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PUBLIC TRUST AND VOLUNTARY TAX COMPLIANCE IN NIGERIA: MODERATING ROLE OF TAXPAYERS' EDUCATION

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Abstract

Voluntary tax compliance remains a critical challenge in Nigeria, where trust in tax authorities and the fiscal system significantly shapes taxpayers' willingness to comply. This study investigates the effects of public trust on voluntary tax compliance in Nigeria. The study employed a survey research design and a population consisting of all taxpayers in six states. The Cochran formula was used for sample size determination. Primary and secondary sources of data collection were utilised, and the primary data were derived from a structured questionnaire following validity and reliability tests. The responses received from the administered questionnaires to participants were analysed using descriptive statistics, correlation matrix and multiple regression analysis. The findings from the hypothesis testing reveal a significantly positive association between procedural trust, distributive trust, committed trust, intentional trust and interpersonal trust on voluntary tax compliance in Nigeria. The study further showed that tax knowledge exerts meaningful and statistically significant effects on voluntary tax compliance in Nigeria. The study concludes that procedural and distributive factors enhance taxpayers' perceptions of fairness, while intentional and interpersonal trust strengthen confidence in tax officials' motives and interactions. Committed trust further reinforces long-term taxpayer authority

Keywords: Public trust, voluntary tax compliance, tax knowledge, Fiscal governance, Nigeria.

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links. Additionally, tax knowledge plays a crucial role in improving taxpayers' understanding of their obligations, thereby increasing compliance willingness. Consequently, the study highlights that fostering a trustworthy tax environment and improving tax literacy are essential strategies for enhancing voluntary tax compliance in Nigeria.

Introduction

Taxation remains the cornerstone of government revenue and an essential instrument for economic development and social welfare worldwide. Appah et al, (2023a); Appah & Duoduo, (2023); Appah et al, (2023b) suggested that taxes are mandatory contributions made by citizens of any society to the state subject to the jurisdiction of the government, for reasons of residence or property and the revenue generated is for the provision of social goods and services for the economic growth and development of that society. According to Doyle (2022), taxes are used to fund public services, facilitate the redistribution of wealth and influence the behaviour of taxpayers. According to Gunel and Didinmez (2023), revenues from taxation make up the largest share of government revenue for developing countries. Through taxes, governments mobilize funds to provide critical public goods and services such as infrastructure, education, healthcare, and security (OECD, 2023). However, in many developing countries, including Nigeria, tax compliance levels remain suboptimal, resulting in limited revenue generation and overreliance on volatile oil revenue (FIRS, 2024). Nigeria's tax-to-GDP ratio, estimated at 10%, remains significantly below the African average of 18% and the global benchmark of 25% (OECD, 2023), reflecting deep-rooted challenges in voluntary tax compliance.

Voluntary tax compliance refers to taxpayers' willingness to meet their tax obligations without coercion, driven by moral obligation, civic responsibility, and trust in the fairness and efficiency of tax administration. Among the key determinants of voluntary compliance, public trust in tax authorities and government institutions has emerged as a crucial psychological and socio-political factor (Appah & Aganaba, 2024). When taxpayers perceive the government as transparent, accountable, and responsive in utilizing tax revenues, they are more inclined to comply willingly. However, in Nigeria, widespread corruption, lack of accountability, and perceived misuse of public funds have eroded public confidence in government institutions. This erosion of trust contributes significantly to the culture of tax evasion and resistance to voluntary compliance. Appah and Aganaba (2024a) noted that public trust is the confidence and faith that the public has in the government, institutions, and public officials to act in their best interests and perform their duties with integrity, transparency and accountability. Adekoya et al, (2019) noted that taxpayers and government bonds can be attained through public trust in

government, which persuades voluntary tax compliance. The authors further argued that public trust is the major factor for attaining voluntary tax compliance.

Another essential determinant of tax compliance is taxpayer education, which refers to efforts aimed at increasing taxpayers' knowledge of tax laws, filing procedures, rights, and responsibilities (Ogaluzor & Edori, 2023). Education enhances taxpayers' understanding of how taxes are collected and employed, thereby reducing ignorance and misinformation that often lead to non-compliance. Recent empirical studies in Nigeria and other developing nations have shown that tax literacy and awareness significantly influence compliance behaviour (Obaretin & Eke, 2024; Efosa & Amede, 2024). Taxpayer education, therefore, serves as both a motivational and cognitive tool that enables members of society to better appreciate their fiscal responsibilities. Amaning et al, (2021); Twun et al, (2020); Appah (2023) have investigated the link between taxpayer education and tax compliance behaviours. According to Appah (2023), taxpayer education is the scheme of enlightening both taxpayers and potential taxpayers about the tax system as a whole and the principle of tax payment. Taxpayers are enlightened about paying their taxes to the government because of this method. Consequently, encouraging taxpayers to fulfil their tax payment obligations freely is of key importance in taxpayer education. The reason for taxpayer education consists of imparting knowledge about tax laws and compliance, persuading the behaviour of the taxpayer towards taxes largely, and maximising tax revenues through voluntary tax compliance. The studies of Oktaviani et al (2020) and Pertiwi et al (2020) indicated that tax knowledge positively and significantly affects the level of taxpayers' compliance behaviour.

Despite these insights, there is limited empirical understanding of how taxpayer education interacts with public trust to influence voluntary tax compliance, particularly in Nigeria's socio-economic context. While most studies treat public trust and taxpayer education as independent predictors of compliance (Ogazulor & Edoir, 2023), few have explored the moderating influence of taxpayer education, that is, whether education strengthens or weakens the effect of trust on voluntary compliance. This interaction is theoretically grounded in Social Contract Theory, which posits that citizens comply with tax obligations when they believe the government upholds its end of the social contract by providing public goods and governing justly (Feld & Frey, 2002). Therefore, exploring the moderating influence of taxpayer education on the link between public trust and voluntary tax compliance is vital to understand the behaviour dynamics underlying Nigeria low compliance rates.

Statement of the Problem

Tax compliance continues to pose a significant challenge in Nigeria, where voluntary tax compliance remains critically low despite ongoing reforms and public enlightenment

initiatives (Federal Inland Revenue Service, 2024; OECD, 2023). The nation's tax-to-GDP ratio of approximately 10% underscores a widespread reliance on coerced compliance rather than voluntary civic participation. Research indicates that public trust in authorities is a critical determinant of voluntary tax compliance, as taxpayers are more likely to fulfil obligations when they believe that revenues are managed transparently and used to provide public goods (Appah & Aganaba, 2024). However, persistent corruption, poor accountability, and perceived mismanagement in Nigeria have eroded such trust, undermining the moral basis for voluntary compliance. Simultaneously, taxpayer education is recognized as a key strategy for improving compliance by enhancing understanding of tax laws, procedures, and the benefits of taxation (Obaretin & Eke, 2024, Ogaluzor & Edori, 2023). Yet few studies have examined how taxpayer education moderates the link between public trust and voluntary compliance in Nigeria. Most research treats trust and education as independent predictors, overlooking the possibility that education may strengthen the effect of trust by enabling taxpayers to better appreciate the reciprocal nature of taxation (Ogaluzor & Edori, 2023; Efosa & Amede, 2024). Addressing this gap is critical, as increasing voluntary compliance through trust and education can enhance government revenue and foster civic responsibility. Therefore, this study seeks to investigate the moderating role of taxpayer education on the link between public trust and voluntary tax compliance in Bayelsa State, Rivers State, Lagos State, Ogun State, Abia State and Imo State of Nigeria, providing both theoretical insights and practical guidance for policymakers seeking to promote sustainable revenue collection.

Aims and Objectives

This study aims to investigate the effects of taxpayers' education on the association between public trust and voluntary tax compliance in Nigeria. The specific objectives are:

1. To determine the effect of procedural trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria.
2. To evaluate the effect of distributive trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria.
3. To investigate the effect of competent trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria.
4. To examine the effect of intentional trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria.
5. To determine the effect of interpersonal trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria.
6. To determine the moderating effect of tax knowledge on the relationship between public trust and voluntary tax compliance in Nigeria.

Research Questions

The following research questions were answered in this study:

1. What is the effect of procedural trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria?
2. How does distributive trust affect attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria?
3. Does competent trust relate to attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria?
4. What is the effect of intentional trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria?
5. How does interpersonal trust affect attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria?
6. What is the moderating effect of taxpayers' education on the relationship between public trust in voluntary tax compliance of micro, small and medium enterprises in Nigeria?

Research Hypotheses

The following research hypotheses were tested in this study:

Ho_1: The effect of procedural trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria is not significant.

Ho_2: The effect of distributive trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria is not significant.

Ho_3: The effect of attitudinal trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria is not significant.

Ho_4: The effect of intentional trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria is not significant.

Ho_5: The effect of interpersonal trust on attitudinal and intentional tax compliance of micro, small and medium enterprises in Nigeria is not significant.

Ho_6: Taxpayers' education does not significantly moderate the relationship between public trust in voluntary tax compliance of micro, small and medium enterprises in Nigeria.

Justification of the Study

Tax compliance remains one of the most pressing challenges confronting the Nigerian economy. Despite numerous tax reforms and the establishment of tax agencies, the level of voluntary tax compliance remains considerably low. Many taxpayers either underreport income, evade taxes entirely, or rely heavily on enforcement measures rather than voluntarily fulfilling their civic responsibilities. This persistent problem highlights the

relevance of understanding the psychological and institutional factors that drive or hinder voluntary tax compliance. In Nigeria, many citizens lack adequate knowledge of tax laws, procedures, and the importance of taxation to national development (Ogbomah & Appah, 2024; Ogbomah et al, 2025a; Ogbomah et al, 2025b; Ogboamh et al, 2025c). This educational gap can decline the connection between public trust and compliance. Even if citizens trust the government, they may not comply because they do not fully understand their tax responsibilities or the benefits of paying taxes. Conversely, higher levels of taxpayer education can enhance this connection by enabling citizens to make informed decisions and internalise their role in sustaining the social contract. Therefore, investigating the moderating effect of taxpayer education provides theoretical depth and contributes to expanding behavioural models of tax compliance within the Nigerian context. Secondly, by investigating how taxpayer education moderates the connection between public trust and voluntary tax compliance, the study addresses a critical gap in the Nigerian tax compliance literature and provides new insights into non-coercive strategies to improve tax morale and compliance behaviour. This contributes to the growing body of tax research emphasising trust, legitimacy, and education as foundations for sustainable revenue collection. Thirdly, the findings from the study would provide relevant information for educational policy through tax literacy campaigns and institutional reforms aimed at improving tax morale, transparency, and revenue performance.

Literature Review

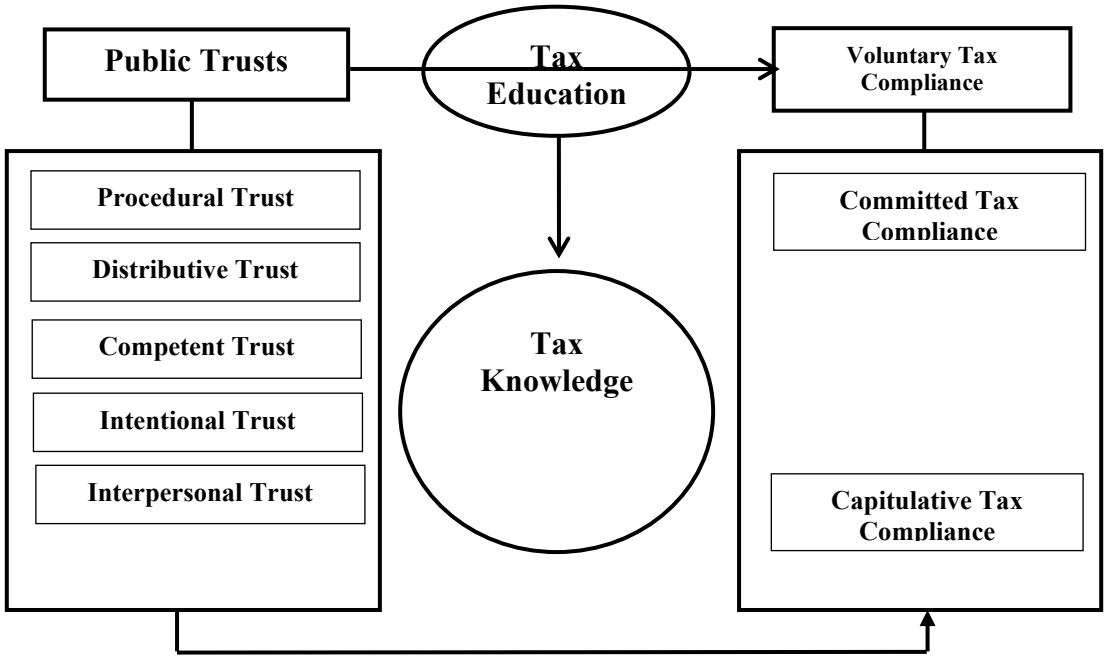

Figure 1: Conceptual Framework Authors' Creation (2025)

Public Trust: Public trust refers to the confidence that people have in public institutions, government officials and systems to act in the public's best interest, uphold justice and use resources responsibly and transparently. It reflects citizens' belief that authorities will make fair, ethical and effective decisions. Appah and Aganaba (2024a) described public trust as the confidence and faith that the public has in the government, institutions, and public officials to act in their best interests and perform their duties with integrity, transparency and accountability. According to Appah and Aganaba (2024b), public trust is the belief that people in power will serve the greater good, make decisions fairly and impartially, use resources wisely and efficiently, protect the rights and well-being of citizens and be honest and transparent in their actions and decisions. In a similar vein, Mugaruwa et al (2021) explained that public trust is the confidence and belief of members of any given society in the actions of government, institutions, and public officials to perform what is right and perceived to be fair, transparent, objective and legitimate activities of government. In addition, Adekoya et al (2020) described public trust within the context of taxation as the readiness of taxpayers to pay taxes based on the individual belief that government and its agents are honest, compassionate, devoid of corruption and the provision of good governance for the welfare of the people. Byro and Kinyondo (2020) stressed that public confidence and faith influence the level of tax compliance in any given society. This is because public trust in the tax authority is essential in persuading individuals and organisations to comply with tax requirements if the government performs effectively and efficiently in the provision of social goods and services for the welfare of citizens (Wogo et al, 2023; Adekoya et al, 2019). Cullen et al (2018) explained that individuals who believe and trust that authority acts in a manner that is fair and transparent have a positive perception of government activities, and this group of individuals are likely to voluntarily comply with tax laws and regulations. According to Ogbomah et al (2025a), the behaviour towards taxes and government spending revealed a significant effect on tax compliance. Furthermore, Okoye (2019) in Nigeria disclosed that low tax compliance is a result of the moderating influence of political trust. Appah and Aganaba (2024b) suggested that public trust covers faith in the ability of government to make decisions that benefit the public, confidence in the effectiveness and integrity of public institutions such as the judiciary, law enforcement etc, belief that elected and appointed officials in government will act with honesty, ethics and transparency, faith that the political system is fair, representative and accountable to the people and confidence that laws are applied equally and justice is served (Farrar et al, 2020).

Voluntary Tax Compliance: The concept of tax compliance entails the willingness of taxpayers to voluntarily pay tax without sanctions and pressure. It means correct reporting of tax base, accurate computation of tax liability, apt filing of returns, and timely payment of tax due. According to Twun et al (2020), tax compliance is the readiness of

taxpayers to operate in harmony with the letter of tax laws. The authors further stated that tax compliance entails making, creating, submitting financial reports and making payments to the relevant tax authorities on time and in the necessary form. Also, Mianti and Budiwitjaksono (2021) described tax compliance as the obedient behaviour or action of taxpayers to fulfil the obligation to carry out tax provisions by following recognized procedures and practices. Moreover, Nurmansyah et al (2021), Gantino et al (2021) argued that tax compliance is the filing of all essential tax returns at the right time and that returns correctly report tax liability in accordance with tax legislation applicable at the time returns were filed. Okoye (2019) identified three categories of compliance. These are committed compliance, capitulative and creative compliance. The author further argued that tax compliance can be advanced to include voluntary and enforced compliance. The studies of Masari and Suartana (2019), Oktaviani et al (2020) and Pertiwi et al (2020) indicated that tax knowledge positively and significantly affects the level of taxpayers' compliance behaviour.

Taxpayers' Education: Tax education refers to initiatives designed to improve taxpayers' understanding of tax laws, procedures, obligations, and the benefits of tax compliance. It is the method of enlightening both taxpayers and potential taxpayers about the tax system of a given nation as a whole and the relevance of tax payment. It explains the methods employed by the relevant tax authorities for educating the citizens on the whole process of taxation and why individuals should perform their various tax responsibilities (Usang & Etim, 2021). According to Adekoya et al (2020), it consists of informal or formal plans created by the tax authority to encourage taxpayers in filing tax returns appropriately and to encourage consciousness of their responsibilities in respect of the tax system of any given nation. Wanjuru (2020) stated that the objectives of tax education include knowledge and awareness of tax rules and laws, modification of taxpayer's attitude towards taxation and growth of tax collection through voluntary tax compliance behaviour. Usang and Etim (2021) suggested that the most important aim of taxpayer education is to publicize tax knowledge as regards tax laws, foster compliance, promote a positive taxpayer's attitude towards taxation and consequently increase tax yield through voluntary compliance. Amaning et al (2021) contend that taxpayer education enables taxpayers to achieve their tax responsibilities to the nation. Wanjuru (2020) further claims that the principal aim of taxpayer education is to boost voluntary tax compliance amongst taxpayers. Tax education entails the use of electronic, print media and stakeholder sensitization programmes to inform taxpayers on the relevance and importance of tax payment to the citizens and the government in general. Usang and Etim (2021) further noted that tax education includes providing awareness on tax matters, counseling, and support to the taxpayers, through different media such as print media, electronic media (television, radio programs, websites) and through sensitization

programmes like seminars and workshops on tax matters. Amaning et al (2021) maintain that this could lead to improved tax compliance among MSMEs. Appah (2023) suggested that tax officials can use email, short messages (SMS), websites to frequently update taxpayers on tax issues with their tax obligations. The application of electronic tax education does provide the required information on e-registration, e-filling and e-payment boost compliance behaviour of MSMEs in developing and emerging countries (Amaning et al, 2021). Appah (2023) noted that the use of print media for taxpayer education will advance better knowledge and awareness of the tax laws, tax consciousness, tax returns submission, loyalty and decrease in tax evasion. This study employed tax knowledge as the dimension of taxpayers' education. Pertiwi et al (2020) described tax knowledge as everything that is known and understood by taxpayers in relation to tax law. Al-Ttaffi et al (2020) identified tax knowledge as declarative tax knowledge and procedural tax knowledge. The author noted that declarative tax knowledge is knowledge of tax information and ideas, while procedural tax knowledge is knowledge to perform various tasks in taxation. Bhalla et al (2022) recognized three kinds of tax knowledge, namely, general tax knowledge, procedural tax knowledge and legal tax knowledge. General tax knowledge entails the fiscal awareness of the significance of tax payment by citizens in any given society. Bhalla et al (2022), Borman and Wasserman (2020) argued that general tax knowledge means understanding the objectives of government fiscal strategies. Procedural tax knowledge means the skills and resources to interact with tax authorities and accurate record-keeping. According to Bhalla et al (2022), procedural tax knowledge assists taxpayers in maintaining the required records and adhering to their responsibilities on time. Legal tax knowledge refers to the understanding of how an individual is taxed. Borman and Wasserman (2020) noted that legal tax knowledge entails understanding legislative provisions. It consists of understanding legal terms and legislation and the ability to apply legal knowledge to specific situations to be able to compute tax liabilities (Borman & Ramutumbu, 2019; Bhalla et al, 2022). Adhikara et al (2022) recognised that tax knowledge is the predictor of tax compliance behaviour.

Theoretical Review

This study is grounded on the social contract theory (SCT) proposed by the philosophical works of Thomas Hobbes (1651), John Locke (1689), and Jean – Jacques Rousseau (1762). This theory posits that the legitimacy of government authority arises from an implicit contract between the state and its citizens. Citizens consent to surrender certain freedoms in exchange for protection, social order, and public goods provided by the state. According to Appah and Aganaba (2025a), this theory posits that people willingly surrender some of their normal rights and liberties to a governing authority in exchange

for protection, stability, and public goods. In the context of taxation, this theory emphasizes that taxpayers' willingness to comply is influenced by their perception of reciprocity and fairness in the fiscal relationship between themselves and the government (Appah & Aganaba, 2025a). In taxation, this theory proposes that taxpayers' compliance depends on their perception that the government honours its side of the contract, that is, public authorities act fairly, transparently, and use tax revenues responsibly. According to Feld and Frey (2002), compliance depends not merely on deterrence but on the perceived quality of the relationship between taxpayers and the state, which the authors referred to as the psychological tax contract. Appah and Aganaba (2025a) argue that when the government maintains SCT through fairness, transparency, and effective public service delivery, members of society are more likely to trust and voluntarily comply. Taxpayer education strengthens the SCT contract by shaping taxpayers' understanding of the role of taxes in sustaining public goods and government (Appah & Aganaba, 2025b). When taxpayers trust that authorities uphold their end of this implicit contract by ensuring accountability, fairness, and transparency, they feel morally compelled to voluntarily comply (Feld & Frey, 2002; Torgler, 2003). Thus, public trust in authorities becomes a key mechanism for sustaining the social contract. In the context of higher trust, citizens believe their contributions are reciprocated, which strengthens their willingness to comply even without strict enforcement (Alm & Torgler, 2011). Education shapes how individuals interpret and internalise the social contract between the state and its citizens. Specifically, educated taxpayers have greater awareness of how taxes fund public services and development projects. Consequently, taxpayer education improves the positive effect of public trust on voluntary tax compliance because it provides the knowledge framework that enables citizens to translate trust into cooperative behaviour (Appah, 2023; Appah & Ogbomah, 2204; Appah & Aganaba, 2025a). Therefore, under the SCT, taxpayer education amplifies the connection between public trust and voluntary tax compliance; that is, the more informed taxpayers are, the more effectively trust promotes compliance.

Empirical Review

Appah and Aganaba (2024a) conducted a study on the role of public trust in the relationship between tax knowledge and voluntary tax compliance in Nigeria. The study employed cross cross-sectional survey research design, and a population of 30,450 informal sector operators and a stratified sampling method was used. Data was collected using a questionnaire as the main instrument of data collection. The responses obtained from the questionnaire administered were analysed using descriptive and inferential statistics. The results from the multiple regression analysis suggested a significantly positive relationship between procedural tax knowledge and voluntary tax compliance of

informal sector operators in Bayelsa State, Nigeria; a significantly positive relationship between legal tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria; and public trusts significantly moderates the relationship between tax knowledge and voluntary tax compliance of informal sector operators in Bayelsa State, Nigeria. The study concluded that tax knowledge impacts on the voluntary tax compliance behaviour of taxpayers with public trusts as a moderator variable. Haq & Tarmidi (2024) investigated trust in government, tax digitalisation and tax education on tax compliance with experience as a moderator. The study employed quantitative research using primary data in the form of a questionnaire with a population consisting of individual taxpayers totalling 97,483 people and a sample of 398 people. This research uses purposive sampling based on Slovin's theory. The data analysis technique used in this study is the PLS-SEM model. The result of this study suggested that trust in government, tax digitalisation, and tax education positively and significantly influence tax compliance. Mbilla et al (2020) investigated tax education and tax compliance in Ghana. The study employed exploratory and explanatory research methodology. The study utilised – sectional research design and a population of 400, with a sample size of 200 people. A questionnaire was used as the primary source of data collection, and univariate, bivariate and multivariate methods of data analysis were used for data analysis. The findings of the research reveal that tax compliance is influenced when there is appropriate tax education. Tax education enhances the knowledge level of taxpayers about the technical skills needed to determine the tax liability and awareness of tax regulations. Tax revenue mobilization is influenced through several ways, which are hinged on the knowledge level, through tax education, of individual taxpayers. Oladipo et al. (2022) examined the relationship between tax fairness and tax knowledge and their impact on tax compliance among listed manufacturing companies in Nigeria. The study adopted Laffer Curve Theory, and a survey research design was used, while the population consisted of 35 firms and a sample size of 20. A total of 400 questionnaires were administered to respondents, and 278 were returned for analysis. The study used tax fairness and tax knowledge as independent variables and tax compliance as the dependent variable. The questionnaire was the primary source of data collection from the sampled respondents, and the results collected were analysed using a correlation matrix, analysis of variance and multiple regression analysis. The results from the multiple regression analysis suggested that tax fairness revealed a negative and significant relationship with tax compliance, while tax knowledge exhibited a positive and significant relationship with tax compliance in Nigeria. Adekoya et al (2022) investigated trust and tax compliance of informal sector operators in Nigeria. The study is anchored on fiscal exchange theory and political legitimacy theory. Survey research design was adopted, and a questionnaire was used as the primary source of data collection from informal sector operators using a random sampling technique

from Lagos State, Nigeria. A total of 400 questionnaires were distributed, and 362 were used for data analysis. The data collected from the respondents were analysed using descriptive statistics. The results from the univariate analysis revealed that respondents agreed that the state's internal revenue service is honest and does not corrupt in handling and dealing with tax issues. The study also disclosed that tax payment is observed as the right and natural thing to do to support government programmes and activities. Hayat et al (2022) analysed tax compliance behaviour among Malaysian taxpayers. The study adopted cross-sectional and quantitative research methods. The study used Malaysian taxpayers as the target population, and a sample size of 500 was chosen purposively while a questionnaire was used as the primary source of data collection. The data collected from the participants were analysed using descriptive statistics, correlation matrix, partial least squares structural equation model (PLS – SEM) and artificial neural network analysis (ANN). The statistical analysis indicated that fairness perception, tax penalty and tax awareness positively and significantly influence tax compliance intention of Malaysian taxpayers, while tax morality and tax complexity exhibited a negative and insignificant effect on tax compliance intention in Malaysia. Baker et al (2021) examined governance quality and tax compliance in Malaysia. The study used cross cross-sectional survey research design and a quantitative approach. The target population were salaried and self-employed individuals in Malaysia, and a sample size of 78 respondents was used using random sampling methods. The questionnaire was the primary source of data collection from the sampled participants in the study. The independent variable of governance quality was measured using voice and accountability, rule of law, government effectiveness and political stability, while tax compliance was the dependent variable. The responses from the administered questionnaire were analysed using descriptive statistics and the partial least squares structural equation model. The analysis revealed that the rule of law and political stability positively and significantly affect tax compliance, while voice accountability and government effectiveness showed negative and insignificant effects on tax compliance. Baker et al (2023) investigated the mediating influence of tax morale on the relationship between political stability and rule of law on tax compliance in Malaysia. The study adopted a quantitative survey design, and the population consisted of salaried and self-employed individuals in East Malaysia and – non-probability sampling method was adopted to determine a minimum sample of 77 participants. A questionnaire was adopted as the primary source of data collection for the study. The study's independent variable, governance quality, encompasses political stability and the rule of law, while tax compliance serves as the dependent variable. The responses obtained from the respondents were analysed using descriptive statistics and the partial least squares structural equation model. The findings from the analysis indicated that political stability and the rule of law influence tax compliance. The results further revealed that tax morale

mediates the relationship between political stability and rule of law on tax compliance in East Malaysia. Oladipo et al. (2022) examined the relationship between tax fairness and tax knowledge and their impact on tax compliance among listed manufacturing companies in Nigeria. The study adopted Laffer Curve Theory, and a survey research design was used; the population consisted of 35 firms and a sample size of 20. A total of 400 questionnaires were administered to respondents, and 278 were returned for analysis. The study used tax fairness and tax knowledge as independent variables and tax compliance as the dependent variable. The study used questionnaires as the primary source of data collection from the sample respondents, and the results collected were analysed using a correlation matrix, analysis of variance and multiple regression analysis. The results from the multiple regression analysis suggested that tax fairness revealed a negative and significant relationship with tax compliance, and tax knowledge exhibited a positive and significant relationship with tax compliance in Nigeria.

Methodology

This study adopts a quantitative research design using a survey approach to investigate the moderating influence of taxpayers' education on the relationship between public trust and voluntary tax compliance in Bayelsa State, Rivers State, Lagos State, Ogun State, Abia State and Imo State of Nigeria. This quantitative design is appropriate because it allows for the collection of measurable data and the testing of hypothesised links among variables through statistical analysis (Appah, 2020). The target population comprises individual taxpayers and micro, small and medium-sized enterprise (MSME) owners across Bayelsa State in Nigeria. This includes taxpayers under the administration of the State Internal Revenue Service (SIRS). This population is chosen because it captures individuals directly engaged in the tax system and whose perception of trust and education impacts compliance behaviour. The study used a multi-stage sampling technique. Stage one involves the selection of three geo-political zones of South-South, South-West and South-East to ensure regional representation. Stage two employed random selection of two states from each selected zone, and stage three selected taxpayers through stratified random sampling to ensure representation across business sectors and income levels. A sample size of 385 respondents was derived using Cochran (1977) standard formula. According to Appah (2020), this formula was preferred because it is used for an infinite population size. The formula computation is presented as follows:

$$\boldsymbol{n = \frac{Z^2 \times P \times (1 - P)}{C^2}}$$

$$\boldsymbol{= \frac{1.96\ X\ 1.96 \times 0.5 \times (1 - 0.5)}{0.052\ X\ 0.52}}$$

$$\boldsymbol{= 384.16} \Rightarrow 385 \text{ per state x six states (= 2,310 respondents)}$$

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Z = Z-value (e.g 1.96 for a 95% Confidence level)
P = Population proportion in percentage expressed as decimal 50% (0.5).
C = Confidence interval or margin of error allowable in the sample estimate of population which is valued to be 5% (0.05)

Data was collected from primary sources; structured questionnaires were distributed to respondents in the selected states. Secondary data was also collected from publications of FIRS, academic journals, and relevant government documents to provide background and contextual understanding. The main instrument for data collection is a structured questionnaire, divided into four sections. Section one showed demographic information, section two presented items measuring public trust, section three presented items on taxpayers' education, and section four presented items on voluntary tax compliance. All the items were measured on a five-point scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The study used content validity to ensure that all the items in the questionnaire were reviewed by experts in taxation and research methodology to ensure that the items adequately capture all relevant constructions. Cronbach's Alpha coefficient was computed to test for the internal consistency of the items, and a coefficient value of 0.70 or higher was considered acceptable for reliability. However, when questionnaires were distributed to participants for data collection, 243 participants for Bayelsa, 218 participants for Rivers State, 205 persons for Abia, 264 respondents for Imo State, 246 respondents for Lagos State and 215 respondents for Ondo State responded to the questionnaires distributed for this study making a total of 1,391 respondents. A total of 1,316 questionnaires were used for data analysis. As a result, 919 respondents failed to return the questionnaires, and 75 questionnaires were not properly filled by the respondents. This means the response rate for questionnaires was 57%. The data was analysed using the Statistical Package for the Social Sciences (SPSS), and descriptive statistics, correlation analysis and regression analysis were performed.

Table 1: Reliability Statistics of Measuring Instrument

Construct	Number of items	Cronbach Alpha
Procedural Trust (PDT)	5	0.74
Distributive Trust (DBT)	5	0.82
Competent Trust (CTT)	5	0.80
Intentional Trust (INT)	5	0.70
Interpersonal Trust (IPT)	5	0.76
Tax Knowledge (TAK)	5	0.80
Committed Compliance (COC)	5	0.74
Capitulative Compliance (CAC)	5	0.72

Source: Authors Creation (2025)

The multiple regression was guided by a linear model below:

$COC = \beta_0 + \beta_1 PDT + \beta_2 DBT + \beta_3 CTT + \beta_4 INT + \beta_5 IPT + \epsilon$---------- (1)

$COC = \beta_0 + \beta_1 PDT + \beta_2 DBT + \beta_3 CTT + \beta_4 INT + \beta_5 IPT + \beta_6 TAK + \beta_7 (PDT * TAK) + \beta_8 (DBT * TAK) + \beta_9 (CTTT * TAK) + \beta_{10} (INT * TAK) + \beta_{11} (IPT * TAK) + \epsilon$---------- (2)

$CAC = \beta_0 + \beta_1 PDT + \beta_2 DBT + \beta_3 CTT + \beta_4 INT + \beta_5 IPT + \epsilon$---------- (3)

$CAC = \beta_0 + \beta_1 PDT + \beta_2 DBT + \beta_3 CTT + \beta_4 INT + \beta_5 IPT + \beta_6 TAK + \beta_7 (PDT * TAK) + \beta_8 (DBT * TAK) + \beta_9 (CTTT * TAK) + \beta_{10} (INT * TAK) + \beta_{11} (IPT * TAK) + \epsilon$---------- (4)

Where: $\beta_0 - \beta_5$ represent the regression coefficient and $\beta_6 - \beta_{11}$ represent the moderating effects coefficients, while ϵ represents the error term.

Table 2: Questionnaire Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Number of Questionnaires Returned	1316	57.0	57.0	57.7
	Number of Questionnaires not Return	919	39.8	39.8	96.8
	Number of Questionnaires not properly filed	75	3.2	3.2	100.0
	Total	2310	100.0	100.0	

Table 2 showed that the researcher distributed a total of 2,310 questionnaires to individuals that are knowledgeable such as taxpayers, tax officials, tax compliance consultants, chartered and certified accountants, and academics. A total of 1,316 respondents representing 57.0% filled the questionnaires correctly and returned the questionnaires, whereas 919 respondents representing 39.8% did not return the questionnaires while 75 respondents representing 3.2% filled the questionnaires wrongly and returned the questionnaires. Therefore, 1,316 questionnaires were used for data analysis.

Table 3: Gender Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	557	42.3	42.3	42.3
	MALE	759	57.7	57.7	100.0
	Total	1316	100.0	100.0	

The gender distribution presented in table 3 show that 759 respondents represented 57.7% of the total respondents were male, while the total number of female respondents was 557 represented by 42.3% of the entire respondents. The margin in the ratio between the male and female showed that listed individuals with knowledge of taxation are more male than female.

Table 4: Age Range

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 – 25 years	213	16.1	16.1	16.1
	26 – 35 years	564	42.9	42.9	59
	36 – 45 years	465	35.3	35.3	94.3
	46 – 55 years	74	5.7	5.7	100.0
	Total	1316	100.0	100.0	

Results in Table 4 disclosed the age range of the respondents. 213 respondents representing 16.1% are between 18 – 25 years of age, 564 respondents representing 42.9% are 26 – 35 years, 465 respondents representing 35.3% are 36 – 45 years, and 74 respondents representing 5.7% are above 46 – 55 years. This implies that there was a good distribution of age among the target respondents with knowledge of taxation.

Table 5: Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	OND/HND	116	8.8	8.8	8.8
	Bachelor's Degree	451	34.3	34.3	43.1
	Master's Degree	287	21.8	21.8	64.9
	Doctorate Degree	173	13.1	13.1	78.0
	Professional Certification	289	22.0	22.0	100.0
	Total	1316	100.0	100.0	

Table 5 shows the educational background of the respondents, 116 of the respondents representing 8.80% have OND/HND qualification, 451 of the respondents representing 34.3% have bachelor's degree qualification, 287 of the respondents representing 21.8% have master's degree qualification, 173 of the respondents representing 13.1% have master's degree qualification and finally, 289 of the respondents representing 22.0% have Professional Certification. This implies that at least the respondents could understand the issues in the questionnaire concerning public trust and voluntary tax compliance.

Table 6: Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self employed	236	17.9	17.9	17.9
	Civil servant	320	24.3	24.3	42.2
	Private Sector	436	33.1	33.1	75.3
	Public servant	155	11.8	11.8	87.1
	Others	169	12.9	12.9	100.0
	Total	1316	100.0	100.0	

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Results in table 6 presented the respondents' occupation. However, 236 respondents representing 17.9% self-employed, 320 respondents representing 24.3% are civil servants, 436 respondents representing 33.1% are private sector employees, 115 respondents representing 11.8% are public sector employees and finally, 169 respondents representing 12.9% are employed in different sectors other than the sectors listed above.

Table 7: Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
PDT	1316	4.00	1.00	5.00	3.2152	.14171	1.42318	2.470
DPT	1316	4.00	1.00	5.00	3.2634	.13450	1.43265	2.225
CTT	1316	4.00	1.00	5.00	3.2365	.13061	1.32176	2.098
INT	1316	4.00	1.00	5.00	3.8531	.13116	1.53268	2.116
IPT	1316	4.00	1.00	5.00	3.3287	.12541	1.43276	1.934
TAK	1316	4.00	1.00	5.00	3.2654	.12946	1.32438	2.061
COC	1316	4.00	1.00	5.00	2.6548	.14080	1.42387	2.438
CAC	1316	4.00	1.00	5.00	3.2836	.36252	1.32167	2.172
	1316							
Valid N (listwise)								

Source: Field Survey (2025) **3.262588** **1.401619**

The results in table 7 revealed the descriptive statistics of the Range, Minimum, Maximum Mean, Standard Deviation and Variance of responses on public trust in government dimension (PDT = procedural trust, DPT = distributive trust, CTT = competent trust, INT = intentional, IPT = interpersonal trust), and voluntary tax compliance measures (COC = committed compliance and CAC = capitulative compliance) as well as the moderator (TAK = tax knowledge) using five questionnaire items that were designed on a five point Likert scale. Thus, all the variables Mean are above the cut-off point of **2.5**. However, the grand mean and standard deviation responses on the questionnaire items are disclosed (M=**3.262588**; SD=**1.479219**) respectively. This implies that public trust is a significant predictor of voluntary tax compliance. Also, tax knowledge has moderating effect on the relationship between public trust and voluntary tax compliance in Nigeria.

Table 8: Results of Correlation Matrix

		COC	PDT	DPT	CTT	INT	IPT
COC	Pearson Correlation	1					
	Significant (2 tailed)	.000					
	N	1316					
PDT	Pearson Correlation	.623**	1				
	Significant (2 tailed)	.000	.000				
	N	1316	1316				

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		COC	PDT	DPT	CTT	INT	IPT
DPT	Pearson Correlation	.673**	.646**	1			
	Significant (2 tailed)	.000	.000	.000			
	N	1316	1316	1316			
CTT	Pearson Correlation	.658**	.726**	.726**	1		
	Significant (2 tailed)	.000	.000	.000	.000		
	N	1316	1316	1316	1316		
INT	Pearson Correlation	.748**	.624**	.615**	.684**	1	
	Significant (2 tailed)	.000	.000	.000	.000	.000	
	N	1315	1316	1316	1316	1316	
IPT	Pearson Correlation	.764**	.746**	.748**	.728**	.642**	1
	Significant (2 tailed)	.000	.000	.000	.000	.000	.000
	N	1316	1316	1316	1316	1316	1316

Source: Computed by Researcher's Via SPSS (2025)

The Pearson Product Moment Correlation Coefficient (PPMC) analysis shows the relationship between public trust and voluntary tax compliance in Nigeria. Table 8 shows a strong and positive relationship (r = 0.623, P = 0.00) between procedural public trust and committed voluntary tax compliance in Nigeria, a strong and positive (r = 0.673, P = 0.000) between distributive public trust and committed voluntary tax compliance in Nigeria, a strong and positive (r = 0.658. P = 0.000) between competent public trust and committed voluntary tax compliance in Nigeria, a strong and positive (r = 0.748, P = 0.000) between procedural public trust and committed voluntary tax compliance in Nigeria, and a strong and positive (r = 0.764, P = 0.000) between interpersonal public trust and committed voluntary tax compliance in Nigeria. The findings therefore revealed a strong and positive relationship between public trust and voluntary tax compliance of taxpayers in Nigeria.

Table 9: Results of Correlation Matrix

		CAC	PDT	DPT	CTT	INT	IPT
CAC	Pearson Correlation	1					
	Significant (2 tailed)	.000					
	N	1316					
PDT	Pearson Correlation	.746**	1				
	Significant (2 tailed)	.000	.000				
	N	1316	1316				
DPT	Pearson Correlation	.738**	.628**	1			
	Significant (2 tailed)	.000	.000	.000			
	N	1316	1316	1316			
CTT	Pearson Correlation	.684**	.762**	.743**	1		
	Significant (2 tailed)	.000	.000	.000	.000		
	N	1316	1316	1316	1316		

		CAC	PDT	DPT	CTT	INT	IPT
INT	Pearson Correlation	.782**	.648**	.657**	.626**	1	
	Significant (2 tailed)	.000	.000	.000	.000	.000	
	N	1315	1316	1316	1316	1316	
IPT	Pearson Correlation	.748**	.727**	.682**	.687**	.725**	1
	Significant (2 tailed)	.000	.000	.000	.000	.000	.000
	N	1316	1316	1316	1316	1316	1316

Source: Computed by Researcher's Via SPSS (2025)

The Pearson Product Moment Correlation Coefficient (PPMC) analysis shows the relationship between public trust and voluntary tax compliance in Nigeria. Table 9 shows a strong and positive relationship (r = 0.746, P = 0.00) between procedural public trust and capitulative voluntary tax compliance in Nigeria, a strong and positive (r = 0.738, P = 0.000) between distributive public trust and capitulative voluntary tax compliance in Nigeria, a strong and positive (r = 0.684. P = 0.000) between competent public trust and capitulative voluntary tax compliance in Nigeria, a strong and positive (r = 0.782, P = 0.000) between procedural public trust and capitulativ evoluntary tax compliance in Nigeria, and a strong and positive (r = 0.748, P = 0.000) between interpersonal public trust and capitulative voluntary tax compliance in Nigeria. The findings therefore revealed a strong and positive relationship between public trust and capitulative voluntary tax compliance of taxpayers in Nigeria.

Table 10: Multiple Regression Analysis Model One

Dependent Variable: COC
Method: Least Squares
Date: 12/16/25 Time: 16:14
Sample(adjusted): 1 1316
Included observations: 1316 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	2.256856	1.451330	0.1488
PDT	0.285935	0.095662	2.989017	0.0327
DPT	0.249495	0.106627	2.339885	0.0254
CTT	0.216547	0.102573	2.111150	0.0347
INT	0.275632	0.123481	2.384517	0.0352
IPT	0.273341	0.123184	2.218965	0.0373
TAK	0.284753	0.148523	2.847532	0.0345
PDT*TAK	0.287452	0.134273	2.182735	0.0253
DPT*TAK	0.382834	0.182347	2.394851	0.0226
CTT*TAK	0.238474	0.283415	2.398345	0.0254

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INT*TAK	0.374625	0.273547	2.362535	0.0253
IPT*TAK	0.234756	0.112637	2.126453	0.0264
R-squared	0.652162	Mean dependent var		12.99346
Adjusted R-squared	0.582631	S.D. dependent var		3.098167
S.E. of regression	2.718266	Akaike info criterion		4.997962
Sum squared resid	1234.711	Schwarz criterion		5.116803
Log likelihood	-3126.3441	F-statistic		5.837465
Durbin-Watson stat	2.364372	Prob(F-statistic)		0.000100

Source: e-view output

Table 10 shows the multiple regression analysis for the effects of public trust on voluntary tax compliance in Nigeria. The findings revealed a significantly positive (0.0327 < 0.05) relationship between procedural trust and voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0254 < 0.05) relationship between distributive public trust and committed voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0347 < 0.05) relationship between competent public trust and committed voluntary tax compliance of taxpayers in Nigeria,

a significantly positive (0.0352 < 0.05) relationship between intentional public trust and committed voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0373 < 0.05) relationship between interpersonal public trust and committed voluntary tax compliance of taxpayers in Nigeria, and a significantly positive (0.0345 < 0.05) relationship between tax knowledge and committed voluntary tax compliance of taxpayers in Nigeria. Hence, that there is a significantly positive relationship between public trust and voluntary tax compliance in Nigeria. The R^2 (coefficient of determination) of 0.652162 and adjusted R^2 of 0.582631 shows that the variables combined determines about 65% and 58% of public trust and voluntary tax compliance of taxpayers in Nigeria. The multiple regression analysis also indicated that the moderator variable of tax knowledge positively and significantly moderates the relationship between procedural public trust, distributive public trust, competent public trust, intentional public trust, and interpersonal public trust with p-values of 0.0253, 0.0226, 0.0254, 0.0253 and 0.0264 < 0.05. Hence, tax knowledge positively and significantly moderates the link between public trust and voluntary tax compliance of taxpayers in Nigeria. The F-statistics and its probability shows that the regression equation is well formulated explaining that the relationship between the independent variables combined affects voluntary tax compliance in Nigeria are statistically significant (F-stat = 5.837465; F-pro. = 0.000100).

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Table 11: Multiple Regression Analysis Model One

Dependent Variable: CAC
Method: Least Squares
Date: 12/17/25 Time: 13:36
Sample(adjusted): 1 1316
Included observations: 1316 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	2.256856	1.451330	0.1488
PDT	0.285935	0.095662	2.989017	0.0354
DPT	0.249495	0.106627	2.339885	0.0374
CTT	0.216547	0.102573	2.111150	0.0362
INT	0.275632	0.123481	2.384517	0.0341
IPT	0.273341	0.123184	2.218965	0.0353
TAK	0.284753	0.148523	2.847532	0.0373
PDT*TAK	0.287452	0.134273	2.182735	0.0247
DPT*TAK	0.382834	0.182347	2.394851	0.0238
CTT*TAK	0.238474	0.283415	2.398345	0.0261
INT*TAK	0.374625	0.273547	2.362535	0.0246
IPT*TAK	0.234756	0.112637	2.126453	0.0254

R-squared	0.625138	Mean dependent var	12.99346
Adjusted R-squared	0.541274	S.D. dependent var	3.098167
S.E. of regression	2.718266	Akaike info criterion	4.997962
Sum squared resid	1234.711	Schwarz criterion	5.116803
Log likelihood	-3126.3441	F-statistic	5.637462
Durbin-Watson stat	2.562734	Prob(F-statistic)	0.000100

Source: e-view output

Table 10 shows the multiple regression analysis for the effects of public trust on voluntary tax compliance in Nigeria. The findings revealed a significantly positive (0.0354 < 0.05) relationship between procedural trust and capitulative voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0374 < 0.05) relationship between distributive public trust and capitulative voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0362 < 0.05) relationship between competent public trust and capitulative voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0341 < 0.05) relationship between intentional public trust and capitulative voluntary tax compliance of taxpayers in Nigeria, a significantly positive (0.0373 < 0.05) relationship

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between interpersonal public trust and capitulative voluntary tax compliance of taxpayers in Nigeria, and a significantly positive (0.0345 < 0.05) relationship between tax knowledge and committed voluntary tax compliance of taxpayers in Nigeria. Hence, that there is a significantly positive relationship between public trust and voluntary tax compliance in Nigeria. The R^2 (coefficient of determination) of 0.541274 and adjusted R^2 of 0.541274 shows that the variables combined determines about 62% and 54% of public trust and voluntary tax compliance of taxpayers in Nigeria. The multiple regression analysis also indicated that the moderator variable of tax knowledge positively and significantly moderates the relationship between procedural public trust, distributive public trust, competent public trust, intentional public trust, and interpersonal public trust with p-values of 0.0247, 0.0238, 0.0261 0.0246 and 0.0254 < 0.05. Hence, tax knowledge positively and significantly moderates the link between public trust and voluntary tax compliance of taxpayers in Nigeria. The F-statistics and its probability shows that the regression equation is well formulated explaining that the relationship between the independent variables combined affects voluntary tax compliance in Nigeria are statistically significant (F-stat = 5.637462F-pro. = 0.000100).

Discussion of Findings

Procedural Public Trust and Voluntary Tax Compliance: The findings revealed a significantly positive link between procedural public trust and voluntary tax compliance in Nigeria. This study agrees with the findings of Tomoro et al (2025), Rachmawan et al (2020), Fajriana et al (2023), Appah and Aganaba (2024) and Timothy and Abbas (2021) that procedural trust signifiable influence voluntary tax compliance. Appiah et al (2024). Rachmawan et al (2020) found that procedural justice perception positively affects trusts in tax authority, which in turn mediates the effect on voluntary tax compliance. The study of Fajriana et al (2023) found that procedural fairness and trust significantly influence voluntary compliance in a sample of MSME taxpayers. In a study carried out by Appah and Aganaba (2024), it found that public built via procedural fairness significantly moderates the link between tax knowledge and voluntary compliance. However, several other studies (e.g., Gobena, 2023; Niesiobedzka & Kolodziej, 2020) showed a negative association between procedural public trust and voluntary tax compliance. The positive effect of procedural trust indicates that taxpayers value fair and transparent processes in tax administration. When citizens perceive that tax procedures are applied consistently and without bias, they are more likely to comply voluntarily. This aligns with the principles of procedural justice theory, which posits that individuals accept decisions more readily when they believe the process is fair.

Distributive Public Trust and Voluntary Tax Compliance: The findings revealed a significantly positive link between distributive public trust and voluntary tax compliance

in Nigeria. The findings concur with the study conducted by Gobena et al (2021), Nurlela et al (2021), Fajiriana et al (2023). In the study carried out by Gobena et al (2021), the study shows that distributive justice has a significant positive effect on the intention to voluntarily comply with tax. Similarly, Nurlela et al (2021), found that distributive justice has a significant and positive link with tax compliance. Fajiriana et al (2023) study shows that distributive fairness significantly influences voluntary compliance among MSME taxpayers. Nevertheless, some studies challenge that distributive trust positively and significantly affects voluntary tax compliance. Nadirov and Dehning (2023) study disclosed that certain public programmes show a negative association with support for redistributive taxation. Romero and Rojas (2024) found that higher fairness sensitivity is linked with lower willingness to see tax paying as a civic duty, and more justification of tax evasion in Latin American sample. The significant influence of distributive trust highlights the role of fair distribution of tax burdens and benefits. Taxpayers who perceive that public resources are allocated fairly, and that tax revenues are used responsibly for public services are more inclined to comply. This supports the idea that perceptions of fairness shape compliance behaviour.

Competent Public Trust and Voluntary Tax Compliance: The result suggested a significantly positive link between competent public trust and voluntary tax compliance in Nigeria. The findings of this study revealed a consistent outcome with the studies of Kiptum et al (2024a), Kiptum et al (2024b), Kiptum et al (2024c), which found that tax service quality and trust in government had a significantly positive link to tax compliance. Also, trust in government mediates the link between tax service quality and tax compliance. Also, Kotta et al (2024) found that better services (e.g., service quality) influence tax compliance in a voluntary disclosure program. But some studies revealed a negative link between competent public trust and voluntary tax compliance. Djajanti (2020) study showed that trust has a positive effect on voluntary compliance, but the fairness of the tax system has a negative effect. Also, Dixon et al (2025) study revealed that trust significantly reduces compliance costs but does not necessarily show that trust increases compliance. The positive association between competent trust and tax compliance shows that taxpayers' confidence in the skills, expertise, and effectiveness of tax authorities is crucial. When tax administrators are viewed as knowledgeable and efficient, taxpayers are more likely to trust the system and meet their obligations willingly.

Intentional Public Trust and Voluntary Tax Compliance: The result revealed a significantly positive link between intentional public trust and voluntary tax compliance in Nigeria. The findings of the study agree with the study of Rahayuningsih and Putra (2025), Appiah et al (2024) and Ayoola et al (2023). The study of Ayoola et al (2023) found that trust in tax authorities showed a significantly positive effect on personal income tax compliance. The study of Rahayuningsih and Putra (2025) suggests that trust has a strong effect on

compliance when taxpayers feel they have a voice and are treated empathetically. Nevertheless, some studies (Aulia et al, 2022; Nichelatti and Hiilamo, 2024) showed a negative association between intentional public trust and voluntary tax compliance. Intentional public trust, which reflects taxpayers' belief in the good intentions and integrity of tax authorities, also increases compliance. If taxpayers feel that tax administration acts in the public's best interest rather than for self-serving purposes, they develop a stronger willingness to comply voluntarily.

Interpersonal Public Trust and Voluntary Tax Compliance: The finding showed a significantly positive link between interpersonal public trust and voluntary tax compliance in Nigeria. The outcome of this study concurs with the studies of Gebrihet et al (2024) that trust in government positively links to tax compliance. The study further reveals that corruption reduces trust, which undermines compliance. However, Novita et al (2024) found that trust in government does not have a statistically significant effect on tax compliance. Similarly, Supriyati et al (2024) reported that trust in government does not always positively influence tax morale and perceived fairness. The influence of interpersonal public trust suggests that taxpayers' personal interactions with tax officers, such as respectful treatment, responsiveness, and openness, shape compliance attitudes. Positive interpersonal experiences can strengthen relational trust, making taxpayers more willing to fulfil their tax responsibilities.

Tax Knowledge and Voluntary Tax Compliance: The findings disclosed a significantly positive link between tax knowledge and voluntary tax compliance in Nigeria. The findings of this study concur with the studies carried out by Appah and Aganaba (2024), Fitri et al (2022), Rahmawati (2022) Sritharan et al (2025) that tax knowledge positively and significantly affects tax compliance. Nevertheless, some other studies showed a negative link between tax knowledge and voluntary tax compliance. Yahaya et al (2023) found a negative and insignificant direct effect of tax knowledge on voluntary tax compliance. Also, Ehima and Otivbo (2024) found a negative effect of tax knowledge on tax compliance. Tax knowledge significantly enhances voluntary compliance, indicating that awareness, understanding of tax laws, and familiarity with filing procedures reduce confusion and reluctance to comply. Taxpayers who understand the system feel more competent and are less likely to engage in non-compliance due to ignorance or fear of making mistakes.

Conclusion, Policy Implications, Limitations, and Further Studies

This study investigated the effects of public trust on voluntary tax compliance in Nigeria. The multiple regression analysis revealed a significantly positive link between procedural public trust and voluntary tax compliance in Nigeria, a significantly positive link between distributive public trust and voluntary tax compliance in Nigeria, a significantly positive

link between competent public trust and voluntary tax compliance in Nigeria, a significantly positive link between intentional public trust and voluntary tax compliance in Nigeria, a significantly positive link between interpersonal public trust and voluntary tax compliance in Nigeria and a significantly positive link between tax knowledge and voluntary tax compliance in Nigeria. The study concludes that voluntary tax compliance in Nigeria is strongly influenced by multiple dimensions of trust as well as taxpayers' knowledge of the tax system. This indicates that when taxpayers perceive tax processes as fair, believe revenues are used responsibly, trust the competence and good intentions of tax authorities, and experience respectful interactions with tax officials, their motivation to comply increases substantially. In addition, tax knowledge plays a crucial role, demonstrating that informed taxpayers are more likely to understand their obligations and comply without pressure of enforcement. Generally, the findings underscore that improving voluntary tax compliance in Nigeria requires more than enforcement, it demands building a trustworthy tax environment supported by fairness, transparency, efficiency, and comprehensive taxpayer education. Strengthening these factors can enhance public confidence in the tax system, reduce resistance to taxation, and ultimately improve government revenue performance.

The finding of a positive and significant association between public trust and voluntary tax compliance in Nigeria has vital policy implications for tax authorities, government institutions, and business support agencies. First, since public trust improves compliance, government agencies must enhance transparency in revenue collection and how tax funds are spent. Regular publication of tax reports, public expenditure audits, and open budgeting systems can help rebuild citizens' confidence in the tax systems. Second, ensuring that tax rules are applied consistently and impartially is essential. Policies should focus on simplifying procedures, reducing bureaucratic bottlenecks, and eliminating discriminatory practices. A fair system increases procedural trust and encourages voluntary compliance. Third, trust in the competence of tax authorities rises when tax officials are well-trained and professional. Policies should mandate continuous training in customer service, tax law, digital systems, and ethical conduct to strengthen public confidence in the competence of the tax administration. Fourth, effective communication can reduce uncertainty and correct misinformation about taxes. Agencies like the NRS and State Revenue Service should implement communication policies that provide clear explanations of tax obligations, reforms, and the benefits of tax compliance. Fifth, policies should promote courteous and respectful conduct by tax officials. Customer service charters, feedback mechanisms, and conflict resolution channels can improve interpersonal trust and encourage voluntary compliance. Finally, since trust grows when taxpayers understand the purpose and benefits of taxation, government should invest in targeted awareness campaigns. Schools, media, social platforms, and community

outreach can be used to educate citizens on tax laws, rights, and responsibilities. Generally, building public trust is not one-time policy but an ongoing governance commitment. Improving transparency, fairness, competence, and communication will strengthen citizens' confidence in government institutions and significantly enhance voluntary tax compliance in Nigeria.

Despite providing significant contributions to literature, this study has several limitations. First, the study adopted a cross-sectional survey design, which captures respondents' perceptions at a single point in time. This limits the ability to establish causal links between different dimensions of trust, tax knowledge, and voluntary tax compliance. Hecne, although associations are significant, the study cannot confirm whether trust or knowledge actually cause improved compliance. Secondly, voluntary tax compliance, trust constructs, and tax knowledge were measured through self-reported questionnaires. Respondents may provide socially desirable or strategically biased answers, especially in sensitive areas such as taxes. This creates the risk of common method bias, which may artificially inflate correlations. Third, constructs such as procedural trust, interpersonal trust, and intentional trust are subjective and may be interpreted differently by respondents. Without triangulating these measures with qualitative data or administrative records, the study's measurement validity may be limited. Fourth, the sample was taken from six states and hence, the findings cannot be generalized to all taxpayers in Nigeria. Fifth, the study disaggregated trust into procedural, distributive, competent, intentional, and interpersonal trust, trust is an inherently complex and multidimensional concept. These categories may not fully capture Nigeria's socio-political realities such as ethnic mistrust, political distrust, and perceived corruption. Sixth, tax knowledge is often measured through self-rated perceptions, which may not accurately reflect actual knowledge. Respondents may overestimate or underestimate their true competence. Objective tests or administrative records were likely not included.

To build on current research and address its limitations, future studies could consider the following directions:

1. Future studies should employ longitudinal or panel data to track taxpayers over time. This would help clarify the causal association between the various trust dimensions. Tax knowledge, and voluntary tax compliance rather than relying solely on cross-sectional correlations.
2. Future studies should use field experiments, randomized controlled trials or difference-in-difference methods to determine the impact of improvements in trust-building practices.
3. Further studies should include samples from several geographical zones, federal, state, local tax authorities and diverse taxpayers. This will improve external validity and allow comparative analysis across regions.

4. Future studies should examine other important determinants such as audit probability, corruption perception, governance quality, fairness of penalties, digital tax systems, and tax morale. Including these variables can help identify mediators and moderators of the trust-compliance association.
5. Combination of quantitative and qualitative surveys can offer deeper insights into how taxpayers understand procedural, interpersonal and intentional trusts within the Nigerian socio-political context.
6. Future studies should incorporate objective assessments rather than relying only on self-reported tax knowledge. This can improve the accuracy of the association between knowledge and compliance.
7. Further studies should use methods such as instrumental variables, SEM or GMM to handle reverse causality and omitted bias in trust – compliance models.

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