

Original Article

Determinants of Tax Compliance Intention: Socio-Economic characteristics and the influence of Tax Religiosity in a Developing Economy

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Abstract: This research explores how a set of socio-economic attributes (age, gender, education, and income) and tax religiosity influence individual taxpayers' intention to comply with taxation in the Grand Lomé metropolitan area in Togo. Using a cross-sectional survey and stratified sampling, we analyzed 343 valid responses from the Office Togolais des Recettes (OTR) registry. Constructs were measured with validated Likert scales and met reliability and validity thresholds. After classical assumption tests, we estimated hierarchical regressions. Results show that education is a strong, positive predictor of compliance intention, while being older than 46 has a significant negative effect. Gender and income are not robust drivers; high income is weakly and negatively associated with compliance. Tax religiosity exerts a powerful direct positive effect across models, but its moderating role is limited; only the interaction with age is marginally significant, slightly offsetting the age-related decline. Model fit is high ($R^2 = 0.717-0.728$; ANOVA $p = 0.000$). Findings suggest that where institutional trust is constrained, tax literacy and moral norms matter greatly. Policy should reinforce taxpayer education, engage religious leaders in pro-compliance messaging, and rebuild trust with older taxpayers. The study contributes Africa-focused evidence to behavioral tax compliance by integrating socio-economic heterogeneity with religiosity in a highly religious setting.

Keywords: Tax Compliance Intention; Religiosity; Socio-Economic Factors; Education; Aging; Developing Economy; Togo; OTR.

I. INTRODUCTION

Taxation plays a key role in building strong states and supporting development. It helps fund public services, keeps the economy stable, and reinforces the relationship between citizens and the government (Alm, 2019; Paleka et al., 2022). But in many developing countries, tax non-compliance remains a serious challenge. This restricts the revenue generation and undermines the tax institutions (Beach & Boogaard, 2022).

The reforms, including the implementation of the OTR, have done much to modernize taxation in Togo. The efforts like these have had the tax-to-GDP ratio up to 17.4% by 2022, and overall tax collections growing by 132.89% between 2014 and 2024. Behind these impressive figures, the voluntary compliance is rather low. Only 41.4% of households self-report payment of taxes (OTR, 2019), and from 257,029 individual taxpayers registered in 2024, some millions (80,237 or around 31.2%) were active taxpayers (OTR, 2024). This lag between registration and actual activity demonstrates that the administrative reforms alone are insufficient to alter taxpayer behavior. To understand the motivating factors to comply or not, we need to focus on socio-economic factors like age, gender, education, and income. These individuals and structural attributes influence how people perceive fairness, trust, prosociality, and deferment possibilities regarding their tax affairs (Svetlova & Thielmann, 2020; Torgler, 2007; Augustine et al., 2014). For example, the older and more educated people are reported to be more compliant probably they have a better understanding of the tax system (Davidescu et al., 2022; Gangl & Torgler, 2020; Rashid, 2020) and higher level of civic duty (Alm et al. 34). Conversely, compared to older taxpayers, young taxpayers they might face barriers like resource constraints, low institutional trust and competing financial priorities (Osman & Turmin, 2023; Deyganto, 2018). “Socio-demographic” is, however, not a correct term for these characteristics because, despite once being “socio”, certain variables such as education or income are intrinsically connected to someone's economic position, and we therefore consider these variables as “socio-economic” (Svetlova & Thielmann, 2020).

Religiosity is another important but relatively under-investigated related factor. In Togo, Togoese 98% of the people are religious practitioners, Christians (51.9%), Azansiawe' or non-pastorized (31%), and Armenian-Islamism under reference, and this is known in Word Watch research, bible claim information reference according to 2024. Moral values and ethical decisions are to a great extent influenced by religiosity: this includes the attitude toward taxes (Holdcroft, 2006; Abdel-Khalek & Lester, 2017). There is some evidence that religious people are more compliant voluntarily (Agbetunde, Ayyash-Abdo et al., 2022;



McGee, 2012; Torgler, 2006), although other studies find nothing or a negligible impact on knowledge and compliance from religion with low institution trust (Carsamer & Abbam, 2023; Utama et al., 2022). These ambivalent findings suggest that religiosity may specifically promote compliance, or it could shape the interaction of other factors such as age, gender, income, or education.

This research examines how sociodemographic characteristics (age, gender, education, and income) influence tax compliance intention among individual taxpayers in Grand Lomé, with religiosity as a moderator. It seeks to (1) explain the disconnect between filing and actual behavior using a behavioral lens, (2) quantify how demographic and economic differences influence compliance, and (3) disentangle whether religiosity functions as a direct moral arbiter or interacts with other factors in a situation where religiosity is high but institutions are limited.

II. LITERATURE REVIEW AND HYPOTHESES

A) *Theoretical Foundations*

This study is anchored on four complementary behavioral and socio-cultural theories that explain why taxpayers comply (or fail to comply).

a. Theory of Planned Behavior (TPB)

Among these, the TPB is probably the most influential model of intentional behaviour across disciplines such as economics, psychology, and public policy (Ajzen 1991). TPB proposes behavioral intention, the most proximal determinant of behavior, to be determined by three belief constructs: behavioral beliefs (attitudes toward the act), normative beliefs (perceived social pressures), and control beliefs (perceived facilitators or barriers of performing an action). ATTITUDES are based on BEHAVIOURAL and EVALUATIVE beliefs (Fishbein & Ajzen, 2010); NORMATIVE beliefs refer to perceived pressure from significant others such as peers, family members, or leaders in the community; and CONTROL refers to the belief of whether one can overcome barriers to perform successfully the behavior (Ajzen, 2002). In taxation, TPB has been the most broadly used to understand compliance (evading and/or complying) with rules. Research shows that taxpayers are more likely to comply when they think taxation is fair and socially good (Bobek & Hatfield, 2003; Trivedi, Shehata, & Mestelman, 2005), in response to social pressure from local or professional groups (Kirchler, Hoelzl, & Wahl, 2008), and when they believe they can effectively deal with administrative regimes (Rahayu, Setyawan, & Hidayati, 2017; Saad, 2014). For example, perceived difficulty of filling tax forms has also been indicated to decrease compliance intention among younger or lower-educated taxpayers (Luttmer & Singhal, 2014). TPB also incorporates moral and cultural factors; for example, religiosity can influence attitudes as well as normative beliefs. Religion teaches moral behaviour, good citizenship and honesty that is consistent with tax compliance (Torgler, 2006; McGee, 2012). In deeply religious societies such as Togo, where more than 98% of the population subscribes to a religious orientation (World Watch Research, 2024), religious cultural norms may foster attitudes in favour of taxation and stimulate moral obligation perception because it is part of what society sees as moral when individuals feel obliged to pay their tax. Abdel-Khalek and Lester (2017) further posit that religiosity's impact on ethical decision-making could be through the internalizing of moral standards, while Carsamer and Abbam (2023) suggest that it may depend upon the level of institutional trust and enforcement power.

By incorporating tax religiosity into TPB, this research seeks to investigate whether moral norms that are predicated by religious identity serve to enhance or to weaken the socio-economic influences, i.e., age, education, and income, on desired compliance. This methodology is consistent with contemporary studies that infuse culture and morality into behavioral models in order to further depict taxpayers' psychology amidst emerging economies (Gangl et al., 2015; Utama et al., 2022; Agbetunde, Adegbie, & Eze, 2022).

b. Fischer's tax compliance model

Fischer's Tax Compliance Model (Fischer, 1992) is a generalizable framework that integrates the economic, social, and psychological determinants of taxpayer behaviour. It highlights the importance of personal characteristics, age, education, income, and gender, as well as how they influence perceptions of fairness, enforcement, and social norms towards tax compliance decisions (Chau & Leung, 2009; Alm & Torgler, 2011). The studies demonstrate that more educated taxpayers have a higher ability to comprehend tax processes and perceive less complexity in them, and enhanced compliance disposition with taxes (Saad, 2014; Gangl et al., 2015). Older people tend to be more civic-minded than younger, and the risk-averse behavior explains greater stability of tax compliance (Purba, 2019; Paleka et al., 2023). In contrast, younger or lower-income taxpayers may perceive that the system is unfair and not accessible to themselves, which can result in disengagement (Luttmer & Singhal, 2014; Deyganto, 2018).

This model has a particular relevance to Togo, where out of 257,029 individual taxpayers recorded in 2024, only 80,237 (31.2%) were active (Office Togolais des Recettes, 2024). According to Fischer, the gap may be due to low fairness perceptions, lack of tax knowledge, and feelings of powerlessness among low socio-economic groups (Chau & Leung, 2009;

Alm & Torgler, 2011). Incorporating the religiosity into these models layers a moral dimension that potentially mitigates these barriers. The religious doctrines commonly advocate for ethical conduct and civic responsibility, which further promote perceptions of fairness and enhance voluntary compliance (Torgler, 2006; Abdel-Khalek & Lester, 2017; Agbetunde et al., 2022). In religious cultures such as that of Togo, moral norms rooted in faith-based beliefs can play a role in motivating taxpayers, especially those who are susceptible to detachment, into being more willing to comply (Carsamer & Abbam, 2023; Utama et al., 2022).

c. Social Identity Theory and Norm Activation Theory

In contrast with TPB and Fischer's model, which provide cognitive and structural explanations for tax compliance, Norm Activation Theory (NAT) (Schwartz, 1977) and Social Identity Theory (SIT) (Tajfel & Turner, 1979) focus on the moral and group dimensions of behavior. According to NAT, people perform prosocial behaviors when their personal moral norms are activated-- and this is usually inspired by a feeling of guilt or a sense of responsibility (Schwartz, 1977; Stern, Dietz, & Black, 1986). Religiosity is a trigger for these norms in the realm of taxation. Religious education that emphasizes the importance of honesty, fairness, and community duty can transform tax compliance from a legal into an ethical consideration (McGee, 2012; Torgler, 2006).

Empirical studies support this link. Nurani and Islami (2020) showed that religious commitment enhances moral obligation and conformity intention even in weak enforcement settings. Ishak and Ali (2020) also noted that religious beliefs contribute to increasing ethical consciousness and tax morale among taxpayers. Nicholson (2019) reported that FW and institutional trust are the moderators that decrease religious people's tolerance of tax evasion behavior.

SIT is a perfect supplement to NAT, because it tells us about the role of group identification in shaping moral behavior. The Psychological Record, 66, 253-262264. Psychology Press individuals are more likely to adhere to group-derived norms when they find the group in question particularly valuable, especially under conditions in which such norms address considerations of civic sociability and moral integrity (Tajfel & Turner, 1979; Ellemers, Spears, & Doosje, 2003; Doosje, 2002). In Togo, a hyper-religious society where religious traditions are often prescriptive and normative environments. Members may be more likely to honor tax obligations in order to preserve social support from within the religious group and fit in with its values when the group actively encourages the virtues of honesty and public-mindedness (Carsamer & Abbam, 2023; Agbetunde et al., 2022).

In integrating NAT and SIT, this study situates tax religiosity as the moral basis (direct effect) from which socio-economic aspects, for example, age, income, and education influence compliance intention (interaction effects). To the extent that religious norms activate moral obligation and increase group salience, they could help unlock barriers such as low institutional trust or financial burden, particularly among younger or low-income taxpayers (Utama et al., 2022; Hamdi & Marangos, 2018). The integrated moral-identity approach helps explain how religiosity works with structures in shaping tax behavior.

B) Hypotheses Development

a. Age and Tax Compliance Intention

Age is one of the most widely studied predictors of tax compliance intention. Previous research also suggests that older taxpayers have greater compliance as a result of their life experience, higher civic consciousness, and having lower tolerance for risk (Richardson & Sawyer, 2001; Taing & Chang, 2021; Osman & Turmin, 2023; Deyganto, 2018). For instance, in Ethiopia, Deyganto (2018) demonstrated how increases in age lead to higher compliance levels due to an increase in financial freedom and the understanding of communal responsibilities. However, other research finds no effect (Agyeiwaa et al., 2019), while Kastlunger et al. (2010) suggest age effects might be contingent on knowledge and moral norms. In the religious framework, Nurani and Islami (2020) suggested that religiosity in older taxpayers can strengthen ethical responsibilities and balance any fall in compliance motivation.

H1: Age has a positive effect on tax compliance intention among individual taxpayers.

b. Gender and Tax Compliance Intention

Mixed findings have been observed in the gender effect on tax behavior. Other research finds that women are more obedient because they are more risk-averse and possess better moralization (Chau & Leung, 2009; Gangl & Torgler, 2020). Others observe little difference in outcomes when institutional trust or enforcement guides the decisions of behavior (Paleka et al., 2023). Gender effects could be differently influenced by role expectations in cultural and social vicissitudes. Gendered moral expectations may also affect compliance in religious societies; however, results have been contradictory.

H2: Gender significantly influences tax compliance intention.

c. Education and Tax Compliance Intention

Higher education can be a strong predictor of tax compliance because it generally increases the knowledge and sense of responsibility for paying taxes (Bobek & Hatfield, 2003; Barokah et al., 2023). For example, Bobek and Hatfield (2003) revealed that informed taxpayers are more prone to comply; Čábelková (2021) demonstrated that the level of education influences how critically individual taxpayers evaluate policies, which can result in a higher degree of sophisticated abstention or efficient evasion. Education could decrease barriers to compliance among those in low-income settings by simplifying filing procedures and building trust.

H3: Education level positively influences tax compliance intention.

d. Income and Tax Compliance Intention

The effect of income on compliance intention is indeterminate. Richer individuals may conform more as they are more observable and subject to detection (Čábelková, 2021), whereas others use resources and information to minimise their tax duties (Wärneryd & Walerud, 1982). Tax might be seen as burdensome and unfair to taxpayers with low incomes, which will decrease the intention to comply (Osman & Turmin, 2023). These inconsistencies warrant re-testing the income effects in Togo's developing context.

H4: Income level significantly influences tax compliance intention.

e. Tax Religiosity as a Direct Predictor

Religiosity is viewed as a moral power encouraging honesty and civic-mindedness (Holdcroft 2006, Abdel-Khalek & Lester, 2017). Torgler (2006) and McGee (2012) indicate that more religiously committed people are likely to exhibit higher tax morale, as well as higher voluntary compliance. Yet, as Carsamer and Abbam (2023) point out, this effect can be attenuated when trust in institutions is low. In very religious societies like Togo, religiosity would also be supposed to increase compliance via its role in interpreting taxes as a moral inconvenience.

H5: Tax religiosity has a positive direct effect on tax compliance intention.

f. Tax Religiosity as a Moderator

In addition to a direct effect, religiosity could also have an impact on the extent to which socio-economic factors lead individuals to comply. Othman (2017) reported that Islamic religiosity gave more weight to emotional values of obligation (based on social and religious compliance), zakat payment reinforced by the view on zakat as a moral ideal rather than an economic and financial duty demonstrated that religiosity was a moderator of age effects, which might sustain compliance in older taxpayers. However, moderation by gender, education, and income has been limited and context-dependent (Nicholson, 2019; Carsamer & Abbam, 2023). A l'image du paysage religieux togolais, nous posons ici la question de « renforcement ou résistance religieuse aux déterminants démographiques et en ressources.

- **H6a:** Tax religiosity moderates the relationship between age and tax compliance intention, strengthening compliance among older, highly religious taxpayers.
- **H6b:** Tax religiosity moderates the relationship between gender and tax compliance intention.
- **H6c:** Tax religiosity moderates the relationship between education and tax compliance intention.
- **H6d:** Tax religiosity moderates the relationship between income and tax compliance intention.

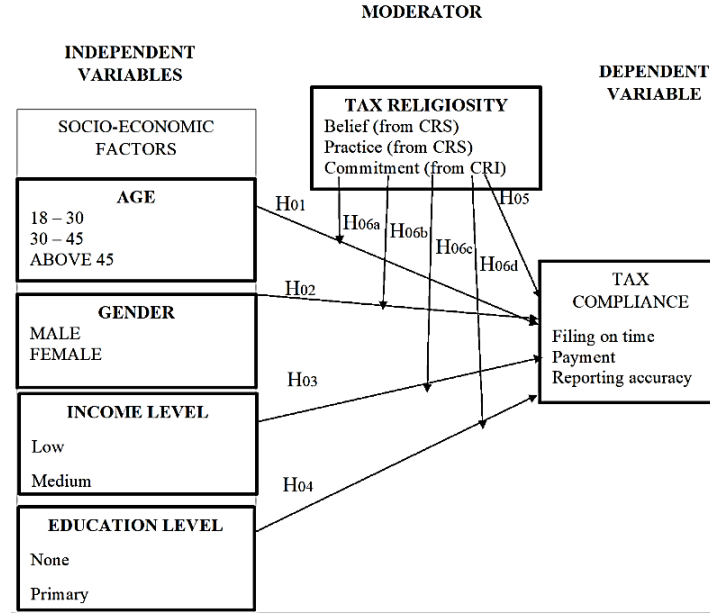


Figure 1 : Research conceptual framework
III. RESEARCH METHOD

A) Population and Sample

The population of the study consisted of 94,513 individual taxpayers in business activities identified and registered with the Office Togolais des Recettes (OTR) in Grand Lomé for the year 2024, which was made up of 64,894 at the Golfe municipality and 29,619 in Agoè-Nyivé (OTR, 2024). We selected this sample because although it is formally recognised and active at administrative levels, voluntary compliance is low; thus, understanding the drivers of behavioural and moral engagement is important. Taxpayers from an under-withholding regime like the Taxe Professionnelle Unique (TPU) and Pay-As-You-Earn (PAYE) were also excluded because their compliance is compelled at source. The target population was persons liable to direct forms of taxation and self-assessment (e.g., CIN, CBS, CNP; EU: BIC, BNC, BA; patent tax; property tax).

The sample size was calculated through Yamane's (1967) formula using a 95% confidence level and a margin of error of 5%, with approximately 398 respondents, and then the final sample of 384 was established considering non-response. We used stratified random sampling by municipality (Golfe and Agoè-Nyivé) to ensure proportionate number of participants who may have tested for COVID-19 or intended to test in the future, respectively, and administered questionnaires via online distribution and offline assistance in order to achieve high participation.

B) Operational Definition and Variable Measurement

Tax compliance intention is one's declared readiness to engage in voluntary tax compliance activities, i.e. to declare timely and accurately as well as pay taxes on time. It is based on the literature related to behavioral compliance (Bobek & Hatfield, 2003; Torgler, 2007) and consisted of 12 items rated on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). Age was measured by the taxpayer's actual age and categorized into 18–30, 31–45, 46–60, and above 60 years old to take account of demographic categories used in tax compliance studies (Richardson & Sawyer, 2001; Deyganto, 2018).

Gender was coded as the biological sex of respondents (men, women), which is prevalent in tax-compliance research (Chau & Leung, 2009; Gangl & Torgler, 2020). Education was categorized as the highest level of formal education achieved (primary, secondary, or university). In compliance studies, education is frequently treated as a proxy for tax knowledge and civic literacy (Bobek & Hatfield, 2003; Barokah et al., 2023). Income level was self-reported, presenting an own perception of annual earnings, grouped into low, medium, and high according to OTR's taxpayer segmentation and following earlier empirical work that relates economic capacity to compliance Wärneryd & Walerud, 1982); Čábelková (2021).

Fiscal religiosity was defined as the degree to which religious beliefs, tradition, and identity drive both ethical and fiscal conduct. It was gauged by 14 items on a five-point Likert scale pulled from Torgler (2006) and McGee (2012), including questions relating to: regular prayer; whether going to religious services was important; belief that paying taxes is a religious duty; and guilt about tax evasion stemming from religious beliefs.

All scales were content-validated by experts and pre-tested through a pilot study with 30 taxpayers. Internal consistency was acceptable with Cronbach's alpha exceeding 0.70 for each multi-item construct (Nunnally & Bernstein, 1994).

Table 1 : Operational Definition and Measurement of Variables

Variable	Operational Definition	Measurement Scale	Source(s)
Tax Compliance Intention (TCI)	Willingness of a taxpayer to voluntarily meet obligations such as timely declaration, accurate reporting, and prompt payment of taxes.	12 items, 5-point Likert scale (1 = strongly disagree; 5 = strongly agree).	Bobek & Hatfield (2003); Torgler (2007)
Age	Chronological age of respondent, grouped for analysis.	Categorical: 18–30; 31–45; 46–60; >60 years.	Richardson & Sawyer (2001); Deyganto (2018)
Gender	Biological sex of respondent.	Dichotomous: Male = 1; Female = 0.	Chau & Leung (2009); Gangl & Torgler (2020)
Education Level	Highest formal education attained, reflecting tax knowledge and civic literacy.	Categorical: Primary; Secondary; University.	Bobek & Hatfield (2003); Barokah et al. (2023)
Income Level	Self-reported annual income category indicating economic capacity to comply.	Categorical: Low; Middle; High (based on OTR segmentation).	Wärneryd & Walerud (1982); Čábelková (2021)
Tax Religiosity	The extent to which religious beliefs, practices, and identity influence ethical and fiscal behavior.	14 items, 5-point Likert scale (1 = strongly disagree; 5 = strongly agree).	Torgler (2006); McGee (2012)

Source: Researcher, 2025

C) Model Specification

To test the study's hypotheses, a **hierarchical regression modeling approach** was employed. The analysis proceeded in two steps:

a. Direct effects model (Model 1):

$$TCI = \beta_0 + \beta_1 \text{Age} + \beta_2 \text{Gender} + \beta_3 \text{Education} + \beta_4 \text{Income} + \varepsilon$$

b. Extended model with religiosity (Model 2):

$$TCI = \beta_0 + \beta_1 \text{Age} + \beta_2 \text{Gender} + \beta_3 \text{Education} + \beta_4 \text{Income} + \beta_5 \text{Religiosity} + \varepsilon$$

c. Moderating model (Model 3):

$$TCI = \beta_0 + \beta_1 \text{Age} + \beta_2 \text{Gender} + \beta_3 \text{Education} + \beta_4 \text{Income} + \beta_5 \text{Religiosity} + \beta_6 (\text{Age} \times \text{Religiosity}) + \beta_7 (\text{Gender} \times \text{Religiosity}) + \beta_8 (\text{Education} \times \text{Religiosity}) + \beta_9 (\text{Income} \times \text{Religiosity}) + \varepsilon$$

Where TCI refers to tax compliance intention, model 1 examined the baseline predictive strength of socio-demographic variables. Model 2 examined the direct effect of religiosity. In Model 3 interaction terms were added to test whether religiosity moderates the effect of each socio-economic factor on compliance intention.

In order to validate the regression models, data quality was analyzed through classical assumption tests such as normality of residuals, multicollinearity diagnostics (VIF), and independence of errors (Durbin-Watson) prior to conducting hierarchical regression analysis.

IV. RESULTS AND DISCUSSION

A) Response Rate

The survey was administered in three waves for response rates. Of 2,433 taxpayers contacted directly by email and WhatsApp, we received 49 valid responses (≈2.01%). Professional WhatsApp chats generated 244 replies. Hand distribution at tax offices produced 87 responses (≈48.88%). A total of 2,611 questionnaires were sent out, and 380 valid replies were received for a global response rate of 14.55%

B) Demographic Characteristics

Table 2: Consolidated demographic profile

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	233	61.1
	Female	139	36.4
	Missing	9	2.3
Age	18–35	126	32.98
	36–45	176	46.19
	>46	79	20.73
Education	None	31	8.14
	Primary	25	6.56

	University & Postgraduate	249	65.35
Income (CFA)	Low (<575,000)	138	36.22
	Middle (575,001 – 2,075,000)	161	42.04
	High (>2,075,000)	84	21.74

Source: Research 2025

The sample is predominantly male (61%), 46% aged 36–45 years, and relatively highly educated (65% having a university or higher degree). Almost 42% are middle income, and 36% have low incomes; a rich picture of the Togolese tax company.

C) Descriptive Statistics of Main Constructs

Table 3: Descriptive statistics

Variable	Obs	Mean	Std. Dev.	Min	Max	Skewness	Kurtosis
Tax Compliance Intention	343	73.13	20.98	20	100	-0.48	2.38
Tax Religiosity	343	68.18	19.85	20	100	-0.29	2.33

Source: Research 2025

Respondents reported moderately high compliance intention (M=73.13) and religiosity (M=68.18). Negative skewness shows many respondents lean toward higher compliance and religiosity, but dispersion indicates varied attitudes.

D) Assumption Tests

Table 4: Correlation matrix

No.	Variables	1	2	3	4	5	6	7	8	9
1	Gender	1	0.07	0.06	-0.10	0.08	-0.03	0.10	0.08	0.00
2	Education		1	-0.08	0.09	0.14	0.14	0.23	0.18	0.15
3	Age			1	0.16	0.10	0.01	0.01	0.09	0.04
4	Income				1	0.07	0.07	0.05	0.14	0.02
5	Religiosity					1	0.37	0.46	0.36	0.45
6	Religiosity × Age						1	0.33	0.31	0.31
7	Religiosity × Income							1	0.28	0.29
8	Religiosity × Gender								1	0.27
9	Religiosity × Education									1

Source: Research 2025

The correlation coefficients among all variables are low (all < 0.50), indicating no strong linear association that would cause multicollinearity problems in the regression models. The relationships are generally weak to moderate, suggesting that each predictor contributes unique explanatory power to the analysis of tax compliance intention.

Table 5: VIF results

Variable	VIF	1/VIF
Religiosité × Education	1.58	0.633
Religiosité × Revenu	1.53	0.654
Religiosité × Age	1.48	0.676
Religiosité × Sexe	1.44	0.694
Religiosité	1.40	0.714
Instruction	1.09	0.917
Revenu	1.08	0.926
Age	1.07	0.935
Sexe	1.07	0.935
Mean VIF	1.36	

Source: Research 2025

The mean VIF = 1.36 (<2), indicating no multicollinearity problem

Table 6: Breusch–Pagan results

Model	Test statistic	p-value
Without moderation	0.11	0.7389
With moderation	0.12	0.7254

Source: Research 2025

All p-values >0.05; thus, residuals show constant variance

Table 7: Normality test results

Model	Jarque–Bera (p)	Shapiro–Wilk (p)	Skewness–Kurtosis (p)
Without moderation	1.584 (0.136)	0.522 (0.096)	0.305 (0.107)
With moderation	1.612 (0.193)	0.526 (0.096)	0.293 (0.339)

Source: Research 2025

All p-values exceed 0.05, confirming normality of residuals.

E) Model Fit (ANOVA)

Table 8: ANOVA results

Source	SS	df	MS	F	Prob > F
Model 1	107,880.36	9	11,986.71	93.68	0.000
Residual	42,606.73	333	127.95		
Total	150,487.10	342	440.02		
Model 2	109,590.77	14	7,827.91	62.78	0.000
Residual	40,896.33	328	124.68		
Total	150,487.10	342	440.02		

Source: Research 2025

Both models are significant (p=0.000), confirming that the predictors jointly explain a large share of compliance intention variance.

F) Regression Results

Table 9: Regression coefficient

Variables	Model 1	Model 2
Male	0.054 (-0.04)	0.293 (0.23)
Primary education	5.612*** (2.68)	4.468** (2.11)
University & above	9.397*** (4.70)	7.911*** (3.89)
Age 36–45	-2.614 (-1.48)	-2.400 (-1.31)
>46 years	-3.415** (-2.04)	-3.340* (-2.02)
Middle income	-0.180 (-0.11)	1.150 (0.09)
High income	-2.658* (-1.73)	-2.697* (-1.73)
Religiosity	0.856*** (24.77)	0.807*** (18.89)
Religiosity × Age	—	1.629* (1.89)
Religiosity × Income	—	-0.238 (-0.22)
Religiosity × Gender	—	0.180 (0.23)
Religiosity × Education	—	0.591 (0.71)
Constant	10.448*** (4.19)	7.142 (2.69)
Prob > F	0.000	0.000
R ²	0.717	0.728
Root MSE	11.311	11.167
Obs	343	343

t statistics in parentheses; ***p < .01, **p < .05, *p < .10

Source: Research 2025

Based on the regression results shown in Table 9, the estimated models are as follows:

Model 1 (Without moderation):

Compliance = 10.448 + 5.612(Primary) + 6.833(Secondary) + 9.397(University) – 2.614(Age36–45) – 3.415(Age>46) – 0.180 (MiddleIncome) – 2.658(HighIncome) + 0.856(Religiosity)

The constant of 10.448 suggests that when all predictors are held at zero (baseline: female, no education, <36 years, low income, religiosity score = 0), the predicted compliance intention score would be 10.45. Education shows strong, positive, and significant effects: Taxpayers with primary education score +5.61 higher on compliance than those without formal education (p < .01). Those with university education score +9.39 higher (p < .01). This confirms that education significantly improves compliance intention, aligning with studies that link tax knowledge and literacy to voluntary compliance.

The age effects show that relative to 18-35 taxpayers:—Those aged 36–45 exhibit lower, but not significantly lower, compliance (-2.61). More than 46 years of age is associated with significantly lower compliance by -3.42 ($p < .05$). This suggests that older taxpayers are less likely to comply voluntarily, possibly due to accumulated distrust of tax authorities.

Income has a weak impact: middle income is insignificant; high-income earners show a negative but marginally significant effect (-2.66; $p < .10$), implying some reluctance among wealthier taxpayers to comply voluntarily.

Religiosity is a very strong and highly significant predictor ($\beta = 0.856$; $p < .001$), meaning that each one-unit increase in religiosity score is associated with a 0.86-point increase in compliance intention.

Model 2 (With moderation):

$$\begin{aligned} \text{Compliance} = & 7.142 + 4.468(\text{Primary}) + 5.338(\text{Secondary}) + 7.911(\text{University}) - 2.400(\text{Age}36-45) - \\ & 3.340(\text{Age}>46) + 1.150(\text{MiddleIncome}) - 2.697(\text{HighIncome}) + 0.807(\text{Religiosity}) + 1.629(\text{Religiosity} \times \text{Age}) - \\ & 0.238(\text{Religiosity} \times \text{Income}) + 0.180(\text{Religiosity} \times \text{Gender}) + 0.591(\text{Religiosity} \times \text{Education}) \end{aligned}$$

When adding interaction terms between religiosity and socio-economic factors, the model's R^2 increased slightly (from 0.717 to 0.728), indicating a small improvement in explanatory power. The main effects of education and religiosity remain strong and significant, although slightly reduced in magnitude due to the added interaction terms.

Among moderation effects, only Religiosity $\times$ age is weakly significant ($\beta = 1.629$; $p < .10$). This suggests that religiosity slightly attenuates the negative impact of older age on compliance; highly religious older taxpayers tend to comply more than their less religious peers. Other interaction terms — Religiosity $\times$ income, $\times$ Gender, $\times$ Education are not significant, indicating that religiosity functions mainly as a direct moral driver rather than modifying the effect of these socio-economic factors.

G) Hypothesis testing summary

Based on the regression results presented in Table 9, the first five primary hypotheses show mixed support. H1, which predicted that age would positively influence tax compliance intention, is not supported: taxpayers aged 36–45 show no significant difference from younger taxpayers, and those over 46 display a significant negative effect on compliance in both models ($\beta = -3.415$, $p < .05$; $\beta = -3.340$, $p < .10$). H2, proposing a gender effect, is not supported, as gender is not statistically significant in either model. H3, predicting a positive influence of education, is supported: compared to respondents without formal schooling, taxpayers with primary and university education report significantly higher compliance intentions ($\beta = 5.612/9.397$ in Model 1 and $4.468/7.911$ in Model 2; $p \leq .05/.01$). H4, which anticipated a positive effect of income, is not supported at the conventional 5% level; middle income shows no effect, while high income is negatively associated with compliance and only marginally significant ($p < .10$), suggesting an effect opposite to the hypothesis. H5, which predicted that religiosity directly increases compliance, is strongly supported in both models ($\beta = 0.856$ and 0.807 ; $p < .001$).

Regarding the moderation hypotheses introduced in Model 2, religiosity does not significantly moderate the relationships between compliance and gender, education, or income. Only the interaction between religiosity and age is weakly significant ($\beta = 1.629$; $p < .10$), indicating that religiosity slightly mitigates the negative impact of being older than 46 on tax compliance intention. Overall, the addition of moderation effects increases the model's explanatory power only marginally (R^2 rising from 0.717 to 0.728 and Root MSE decreasing from 11.311 to 11.167), suggesting that religiosity functions primarily as a direct moral driver rather than a strong conditional moderator.

H) Discussion

a. Education as a Key Driver of Tax Compliance

Education emerged as the strongest socio-economic predictor of compliance. Compared with taxpayers without formal education, those with primary and especially university or higher education exhibited significantly greater intention to comply voluntarily. This finding is consistent with prior studies that have found tax information and civic knowledge enhance compliance (Bobek & Hatfield, 2003; Barokah, Rusydi, & Jun, 2023).

Drawing on the Theory of Planned Behavior (Ajzen, 1991), education presumably influences both tax attitudes and perceived behavioral control — the more knowledgeable taxpayers are about their obligations and also how taxes work, the more they feel capable of complying or even morally obligated. It also echoes the Slippery Slope Model (Kirchler, 2007) in which well-informed taxpayers have a higher level of trust in authorities and therefore they co-operate voluntarily.

b. Age and Generational Trust Gaps

The analysis indicates that compliance intention decreases with age, even after controlling for education and income. This theme is also evident from other developing environments in which the long-run experience with inconsistent enforcement or use of tax revenue destroys trust (Richardson & Sawyer, 2001).

This result suggests a generation gap of trust: younger or mid-career taxpayers might adjust to continual reforms, whereas the older generation is more likely to be doubtful that the tax system would treat them fairly.

c. Limited Role of Income and Gender

The effect of income on compliance was negative and weak, while gender proved not to be significant. Previous work on the influence of income on compliance has found conflicting results—higher incomes have been reported to stimulate better compliance, via increased capacity to pay where such capabilities are low (McKerchar & Evans, 2009), while it can also contribute to avoidance. It is worth noting that the lack of significance for sex reflects work conducted in Sub-Saharan African contexts where cultural and institutional determinants prevailed over mere biological differences (Alabede et al., 2011).

d. Religiosity as a Strong Moral Force

Religiosity exerted a strong positive direct effect on compliance intention. Every increase in religiosity scores meant a significant jump in voluntarily paying taxes. This is consistent with the Norm Activation Theory (Schwartz, 1977), which suggests moral obligation encourages prosocial behavior once people acknowledge societal norms. It is consistent with Social Identity Theory (Tajfel & Turner, 1979) supporting social identity influence on ethical tax behavior through the promotion of religious congregation-based community that builds collective norms toward honesty and fairness.

Similar trends have been observed in the Muslim-majority and Christian-majority countries (Nurani & Islami, 2020; Ishak & Ali, 2020), religious values on honesty, social concern and justice stimulate taxpayers beyond material incentives.

e. Weak Moderating Effect of Religiosity

Surprisingly, the level of religiosity did not significantly moderate the relationship between socio-economic variables and adherence, except for a small interaction with age: religiosity weakened slightly the negative effects of an age over 46. This implies that religiosity is a "general" moral driver and not just a conditional amplifier of other drivers.

This finding is inconsistent with behavioral compliance models where religiosity is depicted as simply determining how demographic factors can influence compliance (Nicholson, 2019). In extremely religious societies like Togo, religious values seem to cut across the board, whether it is education, income, or gender.

V. CONCLUSION

The influence of socio-economic characteristics (age, sex, education and income) and religiosity on tax compliance intention of individual taxpayers: Case study, the city of Grand Lomé in Togo Vers un modèle de taxation forfaitaire en matière d'assurance auto au Québec Brviaire fiscal sur les transferts d'impôts vers les parois. Based on 343 respondents and hierarchical regression analyses, the study discovers that education has a significant positive effect on intention of compliance, whereas age above 46 contributes negatively to it. Gender and income were not strong predictors, and higher income was a weak predictor in the opposite direction. Religiosity was a robust, but nonmoderating, direct predictor of compliance, which only mitigated the negative impact of age to some extent.

These results indicate that tax literacy and moral values are powerful predictors of compliance in the absence of institutional trust. Policy implications for tax policy-makers include the importance of investing in tax education, utilizing religious leaders to communicate messages, and rebuilding trust among older taxpayers. This study is confined to urban tax-filers in Grand Lomé and makes use of self-reported intentions, not observed behavior. Subsequent work might incorporate rural households, rely on actual compliance data, and consider other motivational and institutional drivers including trust, perceived fairness and digital tax services.

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VI. REFERENCES

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