INTERVENING EFFECT OF ATTITUDE ON THE CORRELATION BETWEEN AWARENESS AND COMPLIANCE OF SMALL AND MEDIUM ENTERPRISES IN ANAMBRA STATE

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Abstract
This study investigated how attitude mediates the relationship between tax awareness and tax compliance among SMEs in Anambra State. Three research questions guided the study, and three hypotheses were formulated and tested. The study adopted a correlational research design. The study population consisted of 2,093 registered SMEs in Anambra State, from which a sample of 393 enterprises was drawn using proportionate sampling. Data were gathered with a structured questionnaire. The instrument's face validity was confirmed while its reliability was assessed using Cronbach's Alpha, yielding coefficients of 0.79 for tax awareness, 0.74 for tax compliance, and 0.84 for tax attitude. Data was analyzed using Pearson Product-Moment Correlation Coefficient (PPMCC) while regression analysis was used to test the null hypotheses at 0.05 level of significance. The findings indicated a generally positive but low correlation between tax awareness and tax compliance among SMEs in Anambra State. It was concluded that while SME owners in Anambra State demonstrate a reasonable level of tax awareness, positive tax attitudes, and compliance behaviours, these factors alone do not significantly influence tax compliance outcomes. Based on these results, it was recommended that tax enforcement Agencies need to focus not only on awareness campaigns but also on strengthening enforcement mechanisms, incentives for compliance, and trust-building efforts to improve actual tax compliance behaviour.

Keywords: Tax Awareness, Tax Compliance, Small and Medium Enterprises, Correlation

Introduction
Taxation is the compulsory levy imposed by governments on individuals and organizations at various levels of society to raise money for activities such as building infrastructure, maintaining security, providing healthcare and education, and running other

public institutions. It is practiced worldwide, primarily as a means of generating revenue for government activities. Beyond revenue generation, taxation serves additional functions. As highlighted by Mansor and Gurama (2016), taxation is central to national budget planning and implementation, making it a major source of public revenue. Taxes are indispensable for financing government expenditure in any economy. In contemporary economic systems, taxation constitutes the most important revenue source for governments. Unlike other government income streams, taxes are obligatory and non-quid pro quo, meaning they are not paid in exchange for a specific service or direct benefit (McLure, 2020). Although taxes collectively benefit society, the obligation to pay them is not tied to individual gains. Whether in advanced or developing economies, tax revenue remains vital for facilitating meaningful economic development. In many developing countries such as Nigeria, public perceptions of taxation are often unfavorable (Asomba, Owa, and Chime, 2023). Taxes are commonly viewed as burdensome, especially within the business sector. Some businesses engage in tax evasion not necessarily due to deliberate misconduct but because they lack fundamental knowledge of tax processes. Consequently, government initiatives aimed at increasing tax revenue in Nigeria have achieved limited results (Oyelade, 2016). The situation is worsened by tax avoidance, evasion, corruption among tax officials, and weak accountability within the tax system. According to Oyelade (2016), Nigeria's low level of tax compliance constitutes a major challenge, further aggravated by the nation's heavy dependence on crude oil revenue, which has led to the neglect of taxation as a sustainable revenue source. To resolve these issues, there is a need for a standardized tax administration system; however, the success of such a system depends largely on improving tax awareness and compliance among individuals and businesses.

Tax awareness refers to individuals' understanding, recognition, and adherence to tax regulations, accompanied by a willingness to fulfill tax obligations. Bornman and Ramutumbu (2019) emphasized that knowledge and comprehension of the tax system shape taxpayers' attitudes, which in turn influence their compliance behaviour. Tax awareness applies both to personal and business taxes. All business entities are expected to understand and comply with relevant tax laws at local, state, and federal levels. Awareness fosters responsible actions such as proper registration, accurate reporting, and timely payment of taxes. These obligations are both legal duties and civic responsibilities (Oladipupo and Obazee, 2016). Understanding tax laws, their purpose, and their benefits enables taxpayers to develop more positive attitudes towards taxation. Enhanced awareness often results in improved compliance behaviour.

Tax attitude refers to the internal disposition or motivation of a taxpayer toward complying with tax laws. Awareness significantly shapes this attitude by fostering positive perceptions among business owners and individuals. An informed business community is more likely to exhibit voluntary compliance. Kaplanoglu, Rapanos, and Daskalaki (2016) observed that taxpayers' willingness to pay taxes is influenced by their understanding of the tax system and perceptions of fairness. Where taxpayers believe that tax revenues are used appropriately, compliance tends to increase. In contrast, poor tax knowledge often leads to negative attitudes, which in turn result in low compliance (Susanto, 2018). Empirical studies support the claim that tax awareness influences tax attitude, which subsequently affects compliance (Lestari and Wicakson, 2017; Kusuma and Azzakhusina, 2019; Appah and Aganaba, 2024). Taxpayers who understand tax laws are more likely to develop favourable attitudes toward tax payment.

Tax compliance refers to the willingness and ability of taxpayers to follow tax regulations by accurately reporting income and paying the correct amount of tax within the required timeframe (Ayuba, Saad, and Arittin, 2016). Compliance is fundamentally behavioural,

involving either voluntary adherence or enforcement-driven compliance (Agbemi and Abogun, 2015). Tax awareness is a major determinant of compliance: the more knowledgeable taxpayers are, the more likely they are to comply (Olaoye et al., 2017; Dibie and Dike, 2019; Ilemma, 2023).

This study focuses on Small and Medium Enterprises (SMEs), which form the bulk of business entities in Anambra State and Nigeria at large. SMEs are considered the backbone of developing economies and constitute a significant portion of the global tax base (Swistak, Wawuzak, and Alinska, 2015). Their compliance, therefore, plays a vital role in government revenue generation (Masiko, 2014). Despite their importance, many SME operators lack an adequate understanding of taxation and its benefits, often perceiving taxes as punitive. However, taxation of SMEs is essential for creating a conducive environment for business operations (Ibrahim and Lawal, 2021). Compliance among SMEs is crucial for sustainable economic growth, as tax non-compliance reduces government capacity to deliver essential services and creates inequities among businesses (Cerguete and Coppier, 2020). Equipping SMEs with tax knowledge encourages a culture of compliance, supporting both economic stability and enterprise growth. Beyond reducing revenue, tax non-compliance exposes SMEs to penalties, fines, and legal consequences, which can threaten their long-term survival. It also affects their reputation, discourages investors, and restricts access to government incentives tied to compliance. These consequences weaken SMEs' contributions to national development. Therefore, it is essential to recognize how tax knowledge, managers' attitudes, and demographic factors such as age, gender, and experience interact to influence compliance. In view of this, the present study investigates the relationships among tax awareness, tax attitude, and tax compliance among business organizations in Anambra State.

Statement of the Problem

Small and Medium Enterprises (SMEs) in Anambra State play a critical role in employment generation, poverty reduction and economic growth. However, their ability to comply with government regulations, tax policies, environmental standards, financial reporting guidelines, and operational best practices remains inconsistent and often inadequate. Existing studies suggest that awareness of regulatory requirements is a major predictor of compliance, yet high levels of tax awareness among SME operators in the state have not always translated into corresponding tax compliance behaviour. This raises concerns about factors that may weaken or strengthen the relationship between tax awareness and tax compliance. One essential factor that has been overlooked is tax attitude. SME operators may be aware of what the law requires, but their personal beliefs, perceptions, or dispositions towards government regulations can influence whether they choose to comply. Negative attitudes such as mistrust of regulatory agencies, perception of regulations as burdensome, or belief that enforcement is weak may reduce the likelihood of tax compliance even when tax awareness is high. Conversely, positive attitudes may encourage tax compliance even when tax awareness is moderate. Yet there is limited empirical evidence in Anambra State to show whether tax attitude intervenes (or mediates) in the relationship between tax awareness and tax compliance among SMEs.

The absence of such evidence poses a serious problem. Policymakers and regulatory agencies cannot design effective compliance strategies if they do not understand the behavioural mechanisms driving tax compliance. Without knowing whether tax attitude enhances or suppresses the influence of tax awareness, interventions aimed at improving SME tax compliance may continue to be ineffective. Therefore, there is a need to investigate whether the

tax attitude of SME operators intervenes in the relationship between tax awareness and tax compliance within Anambra State.

Research Questions

The following research questions guided the study:

1. What is the relationship between tax awareness and tax compliance of SME in Anambra State?
2. What is the relationship between tax attitude and tax compliance of SME in Anambra State?
3. What is the mediating role of tax attitude on tax awareness and tax compliance of SME in Anambra State?

Hypotheses

The following hypothesis was tested at a 0.05 level of significance.

1. There is no significant relationship between tax awareness and tax compliance among SMEs in Anambra State.
2. There is no significant relationship between tax attitude and tax compliance among SMEs in Anambra State.
3. Tax attitude does not significantly mediate the relationship between tax awareness and tax compliance among SMEs in Anambra State.

Methods

The study adopted a correlation research design aimed at determining the mediating effect of attitude on the relationship between tax awareness and compliance of small and medium enterprises in Anambra State. The population for this study comprised 2093 registered small and medium-scale enterprises in Anambra State. The sample size of the study is 393 SMEs in Anambra state, selected using a proportionate sampling technique. The questionnaire was divided into Section A and Section B. Section A solicited information on the respondents covering gender, location, and years of experience, while Section B, with three clusters of B1-B3, solicited information on: tax awareness and business organization, tax attitude and business organization, and tax compliance and business organization. Face validity of the instrument was established using the advice of three experts, while Cronbach's Alpha was used to determine the reliability of 0.79 for tax awareness, 0.74 for tax compliance, and 0.84 for tax attitude. Pearson Product-Moment Correlation Coefficient (PPMCC) was used to answer research questions 1 and 2, research question 3 on mediation analysis used bootstrapping technique while simple linear regression using Pearson Product-Moment Correlation statistics was performed to test hypotheses 1 and 2, hypothesis 3 with mediation analysis using bootstrapping at 0.05 level of significance.

Results

Research Question 1: What is the relationship between tax awareness and tax compliance of SME in Anambra State?

Table 1: Correlation between Tax Awareness and Tax Compliance

Source of variation	N	TA	TC	Remark
Tax Awareness	383	1.00	0.12	Positive low relationship

Tax Compliance	383	0.12	1.00	

TA: Tax awareness, TC: Tax compliance

Table 1 shows the data on the Pearson's correlation between tax awareness and tax compliance of SME in Anambra State. The overall correlation between tax awareness and tax compliance is positively low (r=.0.12). In all, there is generally a positive low correlation between tax awareness and tax compliance of SME in Anambra State. Positive low correlation suggests increased tax awareness may slightly enhance tax compliance, but its impact is limited and could be attributed to factors playing a significant role.

Research Question 2: What is the relationship between tax attitude and tax compliance of SME in Anambra State

Table 2: Correlation between Tax Attitude and Tax Compliance

Source of variation	N	TA	TC	Remark
Tax Attitude	383	1.00	0.20	Positive low relationship
Tax Compliance	383	0.20	1.00	

TA: Tax Attitude, TC: Tax Compliance

Table 2 shows the data on the Pearson's correlation between tax attitude and tax compliance of SME in Anambra State. The overall correlation between tax attitude and tax compliance is positively low (r=.0.20). In all, there is generally a positive low correlation between tax awareness and tax compliance of SME in Anambra State. The result suggests that SME owners' positive attitudes toward taxation have limited influence on their compliance behavior, pointing to the need for broader measures to encourage consistent tax compliance.

Research Question 3: What is the mediating role of tax attitude on the relationship of tax awareness and tax compliance of SME in Anambra State?

Table 3: Mediating Role of Tax Attitude on Tax Awareness and Tax Compliance of SME in Anambra State

	1	2	3
Tax Awareness	1		
Tax Compliance	0.12*	1	
Tax Attitude	.0.20**	0.23	1

Table 3 presents the mediating role of tax attitude on the relationship between tax awareness and tax compliance among SMEs in Anambra State. The correlation between tax awareness and tax compliance is positive but very low (r = .121), indicating that although higher awareness is associated with improved compliance, the direct effect is weak. Similarly, the relationship between tax attitude and tax compliance is also positive but negligible (r = .023), suggesting that attitude alone has limited direct influence on compliance. However, the presence of a positive association across the variables implies that tax attitude has a potential to act as a moderator. This means that tax awareness may influence compliance more effectively when it shapes the tax attitude of SME operators in Anambra State. In other words, awareness contributes to compliance not only directly but indirectly through the way it fosters favourable attitudes towards taxation.

Hypothesis 1: There is no significant relationship between tax awareness and tax compliance among SMEs in Anambra State.

Table 4: Coefficients of Linear Regression for Tax Awareness and Tax Compliance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.453	1	1.453	5.669	.018[b]
	Residual	97.657	381	.256		
	Total	99.110	382			

The results in table 4 show the Linear regression for tax awareness and tax compliance (*r=0.12)*. The *r*-square =0.15, the adjusted *r*-square (.12) indicate that tax awareness jointly account for 12.1% variation in tax compliance in the model. Hence, the Table shows that tax awareness has no significant relationship with tax compliance (F=5.66*9) p= 0.18>0.05. the null hypothesis is therefore accepted. This means that tax awareness has no significant relationship with tax compliance among SMEs in Anambra State.

Hypothesis 2: There is no significant relationship between tax attitude and tax compliance among SMEs in Anambra State.

Table 5: **Coefficients of Linear Regression for Tax Attitude and Tax Compliance**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.402	1	1.387	5.611	.017[b]
	Residual	87.347	381	.272		
	Total	89.651	382			

The regression analysis examined whether tax attitude significantly predicts tax compliance among SMEs in Anambra State. The results show that the model is statistically significant, with an F-value of 5.611 and a significance level of 0.017. Since the p-value is below the 0.05 threshold, the null hypothesis which states that there is no significant relationship between tax attitude and tax compliance is rejected. This indicates that tax attitude has a meaningful and positive influence on the tax compliance behaviour of SMEs in the State.

Hypothesis 3: Tax attitude does not significantly mediate the relationship between tax awareness and tax compliance among SMEs in Anambra State

Table 6: Regression Estimates for Mediating Role of Tax Attitude in the Relationship between Tax Awareness and Tax Compliance among SMEs in Anambra State

						Tax compliance	
						95 percent CI	
Variables	**Effects**	**Pathways**	**Beta(*β*)**	***SE***	***p***	**LLCI**	**ULCI**
JC	Indirect	TA-TAT-TC	-.00	.09	.27	-.163	.22

Note: TA=Tax Awareness, TC= Tax Compliance, TAT= Tax Attitude, IE: interaction effect

The mediation analysis examined whether tax attitude significantly mediates the relationship between tax awareness and tax compliance among SMEs in Anambra State. The indirect effect of tax awareness on tax compliance through tax attitude was found to be β = –0.00, with a standard error of 0.09 and a p-value of 0.27. The 95% confidence interval ranges from 0.163 to 0.22, and because this interval includes zero, the indirect effect is not statistically significant. This means that tax attitude does not significantly mediate the relationship between tax awareness and tax compliance. Therefore, the null hypothesis that tax attitude does not significantly mediate the relationship is accepted.

Discussion of the Findings

The study revealed a generally positive but low correlation between tax awareness and tax compliance among SMEs in Anambra State. Consequently, the null hypothesis is accepted, indicating that tax awareness does not have a significant relationship with tax compliance in this context. This finding aligns with the research of Ajibolade and Akinrinola (2023), who found that tax awareness does not significantly predict tax compliance among SMEs in Lagos State. Similarly, Ezekwesili and Chukwuma (2022) reported a weak correlation between taxpayers' awareness of tax laws and their actual compliance behavior in Nigerian SMEs. Supporting this perspective, Oluwafemi and Ojo (2024) found no significant relationship between tax awareness and compliance, emphasizing that enforcement measures and penalties play a more critical role in shaping compliance behaviour. This implies that tax awareness does not significantly drive compliance among SMEs, and therefore, tax administration authorities should not rely solely on awareness campaigns to boost compliance.

The study revealed a generally positive but low correlation between tax attitude and tax compliance among SMEs in Anambra State. Consequently, the null hypothesis is accepted, indicating that tax attitude has no significant relationship with tax compliance in this context. This finding is consistent with the research of Chukwu and Nwosu (2023), who reported that tax attitude has an insignificant effect on tax compliance among SMEs in Enugu State. Similarly, Bello and Yusuf (2022) found a weak correlation between SMEs' attitudes towards taxation and their actual compliance behavior in Northern Nigeria. Ibrahim and Adeyemi (2023) observed that despite positive tax attitudes, compliance levels among SMEs remained low, suggesting that other factors exert a stronger influence on compliance. In line with this, Eze and Okonkwo (2021) highlighted that favorable tax attitudes alone do not significantly enhance tax compliance among SMEs in South-East Nigeria. This implies that while SMEs may hold positive views about taxation, these attitudes do not significantly influence compliance behaviour. Instead, external factors such as enforcement, system efficiency, trust, and economic conditions play a more decisive role.

The findings of this study revealed that tax attitude does not significantly mediate the relationship between tax awareness and tax compliance among SMEs in Anambra State. Although SME owners demonstrated an appreciable level of awareness of their tax obligations, this awareness did not translate into higher compliance through changes in tax attitude. This suggests that awareness alone, without corresponding positive perceptions or trust in the tax system, may not substantially influence compliance behavior. This outcome aligns with the findings of Idris (2022), who observed that while taxpayers' awareness positively affects compliance, tax attitude had no significant mediating effect among small business owners in Kwara State. Similarly, Efosa and Amede (2024) found that tax knowledge improved compliance levels among self-employed individuals in Edo State, but attitudes towards taxation did not significantly alter this relationship. Owoeye (2025) also reported that tax awareness among e-commerce SMEs in Nigeria enhances compliance primarily through enforcement and knowledge, rather than attitudinal change. In agreement, Abiola and Asiweh (2023) emphasized that compliance among SMEs is largely driven by perceived fairness, enforcement, and simplicity of the tax system rather than taxpayers' attitudes. Therefore, consistent with recent evidence, the present study confirms that while SMEs in Anambra State are relatively tax-aware, this awareness alone does not ensure compliance unless supported by transparent policies, simplified procedures, and stronger trust in the tax system.

Conclusion

Based on the findings of this study, it can be concluded that while SME owners in Anambra State demonstrate a reasonable level of tax awareness, positive tax attitudes, and compliance behaviors, these factors alone do not significantly influence tax compliance outcomes. The low and insignificant correlations between tax awareness, tax attitude, and tax compliance suggest that other underlying factors may play a more critical role in driving compliance among SMEs. Taken together, these results imply that simply increasing tax knowledge or fostering positive attitudes may not be sufficient to improve compliance.

Recommendations

Based on the findings of the study, the following recommendation are made

1. Tax Enforcement Agencies need to focus not only on awareness campaigns but also on strengthening enforcement mechanisms, incentives for compliance, and trust-building efforts to improve actual tax compliance behaviour.
2. The government should make tax registration, filing, and payment procedures more user-friendly by adopting digital platforms, reducing administrative bottlenecks, and offering clear guidelines.
3. Tax authorities should introduce incentives such as tax reliefs, reduced filing burdens, or recognition programs for compliant businesses. Additionally, improving transparency in the use of tax revenues can strengthen trust in the tax system, making businesses more willing to comply voluntarily.

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