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Does Culture Matter in the Tax Compilance Behaviour of SMEs? Evidence from Ghana

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Abstract

Several studies have shown that culture affects individual ethical behaviour, but very few studies have looked at the cultural influences of Small and Medium Enterprises (SMEs) on their tax compliance practices. Tax non-compliance has been a major cause of revenue shortfall in many nations including Ghana. SMEs represent the majority of businesses in Ghana, thus non-compliance by SMEs may be the major cause of revenue shortfalls in the country. Scholars have adduced various factors for the non-compliance. Although some of these studies examine how specific cultural values impact tax compliance, there has not been any research in Ghana that examines the possibility of culture impacting SMEs' tax compliance using major national frameworks such as Hofstede Cultural Dimension theories. The paper uses Hofstede's (2001) Cultural Dimension theories to examine the relationship between Ghanaian culture and the tax compliance behaviour of SME operators. Data were gathered through a survey of 211 SMEs in the two major regions in Ghana, and analysis was conducted with structural equation modeling and ordinary regression. We found that the SME Owners exhibited some moderate levels of tax compliance behaviours. Again, SMEs are characterised by a high degree of uncertainty avoidance, a culture of femininity, a high degree of power distance, a long-term orientation, and a collectivist culture. The findings suggest that the power distance and longterm orientation cultures of SMEs accounted for their tax compliance behaviour. The study also found that older businesses that were very acquainted with the

Ghanaian Culture were less likely to be tax-compliant than newer firms. This paper presents the Ghanaian perspective and bridges the context and issue gap identified in the body of knowledge.

Keywords: Culture, Tax Compliance; Power Distance; SMEs; Cultural Dimensions Theories

Introduction

In both developed and developing economies, taxation is necessary for a nation's investment in economic infrastructure and social services (Bame-Aldred et al, 2013). Thus, violation of tax laws potentially impairs the development of the taxing jurisdiction. The ethical issue of tax non-compliance is prevalent across the globe, and it continues to be a challenge for many nations (Athanasios et al., 2020**)**. For instance, the estimate of lost tax revenue in the United States for the year 2013 was $278 billion (Cobham & Janský, 2018). According to Hien (2021), other countries experience unreported economic activities ranging from 6% (for Switzerland) to 27% of GDP (for Italy). African countries appear to have lower tax revenue than their counterparts in Latin America and the Caribbean (LAC), and the Organisation for Economic Cooperation and Development (OECD) countries. According to OECD/AUC/ATAF (2021), in 2019, a tax-to-GDP ratio of 16.6% was obtained by Africa, compared to 21.0% in the Asian and Pacific nations, 22.9% for LAC and 33.8% for the OECD nations. A trend analysis of the revenue for African nations from 2010 to 2019 indicated a 1.8% increase in 2019, implying a lesser average than those obtained for the LAC (1.9) and OECD (2.0).

Like other African nations, Ghana has experienced shortfalls in tax revenue (Bachas et al*,* 2021) over the years. The trend in the shortfall in tax revenue as a percentage of GDP was 0.8% (2018), 1% (2019), 0.6% (2020), and 3.9% (2021). The tax to GDP ratio showed a drop from 14.1% (2018) to 13.5% (2019). Various reasons have been adduced for the shortfalls in tax revenue; the primary reason is tax non-compliance (Mascagni et al., 2014; Ritsatos, 2012). Cultural influence is vital in the illumination of tax compliance behaviour (TCB), as culture itself may reflect the norms and values of taxpayers (Okpara, 2014; Silva et al., 2015; Scholz & Whitte,1989; Kapiyangoda, & Gooneratne, 2018). Coleman and Freeman (1994) assert that SMEs have diverse cultural backgrounds; hence, their attitudes towards taxes and the tax system are based on their cultural background.

Furthermore, the literature examines the variables that contribute to tax non-compliance by emphasising tax evasion (Amara & Khlif, 2018; Baba & Asante, 2012; Buehn & Schneider, 2012; Gabriela, 2012; Merima et al., 2014; Richardson, 2006; Ritsatos, 2012). These studies consider several factors

including demographic, institutional (e.g., corporate tax rates, rule of law), and attitudinal (e.g., burden perception and tax fairness). Although some of these studies examine how specific cultural values impact tax non-compliance (e.g., Al-Ttaffi, et al., 2021a; Agbetunde et al., 2022; Bin-Nashwan et al., 2022; Bobek et al., 2013; Inasius, 2019; Okpara, 2014; Recki & Letki, 2022; Richardson, 2008; Wei & McGee, 2015), as far as we are aware, there has not been any research in Ghana that examines the possibility of culture impacting on SMEs' tax non-compliance using major national frameworks (such as Hofstede, 2001). The few studies in the Ghanaian context have focused on Religion and tax compliance (Carsmer & Abbam, 2023), Corruption and Trust in Government (Nyarkpoh et al., 2023), and isomorphic forces, tax fairness and strategic response (Nartey, 2023) Again, existing studies that examine the factors influencing tax avoidance largely focus on outside Africa (e.g., Al-Ttaffi et al., 2021b; Hien, 2021; McGee & Liu, 2016; Richardson, 2008; Tsakumis et al, 2007). Such a knowledge gap is critical, in that SMEs are estimated to fund approximately seventy percent of Ghana's GDP and constitute 99.6% of businesses (Ghana Statistical Service, 2016). SMEs play important roles in creating jobs, inspiring growth, reducing poverty, and generating revenue for the government (OECD, 2019). This study attempts to contribute to filling this gap by drawing on Hofstede's (2001, 2010) Cultural Dimensions to analyse the influence of culture on tax compliance of SMEs in Ghana. Ghana presents an intriguing case study for analysing the impact of culture on SME tax compliance behaviour because should culture have a favourable influence on tax non-compliance behaviour, then the vast number of SMEs in the nation may serve as an explanation for the low tax income.

Hofstede's (2001) Cultural Dimensions include Power Distance (PD), Uncertainty Avoidance (UAV), Individualism (IND), Masculinity (MAS), and Long-Term Orientation (LTO). These have been used extensively in various areas of business research (Askary, & Bose, 2014; Hamid, 2013), and they give unambiguous concepts that may be used to assess the influence of culture on degrees of nations' compliance with tax laws (Okpara, 2014; Richardson, 2008; Kapiyangoda & Gooneratne, 2018)). This study adds to existing literature on tax compliance from the perspective of the SMEs, by answering the following questions.

RQ1: How does Power Distance of SME owners influence intentional tax compliance?
RQ2: How does Individualistic nature of SME owners influence intentional tax compliance?
RQ3: How does Masculinity nature of SME owners influence intentional tax compliance?

RQ4: How does Uncertainty Avoidance trait of SME owners affect intentional tax compliance?
RQ5: How does Long-Term Orientation of SME owners influence intentional tax compliance?

Answers to these questions are important because tax compliance has a direct impact on the tax revenue of the government. Furthermore, the study is significant since, one cannot generalise learning from one context to another because of differences in cultural backgrounds (Bame-Aldred et al., 2013). The study provides empirical evidence for further testing Hofstede's (2010) Cultural Dimension and contributes to developing the theory. The findings will also suggest that policymakers deliberate the probable role of culture in contributing to SMEs' TCB. Additionally, the study will assist tax administrators to effectively explain tax laws to various ethnic groups and educate and monitor SME owners to improve their TCB. Finally, the paper provides an empirical analysis of various cultural attitudes of SME owners and the capacity of the Government of Ghana to achieve its tax revenue goal.

Literature review

According to Hofstede (1980), culture is 'the communal programming of the mind that distinguishes the members of one class of individuals from another'. To measure culture, this study uses Hofstede's (2001,2010) theoretical framework. The theories are discussed in the next part, which also presents the research's hypotheses.

2.1 Power Distance (PD)

Hofstede (2001) defined "PD" as the degree to which members of organizations or societies who are less powerful anticipate and acknowledge that power is not evenly distributed. In many groups, respect for elders is the primary norm, and questions about elders are not acceptable (Popper & Sleman, 2001).

Husted (1999) asserted that a high PD is linked to high rates of corruption in a country. Scholars (Bani-Mustafa et al. 2020; Silva et al., 2015) showed that there is a favourable connection between culture and justification of tax noncompliance. They opined that people are more inclined to display non-compliance in a high PD culture. This finding indicates that in a high PD society, people are not committed to paying taxes because they feel cut off from the legislative process. According to Radzi (2020), the intentional non-compliance of SME operators in Malaysia is directly influenced by PD. In sum, we state hypothesis 1 as follows:

H1: ceteris paribus, PD is negatively related to SME operators' tax compliance behaviour.

2.2 Individualism-Collectivism

According to Hofstede (2001), Individualism (IND) is related to an individual's 'I' perceptions as opposed to their 'We' perceptions of themselves, in contrast to Collectivism (COL) which depicts a close relationship social structure. The main element is the degree to which its members are interdependent within that community. Countries with low IND (COL) are more prone to engage in violation of tax laws (Tsakumis et al., 2007). According to Richardson (2008), non-compliance behaviour increases when the IND is lower. Bame-Aldred et al. (2013) indicated that IND cultures exhibit higher potential non-compliance behaviour because of personal benefits. Radzi (2020) asserted that non-compliance behaviour is directly influenced by IND. Thus, hypothesis 2 states:

H2: ceteris paribus, IND has a significant negative effect on SME operators' tax compliance behaviour.

2.3 Masculinity and Femininity

Masculinity (MAS) stands for the predominant gender role structure in a society. Hofstede (2001) found a strong correlation between MAS traits and the importance given to relationships or job goals. Yong (2011) discovered that high MAS cultures have improved bookkeeping, leading to fewer issues with tax compliance. According to Hamid (2013), MAS significantly explains tax professionals' ethical decision-making. He thus concluded that the greater the MAS, the greater the likelihood that tax professionals would exhibit non-compliance behaviour. Consequently, hypothesis 3 is formulated as:

H3: ceteris paribus, MAS is negatively related to SME operators' tax compliance behaviour.

2.4 Uncertainty Avoidance (UAV)

The term UAV is used to describe the extent to which individuals in a society feel frightened by abstruse or unknowable situations (Hofstede, 1991). Individuals and MNCs may behave differently in terms of tax avoidance depending on the country's UAV culture (Yoo & Loo, 2019) because MNCs face a much more complicated scenario than individuals when analysing the relative costs and benefits of tax avoidance. Yoo and Loo (2019) found that the multinational framework prevents MNCs with headquarters in nations with high UAV from utilising aggressive tax planning to minimise unforeseen difficulties from tax authorities. Radzi (2020) also found that in Malaysia, SME owners' inclination to participate in the violation of laws is more likely to increase with the level of uncertainty avoided. Considering the foregoing, hypothesis 4 is stated as:

H4: ceteris paribus, UAV is negatively related to SME operators' tax compliance behaviour.

2.5 Long-term and short-term orientations (LTO)

Hofstede (2001) asserts that LTO is seen as encouraging values such as perseverance, long-term planning, and thrift that will pay off in the future. The promotion of short-term orientation (STO), conversely, entails upholding traditions, living in the moment, maintaining one's "face," and complying with social responsibilities (Hofstede & Hofstede, 2005). Members in highly LTO communities place a strong priority on tenacity, individual adaptability, and thrift, which results in financial savings. STO societies, in contrast, encourage spending to uphold traditions and "save face" (Yeh & Xu, 2010). Further, while Okpara (2014) found STO, Olaniyi and Akinola (2020) found LTO as a cultural variable that negatively influences tax performance in Nigeria. Thus, hypothesis 5 is stated as:

H5: Ceteris paribus, LTO is negatively related to SME operators' tax compliance behaviour.

Materials and methods

The study used a survey of 250 SMEs based in Ghana's two major cities, Accra and Kumasi. These cities contain 47% of the total SMEs in Ghana (Ghana Statistical Service, 2016). The sample size was determined using Yamane's formula (Israel, 1992), and the consideration of the perspectives of other scholars (Fowler, 1993; Sekaran, 2003). The study used TCB as the dependent variable. This was measured by hypothetical compliance behaviour problems adopted and modified from literature (Bobek et al. 2013; Hamid, 2013). Hofstede's five dimensions: PD, IND, MAS, UAV, and LTO were used as independent variables. In total, twenty-seven items (adopted from Hamid, 2013; Minkov & Hofstede, 2012) were developed to measure culture. To test the study's hypotheses, we use the model below.

$$TCB = \beta 0 + \beta 1\ PD + \beta 2 UAV + \beta 3\ IND/COL + \beta 4\ FEM/MAS + \beta 5\ STO/LTO + \beta 6\ Gen + \beta 7 Size + B8FAG + \varepsilon$$

Where:

TCB = Tax Compliance Behaviour

β0 = Intercept

β1-8	= Regression Coefficients
PD	= The total score of the Power Distance
UAV	= The total score of the Uncertainty Avoidance
IND/COL	= The total score of the Individualism-Collectivism
FEM/MAS	= The total score of the Femininity and Masculinity
LTO/STO	=The total score of the *Long-term and short-term orientations)*
Size	= Size of the Business (rank: 1 to 3)
FAG	= Firm Age (rank: 1 to 4)

The study received 211 usable questionnaires which were coded into the IBM SPSS version 25 software. Afterwards, the questionnaires were screened for outliers and normality (Kline 2005; Blanca et al*.,* 2013). All the variables were found to have skewness and kurtosis values within the recommended range (Blanca et al*.* 2013), therefore the variables assumed multivariate normality.

The variables of TCB (both over-claiming of expenses and under-reporting of income) and the dimensions of culture were subjected to principal component analysis using Varimax rotation (Hair et al., 2017; Yong & Pearce, 2013). The analysis, as shown in Table 1, produced seven factors which accounted for 72% variance based on Eigen values greater than zero (Hair et al., 2013). The first two factors relate to TCB components. The remaining five factors relate to the Cultural Dimensions of PD, IND, MAS, UAV and LTO. The Kaiser-Meyer-Olkin measure of sampling adequacy result of 0.767 and the Bartlett's Test of Sphericity of Chi-square=2021.7 df=231, p=0.000 indicate the sample's suitability for factor analysis. The variables correlate well. The first two factors were conceptually related, hence merged and labelled as tax compliance for subsequent analysis (Hair et al., 2013). The details are shown in Table 1.

Table 1: Principal Component Analysis

	Factors						
Items	**1**	**2**	**3**	**4**	**5**	**6**	**7**
overclaim3	0.885	0.124	-0.017	0.038	0.137	0.013	0.043
overclaim2	0.85	0.23	-0.01	0.077	0.116	0.05	0.062
underrep2	0.809	0.283	0.052	-0.028	0.13	-0.159	0.096
underrep3	0.808	0.268	0.124	0.006	0.055	-0.103	0.048
underrep1	0.324	0.829	0.09	0.056	-0.034	-0.042	0.01
overclaim1	0.271	0.808	0.009	0.019	0.064	0.034	0.026
underrep4	0.213	0.784	0.029	-0.051	0.028	-0.116	0.063
UAV3	0.065	-0.019	0.806	0.126	0.076	-0.101	-0.046
UAV1	0.162	0.014	0.778	0.012	0.221	-0.288	0.011
UAV2	-0.087	0.118	0.768	0.097	0.064	0.046	0.113
MAS1	-0.105	0.112	-0.009	0.839	0.078	-0.007	-0.027
MAS3	0.112	0.011	0.112	0.831	0.008	-0.029	0.061
MAS4	0.073	-0.111	0.137	0.778	0.103	-0.12	-0.017
PD1	0.18	0.08	0.317	0.032	0.809	-0.114	-0.025
PD2	0.023	-0.01	-0.051	0.109	0.766	-0.096	0.001
PD3	0.252	0.02	0.217	0.053	0.729	-0.226	0.093
IND1	-0.078	0.078	-0.205	-0.072	-0.211	0.797	0.037
IND3	0.02	-0.206	-0.066	-0.046	0.054	0.774	0.027
IND4	-0.083	0.015	-0.014	-0.049	-0.287	0.741	-0.044
LTO_4	0.078	-0.059	0.109	0.06	-0.01	-0.018	0.873
LTO_3	0.112	-0.018	0.041	-0.05	0.022	-0.022	0.782
LTO_5	-0.009	0.168	-0.074	0.013	0.035	0.055	0.748
Eigenvalue	5.098	2.971	1.94	1.841	1.486	1.381	1.057
% of Variance	23.173	13.506	8.819	8.369	6.756	6.279	4.806
Cum. % of variance	23.173	36.678	45.497	53.866	60.622	66.9	71.707

KMO = 0.767; Barletts Test Chi-square = 2021.7, df = 231, p = 0.000; Total variance explained =72%

Note: PD (Power Distance), MAS (Masculinity), IND (Individualism), UAV (Uncertainty Avoidance), and LTO (Long Term Orientation). Extraction Method = Principal Component Analysis; Rotation Method = Varimax with Kaiser Normalization

The reliability analysis of the six factors using Cronbach's coefficient alpha is shown in Table 2.

Table 2: Reliability Analysis

Constructs	Number of items	Cronbach's alpha	Decision
TCB	7	0.880	Retain
UAV	3	0.745	Retain
MAS	3	0.768	Retain
PD	3	0.750	Retain
IND	3	0.724	Retain
LTO	3	0.716	Retain

The results in Table 2 report all the factors had Cronbach's alpha of above 0.70, implying adequate internal consistency (Hair et al., 2016). Therefore, TCB, PD, IND, MAS, UAV and LTO demonstrate adequate reliability.

A confirmatory factor analysis was performed using a covariance-based structural equation modelling (CB-SEM) software of IBM AMOS version 23 (Byrne, 2013). The processes included model fit indices, convergent validity and discriminants of the constructs (Byrne, 2013; Hair et al., 2017).

The model for the study was assessed for its fitness to measure the various constructs. Table 3 displays the outcomes. The model documented acceptable fit indexes ($\chi2 = 246.3$, df = 186, $\chi2/df = 1.33$, CFI = 0.97, RMSEA = 0.04, AGFI = 0.88). here, the fit indexes RMSEA is less than 0.05, $\chi2/df$ is also less than 3, and AGFI is greater than 0.80 (for further reading see Byrne, 2013).

By examining the AVE values of all constructs, the convergent validity of the study was also investigated. Table 3 indicates that convergent validity is obtained when all the item loadings are statistically significant ($p<0.001$). Also, the composite reliability was above 0.70, and the average variance extracted estimates were all above 50% (Byrne, 2013; Hair et al., 2017).

Table 3: Measurement validity and reliability assessment results

Codes	Construct	α	CR	AVE	T values	Loading
	Compliance Behaviour	0.88	0.88	0.52		
overclaim1	Over-claiming of expenses is unacceptable to my family				6.99	0.49
overclaim2	Over-claiming of expenses is traditionally unacceptable				6.67	0.84
underrep1	Under-reporting of income is unacceptable to my family				8.02	0.56
underrep2	Under-reporting of income is traditionally unacceptable				7.22	0.85
underrep3	Under-reporting of income is culturally unacceptable				7.23	0.87
	Uncertainty Avoidance	0.75	0.75	0.51		
UAV1	Better tax laws are those that are more specific				8.33	0.90
UAV2	I don't mind disagreeing with the tax authority's tax judgements -R				6.69	0.53
UAV3	I avoid taking any tax risks when adhering to the law since they could have an unfavourable impact.				Fixed	0.66
	Masculinity	0.77	0.77	0.53		
MAS1	Instead of negotiating with the tax authority during a tax case, I would prefer to challenge them.				7.84	0.69
MAS3	I would rather contest the tax authority's decision than engage in negotiation with them.				7.92	0.77
MAS4	When it comes to my client's tax issue, I've never lacked confidence in my ability to make decisions for myself.				Fixed	0.71
	Power Distance	0.75	0.79	0.57		
PD1	A junior employee should adhere to instructions from their seniors in order to follow the law regarding taxes.				11.40	0.90
PD2	To comply with the tax legislation, a junior staff member shouldn't be scared to disagree with his or her senior.				6.88	0.49
PD3	For the majority of time, a superior is supposed to instruct their subordinates on how to adhere to the tax legislation.				Fixed	0.81
	Individualism	0.72	0.74	0.50		
IND1	I place a lot of importance on the advantages that society could experience from the sum of tax revenue collected -R				7.73	0.89
IND3	I don't care if the society as a whole would profit from the sum of taxes collected				6.49	0.52
IND4	I would take into account the long-term effects to society-R				Fixed	0.66
	Long-Term Orientation	0.72	0.76	0.52		
LTO_3	Agreement that parents must always do their best for their children				6.77	0.63
LTO_4	Importance of service to others				5.75	0.94
LTO_5	Having national pride				Fixed	0.53
	Fit Statistics	**Chi-square (df)**	**X2/df**	**RMSEA**	**AGFI**	**TLI**
	Overall model fit	246.3(186)	1.33	0.04	0.88	0.96

Source: Field Data (2021)

Results and discussion

Demographic Information

The study's demographic data collection includes the following: gender, ethnicity and position of the respondent, years the firm has been in operation, firm size, and sector of operation, as shown in Table 4.

Table 4: Profile of sampled firms

Variable	Frequency	Percent
Gender		
Male	122	57.8
Female	89	42.2
Firm Age		
Less than 5 years	100	47.4
6 - 10 years	50	23.7
11 - 20 years	26	12.3
21 years and above	35	16.6
Ethnicity		
Akan	115	54.5
Ewe	50	23.7
Mole-Dagbani	6	2.8
Others	40	19.0
Firm Size/Turnover		
Less than GHC50,000	123	58.3
GHC50,001 - GHC100,000	36	17.1
GHC100,001 - GHC200,000	31	14.7
GHC200,001 - GHC500,000	9	4.3
GHC500,001 - GHC1,000,000	12	5.7
Sector of operation		
Manufacturing	18	8.5
Service	81	38.4
Property and construction	19	9.0
Plantation and agriculture	8	3.8
Finance and banking	8	3.8
Trading	65	30.8
Others	12	5.7
Position		
Owner/Founder/CEO/MD	63	29.9
Manager	148	70.1
Total	**211**	**100.0**

Source: Field Data (2021)

The majority (57.8%) of the respondents were males, whereas the rest (42.2%) were females. Almost half (47.4%) of the respondents claimed their businesses had been in operation for less than 5 years. This was followed by those whose businesses had been in operation for 6 to 10 years (23.7%), 11 to 20 years (12.3%) and above 20 years (16.6%). More than half (54.5%) of the respondents were Akan, followed by Ewe (23.7%), Mole-Dagbani (2.8%) and the others (19.0%). Majority of the respondents (58%) claimed their firms'

turnover was less than GHS50,000, followed by those whose turnover was between GHS50,001 and GHS100,000 (17.1%), GHS100,001 and GHS200,000 (14.7%), GHS200,001 and GHS500,000 (4.3%), and GHS500,001 and GHS1,000,000 (5.7%). Among the sectors surveyed, the services sector had a large representation (38.4%), followed by the trade sector (30.8%), property and construction (9.0%), manufacturing (8.5%), plantation and agriculture (3.8%), finance and banking (3.8%), amongst others (5.7%). The majority (70.1%) were managers of the firms, whilst the remaining (29.9%) were owners.

Tax Compliance Behaviour-Descriptive Statistics

The descriptive statistics for the two main constructs obtained after data validation to measure TCB are shown in Table 5. TCB was measured by responses gathered from two hypothetical tax scenarios. For each scenario, respondents rated their level of agreement with compliance using a Likert scale of 1 to 7, with 7 being the strongest agreement and 1 representing the strongest disagreement. Higher levels of scores indicate a high tendency towards compliant behaviour and vice versa.

Table 5: Descriptive Statistics-Tax Compliance

Construct	Mean	SD
Over-claiming of Expenses		
Over-claiming of expenses is unacceptable to my family	4.78	1.90
Over-claiming of expenses is traditionally unacceptable	5.32	1.76
Over-claiming of expenses is culturally unacceptable	5.61	1.58
Overall	***5.24***	***1.45***
Under-reporting of Income		
Under-reporting of income is unacceptable to my family	4.83	1.99
Under-reporting of income is traditionally unacceptable	5.28	1.73
Under-reporting of income is culturally unacceptable	5.41	1.73
The probability that I will underreport income is low	4.36	2.11
Overall	**4.97**	**1.52**
Overall Compliance Behaviour	***5.08***	***1.40***

Table 5 shows a mean of 5.24 obtained for over-claiming expenses. This implies that the respondents quite agreed that over-claiming expenses is unacceptable. It means that they exhibited some moderate to high levels of TCB about over-claiming expenses. The average of 4.97 also implies that the respondents quite agreed that under-reporting income is unacceptable. This indicates that they exhibited some moderate to high levels of TCB regarding underreporting income. The weighted mean of 5.08 was obtained for overall TCB, which implies that the respondents exhibited some moderate to high levels of TCB. Of the two categories studied, the SME operators were more

likely to underreport income (mean=4.97) than to over-claim expenses (mean=5.24).

Cultural Dimensions - Descriptive Statistics

Of the five dimensions of culture examined, four including PD, IND, MAS, and UAV were measured using a Likert scale with a range of 1 to 7, with 1 denoting "strongly disagree". The LTO variables were measured using the percentage of respondents that have chosen seven standards, such as thrift, perseverance, and national pride (Minkov & Hofstede, 2012). The descriptive statistics on the views expressed by the taxpayers are presented in Tables 6a and 6b.

Table 6a: Descriptive Statistics - Cultural Dimensions

Dimensions	Mean	SD
UAV Overall	5.00	1.39
MAS Overall	3.82	1.56
PD Overall	4.98	1.48
IND Overall	2.99	1.44

Note: TCB (Tax Compliance Behaviour), PD (Power Distance), MAS (Masculinity), IND (Individualism), UAV (Uncertainty Avoidance), LTO (Long Term Orientation), and STO (Short Term Orientation).

Table 6b: Long-Term Orientation

Variables	Percent
STO	19.4
LTO	80.6

Masculinity

An overall mean of 3.80 was obtained for MAS which implies that the respondents exhibited low to moderate levels of MAS. The results indicate that Ghana has a low MAS (femininity) culture. This culture is characterised by a “care for others”, “the preservation of nurturing values” and a general belief that the world is a "fair" place where everyone should have access to at least a minimal standard of living through high taxes, which are utilized to provide a subsidy for the lower classes (Hofstede, 2001). Such a low MAS culture is connected to reduced levels of corruption within the country (Husted, 1999).

Power Distance

An overall mean of 4.98 was obtained for PD which implies that the respondents exhibited moderate to high levels of PD. The results suggest that Ghana is a high PD society. The Ghanaian society is typified by a belief that those in positions of authority are deserving of privileges, that they are entitled to use to increase their wealth. Further, salary disparities are vast, which causes a huge economic difference between the upper and lower socioeconomic strata (Hofstede, 2001). Tsakumis et al. (2007) noted that the high-income disparities are also enhanced by the tax system, which likely creates a spur for tax non-compliance behaviour.

Individualism

An overall mean of 2.99 was obtained for IND, which implies that the respondents exhibited low levels of IND, confirming Ghana as a collectivist society where a relationship between COL and corruption exists (Husted, 1999). In COL nations (low IND), the group's interest can override written laws, especially if the law is different from a group code. Collectivist countries have weak economies and usually weaker regulatory systems (Hofstede, 2001). As a result, low tax revenue in these nations will be recorded as the citizens will be more prone to cheating on their tax returns and may not have the means to pay their taxes.

Long-Term Orientation

About 81% of the operators of SMEs exhibited LTO, while 19% had STO. Taxpayers having high LTO place emphasis on future values of parsimony and determination. They tend to accept delayed gratification of social and material needs. In addition, LTO taxpayers reason cautiously before acting to prevent irregularities such as violation of the tax laws (Hofstede, 2011).

Regression Analysis-Determinants of Tax Compliance Behaviour

Normality tests were performed for all the latent variables obtained after confirmatory factor analysis as well as the control variables - gender, firm size, and firm age, and the standardised residual of TCB is shown in Table 7. In line with Blanca et al. (2013), all the variables assumed multivariate normality distribution since their skewness was within the range (of -1.5 to 1.6) and kurtoses were also within the range (of <2.7).

Table 7: Normality Diagnostics

Variables	Skewness	Kurtosis	Interpretation
TCB	-0.335	-0.803	Normal
PD	-0.482	-0.603	Normal
UAV	-0.703	-0.071	Normal
IND	0.497	-0.408	Normal
MAS	0.131	-0.633	Normal
LTO	-1.321	0.460	Normal
Gender	-0.319	-1.917	Normal
Firm Size	1.034	-0.462	Normal
Firm Age	0.746	-0.898	Normal
Standardized Residual (Compliance Behaviour)	-0.259	-0.637	Normal

Note: TCB (Tax Compliance Behaviour), PD (Power Distance), MAS (Masculinity), IND (Individualism), UAV (Uncertainty Avoidance), and LTO (Long Term Orientation).

There were no VIFs greater than 5, which is recommended to demonstrate the lack of multicollinearity glitches (Hair et. al. 2016; 2014). From Table 8, the Breusch-Pagan Chi-square test results were not significant, implying that there is homoscedasticity. The Ramsey Reset test for the model was also not significant ($p>0.01$). The insignificant results indicate that the regression models do not appear to be linear. Consequently, the model is suitable for OLS.

Table 8: Diagnostics Statistics

Constructs		Multicollinearity Test
		VIF
PD		1.295
UAV		1.238
IND		1.225
MAS		1.08
LTO		1.047
Gender		1.032
Firm Size		1.129
Firm Age		1.095
Heteroskedasticity	Chi-Square (1)	0.270
	P	0.601
Ramsey Reset Test	F (3,199)	4.630
	P	0.030

Note: TCB (Tax Compliance Behaviour), PD (Power Distance), MAS (Masculinity), IND (Individualism), UAV (Uncertainty Avoidance), and LTO (Long Term Orientation).

OLS Regression Results-Compliance behaviour

The OLS regression results for overall TCB are shown in Table 9. The aggregate association between the predictors (PD, IND, MAS, UAV, LTO, gender, firm size, and firm age) with TCB exhibited statistical significance

(F=3.70, p=0.000<0.001). Additionally, PD, IND, MAS, UAV, LTO, gender, size and age jointly contribute about 10% of the total variance explained in TCB. There is a strong and positive connection between PD and TCB (Beta=0.19, t=2.59, p=0.01 <0.01). Also, a positive and significant link exists between LTO and TCB (Beta=0.13, t=1.96, p=0.05 <0.05). Furthermore, there is a strong inverse link between firm age and TCB (Beta=-0.20, t=-2.87, p=0.004 <0.01).

Table 9: Regression Findings on Compliance Behaviour

Variables	**Co-efficient**	**Standard Error**	**t-statistics**	**p-values**
(Constant)	4.19	0.66	6.34	0.00
PD	0.18	0.07	2.59	0.01**
UAV	0.03	0.07	0.39	0.69
IND	-0.06	0.07	-0.80	0.43
MAS	0.02	0.06	0.32	0.75
LTO	0.58	0.30	1.96	0.05*
Gender	-0.12	0.19	-0.63	0.53
Firm Size	0.02	0.08	0.21	0.84
Firm Age	-0.25	0.09	-2.87	0.004**
S.E of estimate	1.332			
R-Square	0.128		**F-statistic**	3.70
Adj. R-square	0.093		**Prob.(F-stats.)**	0.000***

The regression equation on the compliance behaviour (TCB) results is as follows:
TCB = 4.19 + 18PD + 03UAV -0.06IND/COL + 0.02FEM/MAS + 0.58LTO/STO – 0.12Gen + 0.02Size – 25FAG + ε

Hypothesis Testing Results

First, hypothesis one (**H1**) predicted that PD is negatively related to SME operators' tax compliance behaviour. The study found that Ghana is a high PD society. It was our expectation that as a high PD society, commitments, and compliance to paying tax would be low. Our results, however, display a positive relationship between PD and TCB (Beta=0.19, t=2.59, p=0.01 <0.01), implying SME owners, with high levels of PD are more likely to be tax-compliant than those with low levels of PD. This results further imply that in Ghana PD significantly influences the TCB of SME owners to be tax compliant. The results agree with Olanyi and Akinola (2020) that Ghana has a high PD. The results of the current study do not support the observation of Tsakumis et al. (2007) who posited that high PD was related to low TCB levels. Again, the study disagrees with Hamid's (2013) study, suggesting PD positively influence ethical intentions to TCB, the relationship was not significant. In sum, the initial hypothesis (H1) is not confirmed in the Ghanaian SME context.

The second hypothesis (**H2**) posited that IND has a significant negative effect on SME operators' tax compliance behaviour. The paper reveals that there is a negative connection between COL (Low IND) and TCB but it is not statistically significant (Beta=-0.06, t=-0.80, p=0.43 > 0.05). Therefore, the second hypothesis is not supported in the present context. This result is consistent with Mahaputra et al. (2018) who indicated that COL (Low IND) has a negative effect on TCB. Their study found a high COL culture in Indonesia which had a negative relationship with TCB. The high COL culture of Ghana (as found in this study) emphasizes interpersonal relationships as opposed to formal structures. This increases the opportunity for nepotism and favouritism and subsequently, corruption and violation of tax laws. The result of the study further agrees with other prior conclusions (Tsakumis et al., 2007; Richardson, 2008) that observed that low IND(Col) is associated with the behaviour of high violation of tax laws.

Hypothesis three (H3) posited that MAS is negatively related to SME operators' tax compliance behaviour. Our results indicate that the relationship between MAS and TCB was not statistically significant (Beta=0.02, t=0.32, p=0.75 > 0.05). We found that Ghana has a low MAS (FEM) culture. FEM is associated with a higher perception of TCB in Ghana. The current results imply that MAS/FEM does not influence SMEs' willingness to violate the tax laws in Ghana. This result agrees with Olaniyi and Akinola (2020) observation that Ghana has a low MAS. The results
also agree with Richardson (2008) who found that MAS are insignificant with regard to violation of tax laws. However, the result is inconsistent with those of Tsakumis et al. (2007) who found moderate significance with
violation of tax laws. Mahaputra et al. (2018) found a positive connection between FEM and the perception of noncompliance behaviour in Indonesia. Therefore, hypothesis three (**H3**) is not supported in the Ghanaian SME context.

Turning to hypothesis 4 (**H4**), which predicts a negative relationship between UAV and SME operators' tax compliance behaviour. Thus, the higher the UAV, the higher the violation of the tax laws. The study found the Ghanaian culture to be characterised by high UAV. However, the relationship between UAV and TCB was not statistically significant (Beta=0.03, t=0.39, p=0.69 > 0.05). The result agrees with Olaniyi and Akinola (2020) who found no significant relationship between UAV and TCB in Africa. On the other hand, the result is inconsistent with prior studies (e.g. Mahaputra et al., 2018; Richardson, 2008; Tsakumis et al., 2007). Hence, the hypothesis 4 (H4) is unsupported in the Ghanaian SMEs context.

Hypothesis 5 stated that LTO **is negatively related to SME operators' tax compliance behaviour**. Our study found a positive and significant relationship between LTO and TCB (Beta=0.13, t=1.96, p=0.05

<0.05), implying that SME owners who exhibit high levels of LTO are more likely to be tax compliant, compared to their Short Term Orientation counterparts. This result is contrary to the finding of Mahaputra et al. (2018) who did not find any effect between people with STO/LTO and TCB. Again, the finding disagrees with Olaniyi and Akinola (2020) who found a significant negative relationship between LTO and TCB. However, the result of the current study is consistent with Radzi's (2020) study. Therefore, hypothesis 5 (**H5**) is supported in the Ghanaian SMEs context.

Among the control variables (gender, firm size and firm age), a significant negative relationship existed between firm age and TCB (Beta=-0.20, t=-2.87, p=0.004 <0.01). This implies that the older firms were significantly less likely to be tax-compliant than newer firms.

Conclusion

TCB of SMEs has been a complex, age-old issue that has not been completely resolved. Various factors have been adduced to account for tax non-compliance. One of such factors is the national culture within which SMEs operate. The current study thus sought to ascertain the culture of SMEs in Ghana using Hofstede's (2001) Cultural Dimension and examine the connection between culture and TCB of SME operators. The results indicate that PD and LTO of Hofstede's Cultural dimensions were positively related to TCB, is consistent with our predictions. There was, however, no significant relationship between MAS, COL, UAV and TCB.

The results have consequences for both theory and practice. The research has shown that, to some extent, culture influences the TCB of owners of SMEs. This implies that cultural values can either result in successful TCB, leading to an increase in tax revenue, or may lead to tax non-compliance behaviour, which would decrease the tax revenue of the nation. Practically, these findings have implications for the Ghana Revenue Authority and the business community. From the perspective of tax administrators, our findings suggest tax administrators should consider the
cultural dimension of SME owners as a criterion for the selection of SME owners for tax audit purposes. Finally, it is useful to regulators with a focus on drafting corporate codes of ethics or revising staffing and training procedures in relation to ethical matters. There is the need to state however that this study is not without limitations. Hofstede's Cultural Dimensions have been mostly used to measure the culture of a country. The current study used the responses of 211 SME operators from two out of the sixteen regions in Ghana. This suggests generalisation of the findings in the 16 regions may be problematic. This provides a fruitful line for future research, implying survey on Culture and TCB of SMEs in all the regions in Ghana is welcomed. Further, no attempt was made to run our analysis for subsamples within the SMEs

and/or firm characteristics, suggesting further studies may consider sub-sample analysis including firm age, ethnicity, firm size, and sectors of operations. This may not only enhance our understanding of how each cultural dimensions affect tax compliance or otherwise in the context of owners of Micro, Small, and Medium businesses in Ghana but also the firm characteristics. In sum, the final word on cultural dimensions and TCB of SME owners remains an empirical question.

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