

# Taxpayers' Education and Revenue Generation in Bayelsa State: Moderating Role of Tax Justice

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**Abstract:** *This study investigates the moderating role of tax justice on the relationship between tax education and revenue generation in Bayelsa State. While tax education has been widely recognised as a critical tool for enhancing tax compliance and boosting government revenue, its effectiveness is often influenced by taxpayers' perceptions of fairness, transparency, and equity within the tax system. The study adopted a survey research design with a target population consisting of registered taxpayers (both individuals and business owners) and tax officials in Bayelsa State. A multistage sampling technique was employed, and the Cochran formula was used for sample size determination. A questionnaire was used as the primary source of data collection, with a total of 218 copies of questionnaires returned and used with descriptive, correlation matrix and multiple regression techniques for data analysis. The multiple regression analysis reveals that electronic tax education had a positive and significant relationship with revenue generation. Print tax education had a positive and significant relationship with revenue generation. Stakeholder tax education had a positive and significant relationship with revenue generation. Furthermore, tax justice positively and significantly moderates the relationship between tax education and revenue generation in Bayelsa State. The study concludes that tax education (electronic, print and stakeholder sensitisation) is a significant determinant of revenue generation, and tax justice significantly moderates the association between tax education and revenue generation in Bayelsa State. The study recommends, amongst others, that tax authorities should adopt a holistic approach by combining educational efforts with justice-enhancing reforms, and tax education initiatives should not only focus on technical aspects, but also address fairness, government accountability, and the rationale behind tax collection and revenue generation.*

**Keywords:** Tax Education, Tax Justice, Revenue Generation, Electronic Education, Nigeria.

## INTRODUCTION

Taxation is a critical source of government revenue and plays a fundamental role in the economic development of nations. Governments rely on tax income to fund public goods and services, reduce income inequality and stimulate economic stability. Appah et al, (2023a); Appah & Duoduo, (2023); Appah et al, (2023b) suggested that taxes are compulsory 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. Doyle (2022) noted that 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. However, in several developing countries, including Nigeria and other sub-Saharan African countries, revenue generation from taxation remains persistently low due to widespread tax evasion, poor compliance, and weak tax administration systems. Manaye et al (2020) suggested that tax evasion represents one of the major problems facing every economy whether developing or underdeveloped. It imposes several economic costs: it slows down economic growth; it diverts resources to unproductive activities; it provides an incentive for firms to remain small and invisible; and it generates inequity between the evaders and the honest taxpayers. Oladejo (2021) stressed that when a taxpayer (individual or business entity) desist from reporting revenue from labour or capital which is taxable by law, he engages in an unlawful activity that makes him liable to administrative or legal action from the tax authorities.

One vital strategy to address low tax compliance is tax education. Tax education enhances taxpayers' knowledge, awareness, and understanding of their obligations, rights, and the relevance of taxation to national development. According to Adekoya (2019), taxpayers' education is 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. Mbilla et al (2020) noted that 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) suggested 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. Adekoya (2019) explained that tax education goes beyond a demographic factor because it affords broad tax education and information that boosts voluntary tax compliance with the determination of maximizing revenue

generation for national growth and development. The author further noted that tax education is a vital tool in enhancing the efficiency of tax administration and increasing public revenue, particularly in developing economies where tax evasion and avoidance are prevalent. Usang and Etim (2021) recommended that the most central 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 revenue through voluntary compliance.

Empirical studies (Adekoya, 2019; Amaning et al, 2021; Twun et al, 2020; Mbilla et al, 2020; Kurniawan, 2020; Usang & Etim, 2021; Hidayati et al 2023; Appah, 2023; Haq & Tarmino, 2024). have shown that increased tax literacy can lead to better compliance, reduced tax avoidance and improved revenue generation. Tax education initiatives target both formal and informal sectors to instill a culture of voluntary tax compliance. However, the effectiveness of tax education is often influenced by citizens' perception of tax justice. Tax justice refers to the perceived fairness, equity, transparency and accountability in a nation's tax system. It encompasses both distributive justice (how tax burdens and benefits are shared) and procedural justice (fairness in tax enforcement and administration of tax laws). When taxpayers perceive the tax system as unjust – due to corruption, misuse of public funds, inequitable tax rates, or selective enforcement – they may resist compliance, regardless of their level of tax knowledge. This introduces the need to explore tax justice as a moderating variable in the relationship between tax education and revenue generation. While tax education may equip citizens with knowledge it is the perception of fairness and justice in the tax system that can motivate or discourage actual compliance behaviour. Gunadi and Rahayu (2021) described tax justice as the making of laws and policies that are clear and accessible, using tax policies to reduce inequality and promote social justice, ensuring that individuals and corporations pay their fair share of taxes and taxing the wealthy at a higher rate than the poor. Oyedokun et al (2021) explained that effective and efficient revenue generation in any country depends on the degree to which the tax laws are appropriately interpreted and implemented and knowing the actual effect on revenue generation.

In the context of many developing economies where trust in public institutions is low, taxpayers may be skeptical about the use of tax revenues. This skepticism could negate the potential benefits of tax education unless coupled with measures to promote tax justice. Hence, understanding how tax justice influences the effectiveness of tax education is crucial to designing holistic and sustainable tax policy reforms (Oyedokun, et al, 2018). Despite the continuous efforts by the governments to improve tax revenue generation through various policy reforms, many developing nations continue to face significant challenges in achieving optimal tax compliance and revenue collection. One of the main strategies employed to address these challenges is tax education, which aims to raise awareness, improve taxpayers' knowledge, and encourage voluntary compliance (Kurniawan, 2020; Hidayati et al 2023; Appah, 2023; Haq & Tarmino, 2024). While tax education has been shown to positively influence tax compliance and, by extension revenue generation, the

expected results are often not fully realized in many contexts. A growing body of evidence suggests that taxpayer behaviour is not shaped solely by knowledge or awareness, but also by the perception of fairness, transparency, and equity in the tax system – collectively referred to as tax justice (Farrar, et al, 2020; Oladipo, et al, 2022; Ogbomah et al, 2025a, 2025b). In environments where tax systems are perceived as unjust – due to corruption, unequal tax burdens, lack of transparency, or mismanagement of public funds – even well-informed taxpayers may be discouraged from fulfilling their tax obligations. This raises concerns about the effectiveness of tax education in isolation, without addressing broader issues of trust and justice within the tax system. Existing research (Adekoya, 2019; Appah, 2023; Appah, & Aganaba, 2024a; Gichohi & Muchira, 2023; Greenham, et al 2023; Hantono, 2021; Hayat, et al, 2022; Hidayati, et al, 2023; Hamid, et al,2022; Kurniawan, 2020; Mbilla, et al,2020; Ndubula & Matiku, 2021; Usang & Etim, 2021; Wanjiru, 2020; Lawal, et al, 2024) has largely focused on the direct relationships of tax education on revenue generation, with limited attention given to the intervening role of tax justice. There remains a critical gap in understanding how perceptions of tax justice moderates the relationship between tax education and actual revenue outcomes. If tax justice can significantly enhance or weaken the impact of tax education, this insight is essential for policymakers seeking to design more effective and integrated tax compliance strategies. Therefore, this study attempts to fill this gap existing in existing literature and investigate the moderating influence of tax justice on the relationship between taxpayers' education and revenue generation in Bayelsa State, Nigeria.

The findings of the study provide serious and new contributions for government, accounting and finance scholars and tax experts. This study extends the existing body of tax compliance literature by integrating tax justice as a moderating variable in the relationship between tax education and revenue generation. The study provides empirical evidence on the moderating role of tax justice, showing whether and how it strengthens or weakens the impact of tax education on revenue generation. This adds to the methodological depth of compliance research by testing the interaction effects. This study was carried out in the context of a developing nation like Nigeria where tax morale is often low and public trust in institutions is weak, this study contributes context-specific insights into how taxpayers' perceptions of fairness, equity and transparency affect compliance behaviour. Furthermore, by demonstrating that tax education alone may not yield desired results without corresponding improvements in tax justice, this study underscores the significance of a holistic approach to tax reform. It informs policymakers that building a just and transparent tax system is fundamental to compliance educational initiatives. Additionally, the findings contribute to the broader discourse on public finance management, tax equity and governance. Specifically, the objectives of the study are to: evaluate the effect of electronic form of taxpayers' education on revenue generation in Bayelsa State, Nigeria, to assess the relationship between print media form of taxpayers' education and revenue generation in Bayelsa State, Nigeria, to determine the relationship between stakeholder's sensitization programmes of taxpayers' education and revenue generation in Bayelsa State, to determine the effect of tax justice on revenue generation in Bayelsa

State, and to investigate the moderating role of tax justice on the relationship between tax education and revenue generation in Bayelsa State. The hypotheses of this study are:

**H01:** Electronic form of taxpayers' education has no significant effect on revenue generation.

**H02:** Print form of taxpayers' education has no significant effect on revenue generation

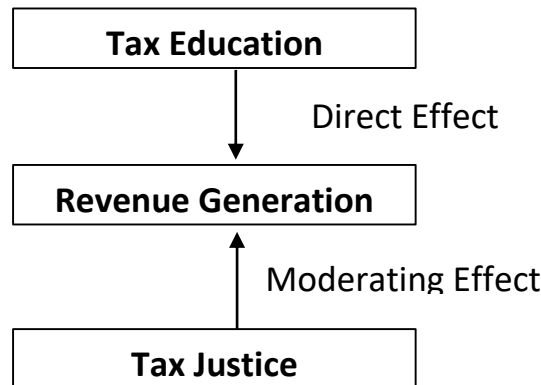
**H03:** Stakeholder form of taxpayers' education has no significant effect on revenue generation

**H04:** Tax justice has no significant effect on revenue generation.

**H05:** Tax justice 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 (2019), 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 (2023), 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. Omesi & Appah (2022) 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. 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.

**Concept of Tax Justice:** Tax justice is a multidimensional concept that encompasses fairness, equity, transparency, and accountability in the tax system. Gunadi and Rahayu (2021) described tax justice as the making of laws and policies that are clear and accessible, using tax policies to reduce inequality and promote social justice, ensuring that individuals and corporations pay their fair share of taxes and taxing the wealthy at a higher rate than the poor. According to Ogbomag et al, (2025), tax justice is the fair distribution of the tax burden, where individuals and business organizations pay their fair share according to their respective abilities. Farrar et al (2020) noted that justice is a word particularly selected for a procedural, not a substantive stipulation. Similarly, Gunadi and Rahayu (2021) argued that tax justice is understood as one of the issues affecting tax evasion behaviour, besides social, psychological, and religious factors justice is classified into distributive, procedural, and. retributive. Distributive tax justice is concerned with the equitable allocation of benefits and expenditures as well as the equitable distribution of tax responsibilities among taxpayers. Procedural justice is described as the fairness of tax-related decision-making procedures such as, having a voice in policymaking, transparency (Kirchler & Hoelzl, 2017). While retributive justice is defined as the fairness of the form and severity of the punishment imposed on tax offenders (Kirchler & Hoelzl, 2017). Tax justice is particularly critical in environments where historical inequalities, corruption, and weak governance erode public trust. Perception of justice such as tax exemptions for elites, lack of transparency in public spending, and harsh treatment of small businesses can undermine even well-designed education campaigns.

**Theoretical Review:** This study is grounded on the equity theory of taxation to explain the moderating effects of tax justice on the relationship between taxpayers' education and revenue generation. This theory was advanced by Adam Smith (1776), Musgrave (1959), Kirchler (2007) and Alm and Torgler (2011). The equity theory of taxation is a fundamental principle in public finance that addresses the fairness of how tax burdens are distributed among individuals and groups in a society. It focuses on ensuring that the tax system is just, fair, and impartial, and it significantly influences taxpayer behaviour, trust and compliance. The theory posits that taxpayers are more likely to comply with tax laws and regulations when they perceive the tax system as fair and equitable. Equity in taxation promotes tax compliance, reduces tax resistance, enhances legitimacy of government and improves revenue generation. In the context of this study, tax justice aligns with the equity theory as it encompasses both distributive (vertical and horizontal fairness) and procedural justice (fair enforcement and treatment). The theory supports the moderating effect of tax justice – that even when taxpayers are educated, compliance may be low if the system is perceived as inequitable. Therefore, understanding equity perceptions helps explain why tax education may be effective only when coupled with perceived fairness.

**Empirical Review**

There are numerous previous empirical investigations of tax education on tax compliance behaviour in developed and developing nations. Some of these studies are reviewed below with a view to observing the trends of the findings and the gaps in literature.

**Table 1: Summary of Empirical Review**

S/N	Authors/Year	Research Topic	Methodology Used	Findings
1.	Haq & Tarmidi (2024)	Trust in government, tax digitalization and tax education on tax compliance with experience as a moderator.	This 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
2.	Hidayati et al (2023)	Tax education and tax compliance	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.
3.	Appah (2023)	Tax education, fairness and penalty on compliance behaviour	The study used survey research design with primary data collected from questionnaires and descriptive statistics, bivariate and multivariate analysis of data.	The outcome of the study suggested a positive and significant relationship between tax education, tax fairness and tax tax penalty on compliance behaviour of MSM enterprises in Bayelsa State, Nigeria.
4.	Greenham et al (2023)	Tax Education and taxpayer	The study used quantitative research method with data	The findings suggested that enculturation, education and awareness were identified



		enculturation in South African	collection from interviews.	and the need to introduce the three initiatives in South Africa.
5.	Gicholi & Muchira (2023)	Electronic tax education and tax compliance manufacturing enterprises in Kenya.	The study used descriptive survey research design with data collected from questionnaires with univariate and bivariate analysis of data.	The results from the data analysis showed that tax education significantly impact on tax compliance of manufacturing enterprises in Kenya.
6.	Trawally & Oba-Akpowoghaha (2022)	Tax Education and Tax Compliance in the Gambia	The study employed 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.
7.	Hamid et al (2022)	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 at the moment. In addition, taxpayers were less informed about tax management and services provided by the tax authorities.
8.	Amaning et al (2021)	Tax compliance among Ghanaian SME: How impactful is taxpayer education	The study employed an online survey to collect responses from 297 respondents using purposive and simple random sampling techniques. Partial Least Square – Structural	The study revealed that electronic media tax education; print media tax education and stakeholders' sensitization positively impact on tax compliance.

			Equation Model (PLS-SEM) approach was adopted in assessing the measurement and structural models.	
9.	Ndubula and Matiku (2021)	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 was 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.
10.	Aremu and Siyanbola (2021)	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.
11.	Mbilla et al (2020)	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	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

			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	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.
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Source: Desk Research (2025)

## 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 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: Tax Justice 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
Tax Justice (TAJ)	5	0.76

**Source:** Authors’ Creation (2024)

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:

$$REG = \beta_0 + \beta_1 ETE + \beta_2 PTE + \beta_3 STE + e \text{-----} (1)$$

$$REG = \beta_0 + \beta_1 ETE + \beta_2 PTE + \beta_3 STE + \beta_4 TAJ + \beta_5 ETE * TAJ + \beta_6 PTE * TAJ + \beta_7 STE * TAJ + e \text{-----} (2)$$

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 3: 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 3 shows that 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 4: 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 4 represent the descriptive statistics of the mean and standard deviation responses on the electronic 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 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 5: 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 5 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 6: 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 6 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 7: Descriptive Statistics of Tax Justice**

S/N	Items	N	Min	Max	Mean	Std. D
1	I believe the tax system treats all income group fairly and high-income earners are taxed more than low-income earners.	218	1.00	5.00	3.535	1.238
2	Tax authorities treat all taxpayers equally and without bias and the procedures for tax filling, payment and audits are transparent.	218	1.00	5.00	3.483	1.243
3	The government provides clear reports on how tax revenues are spent	218	1.00	5.00	3.593	1.336
4	Paying taxes is a civic responsibility that contributes to national development.	218	1.00	5.00	3.683	1.228
5	The tax system reflects the values of justice and fairness.	218	1.00	5.00	3.245	1.246
Valid N (listwise)		<b>218</b>			<b>3.508</b>	<b>1.258</b>

**Source:** Field Study (2025)

Table 7 denotes the descriptive statistics of the mean and standard deviation responses on the tax justice 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 tax justice. 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 =3.508; Std. D =1.258**) respectively. Consequently, this implies that tax justice is a significant predictor of revenue generation in Bayelsa State, Nigeria.

**Table 8: 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 8 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 9: Correlation Matrices**

	REG	ETE	PTE	STE	TAJ
<b>REG</b> Pearson Correlation Sig. (2-tailed) N	1 0.00 218				
<b>ETE</b> Pearson Correlation Sig. (2-tailed) N	0.648 .000 218	1 .000 218			
<b>PTE</b> Pearson Correlation Sig. (2-tailed) N	0.615 .000 218	0.523 .000 218	1 .000 218		
<b>STE</b> Pearson Correlation Sig. (2-tailed) N	0.627 .000 281	0.629 .000 218	0.569 .000 218	1 .000 218	
<b>TAJ</b> Pearson Correlation Sig. (2-tailed) N	0.528 .000 218	0.635 .000 218	0.624 .000 218	0.694 .000 218	1 .000 218

**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 9 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 moderate and positive ( $r = 0.528$ ,  $P = 0.00$ ) relationship between tax justice and revenue generation in Bayelsa State, Nigeria.

**Table 10: 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 10 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 11: Multiple Regression Analysis Model Two**

Dependent Variable: REG

Method: Least Squares

Date: 08/05/25 Time: 18:36

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
TAJ	0.382834	0.182347	2.394851	0.0427
ETE*TAJ	0.238474	0.283415	2.398345	0.0374
PTE*TAJ	0.273341	0.123481	2.123481	0.0476
STE*TAJ	0.234756	0.112637	2.126453	0.0486
R-squared	0.652847	Mean dependent var		12.99346
Adjusted R-squared	0.571623	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 11 demonstrates the multiple regression analysis of the moderating role of tax justice 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 ( $t = 2.137313$ ,  $p \text{ value } 0.0374 < 0.05$ ) 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 ( $t = 2.394851$ ,  $p = 0.0427 < 0.05$ ) relationship between tax justice and revenue generation in Bayelsa State, Nigeria. Therefore, tax education and tax justice (ETE, PTE, STE and TAJ) have a significant and positive effects on revenue generation in Bayelsa State, Nigeria. The interaction between ETE \* TAJ, PTE \* TAJ and STE \* TAJ provided a positive and significant moderation of electronic tax education and tax justice, print tax education and tax justice, and stakeholder tax education and tax justice ( $0.0374$ ,  $0.0476$  and  $0.0486 < 0.05$ ) on revenue generation. The  $R^2$  (coefficient of determination) of  $0.652847$  and adjusted  $R^2$  of  $0.571623$  shows that tax justice moderates the variables combined determines about 65% and 57% 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 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 tax justice on the relationship between tax education and revenue generation. The findings suggest that tax justice had a positive moderating effect on the relationship between tax education and revenue generation. The finding is supported by Togler and Schneider (2007), Kirchler et al (2008). The influence of tax education on compliance and revenue generation is significantly enhanced when taxpayers perceive the system as fair and just (Torgler & Schneider, 2007). According to the Slippery Slope Framework, tax education leads to compliance only when it is complemented by trust in the fairness of the system (Kirchler et al, 2008). Therefore, the empirical evidence of the present study supports the statement and further suggests that an increase in tax justice would lead to an increase in tax education and revenue generation in Bayelsa State.

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

This study analysed the moderating role of tax justice 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 utilized 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 tax justice 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 tax justice 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, tax education



moderate significantly the association between tax education and revenue generation in Bayelsa State.

Tax justice plays a critical role in shaping how tax education translates into improved revenue generation. When tax justice is perceived as high (that is, the tax system is seen as equitable, fair, transparent, and accountable), the impact of tax education on compliance and revenue collection is significantly enhanced. Hence, the policy implications of this study are policymakers should ensure that tax policies are perceived as fair by all segments of society. Tax education initiatives should not only focus on technical aspects (that is, how to pay tax or file returns) but also address fairness, government accountability, and the rationale behind tax collection. Taxpayers should be involved in the design of tax policies to ensure they reflect community priorities and socio-economic realities. Tax education strategies should be tailored to regions or demographics with low perceived tax justice. Enhancing institutional quality (example, strengthening tax courts, reducing elite capture) supports a more just tax system, which in turn improves the outcomes of educational interventions.

The study presented significant and insightful findings, but with limitations. One, different taxpayer groups may interpret fairness and equity differently, introducing bias and inconsistency in data collection. Two, this study on the moderating effects of tax justice on the relationship between tax education and revenue generation are context – specific, limiting the generalization of findings. Three, the cross – sectional designs employed in this study limit the ability to infer long-term effects or causality. Further studies should focus on developing robust, multidimensional indices for measuring tax justice across different nations. Additionally, further study should examine how the moderating effect of tax justice varies across economic sectors, demographics, and taxpayer types. As tax education increasingly moves to digital platforms, research should examine how perceptions of tax justice interact with online education tools to influence taxpayer behaviour, especially among youth and tech-savvy populations.

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