

INCOME TAX ADMINISTRATION IN GHANA: PERCEIVED IMPLEMENTATION CHALLENGES

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ABSTRACT

In recent times, the focus of tax research has shifted from income tax compliance to Value Added Tax compliance. Meanwhile, the legislature on some occasions subject persons to what it calls income tax by reference to sums which do not represent income in any accounting or economic sense, or even in respect of sums which the person concerned has not received. This makes income tax administration challenging than in the case of value Added Tax. This paper therefore seeks to gain an understanding of similarities and differences in the overall quantitative assessment and qualitative content of personal income tax and corporate income tax, from the perspectives of income taxpayers. For this purpose, the author examined a total of 259 Ghanaian income taxpayers; 174 personal income taxpayers and 85 corporate income taxpayers. Moreover, the author measured knowledge, attitudes and emotional reactions of personal income taxpayers and corporate income taxpayers towards income taxation. The results indicated that overall, income tax was negatively evaluated by both taxpayers. However, corporate income taxpayers occasioned a larger number of negative attitudes towards income tax, had more knowledge on income tax obligations, and conveyed more negative emotions than personal income taxpayers. The paper argues that findings from personal income tax research cannot be directly adapted to the context of corporate income tax.

JEL: H21, H30

KEYWORDS: Income Tax, Personal Income Tax, Corporate Income, Ghana

INTRODUCTION

Since its legislation in 1799, income tax has developed into a key source of tax revenue. By 2017, it accounted for 36.2% of total tax revenue in member countries of the African Union. Within the same period, for five African countries (Botswana, Equatorial Guinea, Eswatini, Nigeria and South Africa), income tax accounted for the principal share of total tax revenue. (OECD, 2019). Based on these statistics, the distinctive focus on income tax within the field of empirical tax research is not surprising. One reason might be rooted in the unique nature of income tax, income tax Acts merely provide for a series of definitions of various types of incomings, which are declared to be either taxable or not taxable. They do not define income and the rules only generally define the various sources of income. At the same time, the legislature on some occasions subject persons to what it calls income tax by reference to sums which do not represent income in any accounting or economic sense, or even in respect of sums which the person concerned has not received. This makes income tax administration challenging than in the case of Value Added Tax (VAT), which clearly defines what constitutes taxable supply. To the best of the author's knowledge, a systematic analysis of how income tax is perceived by personal income taxpayers and corporate income taxpayers in a comparative study is currently missing from the literature. The author aims to address this gap by investigating similarities and differences between personal income taxpayers and corporate income taxpayers' knowledge, attitude and emotions towards income taxation. First, this paper will reveal taxpayers' knowledge, attitudes and emotions towards income tax from the perspective of personal income taxpayers and corporate income taxpayers, whereas prior research focused on taxpayers'

perception on taxes in general (Armah-Atttoh and Awal, 2013, Kirchler, 1998 and Kirchler, Maciejovsky, & Schneider, 2003). Additionally, in comparing personal income tax against corporate income tax, the former constitutes an adequate benchmark, because it is well-researched in terms of tax compliance compared with the later. Hence, apart from revealing similarities and differences in knowledge, attitudes and emotions per se, the results can serve as a basis for future research on income tax compliance. The results indicated that overall, income tax was negatively evaluated by both taxpayers (personal income taxpayers and corporate income taxpayers). However, corporate income taxpayers occasioned a larger number of negative attitudes towards income tax, had more knowledge on income tax obligations, and conveyed more negative emotions than personal income taxpayers. The paper argues that findings from personal income tax research cannot be directly adapted to the context of corporate income tax. In Ghana, where this study was conducted, income tax is payable each year of assessment on the “chargeable incomes” of both resident and nonresident persons. For a resident person, the income tax law currently in force in Ghana encumbers income from sources within Ghana and sources outside of Ghana. In the case of a non-resident person, it includes income which accrues in or derived from Ghana, and income which is effectively connected with a permanent establishment of that person.

For tax purposes, a resident person in Ghana is either a resident individual, a resident company or a resident partnership. An individual is said to resident in Ghana for tax purposes if that individual is: (1) present in Ghana for a cumulative period of 183 days or more in any 12-month period that begins or ends during the year; (2) a Ghanaian citizen who is temporarily absent from Ghana for a period of not more than 365 continuous days where that Ghanaian citizen has a permanent home in Ghana; (3) an employee of the Government of Ghana who has been posted abroad. A partnership is resident for a year if any of the partners resided in Ghana at any time during that year. A company is resident in Ghana for tax purposes if it is incorporated under the laws of Ghana, or its management and control is exercised in Ghana at any time during the year. Persons falling outside the above criteria are impliedly non-resident in Ghana for tax purposes. The income tax of resident individuals from employment in Ghana is deducted at source by the employer and remitted to the tax authorities by the fifteenth day of the month following the month in which the deduction ought to have been made. In comparison, corporate bodies make quarterly pre-payments of their own income tax based on their own estimation. The actual income tax payable is determined when the annual tax returns is filed, leading to either a tax refund or an additional payment. (Income Tax Act 2015, Act 896) as amended. The remainder of this paper is structured as follows: The next section describes related literature; The following section discusses data and methodology used in this paper; Thereafter, the paper provides results and analysis; The paper closes with some concluding comments.

LITERATURE REVIEW

This section summarizes the previous studies that examine taxpayers’ attitudes towards taxation. Sussman and Olivola (2011), Kirchler, (2007) and Kirchler (1998) suggested that generally, there is negative attitudes towards taxation. Other authors that focused on income tax compliance have confirmed individual differences with regards to mental accounting practices and associations with tax compliance (Muehlbacher, Hartl, & Kirchler, 2015; Muehlbacher & Kirchler, 2013). According to Schenk & Oldman, (2006), personal income tax is a direct tax that is levied upon the income of a taxpayer. OECD (2016) observed that most countries employ different types of progressive income tax structures, in which tax rates grow with increasing income (OECD, 2016). In Ghana, the location of the present study, annual incomes of resident individuals up to 3,828 Ghana Cedis are exempted, and five progressively increasing tax rates (5%, 10%, 17.5%, 25% and 30%) are then applied. The highest rate, 30%, is applied to incomes exceeding 240,000 Ghana Cedis annually. Nonresident individuals with chargeable income which has a source in Ghana are generally taxed at a flat rate of 25%. (Income Tax Act 2015, Act 896 as amended). Olsen, Kogler, Stark & Kirchler (2017) conducted a comparative study on social representations of income tax and VAT by employed and self-employed taxpayers. They examined a total of 489 Austrian taxpayers; 140 employed and 349 self-employed. The results show that self-employed taxpayers generated a larger number of

negative associations, had higher knowledge, and expressed more negative emotions than employed taxpayers. Kirchler, (2007); Kirchler & Maciejovsky, (2001); and Yaniv, (1999) all support the finding that employed taxpayers tend to have a less pronounced loss perception towards taxation as compared with self-employed taxpayers who pay their taxes out-of-pocket. Armah-Atttoh and Awal (2013) in their study observed that most Ghanaians are generally favorably disposed towards paying taxes, and more so paying taxes in return for public services. Their results further show that regardless of whether they can pay or not, most Ghanaians know about the specific taxes they are required to pay by law.

In their study, Allingham & Sandmo, (1972) argues that a taxpayer will evade taxes if it seems advantageous based on certain parameters, including income size, tax rate, fine level, and audit probability. They however conceded that their proposition is simple as it does not consider non-monetary factors, which is an argument brought forward in the majority of psychological publications dealing with income tax. Since then, many different approaches have been added to the understanding of tax compliance. Apart from deterrence (i.e. fine level and audit probability), many other factors, including knowledge, attitudes, different types of norms, justice perceptions, interindividual differences in taxpayers' motivation to comply, framing effects, and trust in the tax authorities, influence compliance behavior (Kirchler, 2007). However, majority of these publications refer to the context of income tax compliance in general and not to personal income tax and corporate income tax. This paper extends the work of Olsen, Kogler, Stark & Kirchler (2017), by investigating similarities and differences between personal income taxpayers and corporate income taxpayers' attitude towards income tax. The work here extends the work of Armah-Atttoh and Awal (2013) by using set of data after the passage of Income Tax Act 2015, (Act 896) as amended, Income Tax Regulations, 2016 (LI 2244) and Revenue Administration Act 2016, (Act 915).

DATA AND METHODOLOGY

A total of 259 Ghanaian taxpayers participated in this study: 174 individuals and 85 corporate bodies. The sample of corporate bodies can be further divided into three branches of industry: (1) Consumer and Industrial Products and Services (n=26), Fast Moving Consumer Goods (FMCGs), Telecommunications, Manufacturing and Construction; (2) Energy, Utilities and Resources (n=27), Mining and Exploration, Oil and Gas, Renewable Energy and Utilities and (3) Financial Services (n=32), Banking, Insurance and Pensions taxpayers. In the case of the individual taxpayers, female respondents dominated the study (57%), suggesting majority of Ghanaian individual taxpayers are females. The finding is consistent with the gender composition of Ghana (see Ghana Statistical Service, 2014). The survey shows that majority of the respondents (about 68%) are below 45 years. This suggests that majority of Ghanaian personal income taxpayers are young people. Only few respondents (14%) do not have formal education. At least 86% of the respondents are literates with majority (54%) having tertiary education. In Table 1, further socio-demographic characteristics of survey respondents of the study are presented.

Data collection took place between November 2019 and March 2020. The author collected data for the months of November 2019, January 2020, and March 2019. All respondents were contacted in person and were asked to participate in a questionnaire study on taxes. For this purpose, the questionnaire, which took approximately 10 minutes to complete, was given out to the literate respondents to fill by themselves with or without the assistance of the author while the author assisted the non-literate respondents to fill. Questionnaire was employed because it saved the author and the respondents' time. Also, respondents were able to express their views across without any fear due to the anonymity of the questionnaires. This further helped in generating more valid data. Overall, the response rate was 23.9% (62 out of 259 contacted persons), which is well above the threshold of survey response rate in tax research (Olsen, Kogler, Stark & Kirchler, 2017: 4.5%). The respondents were identified and selected using referral sampling; the respondents then referred the author to taxpayers within their circles who would be willing to participate in the study. The initial respondent from the personal income taxpayers' sub group was known to the author through professional networks and that personal income taxpayer introduced the author to other personal

income taxpayer and so on. With respect to the corporate income taxpayers’ sub group, the author approached a tax registered Ghanaian resident company personally known to him, but did not allow her to participate in the study; instead, that resident company was instrumental in referring the author to other corporate income taxpayers in Ghana. Ogembo (2019) argued that snow ball sampling method is beneficial in the context of tax research because of potential respondents are understandably wary of participating in a tax compliance related issues and a good number of them will go to the extent of enquiring the researcher’s relationship with the tax authorities. It was therefore much easier to access the population through referrals by their trusted professional colleagues.

Table 1: Socio-Demographic Information by Sub Sample

Gender of Respondents	Male	43 Percent
	Female	57 Percent
Respondents’ level of education	Non/Informal	14 percent
	Primary	12 percent
	High School	20 percent
	Tertiary	54 percent
Age of respondents	Mean Age	38 years
	Youngest Respondent	19 years
	Oldest Respondent	78 years
	18 - 30 years	54 percent
	31 - 45 years	22 percent
	46 - 60 years	18 percent
	60 years and above	6 percent
Industry distribution of respondents	Consumer and Industrial Products	30.58 Percent
	Energy, Utilities and Resources	31.76 Percent
	Financial Services	37.65 Percent

This Table illustrates socio-demographic information by sub-sample. For Age, M and SD were computed, whereas the author used Mdn and IQR for the ordinal scales Education. Education was measured with 1 = Non-Formal, 2 = Primary School, 3 = High School, and 4 = Source: Field survey (2019)

Their colleagues assured them that the author was “safe” and that the questions did not pose a risk to them. By taking this approach, the author was able to gather even more sensitive data than he set out to collect. Snowball sampling does have its disadvantages; for example, because of sampling bias, it may not be clear whether the sample is sufficiently representative of the population. The initial respondents are likely to have referred the author to respondents who share their traits. There is a risk that respondents with different traits were not adequately represented (Ogembo, 2019). However, the author took steps to vary the characteristics of the respondents to ensure that they did not fall into the same category; no attempt was made to ensure that their ages, sexes and nature and size of their practice varied.

Using a mixed-methods approach, the questionnaire fused qualitative and quantitative parts, and comprised four sections. Section one served to collect socio-demographic information. In section two, participants’ knowledge about personal income tax and corporate income tax was measured. Taxpayers were asked to reply to seven multiple choice questions about personal income tax and eight multiple choice questions about corporate income tax by marking the correct answer from a set of two (e.g., “Both resident and nonresident individuals with chargeable pay the same amount of income tax in proportion to their income?”). The author constructed these items for this study. Section three served to assess participants’ personal attitudes toward income taxes in general, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. Participants were asked to indicate their agreement with nine statements requiring Yes, No or Neutral answer (e.g., “Paying tax is the right thing to do;” Yes = .72). Section four assessed personal and corporate income taxpayer’ feelings about income tax. The Participants were first asked about their emotional responses corresponding to the association task, which required Yes, No or Neutral answer, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. (e.g., “When I think about paying income tax, I feel distressed”).

Olsen, Kogler, Stark & Kirchler (2017) argued that free associations can be analyzed quantitatively or qualitatively, wherein the quantitative analyses focus on the ratio of positive, neutral, and negative evaluations and the qualitative level highlights the content of the associations and how they are organized. Beginning with the quantitative analyses, the appraisals assigned to each association with respect to the stimuli personal income tax or corporate income tax were used to calculate two indices: a polarity index and a neutrality index, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. With respect to the quantitative analyses, the author analyzed the data using a thematic analysis method. Some major themes that emerged from the data are discussed below.

RESULTS AND DISCUSSION

The results are presented in four main sections. Firstly, the author analyzes polarity and neutrality by stimulus and taxpayer status. Secondly, the author investigates knowledge differences between the two income taxpayer groups for income taxes. Thirdly, the author investigates differences in attitudes between the two income taxpayer groups towards income tax. Finally, differences in emotional responses to the stimulus by income taxpayer groups are tested. In Table 2, the results of the polarity (average evaluation of the stimulus) and neutrality (ratio of neutral associations) indices for the stimulus by sub-sample are presented.

Table 2: Mean Polarity and Neutrality

	Corporate Income Taxpayers				Personal Income Taxpayers
	Consumer and Industrial Products and Services	Energy, Utilities and Resources	Financial Services	Overall	
Income tax	<i>n</i> = 26	<i>n</i> = 27	<i>n</i> = 32	<i>n</i> = 85	<i>n</i> = 174
Polarity	-.48 (0.42)	-.38 (0.43)	-.21 (0.43)	-.33 (0.64)	-.12 (0.41)
Neutrality	.14 (0.09)	.21 (0.13)	.23 (0.06)	.20 (0.28)	.22 (0.08)

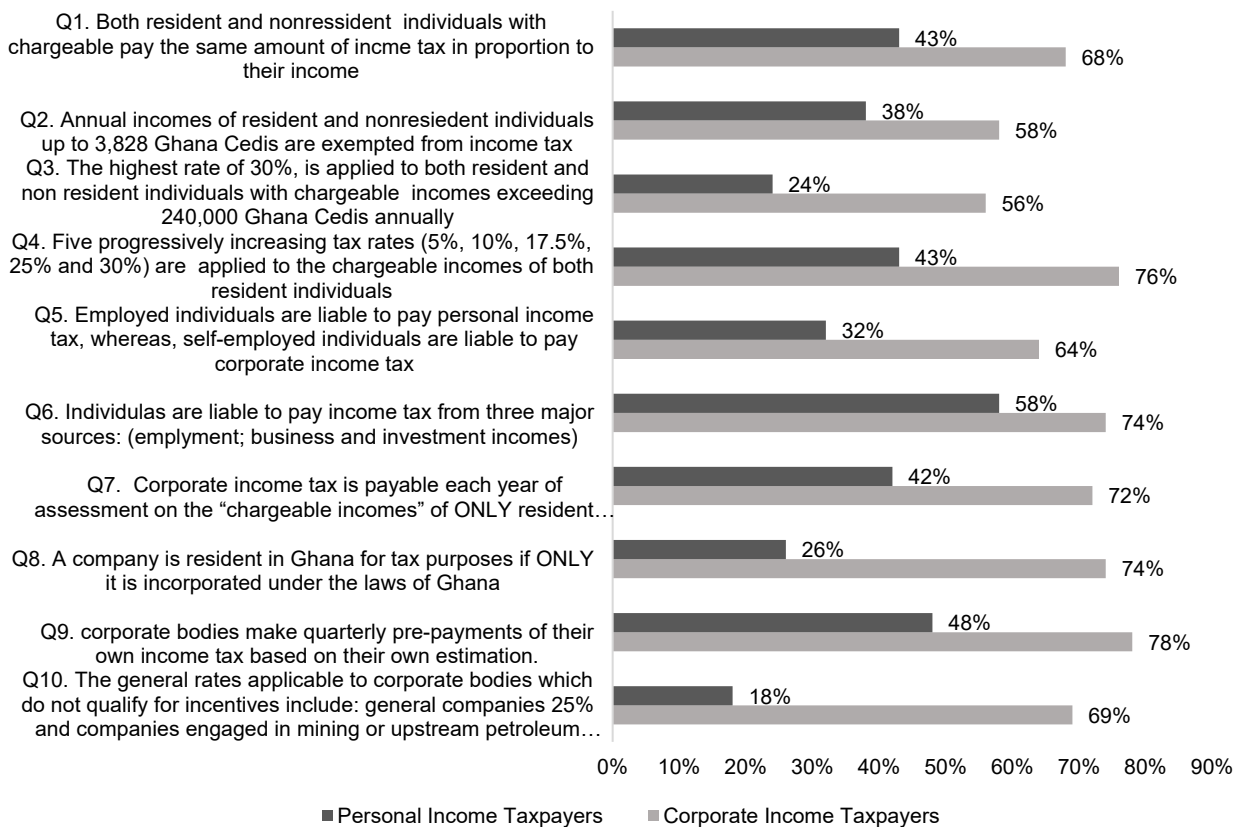
This Table shows the polarity (average assessment of the stimulus) and neutrality (ratio of neutral associations) indices for the stimulus by sub-sample. Indices are presented for income tax, divided by income taxpayer status and branch of industry

Knowledge

In Ghana, the location of this study, three major sources are liable to income tax as follows; income from employment, income from business and income from investment. Regarding personal income tax rates in Ghana, annual incomes of resident individuals up to 3,828 Ghana Cedis are exempted, and five progressively increasing tax rates (5%, 10%, 17.5%, 25% and 30%) are then applied. The highest rate, 30%, is applied to incomes exceeding 240,000 Ghana Cedis annually. Nonresident individuals with chargeable income which has a source in Ghana are generally taxed at a flat rate of 25%. The Ghanaian income tax law also provides the following personal reliefs deductions to resident individuals in arriving at their chargeable income; dependent spouse / 2 dependent children 1,200 Ghana Cedis; Old Age (60 years and above) 1,500 Ghana Cedis; Children’s Education (per child) up to a maximum of three children 600 Ghana Cedis; Disability Relief 25% of the assessable income of the individual ; Aged Dependent 1,000 Ghana Cedis and Training and Development Relief 2,000 Ghana Cedis. In the case of corporate income tax, the rates differ according to industry, location and type of business. The general rates applicable to entities which do not qualify for incentives include: general companies 25% and companies engaged in mining or upstream petroleum 35%. But is the suggestion that corporate taxpayers are more knowledgeable on income tax obligations compared with their individual compatriots grounded in research? Five items were used to measure knowledge about personal income tax and five items for corporate income tax, respectively. As the author did not have information regarding item difficulties, knowledge about the two taxes could not be compared against each other. This notwithstanding, the author compared the knowledge of the two taxpayer

groups for each tax. The author conducted a MANOVA with taxpayer status (personal income taxpayers vs. corporate income taxpayers) as an independent variable and the two knowledge scores as dependent variables. The multivariate results revealed a differentiation of knowledge between the two taxpayer groups, $F(2, 259) = 11.16, p < .001, \eta^2 = .041$. The univariate results indicated that knowledge on income tax was higher among corporate income taxpayer participants compared with personal income taxpayer participants with $F(1, 259) = 14.40, p < .001, \eta^2 = .023$, personal income taxpayers $M = 3.69, 85\% \text{ CI } [3.46, 3.91]$, corporate income taxpayers $M = 6.24, 85\% \text{ CI } [6.09, 6.38]$. In Figure 1, results of the two the taxpayers' groups knowledge of their income tax obligations to the government are presented. The univariate results clearly indicate that corporate income taxpayers had more knowledge about income tax than personal income taxpayers.

Figure 1: Taxpayers' Knowledge of Income Tax Obligations (Percent)



This figure shows. Ghanaian taxpayers' knowledge of their income obligations to Government of Ghana. Taxpayers were asked to reply to five multiple choice questions about personal income tax and five multiple choice questions about corporate income tax by marking the correct answer from a set of three. The author constructed these items for this study. Source: Field Survey (2019).

Attitude

To ascertain the differences in the negativism and neutrality indices between the stimuli (personal income tax vs. corporate income tax) and legal status (individuals vs. corporate bodies), the author conducted a MANOVA with two dependent variables (negativism and neutrality of the associations). The multivariate results suggested significant differences between the two stimuli, as well as significant differences between the two personality groups, $F(2, 259) = 5.52, p = .012, \eta^2 = .019$. The univariate results for the negativism index revealed significant differences between the two taxpayer groups in their evaluations. In Table 3, the results of personal and corporate income taxpayers' attitude towards income tax are presented. The results

showed that both taxes were evaluated negatively overall, but the author could not confirm a relative difference between personal income tax and corporate income tax in terms of negativism of associations. However, the results showed that corporate bodies participants generated a higher share of negative content in comparison to individuals’ participants. Furthermore, the exploration revealed a lower share of neutral associations for personal income tax in comparison to corporate income tax.

Table 3: Ghanaian Taxpayers’ Attitude Towards Income Tax

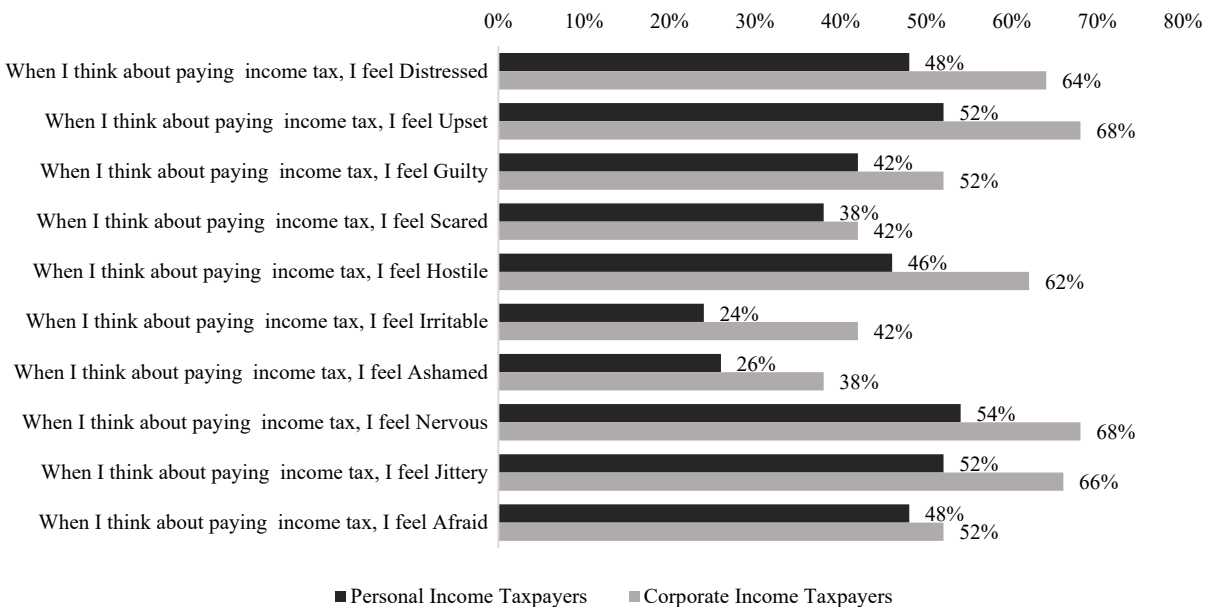
	Response (%)	
	Option	Individuals Corporate Bodies
Paying income tax is the right thing to do.	Yes	52 20
	No	44 68
	Neutral	8 12
Paying income tax is a responsibility that should be willingly accepted by all citizens.	Yes	43 38
	No	51 54
	Neutral	6 8
I resent paying income tax.	Yes	58 66
	No	30 18
	Neutral	12 14
I feel a moral obligation to pay my income tax.	Yes	42 22
	No	52 68
	Neutral	6 10
Paying my income tax ultimately advantages everyone.	Yes	30 24
	No	62 64
	Neutral	8 12
I think of income tax payment as helping the government of worthwhile things.	Yes	44 34
	No	52 58
	Neutral	4 8
Overall, I pay my income tax with good will.	Yes	42 40
	No	50 54
	Neutral	8 6
I accept responsibility for paying my fair share of income tax.	Yes	50 44
	No	42 44
	Neutral	8 12
I don't care if I am not doing the right thing required by the tax authorities.	Yes	46 38
	No	44 56
	Neutral	10 6

This Table shows personal and corporate income taxpayers’ attitude towards income tax, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. Participants were asked to indicate their agreement with nine statements requiring Yes, No or Neutral answer (e.g., “Paying tax is the right thing to do;” Yes = .72). Source: Field Survey (2019)

Emotions

In this section, emotional responses to income tax by individuals and corporate taxpayers are reported. The instrument measured 20 specific effects, which comprises ten positives and ten negatives, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. The author computed one score for all 10 negative effects, which the author considered as the extent of negative emotions. The positive effects were eliminated from the analyses. The author ran a 1 (stimuli) by 2 (personality status) ANOVA with the negative effect score as dependent variable. Negative emotions were higher among corporate bodies, compared with individuals’ participants. However, the observed effect sizes were rather small. The author did not observe an interaction effect, In Figure 2, the results of emotional responses to income tax by individuals and corporate taxpayers are reported. The results show that corporate participants reported more conspicuous negative feelings than individuals’ ones.

Figure 2: Emotional Responses to Income Tax by Personal and Corporate Income Taxpayers



This Figure shows the results of personal and corporate income taxpayer’ feelings about income taxation. The Participants were first asked about their emotional responses corresponding to the association task, which required Yes, No or Neutral answer, and was adapted from Olsen, Kogler, Stark & Kirchler (2017) survey methodology. (e.g., “When I think about paying income tax, I feel distressed”). Source: Field Survey (2019)

CONCLUDING COMMENTS

The main aim of this paper was to gain an understanding of similarities and differences in the overall quantitative evaluation and qualitative content of income tax, from the perspectives of personal and corporate income taxpayers. For this purpose, the author examined a total of 259 Ghanaian income taxpayers; 174 personal income taxpayers and 85 corporate income taxpayers. Moreover, the author measured knowledge, attitudes and emotional reactions of the two taxpayers towards income taxation. The results indicated that overall, income tax was negatively evaluated by both taxpayers (personal and corporate income taxpayers). However, corporate income taxpayers occasioned a larger number of negative attitudes towards income tax, had more knowledge on income tax obligations, and conveyed more negative emotions than personal income taxpayers. These insights have several implications for tax authorities, policy makers, and tax administrators: tax literacy and enactment of rigorous tax laws go hand in hand, thereby building the capacity of citizens to pay taxes, rather than the capacity of tax authorities to collect taxes. The study therefore recommends that Ghana Revenue Authority (GRA) in close collaboration with National Commission on Civic Education N.C.C.E) as a matter of urgency should set up a Tax Literacy Education Coalition (TLEC) to educate and inform Ghanaians on changes in the income tax law as well as newly introduced systems, since Income Tax Act, 2015, Act 896 (ITA), as amended and Revenue Administration Act 2016, Act 915 (RAA) were enacted.

The paper argues that findings from personal income tax research cannot be directly adapted to the context of corporate income tax. This study has some limitations: First, the author does not know the extent to which the sub-samples are representative of their respective populations. Furthermore, the author has not inquired into the factors fueling income tax evasion and the relative strength of the various factors. This study offers some directions for further research. For an enhanced understanding of personal and corporate taxpayers’ knowledge, attitude and emotions towards income tax in Ghana, there is the need for a nationwide study on citizens’ attitude toward income taxation in Ghana.

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