

# Moderating Role of Public Trust in Government on the Relationship Between Taxpayers' Education and Revenue Generation in Bayelsa State, Nigeria

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**Abstract:** *This study investigates the moderating effects of public trust on the relationship between tax education and revenue generation in Bayelsa State. While tax education plays a vital role in enhancing taxpayers' knowledge, compliance, and willingness to pay taxes, the effectiveness of such educational efforts is often influenced by the degree of trust citizens have in public institutions. Drawing on the social contract theory, the study explores how public trust improves the association between tax education and actual revenue outcomes. Using a quantitative research design, univariate, bivariate and multivariate statistics on primary data obtained from 218 taxpayers and tax administrators, findings showed a significant and positive relationship between electronic tax education and revenue generation in Bayelsa State, a significant and positive relationship between print tax education and revenue generation in Bayelsa State, a significant and positive relationship between stakeholders tax education and revenue generation in Bayelsa State, and public trust significantly and positively moderates the relationship, such that the effect of tax education on revenue generation is stronger when public trust is high. This implies that in societies where citizens perceive public institutions as transparent, accountable and fair, tax education efforts are more likely to translate into higher revenue generation. The study contributes to the literature on fiscal governance and suggests that policymakers must priorities building and sustaining public trust to maximise the effectiveness of tax education campaigns.*

**Keywords:** Public Trust, Tax Education, Revenue Generation, Tax Compliance, Nigeria.

## INTRODUCTION

Taxation remains a critical mechanism through which governments mobilize resources to finance public services, infrastructure, and economic development. According to Mbilla et al (2020), tax

is certainly one of the most essential components of the process through which financial resources are mobilized by governments for carrying out projects and programs for the benefit of members of a given state. Kurniawan (2020) noted that tax is the mandatory contribution made by taxpayers to the state by individuals or entities that are compelled by law, with no express compensation and employed for the nation's desires for the greatest affluence of the citizens. The author further argued that the revenue generated from taxes will be used for public services, boosting the economy, social protection, education, order and security, defense, etc. In a similar vein, Usang and Etim (2021) described tax as an obligatory levy which a state imposes on its people to enable it to attain the necessary revenue to finance its government activities. The authors added that tax is commonly considered as a civic obligation intended at generating revenue to meet the government expenditure. Hence, it is a necessary cost which the taxpayers seek to reduce while the government on the other hand seeks to increase tax revenue. For developing countries like Nigeria, effective tax revenue generation is essential to reduce overreliance on oil revenues, bridge fiscal deficits and achieve sustainable development goals. However, low tax compliance and limited revenue generation continue to challenge the capacity of governments to meet public needs. Consequently, tax education has been widely promoted as a strategic tool to improve taxpayer awareness, understanding and voluntary compliance.

Tax education is the process of informing and educating taxpayers about their tax obligations, the benefits of paying taxes and the consequences of tax evasion in any given society. Adekoya et al (2019) described taxpayers' education as the informal or formal means by government agencies by which to encourage taxpayers in filing tax returns accurately and to promote consciousness of their tax obligations in respect of the system of taxation. It plays a key role in the promotion of voluntary tax compliance and revenue generation for government to achieve the provision of social goods and services. According to Mbilla et al (2020), tax education impacts on revenue mobilization in any nation and has a correlation to tax accountability, compliance and overall revenue generation. Usang and Etim (2021) noted that tax education entails the process employed by tax authorities for educating the people on the whole process of taxation and why they should carry out their tax responsibilities. Appah (2023) stated that taxpayers' education is the process of informing both taxpayers and potential taxpayers about the tax system as a whole and the principle of tax payment. Greenham et al (2023) is of the view that less educated taxpayers are more likely to feel confused about complex tax rules, thus potentially failing to obey tax rules leading to low revenue generation. Adekoya et al (2019) observed that tax education goes beyond a demographic factor because it provides broad tax education and information that encourages voluntary compliance with the purpose of maximizing revenue generation for national growth and development. Tax education initiatives aim to inform citizens about their tax obligations, the benefits of paying taxes, and the consequences of evasion. By increasing tax literacy, these programs are expected to foster positive attitudes toward tax compliance and thereby improve revenue collection. Empirical evidence (Adekoya, et al 2020; Amaning et al, 2021; Ogbomah and Appah 2024; 2020; Mbilla et al, 2020; Kurniawan, 2020; Usang & Etim, 2021; Hidayati et al 2023; Appah, 2023; Haq & Tarmino, 2024). suggests that tax education alone may not yield the desired improvements in revenue generation, particularly in governance contexts where public trust in government is low.

In Nigeria, despite growing efforts by the Federal Inland Revenue Service (FIRS) and State Internal Revenue Service (SIRS) to educate citizens, tax compliance rates remain suboptimal. A critical factor influencing this dynamic is public trust – the belief that government institutions are competent, honest, transparent and capable of using tax revenue effectively and equitably. According to Appah and Aganaba (2024b), 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 confident that laws are applied equally and justice is served. However, where citizens lack trust in government are less likely to act on the knowledge they receive through tax education, perceiving taxation not as a civic duty, but as an unfair burden. Therefore, public trust serves as a critical moderator, shaping how individuals interpret and respond to tax education efforts. In a high trust environment, tax education is more likely to lead to improved compliance and revenue growth. Conversely, in a low trust environment, even well-informed taxpayers may resist compliance due to fears of corruption, mismanagement or inequality.

Several studies (Hantono, 2021; Appah and Aganaba, 2024a; Adekoya et al, 2022; Usang & Etim, 2021; Hidayati et al 2023; Appah, 2023; Haq & Tarmino, 2024; Aremu and Siyanbola, 2021) have revealed this trend. For instance, Frey and Torgler (2007) found that trust in government significantly enhances the effectiveness of tax education in promoting compliance. Appah and Wosowei (2016) reveal that tax enlightenment initiatives have a significant impact on revenue generation in communities with higher levels of trust in tax authorities. Hidayati et al (2023) disclosed that tax education strongly enhances tax compliance across ethnic groups. Despite this growing body of evidence, there remains a gap in empirical research exploring the moderating role of public trust in the relationship between tax education and revenue generation in Nigeria. Therefore, understanding this interaction is crucial for designing effective tax policies and educational campaigns that are sensitive to the socio-political realities of taxpayers. Therefore, this study seeks to investigate the moderating effects of public trust on the relationship between tax education and revenue generation. It aims to provide insights that can help policymakers enhance the design of tax education programs, promote voluntary compliance and strengthen the revenue-generating capacity of governments through trust-building measures. The main objective of this study is to examine the moderating effect of public trust on the relationship between tax education and revenue generation in Bayelsa State, Nigeria. Specifically, the study aims to: evaluate the relationship between electronic form of taxpayers' education and revenue generation in Bayelsa State, Nigeria. investigate the relationship between print media form of taxpayers' education and revenue generation in Bayelsa State, Nigeria, determine the relationship between stakeholder's sensitization programmes of taxpayers' education and revenue generation in Bayelsa State and investigate the moderating role of public trust on the relationship between taxpayers' education and revenue generation in Bayelsa State, Nigeria. The hypotheses of this study are:

**H0<sub>1</sub>:** Electronic form of taxpayers' education has no significant effect on revenue generation.

**H0<sub>2</sub>:** Print form of taxpayers' education has no significant effect on revenue generation

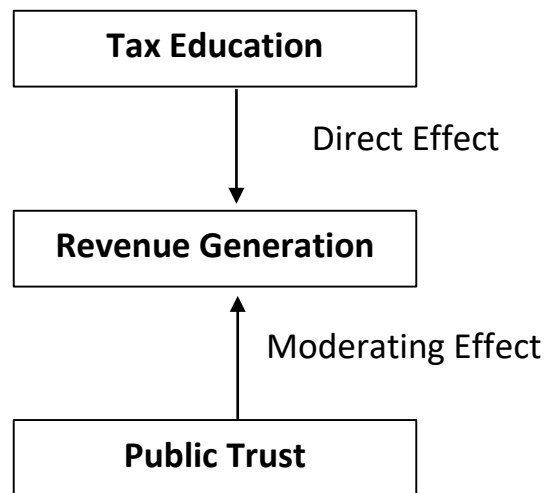
**H0<sub>3</sub>:** Stakeholder form of taxpayers' education has no significant effect on revenue generation

**H0<sub>4</sub>:** Public trust has no significant effect on revenue generation.

**H0<sub>5</sub>:** Public trust does not significantly moderate the relationship between tax education and revenue generation.

## LITERATURE REVIEW

### Conceptual Review



**Figure 1:** Conceptual Framework

**Source:** Autor's Creation

**Concept of Tax 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 (2020), it consists of the informal or formal plans created by the tax authority by which 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 positive taxpayer's attitude towards taxation and consequently increase tax yield through voluntary

compliance. Amaning et al (2021) contend that taxpayer education enables taxpayers in achieving their tax responsibilities to the nation. Wanjuru (2020) further claim 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-filing 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 taxpayer education will advance better knowledge and awareness of the tax laws, tax consciousness, tax returns submission, loyalty and decrease in tax evasion. The author further argued that the adoption of print media tax education such as newspapers and magazines will increase tax awareness, the filling of tax returns, and eventually increase taxpayers' voluntary compliance and enhancement of government revenue. Stakeholder's sensitization programmes are also used by tax authorities to education taxpayers on tax compliance and revenue generation. According to Amaning et al (2021), stakeholder sensitization programmes are done using workshops, seminars and tax clinics. In developing nations, tax education is increasingly seen as a cost-effective way to address low tax morale and improving tax culture. However, despite growing tax awareness efforts, compliance remains suboptimal, suggesting that education alone may be insufficient.

**Concept of Revenue Generation:** Revenue refers to the government's ability to collect income through various sources, with taxation being the most sustainable. According to Appah (2019), revenue generation is described as the strategies and processes utilised by governments to generate revenue through taxation such as income tax, sales tax, value added tax, corporate tax, petroleum tax, custom duties, and excise duties. Nnubia et al (2020) stated that revenue generation is the process by which businesses and government agencies strategize in order to generate sufficient revenue for the provision of public goods and services. Similarly, Omesi and Appah (2022) noted that revenue generation in the public sector is the process of raising funds for the government. The authors further noted that taxation is the major source of government revenue and revenue generation is the traditional function of a good tax system. Lawal et al (2024) argued that effective revenue generation depends on a wide range of factors, including the efficiency of the tax administration, economic structure, taxpayer behaviour, and policy environment. In several low – and middle-income countries, revenue collection is below potential due to evasion, weak enforcement, and lack of trust in government (Oyedonku et al, 2021).

**Concept of 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 citizen's belief that authorities will



make fair, ethical and effective decisions. Appah and Aganaba (2024a) described public trust as the confidence and faith that the general 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 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 believes that government and its agents are honest, compassionate, devoid of corruption and the provision of good governance for welfare of the people. Byro and Kinyondo (2020) stressed that public confidence and faith influences the level of tax compliance in any given society. This is since public trust in tax authority is essential in persuading individuals and organisations to comply with tax requirements if 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 the 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 as 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).

### **Theoretical Review**

This investigation of the moderating effects of public trust on the relationship between tax education and revenue generation is grounded on the social contract theory. This study is anchored on the social contract theory and was advocated by several philosophers such as Thomas Hobbes (1588 – 1679), John Locke (1632 – 1704) and Jean-Jacques Rousseau (1712-1778). This theory was developed by Homas (1958), Blau (1964) and Emerson (1976), posits that social behaviour is the result of an exchange process in which individuals seek to maximise benefits and minimize costs. The theory suggests that individuals voluntarily surrender some of their natural rights and freedoms 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. According to Frey and Torgler (2007), taxpayers are more likely to comply voluntarily when they perceive that the government reciprocates their contributions through the

provision of public goods and services. This psychological tax contract relies heavily on public trust in government institutions. Where there is high level of trust, citizens believe their taxes are being used responsibly, which in turn enhances their intrinsic motivation to comply (Fred & Frey, 2002). Further reinforcing this view, Alm and Torgler (2011) argue that tax compliance is not only a matter of legal enforcement but also a product of perceived fairness and equity in the tax system. When taxpayers perceive that the government is just, equitable, and accountable in its dealings, they are more inclined to uphold their end of the social contract. Conversely, perceived inequalities such as the belief that others are not paying their fair share or that government officials misappropriate tax revenues can erode compliance and increase evasion (Kirchler, 2007). Additionally, McKerchar and Evans (2009), highlights the importance of transparency in governance, suggesting that openness in tax administration and public spending bolsters the legitimacy of the tax system. This legitimacy, in turn, sustains the taxpayer – government exchange relationship envisioned by social exchange theory. They contend that compliance improves significantly when taxpayers are adequately informed about how tax revenues are used for the common good. Therefore, the application of Social Exchange Theory to taxation provides a nuanced understanding of the motivations behind taxpayers' behaviour. It emphasizes the non-coercive dimensions of tax compliance, highlighting the roles of reciprocity, trust, fairness and government performance. These insights support the growing consensus that effective tax policy must go beyond enforcement mechanisms to include efforts that strengthens the psychological and relational aspects of taxation. Consequently, the social exchange theory provides a robust lens through which to understand and improve tax compliance and revenue generation in Nigeria. It emphasizes the need for a trustworthy relationship between taxpayers and the state.

## Empirical Review

Appah and Aganaba (2024a) carried out a study of the role of public trust on the relationship between tax knowledge and voluntary tax compliance in Nigeria. The study employed cross sectional survey research design and a population of 30,450 informal sector operators and stratified sampling technique was used. Data was collected using questionnaire as the main instrument of data collection. The response 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 voluntary tax compliance behaviour of taxpayers with public trusts as a moderator.

Adekoya et al (2021) carried out a study on trust and tax compliance of informal sector operators in Nigeria. The study anchored on fiscal exchange theory and political legitimacy theory. Survey research design was adopted, and questionnaire was used as primary source of data collection from informal sector operators using 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 state 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 as to support government programmes and activities.

Mugarura et al (2021) investigated of the moderating effect of public trust on the relationship between tax understanding and tax awareness on tax compliance in Uganda. The investigation adopted cross sectional survey research design and the population made of all small and medium enterprises while convenient and purposive sampling technique was used. Questionnaire was used as the primary source of data collection for 150 respondents. The dependent variable was tax compliance and independent variable was tax understanding and awareness while public trust was the moderator variable. The responses from the questionnaire collected from respondents were analysed using univariate, bivariate and multivariate analysis. The results from the multiple regression analysis indicated that tax understanding, awareness and public trust positively and significantly influence tax compliance. Furthermore, the findings indicated that public trust moderates the relationship between tax understanding and tax awareness on tax compliance in Uganda.

Haq & Tarmidi (2024) carried out a study of Trust in government, tax digitalization 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 totaling 97,483 people and a sample of 398 people. This research uses purposive sampling based on Slovin 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 digitalization and tax education positively and significantly influence tax compliance.

Hidayati et al (2023) studied tax education and tax compliance. The study employed descriptive survey research with quantitative approach using questionnaires for data collection and descriptive statistics with smart PLS tool for data analysis. The findings indicated a significant association between tax education and tax compliance across ethnic groups.

Trawally & Oba-Akpowoghaha (2022) investigated tax education and tax compliance in the Gambia. The study used descriptive survey research design with a population of 4,214 and sample size of 357. Questionnaires and interview were used for data collection with descriptive and inferential statistics for data analysis. The results from the data analysis indicated gap on tax education, tax compliance and SMEs in Kanifing Municipality in the Gambia.

Hamid et al (2022) investigated taxpayer perceptions of tax awareness, tax education and tax complexity in Malaysia. The study employed quantitative survey research design with data collected from questionnaire administered to respondents with descriptive statistics for data analysis. The findings indicated that taxpayers considered paying tax as a burden since it will reduce their income and they also opined that introducing a new digital tax is not compulsory now.



In addition, taxpayers were less informed about tax management and services provided by the tax authorities.

Ndubula and Matiku (2021) surveyed the effects of tax education on government revenue collection: The case of small and medium enterprises in Morogoros Municipality, Tanzania. The study employed descriptive and explanatory research. Also, cross – sectional research design was used. Questionnaire and interview were employed as the primary sources of data collection. A population of 2950 with a sample size of 96 participants. Univariate method of data analysis was utilized. The findings of this study disclosed high level of non – compliance to tax due to timeliness for tax payment, voluntary tax payment, use of Electronic Fiscal Devices, issuance of fiscal receipts and online filing of tax returns. Hence the key factor of non – compliance to tax is the level of tax education.

Aremu and Siyanbola (2021) studied Tax education and compliance in the informal sector in Ogun State, Nigeria. The study used cross sectional survey research design. The population consisted of the six economic zones in Ogun State of 2465 participants with a sample size of 310 while 240 responded. The primary data was analysed using univariate, bivariate and multivariate analysis. The result of the study suggested that tax education has a positive and significant effect on taxpayer registration. The study also disclosed that tax education has significant influence on timely filing of returns. Tax education has significant influence on correct declaration of taxable income. Tax education has significant influence on timely payment of assessed tax.

Mbilla et al (2020) investigated tax education and tax compliance in Ghana. The study employed exploratory and explanatory research methodology. The study utilized cross – sectional research design and a population of 400 with a sample size of 200 people. Questionnaire was used as the primary source of data collection and univariate, bivariate and multivariate methods of data analysed was 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 with regards to technical skills needed to determine the tax liability and awareness of tax regulations. Tax revenue mobilization is influence through several ways which are hinged on the knowledge level, through tax education, of individual taxpayers.

## **METHODOLOGY**

This study adopts a quantitative research design using a descriptive and explanatory survey approach. The design is appropriate for examining relationships among variables and testing hypotheses involving moderation effects. The study aims to empirically determine how tax justice influences the relationship between tax education and revenue generation. The target population consists of registered taxpayers (both individuals and business owners) and tax officials in Bayelsa State. A multistage sampling technique was employed using purposive sampling to select local governments with active tax education campaigns. Stratified random sampling to categorise respondents by taxpayer type such as SMEs, civil servants, informal sector and simple random sampling within each stratum to select participants. The sample size was determined using A sample size of 385 of formal sector employees was determined using Cochran (1977) standard

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formula. According to Appah (2020), this formula was preferred because it is utilised for an infinite population size (Total No of private employees in Bayelsa State is unknown). The formula computation is presented as follows:

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

$$= \frac{1.96 \times 1.96 \times 0.5 \times (1 - 0.5)}{0.05 \times 0.05}$$

$$= 384.16 \Rightarrow 385$$

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)

A structured questionnaire was used as the primary data collection instrument. The questionnaire comprised of four sections: Section A: Demographic Information, Section B: Tax Education, Section C: Public Trust and Section D: Revenue Generation. All items were measured using a five-point Likert Scale ranging from “Strongly Disagree” to “Strongly Agree”. The questionnaire was tested using validity test (content validity). This was derived through expert review by academics, tax professionals and chartered accountants in Bayelsa State. The authors adopted Cronbach’s alpha to determine the reliability of the instrument using the Statistical Software for Social Sciences (SPSS). The reliability statistics are presented in Table 1 below. The coefficients in table 1 revealed that the dimensions of the research instruments are above the threshold of 0.70, which means the measurement instrument possesses internal consistency. As suggested by Appah (2020), the reliability indicator is good when the coefficient is above 0.70.

**Table 2: Reliability Statistics of Measuring Instrument**

Construct	Number of items	Cronbach Alpha
Electronic Form of Taxpayers Education (ETE)	5	0.82
Print Form of Taxpayers’ Education (PTE)	5	0.84
Stakeholders Form of Tax Education (STE)	5	0.78
Revenue Generation (REG)	5	0.80
Public Trust (PUT)	5	0.84

**Source:** Authors’ Creation (2025)

Data were analysed using SPSS and the following techniques were applied: descriptive statistics, correlation analysis to assess the relationships among variables and multiple regression analysis to determine the direct effects of tax education and tax justice on revenue generation. The multiple regression was guided by a linear model below:

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$$REG = \beta_0 + \beta_1ETE + \beta_2PTE + \beta_3STE + e \text{-----} (1)$$

$$REG = \beta_0 + \beta_1ETE + \beta_2PTE + \beta_3STE + \beta_4PUT + \beta_5ETE * PUT + \beta_6PTE * PUT + \beta_7STE * PUT + e \text{----} (2)$$

Where:  $\beta_0 - \beta_5$  represents the regression coefficient and  $\beta_4 - \beta_7$  represent moderating effects coefficients while the error term.

## RESULTS AND DISCUSSION

**Table 2: Questionnaire Distribution**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Number returned and correctly filled	218	56.8	56.8	56.8
Number returned and not correctly filled	30	7.8	7.8	64.6
Number not returned	136	35.4	35.4	100.0
Total	384	100.0	100.0	

**Source:** Field Survey (2025) Via SPSS Output

Table 2 shows a total of Three Hundred and Eighty - Four (384) copies of the questionnaire were distributed to the respondents. Out of this number, Two Hundred and Eighteen (218) representing 56.8% response rates were correctly filled and returned while Thirty (30) copies representing 7.8% were returned but not correctly filled. However, One Hundred and Thirty-Six (136) representing 35.4% were not returned. The implication is that the analysis of data will be based on Two Hundred and Eighteen (218) copies of the questionnaire representing 56.8% response rates that were returned and correctly filled.

**Table 3: Descriptive Statistics of Electronic Tax Education**

S/N	Items	N	Min	Max	Mean	Std. D
1	I can easily access tax related information through official government websites and the use of online platforms to learn about my tax obligations.	218	1.00	5.00	3.462	1.253
2	I have used e-learning modules or videos provided by tax authorities and receive tax tips and updates via email, SMS or social media.	218	1.00	5.00	3.158	1.285
3	I feel confident using digital tools such as apps, online portals to learn about tax matters.	218	1.00	5.00	3.342	1.426
4	The tax authority's digital platforms assist me comply with tax regulations.	218	1.00	5.00	3.325	1.263
5	I have seen tax education ads or posts on digital platforms	218	1.00	5.00	3.238	1.372
Valid N (listwise)		<b>218</b>			<b>3.305</b>	<b>1.320</b>

**Source:** Field Survey (2025)

The results in Table 3 represent the descriptive statistics of the mean and standard deviation responses on the electronic tax education variable using five questionnaire items that were

Publication of the European Centre for Research Training and Development-UK designed on a five-point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on electronic tax education. Notwithstanding, all the items are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.305; Std. D =1.320**) respectively. This implies that electronic tax education is a significant predictor of revenue generation in Bayelsa State, Nigeria.

**Table 4: Descriptive Statistics of Print Tax Education**

S/N	Items	N	Min	Max	Mean	Std. D
1	I have received printed tax education materials from the tax authority and regularly see tax awareness posters or banners in public locations.	218	1.00	5.00	3.458	1.357
2	I often come across printed advertisements or announcements about tax	218	1.00	5.00	3.527	1.325
3	Printed tax education materials are easy to understand, and the language and presentation are clear and simple	218	1.00	5.00	3.328	1.275
4	The information in printed tax education materials is used for my business or job	218	1.00	5.00	3.563	1.238
5	Printed tax education materials have improved my understanding of tax rules.	218	1.00	5.00	3.837	1.225
Valid N (listwise)		<b>218</b>			<b>3.555</b>	<b>1.284</b>

**Source:** Field Study (2025)

The results in Table 4 show the descriptive statistics of the mean and standard deviation responses on the print tax education variable using five questionnaire items that were designed on a five-point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on print tax education. Notwithstanding, all the items are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.555; Std. D =1.284**) respectively. Therefore, this implies that print tax education is a significant predictor of revenue generation of in Bayelsa State, Nigeria.

**Table 5: Descriptive Statistics of Stakeholder Tax Education**

S/N	Items	N	Min	Max	Mean	Std. D
1	I am aware of my tax obligations as a stakeholder and the deadlines and procedure for tax registration and remittance.	218	1.00	5.00	3.609	1.293
2	I have participated in stakeholder – focused tax education workshops, seminars or forums.	218	1.00	5.00	3.812	1.268
3	I have access to tax education materials tailored to my role in the organization.	218	1.00	5.00	3.609	1.365
4	I understand how tax incentives, exemptions or penalties apply to my organization.	218	1.00	5.00	3.581	1.273
5	Tax education has helped me maintain better compliance with tax laws.	218	1.00	5.00	3.601	1.290
Valid N (listwise)		<b>218</b>			<b>3.642</b>	<b>1.298</b>

**Source:** Field Study (2025)

Table 5 represents the descriptive statistics of the mean and standard deviation responses on the stakeholder tax education variable using five questionnaire items that were designed on a five-point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on stakeholder tax education. Notwithstanding, all the items are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.642; Std. D =1.298**) respectively. Consequently, this implies that stakeholder tax education is a significant predictor of revenue generation in Bayelsa State, Nigeria.

**Table 6: Descriptive Statistics of Public Trust**

S/N	Items	N	Min	Max	Mean	Std. D
1	I believe government institutions are fair and impartial	218	1.00	5.00	3.841	1.328
2	Government officials can be trusted to use revenue honestly	218	1.00	5.00	3.285	1.432
3	I am confident that my tax payments are used for public services.	218	1.00	5.00	3.236	1.271
4	The tax system treats all citizens equally	218	1.00	5.00	3.392	1.221
5	I feel obligated to pay taxes because the government delivers on its promises.	218	1.00	5.00	3.431	1.364
Valid N (listwise)		<b>218</b>			<b>3.437</b>	<b>1.323</b>

**Source:** Field Study (2025)



Table 6 denotes the descriptive statistics of the mean and standard deviation responses on the public trust variable using five questionnaire items that were designed on a five-point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on public trust. Notwithstanding, all the items are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.437; Std. D =1.323**) respectively. Consequently, this implies that public trust is a significant predictor of revenue generation in Bayelsa State, Nigeria.

**Table 7: Descriptive Statistics of Revenue Generation**

S/N	Items	N	Min	Max	Mean	Std. D
1	There has been a noticeable increase in tax revenue over the past few years.	218	1.00	5.00	3.358	1.358
2	I regularly pay my taxes without enforcement and taxpayers are more willing to fulfill their tax obligations.	218	1.00	5.00	3.836	1.239
3	Technology has improved the efficiency of tax revenue collection.	218	1.00	5.00	3.278	1.336
4	The tax authority has expanded into new revenue sources.	218	1.00	5.00	3.352	1.262
5	Increased transparency has boosted taxpayer confidence and revenue collection.	218	1.00	5.00	3.248	1.285
Valid N (listwise)		<b>218</b>			<b>3.414</b>	<b>1.296</b>

**Source:** Field Study (2025)

Table 7 represents the descriptive statistics of the mean and standard deviation responses on the revenue generation variable using five questionnaire items that were designed on a five-point Likert scale. Thus, the questionnaire items labelled above and the mean and standard deviation of the five items were calculated to determine the overall mean and standard deviation responses on revenue generation. Notwithstanding, all the items are above the cut-off point of 2.5. However, the grand mean and standard deviation responses on the questionnaire items disclosed (**Mean =3.414 Std. D =1.296**) respectively. Consequently, this implies that revenue generation is a significant predictor of tax collection in Bayelsa State, Nigeria.

**Table 8: Correlation Matrices**

		REG	ETE	PTE	STE	PUT
<b>REG</b>	Pearson Correlation	1				
	Sig. (2-tailed)	0.00				
	N	218				
<b>ETE</b>	Pearson Correlation	0.648	1			
	Sig. (2-tailed)	.000	.000			
	N	218	218			
<b>PTE</b>	Pearson Correlation	0.615	0.523	1		
	Sig. (2-tailed)	.000	.000	.000		
	N	218	218	218		
<b>STE</b>	Pearson Correlation	0.627	0.629	0.569	1	
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	281	218	218	218	
<b>PUT</b>	Pearson Correlation	0.735	0.635	0.624	0.694	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	218	218	218	218	218

Source: *Computed by Author Via SPSS (2025)*

The bivariate analysis was carried out using Pearson's Product-Moment Correlation Coefficient (PPMC), showing the relationship between tax education, tax justice and revenue generation in Bayelsa State. Table 8 shows a strong and positive ( $r = 0.648$ ,  $P = 0.00$ ) relationship between electronic tax education and revenue generation in Bayelsa State, Nigeria, a strong and positive ( $r = 0.615$ ,  $P = 0.00$ ) relationship between print tax education and revenue generation in Bayelsa State, Nigeria, a strong and positive ( $r = 0.627$ ,  $P = 0.00$ ) relationship between stakeholder sensitization and revenue generation in Bayelsa State, Nigeria and a strong and positive ( $r = 0.735$ ,  $P = 0.00$ ) relationship between public trust and revenue generation in Bayelsa State, Nigeria.

**Table 9: Multiple Regression Analysis Model One**

Dependent Variable: REG

Method: Least Squares

Date: 08/03/25 Time: 22:32

Sample(adjusted): 1 218

Included observations: 218 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	1.523154	2.138658	0.0388
ETE	2.616547	0.987647	2.649275	0.0363
PTE	2.853341	1.121846	2.543434	0.0385
STE	2.234756	1.012637	2.206878	0.0421
R-squared	0.485721	Mean dependent var		12.99346
Adjusted R-squared	0.372436	S.D. dependent var		3.098167
S.E. of regression	2.888766	Akaike info criterion		4.997962
Sum squared resid	1226.711	Schwarz criterion		5.116803
Log likelihood	-376.3441	F-statistic		7.248415
Durbin-Watson stat	2.412854	Prob(F-statistic)		0.000231

Source: e-view output

Table 9 shows the multiple regression analysis for tax education and revenue generation in Bayelsa State, Nigeria. The result suggested a positive and significant ( $t = 2.649275$ ,  $p = 0.0363 < 0.05$ ) relationship between electronic tax education (ETE) and revenue generation (REG) in Bayelsa State, Nigeria. The finding also showed a positive and significant ( $t = 2.543434$ ,  $p$  value  $0.0385 < 0.05$ ) relationship between print tax education (PTE) and revenue generation (REG) of tertiary institutions in Bayelsa State, Nigeria. The result also revealed a positive and significant ( $t = 2.206878$ ,  $p = 0.0421 < 0.05$ ) relationship between stakeholder tax education and revenue generation in Bayelsa State, Nigeria. Therefore, tax education (ETE, PTE and STE) has a significant and positive effects on revenue generation in Bayelsa State, Nigeria. The  $R^2$  (coefficient of determination) of 0.485721 and adjusted  $R^2$  of 0.372436 shows that the variables combined determines about 49% and 37% of revenue generation in Bayelsa State, Nigeria. The F-statistics and its probability shows that the regression equation is well formulated explaining that the relationship between the variables combined affects revenue generation in Bayelsa State, Nigeria. (F-stat = 7.248415; F-pro. = 0.000231).

**Table 10: Multiple Regression Analysis Model Two**

Dependent Variable: REG

Method: Least Squares

Date: 08/05/25 Time: 19:43

Sample(adjusted): 1 218

Included observations: 218 after adjusting endpoints

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.275444	2.256856	1.451330	0.1488
ETE	0.273341	0.123184	2.218965	0.0473
PTE	0.293842	0.137482	2.137313	0.0374
STE	0.287452	0.134273	2.182735	0.0342
PUT	0.368342	0.183547	2.006799	0.0435
ETE*PUT	0.238474	0.283415	2.398345	0.0413
PTE*PUT	0.273341	0.123481	2.123481	0.0417
STE*PUT	0.234756	0.112637	2.126453	0.0452
R-squared	0.625847	Mean dependent var		12.99346
Adjusted R-squared	0.541263	S.D. dependent var		3.098167
S.E. of regression	2.888766	Akaike info criterion		4.997962
Sum squared resid	1226.711	Schwarz criterion		5.116803
Log likelihood	-376.3441	F-statistic		5.673821
Durbin-Watson stat	2.718372	Prob(F-statistic)		0.000240

**Source: e-view output**

Table 10 demonstrates the multiple regression analysis of the moderating role of public trust on the relationship between tax education and revenue generation in Bayelsa State, Nigeria. The result suggested a positive and significant ( $t = 2.218965$ ,  $p = 0.0473 < 0.05$ ) relationship between tax education and revenue generation in Bayelsa State, Nigeria. The finding also showed a positive and significant ( $t = 2.137313$ ,  $p$  value  $0.0374 < 0.05$ ) relationship between print tax education and revenue generation in Bayelsa State, Nigeria. The result revealed a positive and significant ( $t =$

2.182735,  $p = 0.0342 < 0.05$ ) relationship between stakeholder tax education and revenue generation in Bayelsa State, Nigeria. The findings also indicated a positive and significant ( $t = 2.006799$ ,  $p = 0.04345 < 0.05$ ) relationship between public trust and revenue generation in Bayelsa State, Nigeria. Therefore, tax education and public trust (ETE, PTE, STE and PUT) have a significant and positive effects on revenue generation in Bayelsa State, Nigeria. The interaction between ETE \* PUT, PTE \* PUT and STE \* PUT provided a positive and significant moderation of electronic tax education and public trust, print tax education and public trust, and stakeholder tax education and public trust ( $0.0413$ ,  $0.0417$  and  $0.0452 < 0.05$ ) on revenue generation. The  $R^2$  (coefficient of determination) of  $0.625847$  and adjusted  $R^2$  of  $0.541263$  shows that tax justice moderates the variables combined determines about 63% and 54% of revenue generation in Bayelsa State, Nigeria. The F-statistics and its probability shows that the regression equation is well formulated explaining that the relationship between the variables combined affects revenue generation in Bayelsa State, Nigeria. (F-stat = 5.5673821; F-pro. = 0.000240).

## DISCUSSION OF FINDINGS

The study makes important contributions to existing body of knowledge on tax education, tax justice and revenue generation. First, the findings established that electronic tax education had a significant positive effect on revenue generation in Bayelsa State. This outcome aligned with the previous findings of Appah (2023), Gichohi and Muchira (2023), Amaning et al (2021) who suggested that electronic taxpayer education positively and significant impact on tax compliance. Therefore, increasing the amount of revenue generated by the government. The study conducted by Mbilla et al (2020) reinforced the outcome of the current study in which tax education enhances the knowledge level of taxpayers with regards to technical skills needed to determine the tax liability and awareness of tax regulations. Hence, tax revenue mobilization is influence through several ways which are hinged on the knowledge level, through tax education, of individual taxpayers. However, the finding disagrees with the study of Trawally and Obah-Akpowoghogho (2022) that taxpayer education has no significant effect on tax compliance behaviour among SMEs in Kanifing Municipality of Gambia. Hence, the empirical evidence of the present study supports the statement and further suggests that an increase in electronic tax education would lead to an increase in government revenue in Bayelsa State. The second finding of this paper is that print tax education had a positive and significant effect on revenue generation. This result is consistent with the investigation conducted by Amaning et al (2021) in Ghana that print tax education had a positive and significant impact on tax compliance of small and medium size enterprises. Similarly, the findings also agree with the study carried out by Appah (2023) in Nigeria that print tax education enhances the level of tax compliance of SMEs. In addition, Aremu and Siyanbola (2021) study of the informal sector in Ogun State demonstrated that tax education has a significant effect on timely filling of returns, correct declaration of taxable income and timely payment of income tax. Nevertheless, the finding negates with the study of carried out by Trawally and Obah-Akpowoghogho (2022) that taxpayer education has no significant effect on tax compliance behaviour among SMEs in Kanifing Municipality of Gambia. This result suggests that print tax education would lead to an increase in voluntary tax compliance which would improve the amount

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of revenue generation from tax income. The third finding of this investigation is that stakeholder tax education had a positive and significant impact on revenue generation. The finding supports the outcome of the investigation conducted by Amaning et al (2021), Appah (2023), Hidayati, et al (2023) that stakeholder's sensitization of taxpayers on tax laws and regulations improves tax compliance and revenue generation. Though, the findings of the study disagree with Nevertheless, the finding negates with the study of carried out by Trawally and Obah-Akpowoghogho (2022) that taxpayer education has no significant effect on tax compliance behaviour among SMEs in Kanifing Municipality of Gambia. The fourth finding reveals that tax justice had a positive and significant impact on revenue generation. This study finding is supported by the study carried out by Palil and Mustapha (2011), Aiko and Logan (2014). The study carried out by Palil and Mustapha (2011) in Malaysia and other Southeast Asian countries suggested that taxpayers' perceptions of tax fairness significantly influence their willingness to comply. Therefore, enhancing tax justice through equitable tax policies can directly improve revenue performance. According to Aiko and Logan (2014) study of Africa's willing taxpayers disclosed that citizens are more willing to pay taxes when they perceive the tax system to be fair and revenue to be used effectively. So, tax justice is significant determinant of revenue outcomes in developing countries. Fjeldstad and Heggstad (2012) study of Sub-Saharan Africa revealed that inequitable tax administration has been shown to weaken compliance and reduce revenue. The fifth contribution of this study is the moderating role of public trust on the relationship between tax education and revenue generation. The findings suggest that public trust had a positive and significant moderating effect on the relationship between tax education and revenue generation. The finding is consistent with the study carried out by Ali et al (2014), Frey and Torgler (2007), Torgler (2005), Appah and Wosowei (2016), Olowookere and Fasina (2013). In Ali et al (2014) multi-country African study, they found that citizens with higher trust in government were more likely to translate tax knowledge into voluntary compliance, thereby improving tax revenue. Frey and Torgler (2007) using a cross-country data, demonstrated that tax morale (driven by trust) significantly moderates how tax education influences compliance behaviour. In high trust societies, tax knowledge led to greater compliance and revenue growth. Torgler (2005) found that public trust and perceived fairness were significant moderators. In countries with low trust, even educated taxpayers were reluctant to comply, seeing tax payment as exploitative rather than reciprocal. Evidence from Nigeria revealed that Appah and Wosowei (2016) carried out a study in Bayelsa State, Nigeria and observed that tax education had a stronger effect on revenue generation where trust in local tax authorities was high. In low trust LGAs (Local Government Areas), education campaigns failed to yield expected revenue increases. Also, Olowookere and Fasina (2013) found that public trust significantly moderated the impact of tax enlightenment campaigns.

## **CONCLUSION, POLICY IMPLICATIONS, LIMITATIONS AND FURTHER RESEARCH**

This study analysed the moderating role of public trust on the relationship between tax education (electronic tax education, print tax education and stakeholder tax education) on revenue generation (tax income) in Bayelsa State. The study employed descriptive statistics, correlation matrix and multiple regression analysis to discover if the change in tax justice, electronic education, print education and stakeholder education impact on tax revenue in Bayelsa State. The finding from our



analysis indicates a strong and positive association between electronic tax education, print tax education, stakeholder tax education and tax justice impact on revenue generation in Bayelsa State. The study further provides that public trust moderates the relationship between tax education and revenue generation. This validates the fact that tax education would improve the level of revenue generation in Bayelsa State. The results also established that public trust had a positive and significant moderating effect on the association between tax education and revenue generation in Bayelsa State, Nigeria. Based on the findings, the paper concludes that tax education is a significant determinant of revenue generation in Bayelsa State. Furthermore, public trust moderate significantly and positively on the association between tax education and revenue generation in Bayelsa State.

The empirical evidence suggests that tax education alone may not yield substantial improvements in revenue generation unless accompanied by high levels of public trusts in tax authorities and government institutions. Therefore, policy makers must adopt an integrated approach that simultaneously enhances tax knowledge and builds trusts. Tax authorities and public institutions must operate transparently, particularly regarding how tax revenues are collected, allocated and utilized. Tax education should not only inform taxpayers of their obligations but also promote trust in the fairness and efficiency of the tax system. Citizens are more likely to respond positively to tax education when they see direct benefits from tax compliance. Public trust is reinforced when citizens feel heard and engaged in fiscal governance. Policies should be data driven to assess how trust levels affect the success of tax education programs. Therefore, the moderating role of public trust means that tax education alone cannot drive revenue growth in low trust environment like Nigeria. Policymakers should adopt a dual strategy: educating taxpayers while simultaneously rebuilding the social contract through trust, transparency and service delivery.

The study presented significant and insightful findings, but with limitations. One of the primary limitations lies in the subjectivity and multidimensionality of public trust. Trust is difficult to quantify and may vary significantly across regions, institutions, and time. This study relies on self-report perceptions, which are prone to social desirability bias and may not reflect actual behaviour. This study is context – specific and may not be generalizable to other settings with different political, cultural or economic conditions. The relationship between public trust, tax education and revenue generation may differ in more advanced nations. This study adopts cross sectional and correlation analysis, which limits the ability to make strong causal claims about the moderating role of public trust. Longitudinal or experimental research is needed to establish causality. The moderating effect of public trust is influenced by other uncontrolled institutional variables such as corruption levels, political stability, administrative efficiency or the effectiveness of law enforcement. These confounding factors are not accounted for in this study. Future research should adopt longitudinal or experimental approach to better capture the evolving nature of public trust and its interaction with tax education over time, allowing for stronger causal conclusions. Further studies should disaggregate public trust into dimensions such as trust in local vs federal government trust in political leaders vs. tax authorities, to identify which dimensions most strongly influence the tax education – revenue link. Future work should employ mixed methods approaches

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such as survey, focus groups, interviews to gain deeper insights into the qualitative dimensions of trust and how it affects behavioural responses to tax education.

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