



DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN KADUNA METROPOLIS, KADUNA STATE

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Abstract

Government at all levels in Nigeria has been making efforts to diversify revenue source, because revenue from oil is no longer sustainable. However, the contribution of revenue from taxpayers remains at insignificant level in all the states across Nigeria. Thus, the study examined the effect of quality governance and tackling of corruption on tax compliance among tax payers in Kaduna State metropolis. The population of the study consists of 216 SMEs operating in Kaduna metropolis and registered with Kaduna Chamber of Commerce, Industry, Mines and Agriculture (KADCCIMA) as at February, 2023. Census sampling technique is adopted for the study. The study adopts cross sectional survey research design. Data were obtained through the use of structural questionnaires and were analyzed using multiple regression analytical technique. Statistical package for social science (SPSS) version 25 was used. The result shows that quality governance and tackling of corruption have positive and significant influence on tax compliance. Based on the findings the study suggested that government should provide more services and infrastructure for quality governance. Also, adequate measures should be put in place for tackling corruption menace in public institution.

Keywords: tax compliance, quality governance, tackling corruption, tax payers, Kaduna Metropolis

1. Introduction

Tax constitutes a significant portion of a government revenue in many countries across the globe (Sulaiman, 2018). The primary objective of taxation is to generate revenue for government expenditure, this includes provision of goods and services, that enhance quality of lives of a citizen (Augustine *et al.*, 2019). Low tax revenue signifies a serious challenge to any meaningful development of a state (International Monetary Fund, 2020). Thus, a higher tax compliance ensures a sustainable development and realization of a state's goals. In spite of a much effort by various government to enhance tax compliance in Nigeria. The current tax revenue to the Gross Domestic Product (GDP) ratio remains at a very low level of 6% to 7% region. This considered as one of the poorest tax collection levels compare to other countries with 20% and above of the tax revenue to GDP ratio (The Nation Newspaper, 2021).

In Kaduna State the bulk revenue of the state is mainly comes from the federation account over the years. The contributions of tax revenue to the total revenue of the state remain an insignificant due to non-compliance by the large number of the tax payers in the state. Kaduna state had made a giant step by establishing of a tax law known as codification and consolidation law 2016 with a view to addressing the challenge of non-tax compliance by the tax payers in the state. The drive for tax compliance yielded a desired result by increasing tremendously tax collection as the record shows a progression from 2015 to 2018. Tax collection grew from 11.86b in 2015 to 26.5b in 2017 and from 30.6b to N44B in 2018 and



DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN KADUNA METROPOLIS, KADUNA STATE

2019 respectively (Kaduna State Bureau of Statistics, 2021).

Ayuba (2021) reported that issue of tax compliance remains a difficult phenomenon to address in developing countries. This may be as a result of a negative perception tax payers have on some psychological factors such as quality of governance and tackling of corruption that remain as challenges in many developing countries including Nigeria. Salam (2019) established a significant relationship between effective governance, control of corruption and tax compliance. Thus, government need to work hard toward quality of governance and tackling of corruption so as to reshape the mindset of the tax payers positively in order to improve tax compliance. Moreover, the motivation of this study is to uncover some of the factors influencing the taxpayers' behavior toward tax compliance, especially among small and medium enterprises (SMEs) in Kaduna metropolis.

In spite the important role of the SMEs sector to the economy. However, the sector is providing a cover for tax non-compliance. Reported by the Nation Newspaper dated 20th May, 2021, Kaduna State governor Mr. El-Rufai stated that the GDP of the state in the year 2020 was given as N2 trillion which prompted the government to anticipated N400 billion as tax revenue from such GDP. However, the state realised only slightly above N50 billion as tax revenue. This figure represents only one eight of the amount the state ought to generate as revenue in the year 2021 and this shows clearly the challenge of tax compliance in the state.

Studies on the effect of quality of governance and tackling of corruption on tax compliance among individual taxpayers are very scanty. Augustine and Engi (2020); Otusanyi *et al.*, (2019); Salam (2019); Adeyeye and Otusanyi (2015) and Alabade (2013). All these studies were conducted outside the Kaduna environment of this study.

The central objective of the study is to examine some determinants of tax compliance among individual tax payers in Kaduna Metropolis. While other specific objectives are to:

- i. examine the effect of quality of governance on tax compliance among individual tax payers in Kaduna Metropolis.
- ii. assess the effect of tackling of corruption on tax compliance among the individual tax payers in Kaduna Metropolis.

In view to achieve the stated objective hypothesis were formulated in a null form as follows:

H₀₁: Quality of governance has no significant impact on tax compliance among individual tax payers in Kaduna Metropolis

H₀₂: Tackling of corruption has no significant impact on tax compliance among individual tax payers in Kaduna Metropolis.

The study centred on examining some determinants of tax compliance on tax payers in Kaduna metropolis, using quality of governance and tackling of corruption as the dependent variable. The period of the study is 2023. The findings of the study will be useful to both government and researchers for the purpose of policies making and point of references respectively.

2. Literature Review

Conceptual Review

Tax Compliance

Tax compliance is defined as filling a tax reform form of an assessment, accurate determination of tax liabilities and payment of taxes in accordance with provision of rule and regulation of a tax law (Imam & Jacob, 2007). Tax compliance is an act of satisfying all requirement of tax rule and other necessary commitment prescribed by law (Alabade, 2012). Salam (2019) explained tax payment as civil duty of all citizens with sources of income. Thus, citizens are expected to exercise this duty as compliance to tax law. Otusanya *et al.*, (2019) observed that achievement of tax compliance occurs



when all the necessary requirement of the tax law are fulfilled by a tax payer. These requirements include filling information correctly, with accurate tax liability reporting and at the exact time frame required by law. Hence, non-compliance occurs when tax payers failed to discharge his civic duty purposefully or inadvertently (Siahaan and Fadjar, 2013).

Empirical Review

Quality governance and Tax compliance

Olusegun (2021) examined SMEs tax non-compliance in Sub-Saharan Africa. Evidence from Nigeria. The results shows that tax determinant such as sanction, government quality and tax complexity are significantly impacting are tax compliance. However, tax rate and tax knowledge information are not significantly influencing tax compliance. Similarly, Sebele and Mpotu (2020) investigated governance quality on tax morale and tax compliance behaviour in Zimbabwe's private sector. The result revealed that government quality has significant impact on tax morale and tax compliance. In addition, Al-Ttaffin and Abduljabar (2020) explored the relationship between public governance quality and tax non-compliance in Yemen. The result shows a significant and negative effect on the non-compliance behaviour. Also, Susuawu *et al.*, (2020) examine the influence of service quality on tax compliance behaviour among SMEs in Ghana. The findings revealed a statistical significance and positive effect of quality service on tax compliance behaviour among SMEs.

Furthermore, Ratanwati *et al.*, (2019) assessed the effect of education, service quality and awareness toward influencing tax payer's compliance in Indonesia. Data were analyzed using a least square regression and moderate regression analysis. The result shows that the education and service quality influencing tax payer's compliance significantly. The study suggested that government should improve service quality delivering and education level of tax payers in Indonesia.

Tackling of Corruption and Tax Compliance

Daniel *et al.*, (2021) investigated the influence of corruption and corruption related matter on taxation in Czech Republic. The study used method of extended dynamic stochastic general equilibrium model (DSGE) as technique for analysis. The result affirmed the previous perception that corruption has a significant effect on tax evasion. In the same vein Nguyen *et al.*, (2020) examined the factors affecting tax compliance among firms in Vietnam. The result established tax compliance is significantly affected by three factors. These include corruption perception, high probability of audit and corporate report.

Additionally, Jack *et al.*, (2020) studied fraud and corruption in Nigerian taxation and its effect on tax evasion. The study reveals that fraud and corruption have significant effect on the evasion. Furthermore, Augustine and Enyi (2020) investigated corruption control, confidence in authority on voluntary tax compliance in South West Nigeria. The result established that control of corruption directly influences voluntary tax compliance among tax payers in the South West Nigeria. Similarly, Luisito *et al.*, (2020) explored the effect of corruption on tax compliance in Bamako, Mali. The result indicates that corruption in paying bribe is significantly affecting tax compliance. Also, Jahnke and Weasser (2019) investigated how does petty corruption affect tax morale in Sub-Saharan Africa. The result indicated that corruption not only affect tax morale but also diminishes trust in tax agency.

Analysis of GAP

The empirical review show that series of studies affirmed the effect of the factors examined in the current study in relation to tax compliance (Favourite & Sebele, 2020; Al-Ttffan & Abduljabar, 2020; Daniel *et al.*, (2021); Nguyen *et al.*, 2020; Luisito *et al.*, 2019; Jack *et al.*, 2020). However, most of these studies were conducted outside Nigeria. Hence, evidence in these studies were very scanty in Nigeria, particularly the domain of this study which is Kaduna State. While the few studies conducted in Nigeria mostly focused on economic factors. Contrary to psychological factors consider to examine



DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN KADUNA METROPOLIS, KADUNA STATE

in this study. Thus, the study proposed to examined some factors associating with tax compliance in order to fill the existing gap.

Theoretical framework

The study is anchored to the social exchange theory. The theory's pioneer was known as George Homas who published his work on social behaviour as exchange in 1961 and modified by Pete Blau in 1964. the theory argues people compare cost and benefits in nay relationship or action. When the potential cost is higher than potential benefits, the relationship may cease to continue and reverse is the case when the benefit outweigh the cost. In applying this theory on taxation, if tax payer drives more benefits from government that may influence his attitude toward high tax compliance. The theory justifies the relationship between tax payers and government. Where tax payer pays his tax liabilities with anticipation from government to reciprocate by providing goods and services that improves lives of citizens.

3. Methodology

Cross sectional survey research design is used in this study this is because of its suitability in collecting primary data from a multiple respondent that are geographically spread the population of the study comprises of 216 SMEs who are active registered member with Kaduna Chambers of commerce, Industry, Mines and agriculture (KADCIMA) as at August 20th 2021 and as well operating within Kaduna Metropolis. The sample size of the study covers the entire population. The study used censoring sampling techniques which is based on the use of whole population. Multiple regression technique is used for the analysis through te use of SPSS Version 25. Primary source used where data obtained through administration of questionnaire.

The questionnaire was designed to captured the demographic details and the opinion of the respondents in respect to the questioner of the research. The questionnaire is constructed using five Likert scale (ranging from 5: strongly agreed to 1: strongly disagreed) to ensure the validity of the questionnaire, consultation to an expert on tax management and business managers was made for the reliability of the of the questionnaire, data collected. data collected was tested through the use of cronbach's Alpha Coefficient. The coefficient scores above 0.6 is assume to deemed satisfactory (Nunnally & Bearstan, 1994).

Reliability Test

The reliability result of the study is summarised in the table 1.

Table 1

Result of Reliability

Construct	No of Items	Cronbach's Alp ha
Tax compliance	4	0.76
Quality Governance	4	0.65
Tackling of corruption	4	0.71

Source: Author Survey (2023)

Base on the result obtained the questionnaire is considered as reliable and consistent.

Model Specification

$$TC=f(\text{determinants}) - - - (1)$$

Where the determinants are: AG and TOC. Thus, the empirical model of equation (1) is given as

Pr(TCB

Where: TC=Tax compliance (Dependent Variable); AG=Quality governance; TOC=Tackling of



corruption; E_i =Error term; B_0 = The Model Intercept; B_1 to B_2 =The Coefficient of the independent variable; I = Cross sectional data.

Variable Measurement

The measurement items for dependent and independent variables are adopted with some modification from previous studies and measure with a 5-point Likert scale for the questionnaire items. $\sum_{i=1}^n X_i X_2 - \dots - X_n = B_0 + B_1 + C_2 + B_2$ to $C_i + E_i - (2)$ of a tax return form, accurate determination of tax liability and payment of tax at a right time. Source from the study of Augustine and Rufus (2018).

Table 2

Questionnaire Items

TC1	I have registered with tax authority in Kaduna State as required by law
TC2	I file my tax return form within stipulated time by law
TC3	I make full disclosure of my income for proper assessment
TC4	I compute my tax liabilities correctly and eventually pay on a right time.

Source: The Author, 2023

Tackling of Corruption is operationalized as measures put in place to checkmate act of corruption in government institution. Source from the study of Salam (2019).

Table 3

Questionnaire items

TOC1	I trust the financial honesty of public office holders in Kaduna State
TOC2	Diversion of Public Fund as a result of corruption practices is common in Kaduna State.
TOC3	I am satisfied with measures put in place by government in checkmating an act of corruption in Public Institution.
TOC4	Public office holders who found guilty of corruption act are not properly investigated and prosecuted.

Source: The author, 2023

Quality Governance is operationalized as quality of government policies delivery of goods and services to the general public, adopted from the study of Salam (2019).



**DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN
KADUNA METROPOLIS, KADUNA STATE**

Table 4

Questionnaire Items

QG1	I satisfied with quality of general infrastructure, service delivery and positive effect of government policies in Kaduna
QG2	Delivery of public services in Kaduna is in accordance to international practice
QG3	Government designed polices and execute projects in accordance with citizens preference
QG4	Policies and provision of goods and services positively affect standard of living in Kaduna

Source: The Author, 2023

4. Result and Discussion

This section presents the result of data analysis and tests of hypotheses formulated. The summary of the descriptive statistics is presented in table 5.

Table 5

Descriptive Analysis

Variable	N	Minimum	Maximum	Mean	Std Deviation
TC	189	1.00	5.00	3.51	0.904
QG	189	1.00	5.00	3.16	0.569
TOC	189	1.00	5.00	3.01	0.694

Source: Field Survey (2023)

Note: a mean above 3.0- indicated accepted, mean below 3 indicated unaccepted and finally mean = 3.0 is undecided.

Table 5 reported a descriptive statistic of dependent and independent variable of the study. Tax compliance has a mean of 3.51 with a standard deviation of 0.90 and a minimum and maximum value of 1.00 and 5.00 respectively. This implies that tax compliance among the respondents are high with 3.51 mean value above the threshold. Furthermore, quality governance reveals an average value of 3.16 and standard deviation of 0.57 with minimum and maximum value of 1.00 and 5.00 respectively. This also signifies that perception of the respondents on quality of governance in Kaduna Metropolis is high. More so, tackling of corruption (TOC) shows a mean of 3.01 and a standard deviation of 0.69 with minimum and maximum value of 1.00 and 5.00 respectively. This indicated the perception of the SMEs operators within Kaduna Metropolis on tackling of corruption in Kaduna State is high.



Missing value test

Table 6

Missing value analysis

Univariate Statistics			
	N	Count missing	Percent
QG11	189	1	0.5
QG13	189	1	0.5
QG14	189	2	1.1

Source: SPSS 25 OUTPUT

From the table 6, the result of missing value analysis clearly shows that the percentage of the missing point fall below the threshold of 5%. The case of missing data were treated using the average value to replace the missing data as a rule of thumb.

Outliers Test

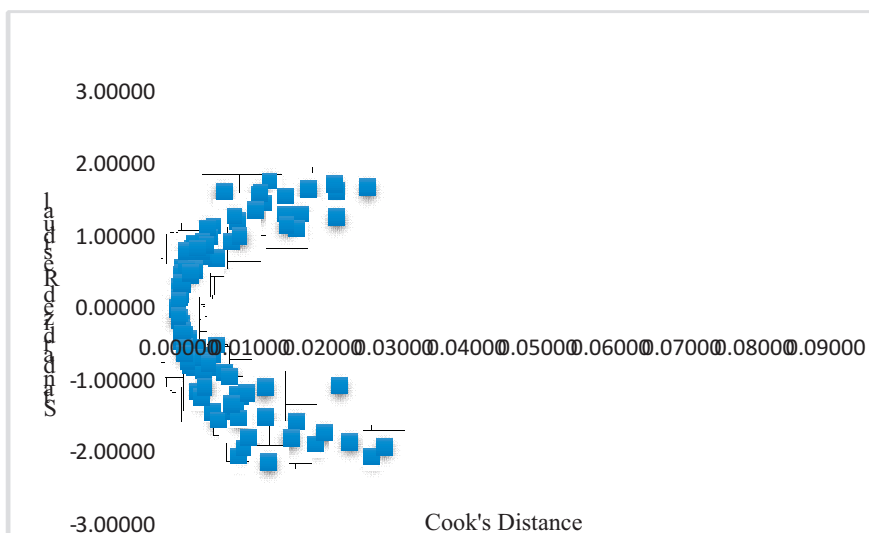


Fig 1: The outliers graph

To check for outlier and leverage. There are observations with standard residuals outside ± 1.96 but there are no extreme outliers with standardized residuals outside $+3$. Leverage value 3 times $(k + 1)_n$ are large where k = number of independent variables. The cut off here is $3 \times (2 + 1)_{189} = 0.0476$

No leverage observation have leverage values above 0.047. Thus, the data set used in this analysis is free from outliers.

Normality Test of the Data



DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN KADUNA METROPOLIS, KADUNA STATE

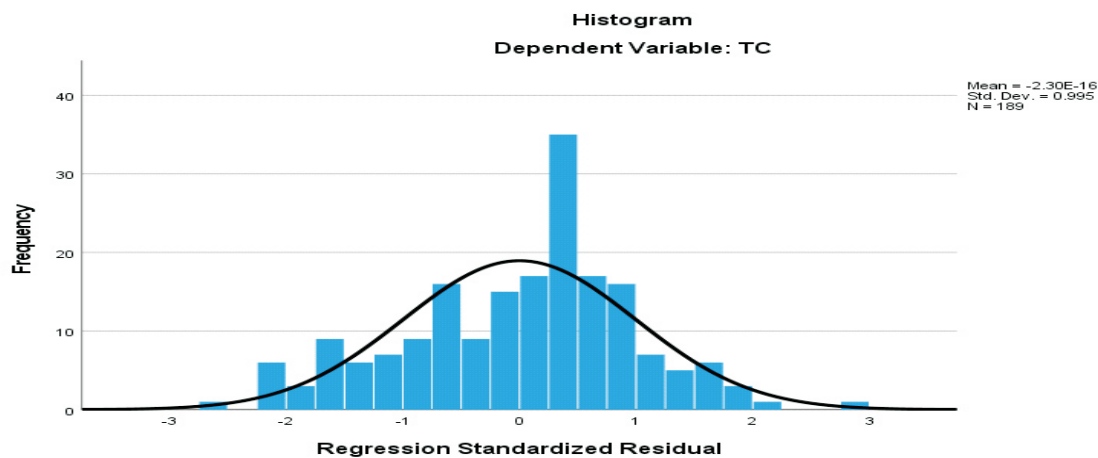


Fig 2: Normality Test

From the figure 2, the normality test result of the data revealed a relatively satisfactory level of normality distributed as it shows a bell shape as expected using a skewness and kurtosis statistics.

Discussion

Out of two hundred and sixteen (216) copies of the questionnaires administered, a total of one hundred and eighty-nine (189) were returned and used for the study's analysis. This represents an overall response rate of (87.5%) for all the respondents' groups.

Regression Result

Table 7

Result of multiple linear regression

R square = 0.266		N = 189			
Adjusted R^2 = 0.258		F statistic = 33.72			
		P value = 0.000			
	Unstandardize Coefficient			Collinearity Statistic	
	B	T	Significance	Tolerance	VIF
(Constant)	1.1248	3.33	0.001		
Quality governance	.2289	1.99	0.048	0.751	1.33
Tackling of Corruption	.5582	5.92	0.000	0.751	1.33

Source: Field Survey (2023)

The regression result in table 4 revealed the R square value of 0.2661 and adjusted R square value 0.258 respectively. The overall explanatory variable is good with adjusted R^2 of 0.258. this signifies that 26% of the variation in tax compliance among individual tax payers in Kaduna metropolis can be explained



by the explanatory variables of the model. Furthermore, f – statistic value of 33.72 and P – value of 0.000 respectively and this implies that the model is fitted for the study. As observed from table 4. The result revealed that tolerance value of all the variables of the study is below 1 and variance inflation factor values are less than 10 and above 1. Thus, the result portrays the absence of high level of multicollinearity in the data set.

Hypotheses Result

H₀₁: Quality of governance has no significant impact on tax compliance among individual tax payers in Kaduna Metropolis

The result from table 4 revealed that quality governance has positive and significant effect on tax compliance with coefficient value of 0.228 and P value 0.048 at 5% level of significance. Thus, the null hypothesis one is rejected. This signifies that an improvement on quality governance leads to an increase to a higher tax compliance. This is in line with a study conducted by Salam (2019) and Alabade (2011) and contradicted the findings of Susuawu *et al.*, (2020). Where they establish positive and insignificant effect on tax compliance. Also, the findings is in line with my prime expectation and supported the assumption of social exchange theory.

H₀₂: Tackling of corruption has no significant impact on tax compliance among individual tax payers in Kaduna Metropolis

The result from table 4 indicated that tackling of corruption has positive and significance effect on tax compliance with coefficient value of 0.558 and P value 0.000 at 1% level of significance. Hence, the null hypothesis two is rejected. This implies that the higher the measures put in place to checkmate the act of corruption in government institution the higher will influence tax compliance among tax payers. The study is supported by research work of Augustine and Enyi (2020), Otusanya *et al.*, (2019) but contrary to the findings of Salam (2019) which documented a negative impact between control of corruption and tax compliance.

5. Conclusion and Recommendations

Based on the findings of the study, it's concluded that quality governance and tackling of corruption were find significantly and positively impacting on tax compliance among tax payers in Kaduna metropolis at 5% and 1% level of significance respectively. Thus, the study suggested that:

- i. Government should improve in provision of services and critical infrastructure such as health facilities, construction of roads, increase in budget allocation in education and security.
- ii. Adequate measures should be put in place that will tackle the act of corruption in various government institutions.

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**DETERMINANTS OF TAX COMPLIANCE ON TAX PAYERS IN
KADUNA METROPOLIS, KADUNA STATE**

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