Social Marketing: Understanding Tax Payment Behaviour of Ghanaians at the Informal Sector

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The purpose of the study is to apply social marketing using the Theory of Planned Behaviour to understand voluntary tax payment behaviour of the players in the informal sector in the Ghanaian Context. Structured questionnaires were used to collect data from 538 respondents. The study found attitude, subjective norms, and perceived behavioural control to be statistically significant influencers on tax compliance behaviour of players in the informal sector of Ghana. Thus, changing these variables would have a significant impact on tax compliance behaviour of Ghanaians in the informal sector.

INTRODUCTION

Taxes are contributions made by individual citizens and organizations within an economy towards the development of that economy (Caroll, 2011). Inability of countries to raise revenues effectively limits the extent to which they can provide social goods to foster economic development (Joshi, Prichard, & Heady, 2014; Brautigam, Fjeldstad, & Moore, 2008). However, in most developing countries, tax revenue constitutes less than 50% of total revenue available for development (Marandu, Mbekomize, & Ifezue, 2015; Brautigam et al., 2008; Caroll, 2011).

The high level of non-compliance to tax payment is a major issue for most developing countries as more than 60% of potential tax revenue usually goes uncollected (Adibura & Asante, 2012). This is mainly because in most of these developing countries, the informal sector which forms the largest part of the economy and plays a crucial role with respect to tax revenue, is mostly characterized by non-compliance to tax payment (Adibura & Asante, 2012; Caroll, 2011; Joshi et al., 2014). The informal sector represents a significant source of revenue for development and have the potential of reducing external borrowing significantly and increase good governance (Feld & Frey, 2007; Marandu et al., 2015). Therefore, encouraging tax compliance behaviour among the informal sector would lead to acceleration of growth, development and good governance. It will also lead to the reduction of the tax burden on the formal sector and the few people and businesses paying tax, since more people would be paying tax by way of contributing to national development (Brautigam et al., 2008).

In recent times, the issue of taxing and expanding the tax net to cover the informal sector, which largely includes the self-employed, artisans, market women, and traders have received much attention (Adibura & Asante, 2012). The argument however, has been how to include this vital sector in the tax net. The traditional deterrence models have been proven by previous studies to be ineffective in achieving tax compliance since individuals usually under-report their tax income and tax authorities expends significant resources on enforcement (Adibura & Asante, 2012; Alm & Torgler, 2006; Bobek, Hageman, & Kelliher, 2013; Bobek & Hatfield, 2003; Brautigam et al., 2008).

Though social marketing scholars have demonstrated that behaviour adopted voluntarily are more sustainable than those achieved through cohesive means (Hastings & Saren, 2003; Hoek & Jones, 2011), extant literature in the field of taxation have mainly focused on sanctions and punitive measures (Adibura & Asante, 2012), tax administration (Brautigam et al., 2008), and enforcement strategies (Fellner, Sausgruber & Traxler, 2013; Slemrod, 2015). In other words, there is paucity of literature on how to elicit voluntary tax payment behaviour from the players of the informal sector. It is against this background that this paper seeks to apply social marketing and behavioural change theory (theory of planned behaviour) to understand and elicit voluntary tax payment behaviour among Ghanaian businessmen and women at the informal sector.

CONTEXTUAL BACKGROUND

As a developing country, the informal sector of the Ghanaian economy constitutes the largest part of the economy and holds the largest number of the citizenry by way of providing employment (Caroll, 2011). This sector is usually characterized by a lot of enterprises that are not legally or formally registered with the local or national authorities, high levels of self-employed, fewer restrictions to setting up a business, high levels of competition and insecurity (Brautigam et al., 2008; Caroll, 2011). The informal sector of Ghana employs about 80% of the working population (Caroll, 2011). Therefore, the high level of non-compliance to tax payment from this sector has been a major headache for the Ghanaian tax authorities over the years (Adibura & Asante, 2012).

In an attempt to increase tax revenue from the informal sector, several efforts and interventions have been implemented over the years by the Ghanaian government through the Ghana Revenue Authority. Association taxation is an intervention of collecting taxes by negotiating tax payment with informal sector unions (such as transport unions and women's associations) who collect tax from their members on behalf of the government rather than moving from door to door collecting taxes (Caroll, 2011). The Personal Income Tax requires the self-employed persons to pay income tax at graduated rates in four equal installments (Adibura & Asante, 2012). The Tax Stamp was introduced with the main purpose of collecting tax from small-scale self-employed persons which are grouped according to business type and size in the informal sector on quarterly basis (Adibura & Asante, 2012; Caroll, 2011).

However, enforcement strategies such as sanctions and punitive measures have been the main strategy of encouraging tax compliance behaviour (Adibura & Asante, 2012). For instance, sections 141 to 153 of Ghana's tax act (Act 592) have enumerated sanctions, monetary fines, confiscation of properties and prisons sentences as punishments for non-compliance behaviour. These efforts have failed to achieve the desired result as less than 30% of tax revenue is raised from the informal sector (Addison & Osei, 2001; Adibura & Asante, 2012). This is because these deterrent strategies and threat of punishment cannot influence behaviour change since they are usually applied without taking into consideration the reasons for the non-compliance (Alm & Torgler, 2006; Bobek et al., 2013; Mah, Deshpande, & Rothschild, 2006). This paper therefore, seeks to understand how social marketing could be used to influence tax payment behaviour of Ghanaians in the informal sector.

LITERATURE REVIEW

Social marketing is the application of commercial marketing techniques alongside other concepts to influence target audience to voluntarily change, modify, or accept a new behaviour for the benefit of the individual and society (Cheng, Kotler, & Lee, 2010; Willoughby, 2015). Thus, the key objective of social marketing is to change behaviour using marketing tools and techniques. Like commercial marketing, social marketing is more effective in changing behaviour because it creates beneficial products (desired behaviour) for target audience, communicate their availability and desirability in persuasive manner, and deliver these products and services at lower cost with high accessibility (Mah et al., 2006). However, designing an effective social intervention to change behaviour requires a better understanding of the target audience, their motivations, competing factors and barriers to change (Luca & Suggs, 2013; Grier &

Bryant, 2005). Theories, especially theories of behaviour change are very useful in this regard. The paper employs the theory of planned behaviour (Ajzen, 1991) to understand factors influencing intention to be tax compliance by the informal sector players.

The theory posits that intention is the key determinant of behaviour (Ajzen, 1991). Thus, most human behaviours are goal-directed and would perform a given behaviour because they have the intention to do so (Botetzagias, Dima, & Malesios, 2015). Intentions are motivational factors that inspire or influence people to do something and the greater the intention, the higher the likelihood that the individual would take action to perform the behaviour (Ajzen, 1991; Botetzagias et al., 2015). Tax compliance referred to the full payment of all Taxes outstanding (Braithwaite, 2009). Tax non- compliance on the other hand referred to the differences between the actual amount of taxes paid and the amount of taxes outstanding. Tax compliance has been recognised as a key issue for policy makers, tax administrators and the society as a whole (Isa, 2013). Others however, argue that, tax payers' competency, honesty, capability and readiness influences their intention towards tax payment (Isa, 2013). Intention to pay tax also depend on a number of variety of factors including flexible payment system. Based on the above discussions, the following hypothesis is formulated.

H1: There is a statistically significant relationship between respondent's intention to pay tax and their tax compliance behaviour.

According to Ajzen (1991) behavioural intention is influenced by three kinds of considerations (beliefs). Intention is defined by Fishbein and Ajzen (1975) as the desire to perform the behaviuor. The first is behavioural beliefs, which refers to beliefs about possible outcomes of performing a behaviour and the assessments of these outcomes. Positive or negative evaluation of these outcomes would produce favourable or unfavourable *attitude* towards the behaviour in question (Diteweg et al., 2009). For instance, if a business owner believes that paying tax would produce a positive result, he or she would have a positive attitude and intention to comply with his/her tax obligations. Fishbein and Ajzen (1975) define the attitude as the sum of the affections sensed by somebody to accept or reject an object or behaviour. An individual attitude towards tax payment to a large extent is also a function of tax morale, self-interest as well as the degree of trust (Cummings et al., 2004). Attitude of individuals towards tax payment also depend on social norms and citizens' perceptions of government institutions as well as their performance, which in turn influences their intention to pay tax. According to Fishbein and Ajzen (1975) Human attitude affects behaviour through one decision-making process which is a careful and reasoned. The process of the decision making is limited to three things, namely: (1) the behaviuor is not largely determined by general attitude, but by a specific attitude on something (attitude towards behaviuor); (2) behaviuor is not only affected by the attitude but also by subjective norms; and (3) attitude toward behaviuor simultaneously with subjective norms will form an intention (behaviuoral intention) to behave. Based on the above, the following hypothesis is formulated.

H2: There is a statistically significant relationship between respondents' attitude towards tax payment and their intention to pay tax.

The second is normative beliefs, which are beliefs about expectations of others who are important to the individual and motivation to comply with these expectations (Ajzen, 1991; Ajzen, 1985; López-mosquera, García, & Barrena, 2014). These beliefs (subjective norms) are more or less social pressures placed on people to behave in a particular way. Thus, if a person is positive about paying tax and believes people around him think it is good to pay tax, he will feel less negative social pressure and intention to perform the behaviour is strengthened (Bobek & Hatfield, 2003). Ajzen and Fishbein (1975) posit that theory of reasoned action (TRA) state that behaviour is determined by the intention. According to these authors one's intention to behave is influence by attitude towards behaviour and subjective norm. The theory assumed that there is a result between the intention and behaviour as human usually behave in a conscious manner. Fishbein and Ajzen (1975) state that the subjective norms are the extent to which a

person is motivated to abreast the view of people on behaviour that will be undertaken (normative belief). Based on the discussion above, the author formulates the following hypothesis:

H3: There is a statistically significant relationship between respondents' subjective norms and their intention to pay tax

The third belief influencing intention is control belief, which is about the presence of factors that may facilitate or impede performance of the behaviour and the perceived power of these factors (efficacy beliefs or perceived behavioural control) (López-mosquera et al., 2014). Thus, the perceived ease or difficulty of performing the behaviour. For example, if people believe that the tax system is flexible, the rates are not too high and that they can afford to pay, intention to comply becomes much higher. According to the theory of planned behaviour, the performance of a behaviour is a function of intention and perceived behavioural control. To predict the behaviour more accurately, several conditions must be fulfilled. Firstly, intention and perceived behavioural control must be suitable or compatible with the behaviour to be predicted. It means the intention and perceived behavioural control should be assessed in relation to the behaviour to be performed. The result of the research by Ajzen (1991) also shows that a number of researchers have used the TPB in predicting intention to perform various activities. Theory of planned behaviour (TPB) explains that attitude towards behavior is affected by the belief that the behavior will lead to the desired or undesirable results. Perceived behavioural control is determined by past experiences and individual estimation of how difficult or easy it is to perform the behaviour in question. Attitude towards specific behaviours, subjective norms, and perceived behavioural control interact and becomes a determinant for the intention, which in turn will determine whether the behaviour will be performed or not. The following hypothesis is formulated based on the above discussions.

H4: There is a statistically significant relationship between respondents perceived behavioural control and their intentions to comply with tax obligations

As a general rule, the more favourable the attitude and subjective norm, and the greater the perceived control, the stronger should be the person's intention to perform the behaviour in question. This is illustrated in figure 1 below.

FIGURE 1
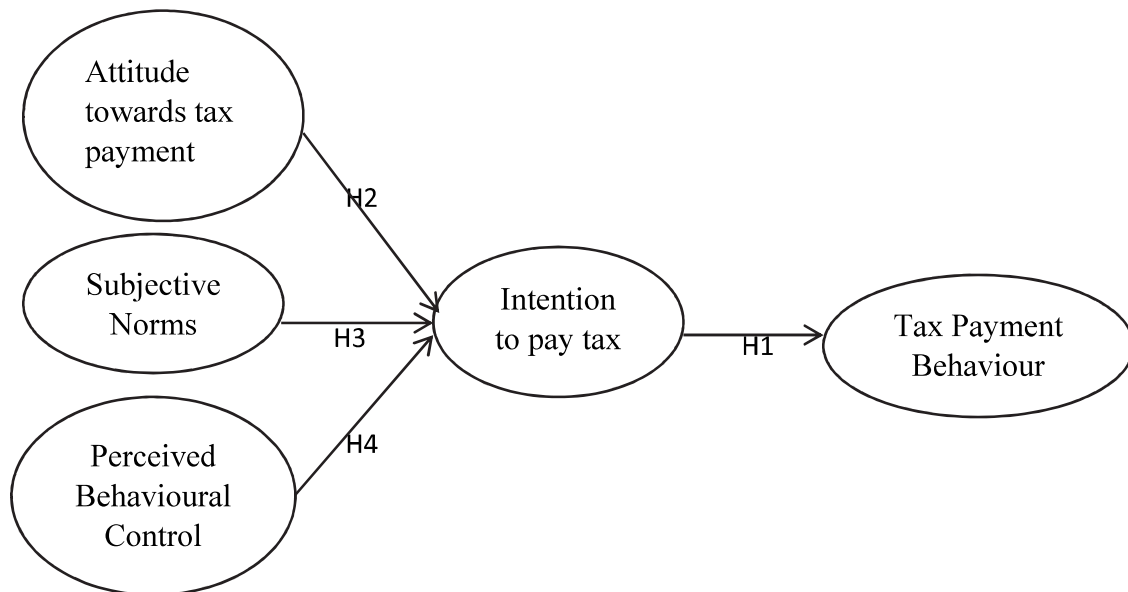
Source: Ajzen (1991)

METHODOLOGY

This is a descriptive and cross-sectional study conducted in Accra, the capital city of Ghana to gain relevant insight of the non-tax compliance behaviour of the Ghanaian informal sector operators and apply social marketing techniques to change or modify their behaviours for the benefit of the society. Structured questionnaires were used to collect data from 600 respondents which were conveniently selected, because of the lack of sample frame since most of these businesses at the informal sector are not registered with the local authorities or the registrar general department (Tongco, 2007; (Sale, Lohfeld, & Brazil, 2002; Muijs, 2010). The study was conducted in four municipal assemblies (Ga West, Ga South, Ga Central, and Ga West municipal), which were selected based on the high economic activities in these assemblies. In each municipal assembly, the target populations were owners of small businesses such as provision shops, small printing houses, secretarial services, fashion shops (seamstresses), hairdressing/barbering saloons, small restaurants (chop bars) and mobile money vendors.

The questionnaires were administered face-to-face to the respondents. The purpose was explained to them and those willing, participated in the survey. In all 600 respondents agreed to participate in the survey. However, due to data incompleteness, 538 questionnaires representing 89.6% were used for data analysis. The items were measured using a five point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The data was analysed using descriptive statistics and multiple regression.

RESULTS AND DISCUSSIONS

In agreement with Caroll (2011), the demographic results indicate that majority of the respondents in the informal sector (68.2%) are female. Most of the respondents are between the ages 35-44 years of age (32.7%). In terms of education, majority of the respondents (38.1%) had primary/JHS education followed by SHS/A'Level (27.1%). The result further shows that cumulatively, 81% of business owners at the informal sector earn above GHS 501.00, which indicate that they are qualified to pay income and other forms of direct taxes. 55.9% of the respondents are Christians, 27.3% are Muslims, 9.5% are Traditionalist and 7.2% belongs to other religious groups.

Descriptive analysis was further conducted to show the degree to which the respondents agree or disagree with the various items regarding attitude, subjective norms, perceived behavioural control and intention to pay tax. The results are displayed in table 1. The descriptive statistics shows that the perceived outcome of performing the behaviour was unfavorably rated (M=2.7636, SD=1.31675). In other words, the respondents perceived less benefit of paying tax and thus, have a negative attitude towards the behaviour (tax compliance). For example, the respondents largely disagree of benefiting from paying tax (M=1.7342, SD=0.81763) and were not sure what their tax money is used for (M=3.2881, SD=1.70132). The result further shows that on average, the respondents are neutral when it comes to their willingness to comply with normative beliefs concerning tax payment (M=3.1360, SD=1.36026). Additionally, the results reveal that the respondents are not sure whether or not there are barriers to the performance of the behaviour (M=3.3853, SD=0.90223). The respondents however, largely perceived that the taxes are too many (M=5.0000, SD=0.0000) and the rates on these taxes are too high (M=4.3030, SD=0.45997). On intention to pay tax, the study found that, the respondents were not sure whether or not they have formed an intention to pay tax (M=3.0959, SD=0.92450). The study also found that on average, the respondents disagree that they pay tax (M=2.4666, SD=0.80503)

TABLE 1
DESCRIPTIVE STATISTICS

	N	Mean	Std. Dev
Attitude		*2.7636*	*1.31675*
I think my tax is used to pay politicians	538	3.2695	1.39159
Paying tax is beneficial to me	538	1.7342	.81763
Our taxes are put to good work by our leaders	538	2.1190	1.18053
I don't see what the tax we pay is being used for	538	3.2881	1.70132
I don't benefit from paying tax	538	3.1283	1.48497
Paying tax is a good thing	538	3.4405	1.60921
My price will go up if I pay tax	538	3.3848	1.50193
My profit will go down if I pay tax	538	3.2230	1.42682
I know of developmental projects in my area that my tax is being used for	538	3.0725	1.18193
There is so much corruption and misapplication of tax we pay	538	2.3625	1.35937
My paying of tax would be beneficial to society	538	2.1524	1.14295
The punishment of not paying tax scares me	538	1.9888	1.00273
Subjective Norms		*3.1360*	*1.36026*
There is unfair treatment by tax collectors	538	2.5409	1.27693
A lot of businessmen don't pay tax	538	3.4071	1.45565
My friends and family think that our leaders misuse the tax we pay	538	3.6394	1.29607
My friends who are also business men think it is good to prepare special account for the purposes of paying less tax	538	2.2509	1.42414
People think it is easy to manipulate authorities to pay less tax	538	3.2584	1.54093
I do what my friends think is good	538	3.2788	1.35791
Foreigners who do business in the country don't pay tax	538	3.5762	1.17022
Perceived Behavioral Control		*3.3853*	*0.90223*
The system is not fair and the few people who pay tax are disadvantaged	538	3.2639	1.31495
The sanctions for not paying tax is not severe	538	2.6245	1.00849
The tax collectors are manipulative and extort monies from small businesses	538	2.9405	1.21604
The tax rates are too high	538	4.3030	.45997
The taxes I have to pay are too many	538	5.0000	.00000
The calculation to determine the tax I pay is not free and fair	538	3.4480	1.10950
The tax agents are corrupt	538	3.8457	.56955
I don't make enough money to tax	538	4.6152	.71086
Paying tax is difficult and hard	538	3.2082	1.50523
I have the self-discipline to pay my tax exactly	538	2.4851	1.44700
I have the ability to calculate how much I have to pay as tax	538	1.5037	.58296
Intention		*3.0959*	*0.92450*
My willingness to pay tax is high	538	1.8866	.57910
I plan to pay tax if I see improvement in the system	538	2.9572	1.49114
I have a very strong intention to pay tax	538	3.8067	.59152
I have little intention to pay tax	538	2.9517	.99976
I intend not to pay tax	538	3.8773	.96097
Behavior		*2.4666*	*0.80503*
I have never paid direct tax	538	4.3792	.57029

I scarcely pay direct tax	538	3.2900	1.63912
I pay direct tax once a year	538	1.5372	.61900
I pay direct tax every six month	538	1.4517	.49812
I pay direct tax every month	538	1.6747	.69860

The study further conducted multiple regression analysis to test the relationships as hypothesised in the study (table 2). The result shows that the model was fit and significant (p=0.000) in predicting and understanding 70% of the variance in intention to be tax compliance by the players in the informal sector. Attitude (p=0.000), subjective norms (p=0.000), and perceived behavioural control (p=0.000) were significant in predicting intention to be tax compliance. This suggest that social marketing interventions designed based on these constructs of theory of planned behaviour (attitude, normative beliefs and control beliefs) in the Ghanaian context would be effective in modifying individuals' behaviours regarding tax payment in the informal sector.

TABLE 2
MULTIPLE REGRESSION MODELS

		S.E	B	T	Sig.
	(Constant)[a]	5.814		44.610	.000
	Attitude	.118	.130	4.271	.000
Model 1	Subjective Norm	.567	.691	23.283	.000
	Perceived Behavioural Control	1.231	.761	22.177	.000
	R .838			S.E of estimate	.26645
	R-Square .702			F-statistics	418.508
	Adj. R-Square .700			Prob. (F-stats.)	.000
		S.E	B	T	Sig.
Model 2	(Constant)[b]	.097		1.0084	.000
	Intention	.031	.840	35.845	.000
	R .840			S.E of estimate	.35028
	R-Square .706			F-statistics	1284.858
	Adj. R-Square .705			Prob. (F-stats.)	.000

DISCUSSION OF FINDINGS

One of the key objectives of the study was to use the theory of planned behaviour to predict and understand the non-tax compliance behaviour of business owners in the Ghanaian informal sector. The result shows that the model was fit and significant in explaining 70% of the variance in intention to be tax compliance. The study further found attitude, subjective norms, and perceived behavioural control to be statistically significant influencers on intention to be tax compliance. In other words, all the constructs of the model were found to be significant predictors of intention to be tax compliance. Thus, all the hypotheses of the study were supported. This suggests that, to be successful in changing non-tax compliance behaviour of Ghanaians in the informal sector, social marketing interventions should be designed to change attitude, subjective norms and control beliefs regarding tax compliance behaviour.

The findings of the study supports the findings of previous studies by Alm and Torgler (2006) who found a positive and significant relationship between attitude (behavioural beliefs) and tax compliance intention. This implies that perceived benefits of engaging in the behaviour plays a significant role in tax

payment decisions. Thus, when individuals believe that they would directly or indirectly benefit from paying tax, they are more likely to form an intention to comply with their tax obligations (Ajzen, 1991). The study is also consistent with the findings of Bobek et al. (2013) who found subjective norms to be a strong determinant of intention to pay tax. Since social norms have been found to be a strong influencer of tax compliance, changing these norms would be a fruitful avenue to increase tax compliance. The study further found perceived behavioural control to have a strong and direct influence on individual's ability to be tax compliance. In other words, reducing the barriers (cost) to the performance of the behaviour will have a significant influence on intention to be tax compliance (Ajzen, 1991).

THEORETICAL AND MANAGERIAL IMPLICATIONS

This study, has for the first time, applied the Theory of Planned Behaviour (TPB) to social marketing intervention programme on tax compliance behaviour in the informal sector of Ghana. The TPB as the conceptual framework of the study has largely been effective in predicting and understanding tax compliance behaviour in the Ghanaian context. The study found statistically significant relationship between all the constructs of TBB and intention to be tax compliant in the informal sector of Ghana. The study also found statistically significant relationship between intention and tax compliance behaviour of respondents in the informal sector. Based on these findings, the author concludes that, the TPB will help implementers of social marketing intervention programmes in Ghana to facilitate an understanding of why Ghanaians in the informal sector are not tax compliant. The study found taxes in the informal sector to be too many and high. The author therefore, recommends that, the government should reduce the number of taxes that affect the operators in the informal sector and reduce tax rates to ensure tax compliance. On benefits of paying taxes, the respondents do not see what their tax money is been used for. The author therefore, recommends that, the government through various tax agencies should put in place interventions to educate Ghanaians in the informal sector on how their tax money is used for.

The study utilised quantitative techniques to understand relationship between the constructs of the theory of planned behaviour and tax compliance behaviour among Ghanaians in the informal sector. Using qualitative method for future research may be helpful in providing a deeper understanding of tax compliance related behaviour based on the theory of planned behaviour. Future studies should consider using other theories of behaviour change to understand the tax compliance behaviour of Ghanaians in the informal sector.

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