TAX COMPLIANCE BEHAVIOR AMONG HIGH INCOME INDIVIDUAL TAXPAYERS IN JORDAN: THE MODERATING EFFECT OF TRUST AND RELIGIOSITY

Murad Ali Ahmad Al-Zaqeba

UNIVERSITI SAINS ISLAM MALAYSIA
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Murad Ali Ahmad Al-Zaqeba

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UNIVERSITI SAINS ISLAM MALAYSIA

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Conference
AUTHOR DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

Date: March 2019

Signature:

Name: Murad Ali Ahmad Al-zaqeba
Matric No: 4140101
Address:
C-12-17, Block C, Apt South City
PSRN Serdang Perdana, 43300,
Perdana Selatan, Seri Kembangan, Selangor, Malaysia.

Health Center Street, Near Al-Nour Mosque - Al Husn - Irbid – Jordan.
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Kata kunci: Pematuhan cukai, Teori Tingkah Laku Terancang, Kaji Selidik, Structural Equation.
ABSTRACT

Tax compliance is one of the most long-standing issues in the world which becomes a concern to many governments. In Jordan, the high-income individual taxpayers such as medical doctors, engineers, and lawyers, who are expected to comply to the tax law due to their professional background, have low tax compliance rate. Examining the factors that influence them to comply with the tax law in Jordan is thus worthwhile to understand their tax compliance behaviour. Therefore, the purpose of this study is to investigate the factors that affect the tax compliance behaviour of high-income individual taxpayers in Jordan. This study extends the Theory of Planned Behaviour (TPB) with some selected variables namely moral intensity, religiosity, fairness, and trust in government. The population of this study is the high-income individual taxpayers working as medical doctors, engineers, and lawyers in Jordan. A stratified random sampling technique was used in this study. A total of 485 complete and usable responses were collected using a questionnaire survey. The data was analysed using Statistical Package for Social Science (SPSS) and Smart Partial Least Square (PLS). The findings showed that moral intensity is the most important predictor of behavioural intention followed by attitude, perceived behavioural control and subjective norms. The findings showed that complexity affected negatively the attitude toward tax law while fairness has a positive and significant effect on attitude toward tax law. The behavioural intention affected positively the tax compliance behaviour. In addition, the behavioural intention mediated partially the effect of perceived behavioural control on tax compliance behaviour. Religiosity moderated positively the effect of attitude on behavioural intention. Trust in government moderated also positively the effect of behavioural intention on tax compliance behaviour. Theoretical and practical implications of this study were also discussed in understanding the tax compliance behaviour of high-income individual taxpayers. Tax authorities are suggested to conduct a transparent procedure and increase the fairness and trust between tax authorities and taxpayers. The findings of this study are limited to high income individual taxpayers and investigated only the voluntary tax compliance behaviour in Jordan. Future studies are recommended replicate this study and focus on other respondents as well as to investigate the compliance in other developing countries to compare the findings with the findings of this study.

Key words: Tax compliance, Theory of Planned Behaviour (TPB), survey, Structural Equation Modeling (SEM).
ملخص الدراسة (عربي)

الامتثال الضريبي هو من أحد أكثر القضايا التي طال أمدها في العالم، والتي تصبح دلالة للكثير من التكاليس في الأردن، فإن دافعي الضرائب الأفراد ذوي الدخل المرتفع كالأطباء، والمهندسين والمحامين الذين يتوقع منهم الامتثال لقانون الضرائب بسبب خلفياتهم المهنية، يشيرون إلى انخفاض معدل الامتثال الضريبي.

حيث أن دراسة العوامل التي تؤثر في امتناعهم لقانون الضرائب في الأردن جديدة بأن يفهموا سلوكهم في الالتزام الضريبي. لذلك، فإن اقتراح هذه الدراسة هو التحقيق في العوامل التي تؤثر على سلوك الالتزام الضريبي لدى دافعي الضرائب الأفراد ذوي الدخل المرتفع في الأردن.

تمتد هذه الدراسة نظرية السلوك المخطط (TPB)، وتحليل البيانات الجزئي (PLS). أظهرت النتائج أن الكثافة الأخلاقية هي أهم مؤشر لتزويج السلوك البديل مع بعض المتغيرات المختارة وهي الشدة الأخلاقية، التدين، العدل، والثقة في الحكومة. يتكون المجتمع هذه الدراسة من دافعي الضرائب الأفراد ذوي الدخل المرتفع الذين يعملون كأطباء، ومهندسين، ومحامين في الأردن. تم استخدام تقنية أخذ العينات العشوائية الطبقية في هذه الدراسة. تم جمع 458 استجابة كاملة وقابلة للاستخدام عند لاجزء الدراسة، تم تحليل البيانات باستخدام برنامج الحزمة الإحصائية (SPSS)، وتحليل النتائج الجزيئي (SEM).

أظهرت النتائج أن العداء الأخلاقي هادف للمؤثرات الاجتماعية. أظهرت النتائج أن الفجوة المؤثر سبباً على الموقف نحو قانون الضرائب، في حين أن العداء لها تأثير إيجابي كبير على الموقف نحو قانون الضرائب. كذلك أظهرت النتائج الأخلاقياً تأثيره النوعي على سلوك الامتثال الضريبي. بالإضافة إلى ذلك ترتبط النتائج النهائية بالعنصر الوقائي، في تأثير القيادة الفعالة على سلوك الامتثال الضريبي. كما أن التدين له تأثير إيجابي بين علاقة الموقف على النية السلبية. النتيجة في الحكومة خاضعة للإشراف بشكل إيجابي أيضاً في تأثير العدائية على سلوك الامتثال الضريبي. كما أن منافذة الآثار النظرية والعملية لهذه الدراسة في فهم سلوك الامتثال الضريبي لدى دافعي الضرائب الأفراد ذوي الدخل المرتفع. يقترح نتائج هذه الدراسة تطوير إجراءات تشوباً وميزة التنازلات والثقة بين السلطات الضريبية ودافعي الضرائب. تقتصر نتائج هذه الدراسة على دافعي الضرائب الأفراد ذوي الدخل المرتفع ولم يتم التحقق إلا من الامتثال الضريبي الطوعي في الأردن، يجب أن تكون الدراسات المستقبلية هذه الدراسة وتركز على المستجيبين الآخرين والتحقق.

الكلمات المفتاحية: الامتثال الضريبي، نظرية السلوك المخطط (TPB)، المسح، نموذج معادلة الهيكلة (SEM)
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<tr>
<td>AVE</td>
<td>Average Variance Extracted</td>
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<td>BI</td>
<td>Behavioural Intention</td>
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<td>β</td>
<td>Path Coefficient</td>
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<td>CR</td>
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<td>GDP</td>
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<td>HMRC</td>
<td>Her Majesty's Revenue and Customs</td>
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<td>IMF</td>
<td>International Monetary Fund</td>
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<td>ISTD</td>
<td>Income and Sales Tax Department</td>
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<td>IV</td>
<td>Independent Variable</td>
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<td>JD</td>
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<td>Tax Justice Network</td>
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<td>TPB</td>
<td>Theory of Planned Behaviour</td>
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</tr>
<tr>
<td>VIF</td>
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References


Abdul Hamid, S. 2013. "Understanding culture in tax compliance: Applying Hofstede’s National Cultural Dimensions on tax professionals in New Zealand".


