



Factors Influencing the Intention of Property Rental Agents In Compliance With Their Payment of Stamp Duty Tax in Nigeria

Sulaiman Haruna & Aliyu Abdul'rauf

^{1,2}Department of Accountancy, School of Administration and Management Studies, Hussaini Adamu Federal Polytechnic Kazaure Jigawa State Nigeria.

Date of Submission: 02-01-2024

Date of Acceptance: 11-01-2024

Abstract

The primary aim of this study is to investigate the intention to pay stamp duty tax among the property rental agents in Nigeria. In achieving this, the Theory of Planned Behavior (TPB) was employed with the extension of awareness and probability of detection. The study applied a survey method in which data were collected through a questionnaire administered to 115 property rental agents in Jigawa State Nigeria. Special Package for Social Science (SPSS) version 22.00 was applied in analyzing the data. The result from the analysis showed that attitude, subjective norm, perceived behavioral control and probability of detection have a positive and significant impact on the intention to pay stamp duty tax. Conversely, awareness has no significant effect on intention to pay stamp duty tax. The possible reason might be the lack of awareness among the respondents on the importance of tax payment. It is suggested that government should organize tax awareness campaign among the property rental agents in order to comply with their tax obligation. Lastly, it is hoped that the findings of this study will provide insights for future research in this vital area.

KEYWORDS: TPB, Stamp Duty, Tax, Awareness, Probability of Detection, Intention.

I. INTRODUCTION

As the world is facing economic challenge caused by Covid-19 pandemic. Consequently, the economic impact of the pandemic continues to take a toll on economies around the world, it is expected that some economies will fall into recession. For example, it was recently announced that the United Kingdom (UK) is experiencing its first recession in 11 years. It was also projected by the World Bank that Nigeria may experience its worst recession in 40 years (Micheal Ango 2020). Consequently, the recent fluctuation of the oil price in the international market had seriously affected the revenue generated

by the federal government, since almost 90% of the government revenue is driven from the sale of crude oil. The revenue generated is shared among the three tiers of government, that is federal, state and local government council. This had caused a serious financial difficulty on the federal, state and local government. On this note, some state governments in Nigeria are found it very difficult in the payment of staff salaries and unable to carry out some recurrent and capital expenditure (Augustine, 2020). As a result of such economic realities, governments are likely to begin to shift more attention on taxation in an attempt to increase their revenues. In line with the above, recently the Federal Inland Revenue Service (FIRS) of Nigeria has identified stamp duty tax as important area that has a significant potential for revenue generation. It was disclosed that N66 billion was recovered from stamp duties between January and May 2020. Further explain that the above figure when compared to the N6 billion generated from the stamp duties for the comparative period in 2019 represent the unprecedented 100% increase.

However, despite the above development in revenue generation through taxation. It was discovered that there is high rate of tax non-compliance behaviour resulting from tax evasion, avoidance and flight by individual taxpayers which become a problem for consideration by government as this high rate of non-compliance had contributed to inability of the government to achieve most of its political promises due to lack of funds.

Therefore, the need to explore the alternative sources of revenue to enable the government to fulfill its obligation is therefore necessary. Hence, this research proposed to investigate factor influencing the intention of property rental agents in compliance with their payment of stamp duty tax in the urban cities of Jigawa state. In achieving this, the theory of planned



behavior was applied with the extension of awareness and probability of detection. This is due to the fact that the stamp duty tax is a new tax which is recently introduced by the Federal Inland Revenue Service of Nigeria (FIRS). The FIRS issued a public notice providing clarification on the application and administration of stamp duties in Nigeria. The notice was also urged the public on the necessity to comply with the SDA by paying the appropriate duties on their instruments and transactions. More so, despite the legal existence of the stamp duty in Nigeria many years before the country attained its independence in 1960, it was discovered that it remained largely unknown to the majority of the populace, including business community, accountants, tax professional and indeed the tax authority.

II. LITERATURE REVIEW

As a matter of fact and obligation, every individual, whether resident or non-resident in Nigeria, persons in paid employment or businesses, or persons who derive their income from Nigeria, as well as companies that operate in Nigeria, are all liable to pay tax. As in other nations, the main role of Nigerian tax system is to raise revenue at all level for the smooth running of the government and provide infrastructure to the public. However, the government on its own complain about the lack of funds to execute these project, thus, the need for the government to urgently improve the revenue generation efforts through taxation. Tax paying is still a matter that most of the citizen's do not like because nobody want to pay taxes. As reported by the Alm and Torgler (2011) the thing that is remain constant in life, is death and taxes. For this reason, individual typically take various measures to minimize their tax liabilities by interpreting the tax laws in a manner that suit their interest and also achieves undue benefits.

A tax is a compulsory payment by individual and corporate taxpayers to support and enhance the administration of governance. Therefore, for this study, tax is defined as a compulsory payment imposed on individual or corporate taxpayer's income or property by constituted authorities (tax authority) in line with the approved relevant tax laws. A stamp duty is a government levy (federal or state) on written or electronic transaction documents, as prescribed by the stamp duty act (SDA). It is charged at a flat rate or percentage of the transaction/instrument value. Generally, stamp duty is a tax raised by requiring stamps sold by the government to be pasted to designated documents, thus forming part of the perpetual revenue.

Stamp duties is a form of tax which is chargeable in respect of the various matters and transactions stipulated in the Stamp Duties Act, Cap S8, Laws of the Federation of Nigeria, 2004 ("Act") at the rates stipulated in the Act. By virtue of the Act, any instrument executed in Nigeria, or relating to any property in Nigeria, or any matter or thing done or to be done in Nigeria is required to be charged with applicable stamp duty and stamped in accordance with the Act.

2.1 RESEARCH MODEL

Theory of Planned Behavior (TPB) was initially proposed by (Ajzen, 1985) it is just an extension of Theory of Reason Action (TRA). The first two construct subjective norm and attitude remain the same as TRA but incorporate additional construct known as perceived behavioral control to predict and explain human behavior in a different situation. TPB was a theory that served to predict one's intention in performing certain action. Behaviour of an individual could be caused by three factors, which are attitude towards behaviour, subjective norms, perceived behavioural control that trigger the intention to conduct certain action (Putra & Osman, 2019). attitude is a form of an individual evaluation of his future behavior. On the other hand, subjective norms can be defined as social pressures that are exposed to individual toward future behavior. While, perceived behavioral control was defined as the perception of individual internal and external constraints in performing a behavior, or a form of perception about simplicity or difficulties on a future behavior (Burhanudin, 2015). The research conducted by Bobek et al., (2013) affirmed that the theory is capable to explain the intention of a taxpayer in following the taxation regulation.

Ramayah, Yusoff, Jamaludin, and Ibrahim (2009) apply TPB to study tax compliance, they confirmed that all of the components of TPB (attitude, subjective norms, and perceived behavioral control) have an impact on tax compliance intention. Consequently, the Theory of planned behavior has penetrated into various fields, including taxation. In Indonesia, there are some researches in the field of taxation that use the framework of theory of planned behavior. Some researchers prove that empirically, the attitude of tax compliance, subjective norm, perceptual behavior, and perceptions of taxpayers towards the government have certain effect on the intention to comply with the tax obligations (Damayanti et al., 2015; & Nurwanah, Sutrisno, & Rosidi 2018). Hence, this current study extended the theory of planned behavior by incorporating awareness and



probability of detection as independent variables. This is because the above variable been used in the field of taxation and found to be robust factors in influencing the individual user's intention to comply with there tax obligations.

2.2 HYPOTHESIS DEVELOPMENT

2.2.1 ATTITUDE

Attitude is defined as perception or point of view of an individual towards a certain behaviour on progress. Ajzen (2005) defines attitudes as dispositions to respond favorably or unfavorably to objects, people, institutions, or events. Putra and Osman (2019) stated that attitude is someone's assessment on how a person would approve a certain attitude. This attitude could be interpreted as an evaluation of belief as well as positive and negative affect from an individual if a certain behaviour being conducted (Hartono, 2008). This means that a positive attitude will encourage tax compliance, whereas negative attitude will trigger a tax non-compliance (Marti, 2010). In terms of taxation, attitude could be interpreted as positive or negative judgement on the benefits obtained by every individual once he obeyed the taxation regulation.

The more positive attitude of taxpayers has to comply with the tax obligations, the greater the intention to fulfill them (Nurwanah, Sutrisno, & Rosidi 2018). Individual with positive attitude will assume that the tax will have enormous benefits not only for him but for others as well. Individual who has positive attitude towards tax will think that tax will be managed properly by government and be returned back to society through infrastructure, public service and programs that are designed entirely for the purpose of people's welfare. While if attitude of tax disobedience is positive, the not-to-comply intention will be high. Recently, Al-Zakeba and Al-Rashdan (2020) reported that attitude was found to have significant effect on intention to comply with tax obligations Base on the above empirical evidence the following hypothesis was formulated:

H1 Attitude positively influence the intention to pay stamp duty tax by the property rental agents in urban cities of Jigawa State.

2.2.2 SUBJECTIVE NORM

Subjective norm affects intentions based on social pressure to engage or not to engage behavior Ajzen and Fishbein (1988). A person will carry out a behaviour that pleases and accepted by his surrounding, such as family, friends, co-workers and

superior. Subjective norm is a function of expectations that are perceived by individuals where one or more people around them (siblings, peers) approve a certain behavior and motivate the individual to comply (Ajzen, 1991). On the other hand, a person will ignore the behaviour if there is a rejection or disapproval from surrounding people (Putra & Basuki, 2015), if every individual believes that the certain behaviour should be avoided, it will create a social pressure to make this behaviour would not be performed (Putra & Osman, 2019).

In relationship to taxation, subjective norm can be a motivation for individual to perform a certain behaviour. For example, a friend that supports each other to settle the tax, in which it could become a good example for other friend member. The supports from friend are attached to the perception that tax provide big benefits. Study conducted by Bobek and Hatfield (2003) suggest that subjective norm has a positive and significant effect on tax non-compliance intentions. Al-Zakeba and Al-Rashdan (2020) pointed out that subjective norm have a positive direct effect on tax compliance intention. More so, subjective norms was also found positively to influence tax compliance intentions in a positive manner. However, Hamid (2014) found insignificant effect of subjective norms on intention to comply with tax law by tax professionals in Malaysia and New Zealand. Hence, this leads to the following hypothesis:

H2 subjective norm positively influence the intention to pay stamp duty tax by the property rental agents in the urban cities of Jigawa State

2.2.3 PERCEIVED BEHAVIORAL CONTROL

Perceived behavioral control is defined as the individuals' perceptions of their ability to perform a given behavior. It could also be interpreted as the perception or point of view on the level of simplicity or difficulties once an attitude is performed (Putra & osman, 2019). As reported by Ajzen (1991) level of simplicity or difficulties could be the main factor for an individual to conduct a behaviour or not. While Putra and Basuki, (2015) revealed that people tends to perform such behaviour if it is considered simple to perform and choose to pull out until it is difficult to perform the behavior. With regard to taxation, Putra & Osman (2019) indicates that if an individual trusts or belief that the existing system is simple to implement, then a person tend to comply with tax regulations. This simplicity would later impact someone's behavior in order to comply with tax law. On the other hand, if a person beliefs that it is difficult to apply the taxation system,



he appear to be reluctant to comply with tax regulations.

Recently, Al-Zakeba and Al-Rashdan (2020) revealed that perceive behavioral control is best predictor of behavioral intention on tax payer compliance. Based on the above findings, it is assume that the effect of perceived behavioral control on intention to use stamp duty tax on rentals among the property rental agents would be significant. Hence, the following hypothesis was formulated:

H3 *Perceived behavioral control positively influence the intention to pay stamp duty tax by the property rental agents in urban cities of Jigawa State.*

2.2.4 AWARENESS

Awareness is an element in human beings to understand reality and how they act or behave towards reality. With the regard to taxation, awareness refers to taxpayers' understanding of tax laws and regulations on the specific tax issues that relate to them Chang and Taing (2020). Taxpayers' awareness can be explained as a condition when taxpayers understand how to calculate and pay their tax liability. This means that the higher tax awareness is likely to increase the tax payer compliance. By and large, awareness of the taxpayer to pay taxes will create taxation morality of society. People with a higher moral standard will believes that paying tax is the responsibility that every person must do because the tax is needed to support government spending (Siahaan, 2010). Hence, taxpayers with higher awareness will tend to be more compliant in paying taxes than the taxpayers who have low awareness. Study of Andinata (2015) indicated that taxpayer's awareness of their tax obligation positively influence the tax payer compliance of the individual in paying taxes. Consequently, Agustingsih & Isroah (2016) concluded that taxpayer awareness has a positive and significant impact of on tax payer compliance. Conversely, Nugroho, Andini, & Raharjo (2016) study revealed that tax payer awareness partially does not influence tax payer compliance. Based on the above review literature the following hypothesis was formulate:

H4: *Awareness positively influence the intention to pay stamp duty tax by property rental agents in urban cities of Jigawa State*

2.2.5 PROBABILITY OF DETECTION

Probability of detection refers to the likeliness that the tax authorities will detect an individual's noncompliance and seek to remedy the evasion (Leung & Chau (2009). The probability of

detection play an important role in determining tax compliance. The compliance in terms of probability of detection is a likelihood of the tax authority in discovering taxpayers' non-compliance and find rectification Bidin and Sinnasamy (2017). Individuals usually would like to evade their tax obligations completely and the only reason they may not do so is that there is some non-zero probability of being caught (Massimo, 1993). However, (Alm, 1991) revealed that raising the probability of detection will increase tax compliance and tax audits are one of the effective detective measures used by tax authorities. Indeed, tax audits are considered to have both a direct deterrent impact on audited taxpayers and an indirect deterrent effect on non-audited taxpayers (Alm et al., 2004).

The probability of detection has significant positive impact on tax compliance. Taxpayers will declare their tax returns according to the tax law if they have knowledge will be audited in that particular year Bidin and Sinnasamy (2017). In line with above explanation, the following hypothesis was developed:

H5: *Probability of detection positively influence the intention to pay stamp duty tax by property rental agents in urban cities in Jigawa State.*

III. METHODOLOGY

This section explains the techniques and processes on how this study was carried-out. This research is quantitative in nature as it intends to cover the whole property rental agents in urban cities of Jigawa State Nigeria. A non probability sampling techniques was adopted. The purpose for using this instead of simple random sampling is due to the fact that there is no statistical data on the total number of property rental agents in the state to enable the use of probability method of sampling determination. Hence, Purposive sampling method was employed because the respondents are specific (Property rental agents). Therefore, survey procedure was applied in which questionnaire was established and distributed to the target respondents. A total number of one hundred and thirty (130) questionnaires were distributed to five (5) urban cities in Jigawa state Nigeria, one hundred and fifteen (115) was completed and returned. fifteen (15) questionnaires were returned empty and are not included in the analysis. Both the dependent and independent variables were measured using five-point Likert-scale. This study adapted all the measurement items from previous studies to fit the Nigerian context. Firstly, the measurement items used to measure attitude, subjective norm and perceived



behavioral control was adapted from (Ajzen, 1991). Awareness items was adapted from (Heang & Yongjin 2020). lastly probability of detection was adapted from (Wenzel, 2004).

IV. DATA ANALYSIS AND RESULT

In order to achieved the research objectives, a regression analysis was carried out using Special Package of Social Science (SPSS) version 22.0.

4.1 RESPONDENT PROFILE

The collected data of this study comprise 115 responses from property rental agents in urban cities of Jigawa State Nigeria. Table 1 display the characteristic of the respondents .The descriptive statistics of the respondents is that 115% are male while 0% are female. The ages of the respondent vary; for instant, 2.6% of the respondents are below 20years, 20% are between 20-30 years, 46.1% are within the range of 31-40 years, 19.1 fall within 41-50 years, while 12.2% of the respondents are 50

years and above. Regarding the academic qualification, 16.6% have SSCE/GCE, 47.8% have ND/NCE, 27.8 have HND/BSC, and 9% have a MBA/MSC degree

4.2 NORMALITY TEST

Normality test is a basic component of regression analysis. For the regression analysis to be authentically considered, the data needs to be normally distributed. Nevertheless, normality of the data are tested using several methods, one of the most applied method is using Skewness and Kurtosis. Hence, the above methods has been used as presented in table 2. Consequently, The normality test outcome using skewness and kurtosis approach indicated that all the variables did'nt exceeds the threshold values. As suggested by West et al (1995) and Curran et al (1996) the acceptable threshold values for skewness and kurtosis should be less 2 and 7 respectively.

Table 1: Profile of the Respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	115	100
Female	0	0
Age		
Below 20 Years	3	2.6
20-30 Years	23	20
31-40 Years	53	46.1
41-50 Years	22	19.1
50 and Above	14	12.2
Total	115	100
Qualification		
SSCE/GCE ND/NCE		
HND/BSC	19	16.6
MBA/MSC	55	47.8
Total	32	27.8
	9	7.8
	115	100

Table 2: Normality of the Data

	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
Intention	115	-1.109	.226	2.908	.447
Attitude	115	-.889	.226	.908	.447
Subjective Norms	115	-.828	.226	1.742	.447
Perceive Behavioral Control	115	-.425	.226	.476	.447
Awareness	115	-1.183	.226	2.080	.447
Probability of Detection	115	-.727	.226	.060	.447



4.3 MULTICOLLINEARITY TEST

The most common method used to evaluate the multicollinearity is variance inflator factor (VIF) Hair et al (2013). According to Hair et al (2013) a values of tolerance of 0.20 or lower and VIF values

of five or higher is an indication of possible problems of multicollinearity. Hence, as presented in table 3 multicollinearity is not an issues in this result.

Table 3: Test Of Multicollinearity

Variables	Collinearity Statistics	
	Tolerance	VIF
Attitude	.455	2.200
Subjective Norm	.531	1.885
Perceived Behavioral Control	.448	2.232
Awareness	.885	1.130
Probability of Detection	.623	1.606

4.4 REGRESSION ANALYSIS AND HYPOTHESIS TESTING

The regression analysis covering the five independent variable (attitude, subjective norm, perceive behavioral control, awareness and probability of detection) was carried out. Hence, the outcome of the analysis is presented in table 4.

Table 4: Regression Analysis and Hypotheses Testing

Hypotheses

Hypotheses	Relationship	Unstandardized Coefficients		Standardized Coefficients		
		B	SE	Beta	T	P
H1	Attitude => Intention	.298	.076	.406	3.916	.000
H2	Subjective Norm => Intention	.285	.075	.366	3.816	.000
H3	Perceive Behavioral => Intention	-.260	.106	-.255	-2.445	.016
H4	Awareness => Intention	.036	.065	.041	.551	.583
H5	Probability of Detection => Intention	.211	.081	.230	2.597	.011

The objective of this study is to investigate the factors influencing the intention of property rental agents in compliance with payment of stamp duty tax in urban cities of Jigawa State Nigeria. As a result, five hypotheses are established to test the impact of attitude, subjective norm, perceived behavioral control, awareness and probability of detection on intention to pay stamp duty tax. To begin with H1, which predict a positive relationship between attitude and intention to pay stamp duty tax. The result revealed that the hypothesis is supported ($\beta = 0.406, t = 3.916, p = 0.000$). This result provides empirical evidences that if the attitude of the tax payer is high, the intention tends to increase. The findings of this study is inline with Aryati (2012), Nurwanah, Sutrisno and Rosidi (2018) and Al-Zakeba and Al-Rashdan (2020). based on the outcome of the result, it is believed that attitude is a variable which influences the

intention compliantly. Generally, property rental agents in urban cities of Jigawa State behave positively toward tax compliance. Secondly, this study postulate a positive relationship between subjective norm and intention to pay stamp duty tax. The result shows that subjective norm have a positive influences of intention to pay stamp duty tax which supported the H2 ($\beta = 0.366, t = 3.816, p = 0.000$). This result proves that the better the subjective norm, the more intention tends to increase. The result is also in line with Ajzen et al (1988) findings who suggested that subjective norm influences intention based on social pressure to do or not do behavior. This mean that subjective norm is the perception of individual in which one or more people around them (their relatives and colleague) to approved a certain behavior and motivate such individual to comply (Ajzen, 1991). This indicates that property rental agents highly respect and value



the opinion of those who are important to them. This finding is also consistent with a prior study of (Duc and Quan, 2017; Ching-Ter et al., 2017). Thirdly, this study predict a positive relationship between perceived behavioral control and intention to pay stamp duty tax. As projected, the outcomes shows the positive and significant effect which supported the H3 ($\beta = 0.255, t = 2.445, p = 0.016$). The above finding is inline with previous studies conducted by Benk, Cakmak and Budak (2011); Smart (2011); Al-Zakeba and Al-Rashdan (2020) and IZ Kayumba, AS Yaacob, SN Amin (2022) which all found a positive and significant relationship of perceived behavioral control and intention of tax compliance. Fourthly, this study predict a positive relationship between awareness and intention to pay stamp duty tax. Unfortunately, the outcomes of the analysis didn't support the projected hypothesis which lead to rejection of H4 ($\beta = 0.041, t = 0.551, p = 0.583$). The above finding is inline with Nugroho, Andini, & Raharjo (2016) study which revealed that tax payer awareness partially does not influence tax payer compliance. As the tax awareness is refers to taxpayer's understanding of tax law and regulations on the specific tax issues that relate to them. Its assume that higher tax awareness is likely to increase tax compliance. This means that, in this finding there is lack of tax awareness among the respondents of this study. Meaning that, there is a need for government to organized tax awareness campaign among the property rental agents to comply with their tax obligation. By the way awareness of tax compliance needs to be encouraged continuously in order to reach targeted tax revenue. Lastly, this study predict a positive relationship between probability of detection and intention to pay stamp duty tax among the property rental agents in urban cities of Jigawa State. As projected the hypothesis H5 was supported with ($\beta = 0.230, t = 2.597, p = 0.011$). This is not surprising as postulated by Allingam and Sandmo (1972) that the higher the probability of being detected, the higher the tax compliance. However, (Alm, 1991) revealed that raising the probability of detection will increase tax compliance and tax audits are one of the effective detective measures used by tax authorities. The finding of this study are in line with findings of many scholars (Eisenhauer, 2008, Lewis et al., 2009, Bidin & Sinnasamy 2017, A Ya'u, N Saad & A Mas'ud 2020). who collectively found the positive and significant influence of probability of detection on tax compliance. The possible reasoned might be connected to the stricter detection of probability mechanism by the Nigerian

tax authority to detect any dishonest behavior by taxpayer.

4.5 MODEL FIT

The R^2 value of the model is 0.469 which indicates that attitude, subjective norm, perceived behavioral control, awareness and probability of detection jointly explain 46% variation of intention to pay stamp duty, whereas other factors outside the current model explain the remaining of 54%. Cohen, (1988) described R^2 values of 0.02, 0.13, 0.26, as weak, moderate, and substantial respectively. Hence, the R^2 of this study can be categorized as substantial.

V. CONCLUSION

The current study expands the Theory of Planned Behavior in the context of stamp duty tax to study and explain the intention of property rental agents in urban cities of Jigawa State Nigeria in compliance with their payment of stamp duty tax. Specipically, the finding of this study revealed that payment of stamp duty tax among the property rental agents could be explained in terms of attitude, subjective norms, perceived behavioral control and probability of detection. Surprisingly, the influence of awareness does not impact the intention to pay stamp duty tax. This might be linked to lack of awareness among the property rental agents on the importance of tax payment.

5.1 IMPLICATIONS

The significant contribution of this study is the expansion of TPB model on additional evidence from the context of Nigeria on the effect of attitude, subjective norm, perceived behavioral control, awareness and probability of detection on intention to pay stamp duty tax. Specifically, from the property rental agents were evidence is still lacking on the payment of stamp duty tax. The inclusion of awareness and probability of detection as additional predictor variables in the payment of stamp duty tax is a great value contributed to the TPB model. Consequently, policy maker should effectively and efficiently make appropriate use of this finding in order to encourage tax compliance. Most especially the tax awareness campaign. Because awareness of tax compliance campaign will encourage payment of tax continuously and eventually increase tax revenue. The above contribution will give a room for the replication of findings in another context for broader validation



5.2 LIMITATION AND FUTURE RESEARCH DIRECTION

This study has its limitations like any other studies. First, this study focuses only on the payment of stamp duty tax from property rental agents of urban cities of Jigawa Nigeria. Thus, this study have limited generalizability to the whole population of stamp duty tax. Second, the sample size used to this research is very small to some extent, because it covers only the property rental agents of one state in Nigeria. Consequently, the inability of this study to include other states can also hinder generalizability of these findings. It could be interesting if the future research can study samples from other respondents of stamp duty tax system. This is to allow the findings to have a broader representation in the other sector of stamp duty tax. Lastly, the coefficient determination R^2 of this model is 0.469. This indicates that 46.9% of the variations of intention to pay stamp duty tax among the property rental agents in urban cities of Jigawa State were collectively explained by the independent variables used in this study. This point that there is still a variation of 53.1% of the intention to pay stamp duty tax that required to be explained by other variables not incorporated in this current study model. Therefore, it should be essential for future research to integrated additional constructs that were not included in this study to get a wider understanding of the predictors that can explain the intention to pay stamp duty tax.

ACKNOWLEDGEMENT

The authors want to acknowledge the funding of this project by the Nigerian Tertiary Education Trust Fund through Institutional Based Research Grant allocation to Hussaini Adamu Federal Polytechnic, Kazaure.

REFERENCE

- [1]. Adekoya, A. A., Oyebamiji, T. A., & Lawal, B. A. (2019). Rule of law, moderated by trust in government and voluntary tax compliance behaviour among individual taxpayers in Nigeria. *International Journal of Economics, Commerce and Mngement*, 7(10), 65-78.
- [2]. Agustiningsih, W., & Isroah, I. (2016). Pengaruh Penerapan E-Filing, Tingkat Pemahaman Perpajakan Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Di KPP Pratama Yogyakarta. *Nominal: Barometer Riset Akuntansi dan Manajemen*, 5(2), 107-122.
- [3]. Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In *Action control* (pp. 11-39). Springer, Berlin, Heidelberg..
- [4]. Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- [5]. Ajzen, I. (2005). Laws of human behavior: Symmetry, compatibility, and attitude-behavior correspondence. *Multivariate research strategies*, 3-19.
- [6]. Ajzen, I., & Fishbein, M. (1988). *Theory of reasoned action-Theory of planned behavior*. University of South Florida, 2007, 67-98.
- [7]. Alaaray, S., Mohamed, Z. A., & Bustamam, U. S. B. A. . (2018). External growth strategies and organizational performance in emerging market: The mediating role of inter-organisational trust. *Review of International Business and Strategy*, 28(2), 1-10.
- [8]. Alm J (1991). A perspective on the experimental analysis of taxpayer reporting. *Acc. Rev.*, 66: 577-593.
- [9]. Alm J, Jackson B, McKee M (2004). *Audit Information Dissemination, Taxpayer Communication, and Compliance: An Experimental Approach Paper prepared for 2004 IRS Research Conference*.
- [10]. Alm, J., & Torgler, B. (2011). Do ethics matter? Tax compliance and morality. *Journal of Business Ethics*, 101(4), 635-651.
- [11]. AL-Zakeba & AL-Rashdan, M. (2020). The effect of attitude, subjective norms, perceived behavioral control on tax compliance in Jordan: The moderating effect of costumes tax. *International Journal of Scientific & Technology Research* 9(4) 233-238.
- [12]. Andinata, M. C. (2015). Analisis Faktor-faktor yang mempengaruhi kepatuhan wajib pajak orang pribadi dalam membayar pajak. *CALYPTRA*, 4(2), 1-15.
- [13]. Ango and Ibrahim (2020). An Assessment Of The Continued Relevance Of The Stamp Duties Act In Nigeria. <https://www.mondaq.com/nigeria/tax-authorities/977146/an-assessment-of-the-continued-relevance-of-the-stamp-duties-act-in-nigeria>.
- [14]. Aryati, T. (2012). Analysis of Factors Affecting Corporate Taxpayer Compliance Levels. *Media Economics and Management*, 25(1), 13-29.
- [15]. Augustine, A. (2020). Does institutional factors matters in individual taxpayer's compliance behavior? empirical evidence from



- selected states in south-west, Nigeria. *International Journal of Economics, Commerce and Management*, 3(4), 1-24.
- [16]. Benk, S., Cakmak, A. F., & Budak, T. (2011). An investigation of tax compliance intention: A theory of planned behavior approach. *European Journal of Economics, Finance and Administrative Sciences*, 28(28), 180-188.
- [17]. Bobek, D. D., & Hatfield, R. C. (2003). An investigation of the theory of planned behavior and the role of moral obligation in tax compliance. *Behavioral Research in Accounting*, 15(1), 13-38.
- [18]. Bobek, D. D., Hageman, A. M., & Kelliher, C. F. (2013). Analyzing the role of social norms in tax compliance behavior. *Journal of Business Ethics*, 115(3), 451-468.
- [19]. Burhanudin. (2015). Theory of planned behaviour pada mahasiswa berwirausaha. *Jurnal Efektif*, 6(1), 60-72.
- [20]. Chau, G., & Leung, P. (2009). A critical review of Fischer tax compliance model: A research synthesis. *Journal of accounting and taxation*, 1(2), 034-040.
- [21]. Damayanti, T. W., Subekti, I., & Baridwan, Z. (2015). Trust and uncertainty orientation: An efforts to create tax compliance in social psychology framework. *Procedia-Social and Behavioral Sciences*, 211, 938-944.
- [22]. Hartono, J. (2008). *Sistem informasi keperilakuan* (2nd ed.). Yogyakarta: Andi Publisher.
- [23]. Heang Boong Taing & Yongjin Chang (2020): Determinants of Tax Compliance Intention: Focus on the Theory of Planned Behavior. *International Journal of Public Administration*.
- [24]. Hidrayadi, R., Andreas, A., & Savitri, E. (2015). Pengaruh Desentralisasi, Partisipasi Anggaran, Komitmen Organisasi, dan Motivasi Kerja terhadap Kinerja Manajerial SKPD Kota Pekanbaru (Doctoral dissertation, Riau University).
- [25]. Retrieved from <https://www.jacksonettandedu.com/should-ad-valorem-stamp-duties-apply-to-loan-agreements-a-legal-analysis/>
- [26]. Retrieved from <https://www.premiumtimesng.com/news/top-news/405368-tenants-not-to-pay-stamp-duty-charges-to-landlords-or-in-arrears-firs.html>
- [27]. Retrieved from <https://www.proshareng.com/news/Taxes%20&%20Tariffs/Much-Ado-About-the-FIRS--6P-cent-Stamp-Duty-on-Leases/52456>
- [28]. Kayumba, I. Z., Yaacob, A. S., & Amin, S. N. (2022). Perceptions of Individual Taxpayers towards the Intention to Pay Stamp Duty Tax to Zanzibar Revenue Board. *Open Journal of Accounting*, 11(2), 71-79.
- [29]. Kiconco, R. I., Gwokyalya, W., Sserwanga, A., & Balunywa, W. (2019). Tax compliance behaviour of small business enterprises in Uganda. *Journal of Financial Crime*.
- [30]. Mansir Nasir, "Nigeria's Economy Faces Worst Recession in Four Decades Says New World Bank Report" (World Bank Press Release, 25 June 2020) <<https://www.worldbank.org/en/news/press-release/2020/06/25/nigerias-economy-faces-worst-recession-in-four-decades-says-new-world-bank-report>> accessed 14 August 2020.
- [31]. Marti, L. O. (2010). Tax Payers, Attitudes and Tax Compliance Behavior in Kenya: How the Taxpayers, Attitudes Influence Compliance Behavior among SMEs Business Income Earners in Kerugoya Town, Kirinyaga District. *African Journal of Business and Management*, 10, 112-122.
- [32]. Massimo B (1993). A Fairness Approach to Income Tax Evasion. *J. Public Econ*. 52: 345-362.
- [33]. Nugroho, A., Andini, R., & Raharjo, K. (2016). Pengaruh kesadaran wajib pajak dan pengetahuan perpajakan wajib pajak terhadap kepatuhan wajib pajak dalam membayar pajak penghasilan (studi kasus pada KPP Semarang Candi). *Journal Of Accounting*, 2(2).
- [34]. Nurkhin, A., Novanty, I., Muhsin, M., & Sumiadji, S. (2018). The influence of tax understanding, tax awareness and tax amnesty toward taxpayer compliance. *Journal Keuangan dan Perbankan*, 22(2), 240-255.
- [35]. Nurwanah, A., Sutrisno, T., Rosidi, R., & Roekhudin, R. (2018). Determinants of tax compliance: theory of planned behavior and stakeholder theory perspective. *Problems and perspectives in management*, (16, Iss. 4), 395-407.
- [36]. Ofurum, C. N., Amaefule, L. I., Okonya, B. E., & Amaefule, H. C. (2018). Impact of E-taxation on Nigeria's revenue and economic growth: A pre-post analysis. *International Journal of Finance and Accounting*, 7(2), 19-26.
- [37]. Özer, G., & Yilmaz, E. (2011). Comparison of the theory of reasoned action and the theory of



- planned behavior: An application on accountants' information technology usage. *African Journal of Business Management*, 5(1), 50-58.
- [38]. Park, H., & Blenkinsopp, J. (2009). Whistleblowing as planned behavior—A survey of South Korean police officers. *Journal of business ethics*, 85(4), 545-556.
- [39]. Putra, A. F., & Basuki, H. (2015). Pengaruh faktor individual dan situasional terhadap niat melakukan whistleblowing. *Accounting and Business Information System Journal*, 12(1), 1–10.
- [40]. Putra, A. F., & bin Osman, A. H. (2019). Tax compliance of MSME's taxpayer: Implementation of theory of planned behavior. *Journal of Contemporary Accounting*, 1(1), 1-10.
- [41]. Putri, L. Y. (2014). Pengaruh sikap, norma subjektif, dan kontrol keperilakuan yang persepsian terhadap kepatuhan wajib pajak orang pribadi di kota Yogyakarta. Universitas Negeri Yogyakarta.
- [42]. Ramayah, T., Yusoff, Y. M., Jamaludin, N., & Ibrahim, A. (2009). Applying the theory of planned behavior (TPB) to predict internet tax filing intentions. *International Journal of Management*, 26(2), 272.
- [43]. Serah Sanni (2019). Basic Principles of Taxation in Nigeria. Retrieved from <https://www.mondaq.com/nigeria/tax-authorities/870372/basic-principles-of-taxation-in-nigeria>
- [44]. Sinnasamy, P., & Bidin, Z. (2017). The moderating effect of probability of detection on the determinants influencing excise duty non-compliance in Malaysia. *Journal of Advanced Research in Business and Management Studies*, 6(1), 61-71.
- [45]. Smart, M. (2012). The Application of The Theory of Planned Behavior and Structural Equation Modelling in Tax Compliance Behavior. A New Zealand Study. Disertasi. University of Canterbury.
- [46]. Ya'u, A., Saad, N., & Mas' ud, A. (2020). Effects of economic deterrence variables and royalty rates on petroleum profit tax compliance in Nigeria: An empirical analysis. *International Journal of Energy Sector Management*, 14(6), 1275-1296.
- [47]. Wenzel, M. (2004). The social side of sanctions: Personal and social norms as moderators of deterrence. *Law and human behavior*, 28, 547-567.