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Determinants of Post-Tax Audit Compliance in Ghana

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ABSTRACT

Governments derive a significant portion of their income from taxation. Collection of tax is however impeded by tax non-compliant activities as well as tax evasion. This necessitates measures to ensure tax compliance, such as tax audits. The study looked into the factors that influence taxpayers' post-audit compliance behavior in Ghana, with the Ho and Hohoe Small Taxpayer Offices as a case study. The focus of the study was on the effectiveness of tax audit procedures, post-tax audit compliance behavior of taxpayers, and taxpayers' experience with tax officers during and after the first tax audit. To achieve this aim, the study utilized the case study method of research. The researcher used the purposive sampling technique to select respondents for the questionnaire survey. The primary goal of the research was to investigate the efficacy of tax audit methods. The study identified that tax audit procedures were most effective in the Ho and Hohoe Small Taxpayer offices. The effectiveness of the audit procedures was ensured through the thorough examination of all relevant books and documents by skilled auditors. The second purpose of the study was to investigate the post-tax audit compliance behaviour of taxpayers. The study found that, after the audit procedures, taxpayers started filing tax returns accurately and timely. This improvement was primarily due to the level of education provided by tax officers during tax audits. Finally, the last objective sought to examine taxpayers' experience with tax officers during and after the first tax audit. The study found that there were very few cases (11.40%) where respondents agreed that auditors compelled them to do something to reduce the tax. However, tax officers endeavored to provide legal backing and explanation for every decision made. The learning process that tax officers took taxpayers through has built a cordial relationship between the two parties. Tax audits, when structured to ensure proper collection of taxes, can lead to minimal tax avoidance and tax evasion and strict compliance with the applicable tax laws, and an enhanced degree of voluntary tax compliance.

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1. Introduction

It is a well-established reality that in both developed and developing countries, revenue collected from taxes ranks among the most important sources of income for governments. As Ofoegbu et al. (2016) categorically noted, tax revenue is the basis for funding growth initiatives in a less-developed country. The nation can only prosper by using Ghanaian resources and paying sufficient taxes (MacCarthy et al., 2022). Thus, tax is a significant government revenue source supporting Ghana's growth. In Ghana, tax revenues ranged between 10% – 11% of GDP from 2016 to 2018 (Attah, 2018), which is by far lower than the average (17.2%) of the 26 African countries in Revenue Statistics in Africa in 2017 (Revenue Statistics in Africa, 2019). This necessitates the need to increase tax revenues to help meet government expenditure and growth. To achieve this, tax education and tax compliance play critical roles.

The term "tax compliance" refers to the extent to which a taxpayer complies (or doesn't) with the tax laws of his or her country (Okpeyo et al., 2019). In 2015, the International Monetary Fund maintained that tax non-compliance is one of the major causes of emerging countries' low tax revenues like Nigeria and Ghana (Yeboah, 2015). Non-compliance with tax obligations can occur due to various factors. When tax rates are perceived as excessively high, individuals and businesses may feel a greater temptation to evade taxes (Feruta, 2015). High tax rates can reduce the incentive for compliance and create a motivation to find ways to reduce tax liabilities through illegal means. When individuals perceive the tax system as unfair or unjust, it can undermine compliance. If they believe that certain groups or individuals are granted preferential treatment or that the tax burden is disproportionately distributed, they may be less inclined to comply. One primary tool to ensure tax compliance is tax audits. A tax audit is conducted to ascertain whether or not proper and adequate records have been kept by taxpayers, establish taxpayer compliance levels, and also to offer education. A tax audit program would be considered successful even if audits do not contribute directly to government revenues, provided the way the audits are selected and conducted encourages voluntary compliance. (Ghana Revenue Authority, 2018).

The Ghana Revenue Authority (GRA) uses methodologies that prioritize high-risk taxpayers to choose cases for audits, to allocate audit resources to areas with the greatest potential for earning income. This targeted focus is likely to raise higher revenue from audit activities than an unstructured approach. With taxpayers being more aware that tax delinquency will be more easily recognized and dealt with under the GRA audit technique, this should also serve as a more effective disincentive to not comply (Ghana Revenue Authority, 2018). However, a SWOT analysis made by the GRA in a strategic plan for the authority for 2019 – 2021, indicates that there are pending threats of poor record-keeping, inaccurate returns filing as well as non-filing of returns and non-payment of tax culture by taxpayers (Ghana Revenue Authority, 2018). It is, therefore, worrying to know that these problems are tax non-compliant activities that prevail in the face of tax audits being conducted over the years. Despite these challenges, available literature reviewed (Atawodi & Ojeka, 2012; Boamah & Okrah, 2016; Okpeyo et al., 2019; Yeboah, 2015) indicates that researchers have not conducted any such research regarding Ghana, even though the problem of tax non-compliance prevails after an audit in Ghana. The most related case by Badara (2012) was conducted in Nigeria, with Bauchi State as a case indicating that, indicates that tax audit can be useful if its design can put an end to issues related to tax avoidance, evasion, and other irregularities. Moreover, the literature reviewed turn to generalize tax audit and do not specify the type of audit they refer to, whether office/desk or a field audit. To address these gaps, this study focuses on field audit as it is deemed to be the most intensive audit, which should promote tax compliance and also focuses on the tax audit procedures, their effectiveness, and efficiency with tax compliance. This study will, therefore, enquire into the impact that tax audit has on tax compliance in Ghana and assess necessary steps that can be put in place to ensure post-tax audit compliance.

1.1. Research Objectives

The study aims at the following;

1. To examine the effectiveness of tax audit procedures.
2. To determine the post-tax audit compliance behavior of taxpayers.
3. To examine taxpayers' experience with tax officers during and after the first tax audit.

2. Literature Review

2.1. Economic Deterrence Theory

The economic deterrence theory explains how factors like tax rate, detection likelihood, and fraud penalties influence taxpayers' actions(Bello & Danjuma, 2014). If identification is easy and penalties are severe, very few people will try to avoid paying their fair share of taxes. Conversely, when audit probabilities are low and penalties are minimal, the anticipated return to evasion is high. In such a case, the theory predicts a high rate of noncompliance (Sor Tin, 2019). Some data suggests that using deterrent strategies to deal with noncompliance is effective, despite the idea being challenged for ignoring the consensual enforcement side in favor of the coercive(Bello & Danjuma, 2014). In some situations, for example, the threat of being observed and penalized is an effective approach for motivating truthful behavior. Many tax authorities have relied on fines and the threat of getting detected as the cornerstones of their compliance efforts, which is consistent with the theoretical principles of economic deterrence. Based on the theory of economic deterrence, it is anticipated that tax compliance will be higher among those who view tax evasion as difficult.

2.2. Fiscal Exchange Theory

According to the theory of fiscal exchange, the presence of public expenditure can increase compliance, and governments can boost compliance by creating products that are more effective and inexpensive for the people (Newman et al., 2018). Public support for public services and goods enhances compliance (Hallsworth et al., 2017). Taxpayers are primarily concerned with the value they receive from the government in exchange for their monetary contributions. It is in this light that the government's supply of public goods and services, including taxation, is understood to be a contract between the government and the people who pay for them(Newman et al., 2018). Taxes are paid by certain people because they recognize the value of government services and goods and are willing to contribute to the funding of such services and things in exchange for benefits (Harrison & Wicks, 2013). There will be a higher chance of voluntary compliance by taxpayers without coercion if there are positive outcomes (Bodea & LeBas, 2013). Most citizens indeed have no idea what they're getting in return for their tax, but they're usually pleased and have opinions about the government's trading terms and those of other countries (Hallsworth et al., 2017). A taxpayer's behavior is likely to be affected by how happy they are with the terms of their transactions with the government. The taxpayer may perceive tax evasion as an attempt to negotiate more favorable terms with the government if he or she believes the tax system is unjust. Much theoretical groundwork has been laid for the notion of fiscal exchange, and it has garnered a lot of attention as a result. However, empirical evidence is ambiguous in its support of the concept (D'Arcy, 2011). The provision of public goods and services inside the fiscal exchange system is thought to positively correlate with tax compliance.

2.3. Social Influence Theory

According to the notion of social influence, people's behavior and social norms have an impact on whether or not they comply with the tax system and their sentiments toward it. It's reasonable to assume that, similar to other sorts of human behavior, how people behave in tax situations is influenced by their social experiences (Bobek et al., 2013). As a result, an individual's conduct and outlook on taxation may be influenced by the behaviors and views of their reference group. Therefore, a taxpayer's duty to cooperate would be weakened if he or she knew more people in organizations important to him or who evaded taxes. On the other side, social relationships can reduce evasion because people are less likely to risk public shame after being discovered. When studying taxpayer behavior and attitudes in the West, one of the most consistent findings is that taxpayers who report compliance are confident that their peers and associates (and taxpayers in general) also comply, while taxpayers who report cheating often assume that others are cheating as well (Yeboah, 2015). Assumptions about the honesty of others have been shown to affect behavior. In keeping with the notion of social influence, it is hypothesized that persons who believe their peers to be tax compliant are more likely to be tax compliant themselves.

2.4. Political Legitimacy

Finally, according to the theory of political legitimacy, the degree to which people trust their government determines their level of tax compliance (Bellamy & Weale, 2015). A legitimate social order is one in which people have faith that the established authorities and institutions are doing what is right and serving the public interest. Several political scientists have looked into the best ways to foster political legitimacy and civic identity. For instance, Bissessar (2017) argues that post-independence success rates are higher in Africa for countries that prioritized national identity through independence rather than those that allowed race to be the key animus in politics. From this, we infer that those who have faith in their government are more likely to pay their taxes than those who do not.

3. Methodology

A case study methodology was used for this study. The qualitative fields of anthropology, history, psychology, and sociology are the cradle of case study research(Creswell, 2014). The "what," "why," and "how" inquiries that characterize much empirical investigation lend themselves particularly well to the case study method. An intrinsic case study analyses a specific instance (Fetters et al., 2013). This research aims to analyze and evaluate the factors that influence taxpayers' compliance behavior following a tax audit in Ghana. Accordingly, the case study approach is used to analyze and evaluate the results achieved by the Ho and Hohoe Small Taxpayer Offices. Therefore, this study's sample population consists of those who have filed taxes through the Ho and Hohoe Small Tax Payer Offices. The study used data from 100 respondents who were all hand-picked for participation. Information was also gathered from the GRA audit handbook and other papers as secondary sources. SPSS was used to analyze the information acquired by the questionnaire (version 20). After compiling the raw data in a Microsoft Excel 2019 spreadsheet, the results were presented using descriptive statistics (frequency tables, bar graphs).

4. Results and Discussion

4.1. Audit Details

Table 3 shows the audit details of the respondents. The study found that most of the respondents' audits were relatively recent. An overwhelming majority (80.88%) were audited between 2015-2019. This will help to evaluate strategies and consider possible areas for improvement. The results also indicate that field audit was mainly the type of audit conducted on businesses. This is where Tax Officers conducted the audit at the business premises of Taxpayers. Various forms of documents were audited, but the majority of the respondents (79.49%) indicated that two or more of the tax types were audited. The responses are detailed in Table 1.

Table 1.
Audit Details of Respondents

Audit Details	Frequency.	Percentage
Which year were you audited?		
2010 - 2014	13	19.12
2015 – 2019	65	80.88
What type of audit was conducted on your business?		
Field Audit (Business premises)	38	48.72
Office Audit	36	46.15
Emergency Audit (Without knowledge of taxpayer)	4	5.13
Which tax type(s) were audited?		
Cooperate Income Tax only	4	5.12
Personal Income Tax only	4	5.12
Value Added Tax only	3	3.85
Withholding tax only	2	1.35
Pay As You Earn only	3	2.56
Two or more	62	79.49
Total	**78**	**100**

Source: (Field Data, 2022)

4.2. Compliance Issues

Questions were designed to measure the level of compliance amongst taxpayers in the Ho and Hohoe Small Taxpayer Offices. This is to enable the researcher to establish the level of willingness of taxpayers to comply with all general tax laws, declare and file correct monthly and yearly tax returns, and also pay the correct amount of taxes in due time.

In response to the question as to whether the tax audit conducted identified non-compliance issues against respondents or not, the study revealed that non-compliant issues were leveled against the majority of the respondents (67.95%) (Figure 1).

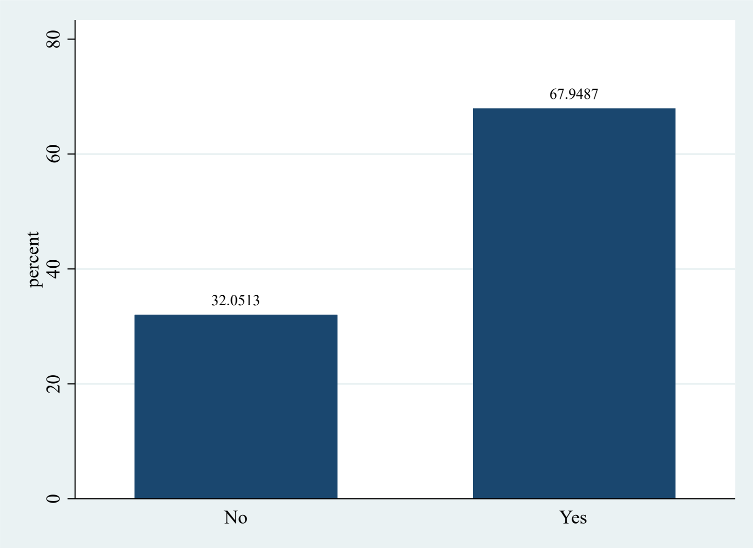

Figure 1. Level of Compliance
Source: (Field Data, 2022)

In response to the specific non-compliant issues which were detected by the audit, 27, representing 54%, indicated that they failed to file returns on either VAT (6%), Annual income tax (34%), and PAYE (14%). 7 representing 14% failed to pay either VAT (6%), annual income tax (4%), or PAYE (4%) while the remaining 32% delayed in making payments (see Table 2). Singh & Bhupalan (2001) outlined the requirement needed for corporations to comply effectively with the tax laws of a certain State. They stated that, for taxpayers to be able to comply with tax laws, it requires a degree of integrity, absolute knowledge of the tax conditions of the current country, and the willingness of the organization to use that knowledge to comply with the tax obligations of the state in a timely, correct and complete manner. The non-compliant issues were primarily due to a lack of absolute knowledge of existing tax conditions.

Table 2.
Non-complaint Issues Detected by Audit

Compliance Issues	**Frequency.**	**Percentage**
Specify which kind of non-compliant issues were detected by the audit		
Non-Filling of return		
VAT	3	6
Annual Income Tax	17	34
PAYE	7	14
Nonpayment		
VAT	3	6
Annual Income Tax	2	4
PAYE	2	4
Delay in payment		
VAT	6	12
Annual Income Tax	4	8
PAYE	6	12
Total	50	100.00

Source: (Field Data, 2022)

Respondents also provided answers to indicate if the non-compliance raised in the audit is related to Withholding taxes. 56.6% said yes, while 43.39% said no.

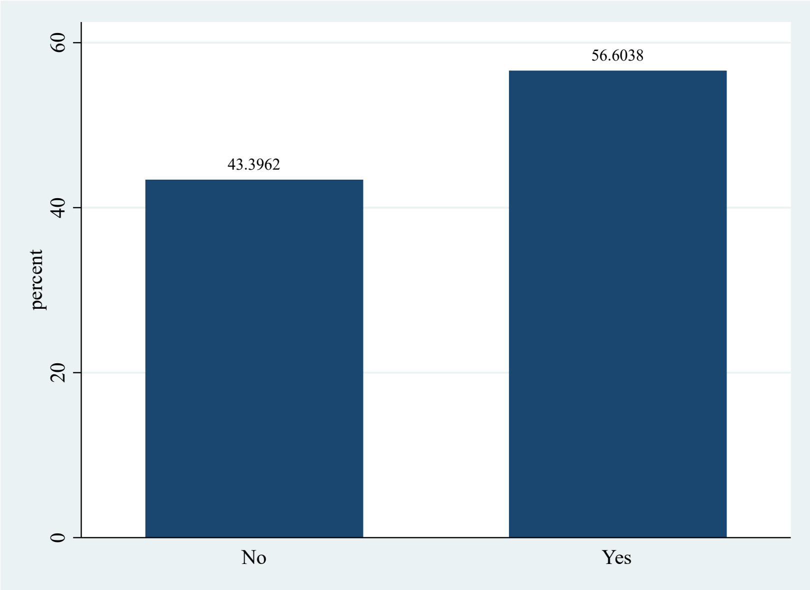

Figure 2. Whether non-compliance is related to withholding tax
Source: (Field Data, 2022)

On the issue of if the non-compliance act was committed intentionally, 93.88% said yes, while 6.12% said no. As discussed previously, the lack of compliance was mainly due to a lack of proper information about the existing tax laws. This was verified in the survey as 69.23% demonstrated their ignorance of the tax laws related to the non-compliance issues raised in the audit. The findings are consistent with work by Wahabu (2017) who indicates that the tax awareness of small and medium-sized enterprise owners/managers in the Tamale Metropolis is poor. The study concluded that tax awareness and tax enforcement have a substantial relationship. It was therefore recommended that to increase tax compliance, tax authorities should provide SMEs with sufficient tax education and training to improve efficient tax collection.

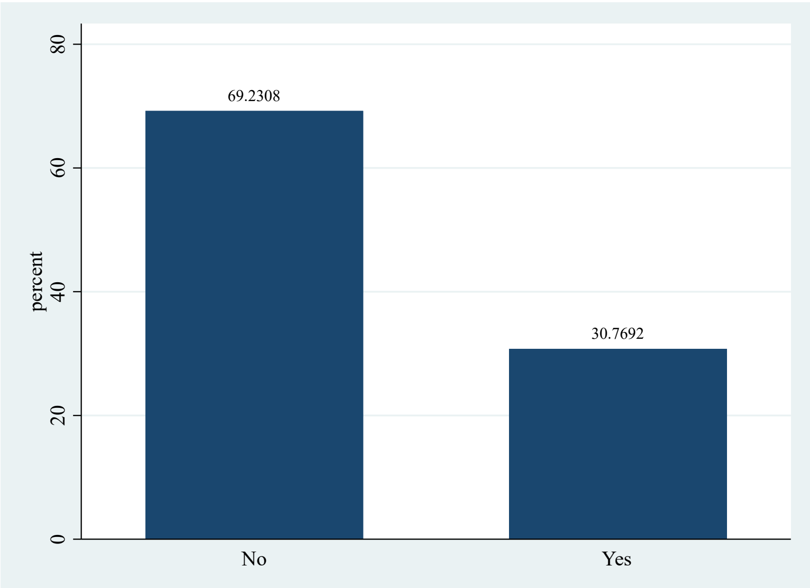

Figure 3. The Extent of Familiarity with Tax Laws
Source: (Field Data, 2022)

4.3. Effectiveness of Audit Procedures

The research was also designed to elicit the effectiveness of audit procedures in Ho and Hohoe Small Taxpayers Offices. Some of the critical areas in terms of effectiveness have been elaborated in Table 3.

Table 3.
Effectiveness of Audit Procedures

	Strongly agree	**Agree**	**Neutral**	**Disagree**	**Strongly disagree**
The audit procedure(s) used to detect the noncompliance or otherwise was/were effective	0(0%)	34(43.59%)	24(30.77%)	7(8.97%)	13(16.67%)
All relevant books were thoroughly examined	23(29.49%)	37(47.44%)	13(16.67%)	4(5.13%)	1(1.28%)
The auditors were skilled and good at their work	17(21.79%)	42(53.85%)	15(19.23%)	4(5.13%)	0(0%)
I was well-educated after the audit	24(30.77%)	32(41.03%)	18(23.08%)	3(3.85%)	1(1.28%)

Source: (Field Data, 2022)

The respondents were asked if the audit procedure(s) used to detect non-compliance or otherwise were effective. In all, 43.59% agreed that the procedures were effective, 16.67% strongly disagreed, 8.97% disagreed, and 30.77% said they did not know whether the procedure was effective or not. As was mentioned before, some of them may have lacked a thorough understanding of the applicable tax regulations, which may have contributed to this predicament.

As to if all books were thoroughly examined, the majority representing 47.44%, agreed to this statement, 16.67% had no opinion about that, 29.49% strongly agreed, 5.13% disagreed, and 1.28% strongly disagreed. An audit seeks to review and analyze an organization's financial statements such that the documents reflect the transactions that they claim to represent reasonably and accurately. The results show that this was mostly achieved. This corroborates the findings made by Wahabu (2017) that there is a substantial relationship between the effectiveness of Tax audits and compliance among small and medium-sized enterprises in the Tamale metropolis. Thus, encouraging understanding of offenses and penalties among taxpayers could increase voluntary tax enforcement by SMEs.

Respondents were again asked whether auditors were skilled and good at their work, the majority representing 53.85% agreed to this, 5.13% disagreed, and 21.79% strongly agreed. On the issue of if Taxpayers are educated after the audit, 41.03% of the respondents agreed, 30.77 strongly agreed, 3.85% disagreed whiles 1.28% strongly disagreed. This shows that taxpayers are unaware of existing tax laws. Therefore, the unit must plan education programs for taxpayers and not necessarily provide information during audits alone. This will help reduce the level of non-compliance by taxpayers in the area.

4.4. Post-Audit Compliance Behavior

The study was also targeted at examining the post-audit compliance behavior of taxpayers. Some of the critical areas in terms of post-audit compliance behavior have been elaborated in Table 4.

Table 4.
Post-Audit Compliance Behavior

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
After the audit, I have been filing my tax returns accurately and timely	22(28.21%)	42(53.85%)	10(12.82%)	2(2.56%)	2(2.56%)
After the audit, I have been paying taxes on time	20(25.64%)	36(46.15%)	20(25.64%)	0(0%)	2(2.56%)
I now regularly withhold tax from third-party transactions related to the supply of goods, services, and works	9(11.54%)	19(24.36%)	36(46.15%)	8(10.26%)	6(7.69%)
Now, I pay withholding taxes on time	9(11.54%)	24(30.77%)	34(43.59%)	6(7.69%)	5(6.14%)
I now charge VAT, GET-Fund, and NHIL levies appropriately and pay on time	18(23.08%)	30(38.46%)	16(26.92%)	6(7.69%)	3(3.85%)

Source: (Field Data, 2022)

The respondents were asked if they filed tax returns accurately and timely after the audit, 28.21% strongly agreed, 53.85% agreed, 12.82% refused to disclose their behaviors, 2.56% disagreed, and another 2.56 strongly disagreed. Again, 25.64% strongly agreed, 46.15% agreed, 25.64% refused to disclose their behaviors, and 2.56% disagreed with the statement that, after the audit, they have been paying taxes on time. The results show a positive post-compliant behavior of taxpayers. This can be attributed to the education that tax officers gave to taxpayers during the audit processes. Lack of adequate information flow in terms of accountability techniques, knowledge of tax legislation, and taxpayers' awareness of relevant punishments for non-compliance is a major barrier to executing tax policies and procedures in Ghana. Once this barrier is removed, tax compliance increases, as shown in the results. This agrees with findings by Feruta (2015), who indicates that tax awareness is a key factor that determines the level of self-employed tax compliance, especially in the self-assessment framework of tax compliance among Cape Coast SME taxpayers,

However, on the issue of withholding tax, the majority of the respondents failed to disclose their post-audit behaviors. For instance, on the statement, 'I now regularly withhold tax from third party transactions related to the supply of goods, services, and works,' 46.15% remained silent on that matter. A similar trend is observed with the statement, 'Now, I pay to withhold taxes on time.' This makes it difficult to assess the post-audit behavior of taxpayers regarding withholding tax. This suggests that a tax audit may not be able to ensure 100% compliance, but that it can help uncover emerging patterns of tax evasion and noncompliance.

4.5. Taxpayer's Experiences with Tax Officers During and After Audit

The study was also targeted at examining taxpayers' experiences with tax officers during and after the audit. Some of the critical areas in terms of post-audit compliance behavior have been elaborated in Table 5.

Respondents were asked if they were compelled by auditors to do something during the audit to reduce the tax. In all, the majority of the respondents (39.74%) disagreed with that statement whiles 26.92% strongly disagreed. The results show that the level of corruption amongst tax auditors is minimal in the Ho and Hohoe Small Taxpayers Offices.

On the issue of, if tax officers rejected an explanation without providing any legal backing or explanation, the majority of the respondents (32.05%) remained neutral. Comparing the level of agreement (38.46%) to the level of disagreement (29.49%), the results indicate that, at the

Small Tax Offices in Ho and Hohoe, tax auditors provided clear legal backing and explanation for their decision.

Table 5.
Taxpayer's Experiences with Tax Officers During and After Audit

	Strongly agree	**Agree**	**Neutral**	**Disagree**	**Strongly disagree**
I was compelled by auditors to do something during the audit to reduce the Tax	4(5.13%)	11(14.10%)	11(14.10%)	31(39.74%)	21(26.92%)
Tax officers rejected my explanation without any clear legal backing or explanation for their decision	5(6.41%)	18(23.08%)	25(32.05%)	23(29.49%)	7(8.97%)
The audit has been a learning process that has helped me to put up better structures in my business	22(28.31%)	48(61.54%)	5(6.41%)	3(3.85%)	0(0%)
I have a cordial relationship with tax officers now	17(21.79%)	41(52.56%)	17(21.79%)	2(2.56%)	1(1.28%)

Source: (Field Data, 2022)

As has been previously emphasized in this study, the audit procedure served as a learning process that has helped taxpayers to put up better structures in their businesses. The results in this segment corroborate that argument as 61.54% agreed with the statement that the audit procedure had been a learning process. This has established an excellent cordial relationship between tax officers and taxpayers. However, boundaries must be drawn so as not to hinder tax officers from applying the right sanctions.

5. Conclusions

From the results of the analysis, the following conclusions are drawn:

Tax audit is critical in ensuring compliance with tax laws. They serve as an efficient way of preventing tax evasion and growing government income. Tax audits, when structured to ensure proper collection of taxes, can lead to minimal tax avoidance and tax evasion and strict compliance with the applicable tax laws, and an enhanced degree of voluntary tax compliance. Again, the low levels of awareness by respondents on the tax laws necessitates the need for tax education. To achieve this desired effect, tax education ought to be customized and carried out regularly. This calls for building the capacities of tax administrators (office managers, tax officers, and tax consultants) on all relevant areas of the tax laws because if tax agents themselves do not know the tax policies and procedures, it will be difficult for them to pass on the tax information appropriately to taxpayers.

6. Recommendations

The following are the suggested recommendations:

- **Tax Education:** The Ghana Revenue Authority should educate taxpayers regularly to raise awareness about their rights and obligations and to build stronger cooperation with them. It would also develop a citizenry that is more aware of the benefits of taxation.
- **Compliance and Enforcement:** Tax avoidance and evasion should be extremely costly, whereas compliance should yield several benefits. Rewards could include tax reliefs for compliance and credit facilities for compliance
- **Periodic Audit:** Taxpayers have the potential to engage in non-compliance activities after an audit. It is therefore essential to carry out periodic audits to reduce this tendency

- **Pre-audit Preparations**: Before field audits are carried out, taxpayers should be informed ahead of time. This will help them to make available all the needed books and documents for a thorough examination.

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