived the lack of government transparency towards the allocation of tax collected for national development projects; thus infiltering negative view of government tax officials as corrupt.

Most taxpayers and tax authorities hold the opinion that Inland Revenue Board should emphasize fiscal and tax education as well as tax assistance to promote voluntary compliance among the Malaysian public (Ali, Fjeldstad & Sjursen, 2013). Pratama (2018) also suggest that furthering tax education for the long-term objective of voluntary compliance is an essential tool to sustain an effective and efficient tax administration and tax compliance. Mascagni and Santoro's (2018) findings confirm that education significantly related to tax compliance. Simialrly, Harden (2017) conclude that tax education can effectively increase tax compliance. The importance and the need for voluntary compliance and tax education are also being addressed and acknowledge (Mukhlis, Utomo, & Soesetio, 2015). Chan, Troutman, and O'Bryan (2000) further explained that tax laws compliance decision was driven by education which in turn positively influence moral development and attitude. Given the above statements, the research ascertains the opinion of introducing tax education in a

non-accounting program curriculum as a preventive action in improving voluntary compliance.

METHODOLOGY

Samples

To address the objective, the non-accounting program from Federal, State and private Universities were selected. This is because the set of undergraduates would be the next future taxpayers as they are graduating and going to the labour market to earn income. The target respondents were undergraduate students in three and four hindered levels of a non-accounting program from the universities in Nigeria. In the process of the paper assessment, students from an accounting program had a formal taxation course compared to students from the non-accounting program. In addition, the selection of samples from the other department was due to their future job descriptions that required them to possess better comprehension of taxation. For example, the selection of undergraduate students from a law program was because they could be expected to advise on taxation rules and regulations as one of their job scopes.

Questionnaire

Data were collected from respondents using a questionnaire. The survey respondents were asked to show if they want tax as a new course to be introduced into the non-accounting program curriculum based on a Likert scale of 5-point (1 strongly disagree to 5 strongly agree). The questionnaire comprised of four parts; A, B, C and D. Part A contained demographic items about the respondents while Part B measured respondents' opinion about the inclusion of tax education in non-accounting programs. Part C was designed to assess respondents' opinion on the topics that should be included in a taxation education. In part D, respondents were asked to rate the instructional methods they perceived most suitable for a taxation education.

The questionnaire was distributed for over two months at four Federal Universities, four State Universities, and four Private Universities in Nigeria. The questionnaires were distributed to students during lectures after the course instructors gave their consents. In total 1,200 questionnaires were distributed and 933 were returned out of which only 847 were usable for the data analysis. The data were analysed using descriptive analysis. In summary, most respondents were from Federal Universities with a total of 318 usable data (see Table 1). This is followed by the respondents from State Universities with 279 usable data, and Private Universities with 250 usable data respectively.

Table 1: Respondent Response Rate

Tertiary institution types	Institution	Total send/received	Total deleted	Total usable
Federal University	FUTMINNA	(100) = 86	8	78
	FEDLOKOJA	(100) = 83	6	77
	FEDAKURA	(100) = 85	4	81
	UNILORIN	(100) = 88	6	82
State University	KSU	(100) = 81	2	79
	NSU	(100) = 66	12	54
	OSU	(100) = 88	16	72

Private University	KWASU	(100) = 80	6	74
	FUO OSOGBO	(100) = 94	10	84
	JABU ARAKEJI	(100) = 64	4	60
	ODUDUWA UNI	(100) = 69	8	61
	CROWN HILL UNI	(100) = 49	4	45
Total		1200 = 933	86	847

Demographic Profile

Table 2 describes the samples of the study. Most respondents are male students with (n=507, 59.8%). 46.2% (n=390) of them are 15 to 17 years old, while 38.9% (n=330) are 18 to 20 years old. Students aged between 21 to 23 years old are representing 11.8% of the respondent (n=100). Respondents with age between 24 to 26 years are 20 which represent 2.3% and lastly, those aged above 26 years represents 0.8% of the total respondents. Pertaining to the type of institution, 37.6% (n=318) studied in the Federal University. The State University comprised of 32.9% (n=279) of the respondents and the Private University with 250 (29.5%) of the total respondent population.

Table 2: Demographic Profile

Variables		Frequency	Percentage
Gender	Male	507	59.8
	Female	340	40.2
	<i>Total</i>	847	100
Age	15-17 years	330	38.9
	18 – 20 years	390	46.2
	21-23 years	100	11.8
	24-26 years	20	2.3
	26 and above	7	0.8
	<i>Total</i>	847	100
Type of Institution	Federal Universities	318	37.6
	State Universities	279	32.9
	Private Universities	250	29.5
	<i>Total</i>	847	100

DATA ANALYSIS AND FINDINGS

Introduction of Tax Education into a Non-Accounting Program

The responses to the questions are presented in Table 3 below. The results indicate that the respondents believed that tax education should be introduced with a mean score of 3.14. However, some respondents think that taxation as a course in the non-accounting program curriculum ought to be made as a non-compulsory course rather than a required course. The probable clarification for this is that some respondents were worried that there are many courses that they need to learn. Hence, there may likely be too much workload if taxation is incorporated as a compulsory course in the curriculum. In addition, the respondents suggested that tax education should be commenced during the undergraduate studies.

Table 3: Introduction of Tax Education into a Non-Accounting Program

Items	Mean	SD
Tax subject should be introduced at my Faculty/College.	3.14	1.136
Tax subject should be introduced as an elective course at my Faculty/College.	3.09	1.038
The tax education/course should only be introduced at the undergraduate level.	3.17	0.723

Tax Topics in Non-Accounting Curriculum

The results in Table 4 shows eight important tax themes that the respondents like to acquire the most in the course of their program. Out of these four are given more priority namely, ‘Taxation for small business’, ‘Personal income taxation’, ‘Basic concepts of taxation and tax policies’, and ‘Tax planning individual’ and with mean scores of 35.31, 31.31, 22.32 and 21.24 respectively. The findings of this study corroborated Norazah (2006) who discovered that there should be an introductory course of tax education into non-accounting program curriculum in Malaysia. Specifically, Norazah (2006) stated that their respondents were keen to gain knowledge of tax planning and personal taxation.

Table 4: Tax Topics in Non-Accounting Curriculum

	Tax topics	Mean	SD
1	Tax planning for individual	21.24	0.642
2	Basic concepts of taxation and tax policies	22.32	0.630
3	Personal income taxation	31.31	0.641
4	Taxation for small business	35.31	0.600
5	Company taxation	43.25	0.603
6	Tax Planning for companies	53.23	0.653
7	Service tax and Sales Tax	63.22	0.623
8	Partnership taxation	73.24	0.615

Instructional Method for Tax Education

Table 5 depicted respondents’ opinions on the instructional method for tax education. The results showed that respondents believed that case studies should be the main instructional method used in tax education with a mean score of 3.201. Case studies would be able to deliver tax education more effectively in relation to tax policy and practice of Nigeria’s tax system because taxation demanded thoughtful, interpretation and submission to tax laws. This finding supports findings by Weinstein and Bloom (1998) who utilised case studies in tax forecasting. A case study could be implemented as a sole teaching method or embedded in the course instruction as cohesive ways to deal with the personal income tax return.

Next, respondents rated face-to-face learning as the second most preferred instructional method for tax education with a mean score of 3.122. Face-to-face teaching and learning enables students to obtain instant feedback from the course instructors to their queries. Engaging and active interaction would stimulate better transfer of tax skills between students and the course instructor. However, e-tax discussion appeared to be the least preferred learning method according to the respondents with a mean score of 2.102.

Table 5: Instructional methods for tax education

Statement	Mean	SD
Taxation should involve tax case studies	3.201	1.023
Taxation should involve classroom face-to-face learning.	3.122	0.853
Taxation should involve e-tax discussion	3.102	1.003

CONCLUSION

This paper investigated the need analysis of introducing tax education in non-accounting programs. It discovered the most suitable tax topics to be introduced from the learners' perspective and clarification of tax education to the non-accounting program. However, it is encouraging to find that majority of the respondents are students from non-accounting programmes that desire to learn about taxation and they indicated that the most appropriate time for tax education is when they are doing their undergraduate program since they are the future taxpayers. Hence, introducing tax education at the universities level should have the best chance of understanding the Nigerian tax system. With the acknowledgement, tax education is a powerful tool to transform citizen's civil responsibility. If issues related to entrepreneurship on social responsibility are included in the education system, then, it is recommended that tax education is to be taught and learned in all disciplines as tax education is the foundation in building a tax literate society. This paper is progressively carried out in the context of Nigerian concerning the introduction of tax education in the non-accounting program curriculum.

Limitations of this article include the possibility that the respondents may not have the same view over time as they learn more about taxation. Secondly, the data in this study was collected from Federal, State and Private Universities in Nigeria and therefore, may not be representative of all the tertiary institutions such as Polytechnics, and College of Education. Nonetheless, this paper has its advantage as it is recent and offers significant understandings of the need to include tax education to the non-accounting program. Specific strategy and collective effort must be taken by the Ministry of Education and the Nigeria University Commission (NUC) to formulate a tax education framework for the non-accounting program curriculum. To kick start tax education in the non-accounting program the support and ratification from the Ministry of Education and NUC must be obtained, and a tax education blueprint is also needed to be developed in due course.

The result advocates that practical approach is required to educate undergraduates from non-accounting disciplines to learn about taxation, as pragmatically, formal tax education is one of the possible solutions to equip future taxpayer with basic tax knowledge for greater tax compliance. Since taxation plays a significant role in a country's growth and economic development, it is imperative for accounting academics and relevant policymakers to seriously consider developing a tax education framework for a non-accounting curriculum. The long-term educational benefits of introducing tax education in the Universities should be given significant attention from the Ministry of Education and the National University Commission. Future studies may be conducted to solicit the views of non-accounting program curriculum to include other tertiary institutions such as the polytechnics and the college of educations across the country.

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