

Tax compliance behavior: Factors affecting the compliance of individual and corporate taxpayers

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Abstract

This research studies the factors affecting individual taxpayers' and company owners' tax compliance behavior. A sample of 243 is selected From Iraq. The researcher distributed questionnaires to individuals electronically, and 239 questionnaires were recovered. The valid ones for analysis were 232 questionnaires (95.4%). The questionnaire consists of two dimensions. The first dimension is (influencing factors) and includes four factors (ethical, social, psychological, and tax awareness). The second dimension (tax compliance) includes 25 statements, and the value of Cronbach's alpha coefficient is 83%. The descriptive approach is adopted, and it is found that there is a relationship with statistical significance between each of the factors. The four studied factors and tax compliance have a strong positive correlation.

Keywords: Enterprise Risk Management, Iraqi Commercial Banks, Effectiveness, Accounting Information Systems.

Introduction

Tax revenues are a powerful global resource for public expenditures in developed, developing, and underdeveloped countries. However, the amount of revenue the government will generate from taxes for its spending program depends on how willing taxpayers are to comply with the country's tax laws.

According to (Dergano, 2018), although tax revenues are a powerful tool in the hands of the government to transfer purchasing power from individuals to the government to finance public expenditures, most citizens become unwilling to pay their tax obligations in the appropriate amount, time, and place. They take a variety of actions to reduce their tax compliance. (Ayyad, 2020) believes that taxes are a mandatory imposition imposed by the government on individuals who earn income, and work is done to collect them to invest those revenues in performing the state's functions towards society. Therefore, what individuals pay in taxes is considered part of the services the government provides and thus benefits them so that the benefit is achieved. The public.

“Tax compliance” expresses the desire to obey “tax laws” to achieve economic stability in the country. Reporting and declaring income and paying taxes by fulfilling the requirements of laws and regulations constitute provisions. (Daraghmeh, 2022) believes that tax compliance means the taxpayer's performance in preparing the tax return promptly and that the return accurately discloses the amount of

taxes due under tax rules and laws. Tax compliance reflects many factors related to taxpayers and their surrounding environment and has a fundamental and important role in tax compliance.

In this research, we will study a group of factors (ethical-social-psychological-tax awareness) on individuals' behavior regarding tax compliance.

Previous studies:

1- A study (Mohamed, 2019) sought to know the impact of variables related to the personality of taxpayers on creating tax compliance behavior. The study was applied to a sample of (1,200) individuals and the questionnaire was used as a tool for the study. It showed that the studied variables affect tax compliance behavior and its levels.

2- A study (Al-Daghib, 2019) aimed to identify the factors affecting tax compliance behavior. The study presented a proposed model that includes the factors that influence creating tax compliance behavior and explaining tax non-compliance behavior.

3- A study (Dabas, 2022) aims to determine the effect of "tax awareness" in reducing the percentage of tax evaders. The study used a sample of (298) individuals. It relied on the descriptive approach and reached several results, the most important of which was that tax awareness significantly impacts reducing tax evasion.

4- A study (Al-Showerf, 2016) aimed to know the factors related to the taxpayer's personality that affect his tax obligation and the effect of the historical factor on tax declarations. The study used a questionnaire to collect data. It produced results, the most important of which was confirming the effect of factors related to the taxpayer's personality and rejecting the effect of the historical factor.

5- Study (Bouhaloufa, 2019) "The study aimed to identify the degree of tax awareness among taxpayers and its impact on reducing tax evasion cases. The study relied on the descriptive approach and reached a set of results, the most prominent of which was that lack of tax awareness impacts increasing the percentage of evaders. Who pays taxes?"

- A study (Daraghmeh, 2022) aims to identify the impact of variables related to the personality of taxpayers on tax compliance. It used a questionnaire, relied on the descriptive approach, and reached a set of results, including that spirit plays an essential role in raising the level of tax compliance and that the lack of tax awareness increases the risk of tax compliance. Cases of tax non-compliance.

7- A study (Kadawi, 2019) aims to identify the various aspects of tax compliance and get to know specialists' opinions on the causes of tax non-compliance. The study used the inductive method, which resulted in the fact that tax compliance has several aspects and that any defect in one of these aspects leads to a defect in other aspects, thus leading to tax non-compliance.

8- Study (Abdel-Al, 2020) "The study aimed to demonstrate modern methods of monitoring tax compliance and used deductive and inductive methods. The study showed that encouraging tax compliance among taxpayers, significantly enhancing their tax awareness, improving tax management, and tightening tax monitoring of taxpayers increases the level of Tax compliance.

9- (Jayawardene, 2020) This study investigated the impact of psychological factors on tax compliance decisions, which include psychological factors to be of value in the decisions made regarding tax compliance, and demonstrated the most important contributions that attempted to explain the agreement

and apparent disagreement between the evidence on the reaction of the taxpayer's attitude towards compliance. Taxation through psychological factors

10. (LE,2020) This study explored the factors influencing the tax compliance of small and medium-sized enterprises in Vietnam. Data were collected from 376 SMEs and commercial taxpayers through a survey method. The results showed that six factors have influenced Big on tax compliance. These groups include business characteristics, accounting practices within the organization, awareness of tax liabilities, and tax policy.

11. (Inasius, 2019) studied the factors influencing the tax compliance of small and medium-sized enterprises with income tax reporting requirements in Indonesia. Using multiple regressions, six factors of tax compliance were examined. Data were collected through a survey conducted in Jakarta using 328 small business taxpayer participants. A researcher-administered survey method was used to collect data. The results show that referral groups, audit probability, tax knowledge, and perception of fairness and justice significantly impact tax compliance. In particular, the referral group had the most significant impact on the non-compliance behavior of SME taxpayers.

- (Wadesango, 2018) "The study examined the tax compliance of small and medium enterprises in developing countries. This study reviewed the literature on tax compliance and tax systems. The study explored a scientific review of the critical factors influencing SME compliance through a self-assessment system. The study's conclusions showed that economic and psychological factors also affect the relationship between taxpayers and tax collectors in developing countries.

Research importance:

The importance of the research lies in the fact that it focuses on the factors that affect tax compliance behavior since tax is one of the most essential primary resources in revenues as it increases the state treasury. The study focused on the factors that affect the behavior of those charged with tax compliance. Studying the factors affecting individuals' behavior in tax compliance enriches the tax administration responsible for collecting taxes. It thus helps stimulate and enhance positive behaviors and works to reduce negative behaviors, which reflects positively on increasing revenues from tax collection.

Research problem:

Taxes are collected through several procedures to increase revenues to secure services for citizens in the country. The process of collecting taxes is hindered by several obstacles that lead to evasion of paying taxes and non-compliance with them, which negatively affects the value of the revenues. Therefore, it is necessary to identify the factors that affect the individuals charged with paying taxes, and the research problem is formulated as follows:

What is the impact of the factors affecting the tax compliance behavior of individuals and companies?

Research aims:

The research aims to:

- 1-Learn about the concept of tax compliance.
- 2- Identify the factors affecting tax compliance behavior.
- 3- Study the factors affecting tax compliance behavior among individuals and companies.

Research questions:

- 1- What is the concept of tax compliance?
- 2-What is the importance of tax compliance?
- 3 What are the factors affecting tax compliance behavior?

Research Methodology:

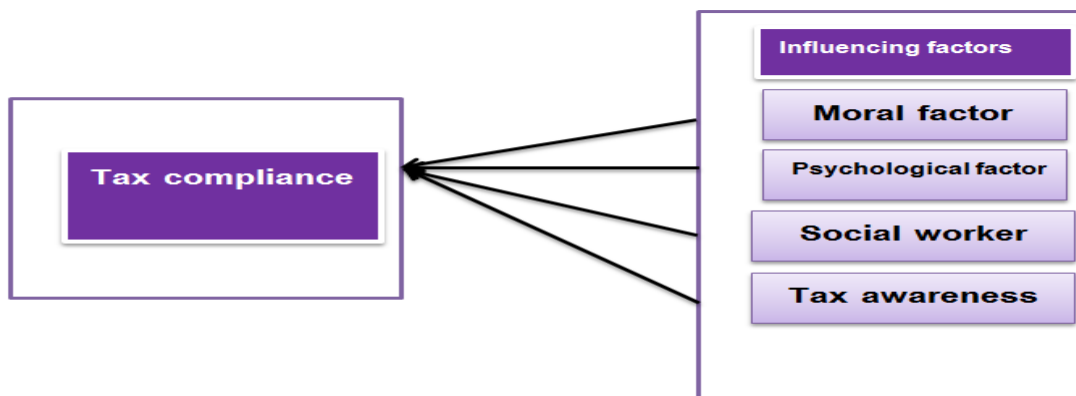
The descriptive approach was used because it suits the desired objectives, and the study population consisted of all responsible individuals and company owners. The sample included several individuals and company owners responsible for paying taxes in Iraq, numbering 243. Questionnaires were distributed electronically through Google Forms to the individuals, and 239 questionnaires were retrieved and found. The valid ones for analysis equal 232 questionnaires, equivalent to 95.4%.

Research assumes:

H0: Personal factors have no statistically significant effect on the behavior of ordinary taxpayers and company owners.

H1: Personal factors have a statistically significant effect on the behavior of ordinary taxpayers and company owners.

Below is the search form:



Theoretical framework:

The concept of tax compliance

Tax compliance is defined as the commitment of taxpayers to implement the provisions of tax laws. Tax non-compliance is measured by knowing the amount of the so-called gap or difference between the actual tax revenues, that is, those collected, and the actual tax revenues in a specific period of time. Tax compliance has been achieved when the taxes collected are the same as the actual taxes' value. This rarely happens, as taxpayers often try to evade taxes somehow (Al-Najjar, 2019).

Tax compliance is also defined as the extent of financiers' compliance with tax laws and regulations, and it complements financiers' obligations to pay taxes, secure all documents required by the tax administration, and file various income declarations (Mustafa, 2022).

Tax compliance is also known as submission to the tax law and the obligation to pay it, and tax evasion is one of the most critical problems faced by tax administrations throughout history, as taxpayers try to evade their tax liability either by submitting forged documents or resorting to illegal methods to evade the taxes owed (habitat, 2019).

Factors affecting achieving tax compliance:

Many factors affect tax compliance, including (Nasser, 2016):

1- Factors related to taxpayers:

These factors relate directly to taxpayers in terms of tax accountability and are evident as follows:

-National worker: This worker considers paying the tax a crucial national duty and in implementation and obedience to the legal provisions, and that failure to fulfill this duty is a breach of national and social responsibility.

-The moral factor: The individual charged with paying the tax due on him stems from exercising his responsibility to preserve his patriotism through his contribution to enriching the state's revenues, which are spent on public services. The moral level of citizens is linked to the level of their commitment to paying taxes.

-The religious and educational factor: The state is required to maintain security, establish economic projects, and take care of social affairs, and it needs money to meet these obligations. If citizens default on their tax obligations, those in charge may oblige them to pay what is necessary to cover these needs based on the religious factor, motivate those responsible for paying their share, and contribute to raising state revenues. The educational factor is represented by the role played by the school in creating positive perceptions of taxes and their importance in achieving national interests and the harm to which society and individuals are exposed resulting from tax evasion.

Tax awareness: The state bears many burdens due to providing public services to all members of society, and the state obtains spending on these services from taxes imposed on individuals. Individuals' commitment to their tax duty results from the belief in responsibility towards the nation and the state, and this responsibility results from the tax awareness of these individuals.

2- Factors related to the General Tax Authority:

These are the factors through which the General Tax Authority seeks to achieve the highest degree of tax compliance. These factors are evident as follows:

-The role of the Tax Administration: The Tax Administration represents the financial authority, and tax employees must have a certain degree of education, necessary experience, and the skill and efficiency to perform their duty optimally.

Tax audit cases: Tax audit is one factor that prompts taxpayers to disclose their activities accurately. Auditing increases the possibility of detecting tax evasion and fraud attempts and serves as a deterrent to taxpayers.

3- Factors related to state policy:

Awareness of factors related to the state's tax policy, such as regulations and legislation related to tax collection, which are evident in the following:

-The state is spending policy: If taxpayers feel that the state's goal in collecting taxes is to redistribute national income to achieve a better life for the poor class and spend on public services, they are obligated to pay taxes.

- Increase in the value of taxes: The increase in the value of the tax constitutes a burden on the taxpayers, which prompts them to look for a loophole in the law through which they can evade taxes. Therefore, the state seeks measures to reduce the tax burden, including granting permissions at the individual and family levels to the taxpayers, according to their capabilities, which achieves their compliance. To pay taxes.

-Penalties and deterrent methods: The knowledge of the taxpayer and all members of society about the penalties imposed by the law on those who violate the obligations stipulated in the tax law and the dissemination of information about violations committed by taxpayers and the penalties applied against them. All of these measures play a role in encouraging tax compliance.

According to (Kharbat, 2019), several factors affect the degree of tax compliance, which are as follows:

1- Psychological factors: It depends on creating a positive feeling towards the state's spending policy, which increases their degree of tax compliance. The taxpayer's degree of tax compliance also increases

when he is ashamed of failing to pay his taxes, in addition to his feeling of guilt. Then, the taxpayer's sense of justice in... Implementing the tax system enhances tax compliance.

-Ethical factors: related to the taxpayer's honesty, integrity, and adherence to the rules of ethics, and socialization plays a significant role in encouraging tax compliance behavior.

3-Social factors: They are represented by social values and society's view of tax evaders as violating the public rights of society. These factors play a positive role in supporting tax compliance behaviors.

4- Legal factors: These are evident in the gaps in the law and its inadequacy and comprehensiveness. Good application of the provisions of the law contributes to supporting and encouraging tax compliance.

5- Lack of tax awareness: The taxpayer's lack of awareness of his obligation to pay the taxes due is an essential factor in his tax non-compliance.

6-The difficulty and complexity of tax collection procedures play an essential role in the failure of taxpayers to pay the resulting taxes.

Forms of tax non-compliance:

There are two forms of tax non-compliance or "tax evasion" (Al-Zoubi, 2010):

1- Evasion in a legal way: where taxpayers avoid taxes without committing legal violations by avoiding the points of assignment or exploiting loopholes in the law, such as a person who distributes his estate of money to his children before his death to evade paying the estate tax.

2- Illegal evasion: It violates the laws, uses fraudulent methods, and has several forms, including:

-Failure to disclose activities that are subject to tax and constantly change the location of activities.

-Hiding illegally imported goods or obtaining invoices with a lower value than real ones.

- Submitting false tax declarations that do not include all the activities he practices and supporting his declarations with forged documents.

-Some taxpayers may flee outside the country to evade paying taxes.

Types of tax compliance:

There are two types of tax compliance (Mustafa, 2022):

-Voluntary tax compliance: It is a psychological state that leads the taxpayer to be convinced of the idea that the obligation to pay the resulting taxes is an act required by civil duty towards his society, which generates in him a desire to pay all the resulting tax obligations without the tax administration taking any punitive or deterrent measures. The concept of voluntary compliance indicates that taxpayers do not attempt to resort to any tax evasion or circumvent the tax law.

-Forced tax compliance: This type of tax compliance results from the procedures taken by the tax administration to oblige taxpayers to pay their due taxes honestly and accurately. These procedures are represented by control, tax auditing, and the application of penalties and a financial fine in case of a violation or following illegal methods with the aim of evasion. Of taxes, strict enforcement of the law and the ability of the tax administration to detect attempts at tax evasion mitigate these attempts and increase the level of tax compliance.

According to (Ayyad, 2020), there are other types of tax compliance:

1-Legal compliance:

It results from the taxpayer's awareness of the texts of the tax law regulating the processes of imposing, paying, and collecting taxes and the drafting of the texts and rules of the tax law by competent specialists in a way that is free of legal loopholes that taxpayers may exploit to evade taxes, and the participation of employees in the tax administration in developing the draft tax law (Sabry, 2016).

2-Ethical compliance:

It is evident in the taxpayer's sincerity, honesty, and integrity, which prompts him to commit to paying the taxes he owes voluntarily. Commitment to moral values would raise tax compliance and improve his behavior, and socialization plays a significant role.

National Compliance:

This type of tax compliance results from the taxpayer's conviction that the taxes he pays are spent on public services that benefit the entire community, whether health and educational services or improving the livelihood of the low-income class (Hassan et al., 2017).

Objectives of tax compliance behaviors:

These goals are as follows (Kharbat, 2019):

- 1- Reducing the tax gap by encouraging factors that raise tax compliance levels, especially the tax law application.
- 2-Supporting the capabilities of the public treasury to be able to spend on public services.
- 3-Implementing social justice.
- 4- Securing the requirements of the tax system by increasing the effectiveness of the factors that work to increase the levels of taxpayers' tax compliance.
- 5- Increasing the area of tax liability to include more types of taxable income by the economic policy pursued by the government.
- 6-Enhancing the taxpayer's awareness increases the degree of his voluntary compliance with paying his taxes by the law.

Importance of tax compliance:

The importance of tax compliance comes from its significant impact on the state's resources that come from taxes, and this importance is evident as follows (Qasim, 2018):

- 1-The state loses a large percentage of its revenues due to tax non-compliance.
- 2- Tax compliance contributes to "sustainable development".
- 3- Tax compliance is a mirror of social solidarity.

Tax compliance elements:

Tax compliance has multiple components, including:

1- Adherence to the provisions of tax laws:

The tax law gives taxpayers multiple rights and guarantees. It grants them several obligations, which contribute to raising tax revenues and ensure that taxpayers adhere to the provisions of this law and do not commit violations (Muhanna, 2016).

One of the reasons for the taxpayer's ignorance of the texts of the tax laws is their lack of clarity. Each of these texts needs clarification, in addition to the presence of loopholes in the tax law that contribute to creating problems for tax administration and increasing the rate of tax evasion by taxpayers. Making tax laws requires high skills and experience from the past. Whoever drafts these laws so that they are clear and unambiguous provides the opportunity for tax evasion when the legal text is ambiguous or ambiguous.

2- Adherence to the instructions stipulated in tax laws:

With all its components, the tax law is drafted to represent the general tax rules that regulate the relationships between taxpayers and the tax administration to facilitate the tax collection process. However, there are some loopholes that the law did not explicitly address, and here, the importance of the instructions appears to clarify everything related to the provisions of the tax law. Including cases that were not directly mentioned in the texts of the law or that were not regulated by the law's author, and the instructions play an intermediary role between the fixed legal provisions and new cases (Maali, 2015).

The instructions that explain the introductory provisions of the tax law play an important role in knowing the goal of clarifying the provisions of the tax law. They clarify the provisions of the law from the point of view of the tax law legislator and achieve tax justice. (Muhanna, 2016).

3- Commitment to the objectives of the tax law:

These goals are manifested in collecting tax revenues for spending on public services by the government. As a result of economic development, other political and social goals have emerged that the tax administration seeks to achieve by imposing taxes.

The aim of creating tax awareness among taxpayers is to encourage them to comply with the tax law voluntarily and avoid legal violations by convincing them that the taxes paid are spent on public social services (Haider, 2018).

Questionnaire design:

The questionnaire consisted of three axes: the first to describe the characteristics of the study individuals and the second to study the factors affecting tax compliance behavior. It included four factors in addition to the tax compliance axis. The number of phrases was (25) phrases. A five-point Likert scale was used as an alternative for answers.

Virtual validity:

This means that the statements that make up the questionnaire measure the desired goal, and to verify it, the questionnaire was presented to a group of specialized arbitrators, and the scale was found to be valid for measurement.

Stability:

It was verified using Cronbach's alpha coefficient, which was calculated for each dimension. The Cronbach's alpha coefficients were high for all statements, significant and statistically acceptable, and the total coefficient value was equal to 83%.

Table (1): Cronbach coefficients

	Number of paragraphs	Cronbach coefficient
Moral factor	5	%87
Social worker	5	%85
Psychological factor	5	%79
Tax Awareness	5	%88
Tax compliance	5	%76
Total	25	%83

Distribution of sample members:

Table (2): Distribution of components of the study sample

	The number	The ratio
Individuals	137	%59
Owners of companies	95	%41
	232	%100

137 individuals from the general public who were taxpayers and 95 individuals from business owners in Iraq were selected.

Distribution of sample members according to their personal characteristics:

Table (3): Personal characteristics

variable		the number	The ratio
Sex	male	128	%55
	feminine	104	%45
the age	40-30	69	30%
	50-40	97	42%
	Above 50	66	28%

Scientific level	High School	46	20%
	Bachelor's	105	45%
	Master's	92	40%
	PhD	35	15%
Total	232	232	%100

The sample consisted of 55% of males, 45% of females, 30% of those aged 30-40, 42% of those aged 40-50, and 28% of those aged over 50 years. The percentage of individuals holding a high school diploma was 20%, a bachelor's degree was 45%, and a master's degree was 40%, while the percentage of doctorate holders was 15%.

Analysis of the results:

Ethical factor:

Table (4): Analysis of individuals' answers about the moral factor

The number	Phrase	main	standard deviation	Relative importance	Ranking
1	Individuals and business owners pay taxes out of ethical compliance	4.22	0.76	84%	2
2	Individual taxpayers and company owners comply with tax provisions and laws	4.06	0.86	81%	5
3	Taxpayer individuals and company owners must be truthful in submitting their tax return	4.10	0.85	82%	4
4	Individuals and company owners are honest in providing accounting information related to their work	4.39	0.99	88%	1
5	The taxpayers of the companies present the actual outputs of their work without any distortion or manipulation	4.16	0.85	83%	3
	Total	4.18	0.86		

The dimension consisted of 5 statements, and the overall mean value for the dimension was 4.18 and the standard deviation was 0.86, while the means for the statements were between 4.39 and 4.06. The deviations were between 0.99 and 0.86.

2-Social worker:**Table (5): Analysis of individuals' answers about the social factor**

The number	Phrase	main	standard deviation	Relative importance	Ranking
1	Individuals and corporate owners are obligated to pay taxes because of their sense of responsibility towards the state	4.18	0.86	84%	3
2	Individuals and corporate owners are obligated to pay taxes because of their sense of responsibility towards society	4.13	0.84	83%	4
3	Both individuals and business owners comply with paying taxes for fear of negative perceptions of non-compliance with paying taxes	4.25	0.76	85%	2
4	Individuals and business owners contribute to building society through their tax compliance	4.43	0.66	89%	1
5	Social tax justice contributes to raising the level of tax compliance.	3.82	0.88	76%	5
	Total	4.16	0.80		

The overall mean value was 4.16 and its standard deviation was 0.80. The means of the statements were between 4.43 and 3.82, and the deviations were between 0.66 and 0.88.

The phrase (individuals and corporate owners contribute to building society through their tax compliance) is ranked first, while (social tax justice contributes to raising the level of tax compliance) is ranked last, and although its arithmetic mean is the lowest, it still has high importance.

3-The psychological factor:

Table (6): Analysis of individuals' answers regarding the psychological factor

The number	Phrase	main	standard deviation	Relative importance	Ranking
1	Individuals and business owners feel shame as a result of their tax non-compliance	3.78	0.89	83%	5
2	Individuals and company owners consider tax compliance a national duty towards society.	4.02	0.83	84%	3
3	The positive sentiment towards government expenditure policy contributes to raising tax compliance.	4.35	1.01	87%	1
4	Fairly distributing tax amounts increases the level of tax compliance.	4.18	0.99	84%	2
5	Individuals and business owners feel positive when they comply with paying taxes	3.89	1.08	80%	4
	Total	4.06	0.96		

The overall mean value was 4.06, and its standard deviation was 0.96. The means of the statements were between 4.35 and 3.82, and the deviations were between 1.01 and 0.89.

The statement (The positive feeling towards government expenditure policy contributes to raising the level of tax compliance) ranked first. At the same time (Individuals and company owners feel ashamed as a result of their non-compliance with taxes) ranked last, and although its arithmetic mean is the lowest, it still has high importance.

4- Tax awareness:

Table (7): Analysis of individuals' answers about tax awareness

The number	Phrase	main	standard deviation	Relative importance	Ranking
1	Individuals and taxpayers become aware of their rights and duties related to taxes, thereby increasing their tax compliance	4.12	0.83	82%	4
2	Individuals and business owners understand the importance of	4.14	0.81	83%	3

	taxes and the impact of their non-compliance.				
3	Individual taxpayers and taxpayers realize that performing their tax duty will benefit them.	4.31	0.98	86%	1
4	Individuals and business owners feel guilty when they evade paying taxes.	4.16	1.04	83%	2
5	Individuals and company owners see that taxes do not contribute significantly to covering the state's requirements, and so they evade paying taxes.	3.98	0.68	80%	5
	Total	4.14	0.86		

The overall mean value was 4.14, and its standard deviation was 0.86. The means of the statements ranged between 4.31 and 3.98, and the deviations ranged between 0.98 and 0.68.

The phrase (Individual taxpayers and taxpayers realize that their performance of the tax obligation will benefit them.) is ranked first. In contrast (Individuals and company owners see that taxes do not contribute significantly to covering the state's requirements and therefore they evade paying taxes.) ranked last, despite Its arithmetic average being the lowest, but it still has high importance.

Tax compliance:

Table (8): Analysis of individuals' answers about tax compliance

The number	Phrase	main	standard deviation	Relative importance	Ranking
1	The moral, psychological, and social factors and tax awareness influence the level of tax compliance.	3.72	0.70	74%	2
2	By strengthening the studied factors, the tax gap can be reduced	3.74	0.98	75%	1
3	Accurate estimation of taxes by tax estimators contributes to raising the level of tax compliance	3.66	0.83	73%	5

4	Some individuals and company owners try to hide their income to avoid paying taxes.	3.69	0.75	74%	3
5	Individuals and company owners pay taxes on time	3.67	0.93	73%	4
	Total	3.69	0.83	%74	

The overall mean value was 3.69, and its standard deviation was 0.83. The means of the statements were between 3.74 and 3.66, and the deviations were between 0.98 and 0.83.

The statement (By strengthening the studied factors, the tax gap can be reduced) ranked first, while (Accurate estimation of taxes by tax estimators contributes to raising the level of tax compliance) came in last place. Although its arithmetic mean is the lowest, it still has high importance.

Hypothesis testing:**Table (8): t-test and multiple regression**

the number	Subordinate	Pearson coefficient	The coefficient of determination	The Independent	value β	Link type	indication
232	Tax compliance	0.83	0.68	Moral factor	0.75	strong	0.00
		0.77	0.59	Social worker	0.66	strong	0.00
		0.80	0.64	Psychological factor	0.62	strong	0.00
		0.86	0.73	Tax Awareness	0.76	strong	0.00

From the above, we find that the ethical factor is linked to tax compliance, and Pearson's coefficient is equal to 0.83. This means that a change equivalent to one unit in the ethical factor changes 68% of tax compliance behavior. The Pearson value between the social factor and tax compliance behavior was 0.77, meaning that a change equivalent to one unit in these factors affects 59%.

The correlation value between the psychological factor and tax compliance was 0.80. This means that a change equivalent to one unit in the psychological factor corresponds to a change equal to 62% in tax compliance. The correlation between tax awareness and compliance was at a high value equal to 0.86, which means that a one-unit change in tax awareness corresponds to 76% of the change in tax compliance behavior.



Table (9): One-way analysis of variance (ANOVA) test

	the number	m squares	main	Standard error	F value	Degree of freedom DF	indication
Moral factor	232	321.15	4.18	0.61	4.98	231	0.00
Social worker		324.5	4.16	0.45	15.21		
Psychological factor		326.4	4.17	0.53	9.71		
Tax Awareness		321.23	4.14	0.32	7.84		
Tax compliance		289.32	3.69	0.49	-		

We note from the above that the value of F is equal to 4.98 between the two variables (ethical factor) and (tax compliance), which is significant at a significance level less than 0.05, while between the variables (social factor) and (compliance) the value of F was 15.21. In contrast, (the psychological factor) (Compliance) was equal to 9.71, and (tax awareness) and (compliance) were equal to 7.84, all of which are statistically significant values at a significance level less than 0.05.

Since the four dimensions of the influential factors variable are strongly related to tax compliance at a significance level of less than 0.05, the null hypothesis is rejected, and the alternative is accepted.

Results:

1-The behavior of individual taxpayers and company owners in tax compliance is affected by several factors.

2- It was found that the moral factor affects tax compliance by 68%, the psychological factor by 62%, the social factor by 77%, and tax awareness by 76%.

3- It was found that there is a statistically significant relationship between the four studied influencing factors on the tax compliance behavior of taxpayers.

Recommendations:

The researcher recommends investigating the effect of factors other than those studied in this research and comparing them with the current research results.

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