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ASSESSMENT OF DETERMINANTS OF THE PROPERTY TAX LIABILITY COMPLIANCE IN KADUNA METROPOLIS

SHITTU, Wasiu Oyewale[1], M.T.A. AJAYI[2], M.B. NUHU[3] & I. A.OLATUNJI[4]

[1]Department of Estate Management and Valuation, Waziri Umaru Federal Polytechnic, Birnin Kebbi [2,3&4]Department of Estate Management and Valuation, Federal University of Technology, Minna

Abstract

Property tax liability as an actual burden of tax is assessed on the value of hereditaments within rating jurisdiction. The determinants of property tax liability are functions of value of rateable hereditaments that are within the rating area. The shortfall in property tax generated over total tax liability on rateable hereditament has been attributed to certain determinant factors that originated from inefficient operations and processes of property tax administrative system in Nigeria. It is on this basis that the study assesses the determinants of property tax liability of rateable hereditament in selected States of Nigeria. The study employed both descriptive and inferential method of analysis to analyze 725 closed-ended

Introduction

Property taxation is the oldest and most common form of taxation levied on the value of land and landed property. Property tax liability as an actual burden of tax is assessed on the value of hereditaments within rating jurisdiction. The determinants of property tax liability are the factors influencing decisions of the taxpayer on whether to pay tax or not. Ali *et al*. (2014) has conceptualized the determinants of property tax liability into economic, fiscal, social, and political accountability. It is a veritable tool for revenue generation and source of finance available particularly to local government council (Aluko, 2005). It is a major source of revenue

questionnaires through cluster and simple random sampling techniques in Kaduna. The result of relative important index conducted revealed that Income level of hereditament, level of education of taxpayer and availability of community services were identified as the most determinant factors at 93%. The result of factor analysis conducted was found appropriate and reliable through KMO to test for sampling adequacy and Bartlett's Test of significance of the correlation matrix of the variable. And result showed that value KMO is greater than 0.5 and Bartlett's test of sphericity is also significant as indicated by the p-value of 0.000 of the chi-square statistics. The results of factor loading contributed 78.7% variability in the original variables in Kaduna. The study therefore concludes that, no doubt that whenever property tax system is made simple with clear process, transparency and public enlightenment, attitudes of taxpayers towards compliance tend to be positive and responsive. The study therefore recommends for complete overhauling in institutional framework in Nigeria property tax system in order to address factors that can positively influence compliance to property tax liability.

Keywords: *Rateable Hereditaments, Tax Liability, Property tax, Assessed value, Tax base*

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generation in advanced countries, such as the United Kingdom and Austria, and this type of tax is called wealth tax, because it is levied annually on the value of the property, and it is a form of tax confined to land and building which is based on estimated market value or rental value of the hereditament (Dale & Maclaughin, 1999; Munro, 2000). Politically, property taxation has become increasingly important to all tiers of government as a financing spectrum since more responsibilities are being devolved from central to other tiers of government. Taxes on property are the single most important source of locally raised revenue in many parts of the world and are often considered reliable sources of revenue for governments (Dillinger, 1992; Sullivan *et al.,* 1995; McGuire, 2001). Property tax remains, among well-known local taxes today, because it is the most viable, stable, predictable, and veritable source of own revenue for a truly independent local government administration (Babatunde, 2012).

Traditionally, property tax has been identified by government for reasons of its visibility and the inability of the tax base to shift location as a result of the imposed tax. Property tax is also considered a suitable source of revenue due to the linkage between the type of services often provided by the government and direct enhancement in property values. The expenditure for essential services such as fire, police protection, roads, drainage and street lighting results to increase in property values within a jurisdiction. In recent years, McCluskey (2000) observed an international trend of increasing demand for public services and specifically those provided by local governments. Subsequently the growing need for revenue to finance these services has resulted to an increase in amount of taxes on real property (Cagdas *et al.,* 2003). developing countries, the context of property tax is of particular importance because more responsibilities are increasingly being devolved to local government, hence the need for a major local government revenue source that can generate sufficient revenue to finance local expenditure (Aluko, 2005) and property tax scores high in that regard. The tax is an important source of locally raised revenue in developing countries because the lucrative sales and income tax bases are exploited by the central government, leaving local governments to rely on property tax (Futa, 2004). Comparatively there is much less reliance on property tax for local governments in industrialized countries because other productive revenue sources are assigned to other tiers of governments (Futa, 2004).The ability to pay tax on rateable hereditament is determined by several factors which include, social, economic, administrative, demographic, institutional and technical factors. It is often difficult to ascertain especially when the able people claim inability to pay due to negative perception and attitude. Ability to pay refers to the quantum of tax burden that an individual could afford to pay regardless of the benefit they derive from services provided by Government (Stiglitz, 2000). Therefore the study aimed identifying the degree at which the identified determinant factors have influenced level of property tax liability compliance in Kaduna Metropolis. The determinants of property tax liability is a function of value of rateable hereditament that are within the study areas and is also a function of socio-economic characteristics of the tax objects. Therefore, the total amount of property tax generation in Kaduna depends on the statutory criteria such as tax base, coverage ratio, valuation ratio, tax ratio and collection ratio that was used or adopted within

the rating area in order to determine the total amount of property tax liability and the compliance to property tax liability is a function many factors.

LITERATURE REVIEW

Stucere and Mazure (2012) assessed the peculiarities associated with property tax and factors affecting the amount of property tax liability in Latvia, the study utilized descriptive analytical method to investigate the procedures employed by State land Service to determine the cadastral value as basis for property tax. The study found out that amount of property tax is limited on the condition that after updating the cadastral value, the amount of property tax exceeds the calculated amount of property tax for previous year, the study concludes that system of property tax contradicts basic principles of uniformity and justice and the study recommends for revaluation of procedures for changing in cadastral value. Birskyte (2013) assessed the determinants of the property uniformity in Vilnius, Lithuanian. The study employed regression analysis to test the factors that contribute to the variation in property tax. The result of the analysis revealed that economic structure and condition are the most determinants of property tax assessment. Awunyo-Vitor *et al.,* (2015) examined the determinants of property tax defaults in Ashanti region, Ghana. The study employed multi-stage sampling techniques to sample 540 respondents across the region. The study utilized the descriptive and regression analysis to anaysed the data. the result showed that lack awareness and high tax rate as reasons for default and the study further revealed that income level, property value and property location significantly influenced the rate of default, and raising in awareness of property tax is recommended. Conclusively, these aforementioned studies have dwelled on the factors that determine the property liability non-compliance or default but there are other factors which the existing studies have not considered which this intends to consider such as socio-economic factors, institutional, physical factors and value of hereditament.

Promoting property tax compliance involves the empowering or strengthening key factors such as improving services made to the taxpayers by providing them with clear instructions, understandable forms, and assistance and information as necessary. James and Alley (2004) assert that tax compliance is very important in the whole process of collecting tax revenues. Monitoring tax compliance is very important and requires proper

maintenance of taxpayer current accounts and management information systems. Gemmel and Hasseldine (2014), tax compliance is generally concerned with tax evasion, tax avoidance, compliance and non compliance. The proper means of achieving tax compliance need to be designed in such a way that can help to deal with tax evasion and tax avoidance. Lubua (2014) reveals that awareness of tax laws, business experience and the integrity of employees together with training needs are very important in compliance process.

Thiga and Muturi (2015) divulged that tax rate and tax compliance cost are very significant aspects of tax compliance and tax awareness to tax payers. Administrative and compliance cost are very important aspects of tax compliance and should not be ignored when designing efficient and effective compliance strategy. Ariffin and Ichis (2011) reveal further that tax payers' attitude on tax evasion has positive relationship with compliance behavior. In a broad sense, it can be argued that some tax payers do comply with tax laws not only because they want to comply, simply because they understand the importance of tax and tax compliance for the prosperity of the nation. Torgler and Schneider (2005) assumed that taxpayers are rational economic evaders who likely would assess the costs and benefits of evasion. They would attempt to minimise their tax liability, for example, by intentionally under reporting their income and would enjoy tax savings if they were not detected by the tax authorities Kirchler (2007) also suggests that there was a significant relationship between tax rates and evasion due to tax rates being used as an instrument that can be manipulated for policy goals in particular. Ali *et al.* (2001) previously attempted to find a relationship between actual income, tax rates, penalty and investigation and tax evasion using statistical modeling. It was found that taxpayers may choose either to fully report income or report less, regardless of tax rates. Tax rates appeared to be insignificant in determining tax evasion. Kirchler (2007) used an econometric model to explain the relationship between marginal tax rates and evasion. By using aggregate data in the United States, the study found that tax rates were positively correlated with tax evasion according to his data. Park and Hyun (2003) claimed that tax rates have no effect on tax compliance while most experimental studies found that increasing tax rates leads to tax evasion. Since the impact of tax rates was debatable (positive, negative or no impact on evasion). Kirchler, Hoelzl and Wahl (2008) studied economic models of

rational compliance decisions, it was perceived that tax rates have a mixed impact on tax compliance or predict that increasing tax rates will increase compliance behavior. Adebisi and Gbegi (2013) proper use of public funds has strong influence on enhancing tax morale and compliance for tax payers. Therefore, the efficient and effective provision of quality public goods has embedded effect on lessening tax evasion and tax avoidance.

Zwick and More (2007) stated that middle class anger in Lynda ville USA revolted the payment property tax as the municipal council concentrated in the increase in costs for liability insurance and municipal development and immigration to the detriment of provision of amenities like neighbourhood parks, and recreational facilities. Farnhan and Sevak(2006) stated that there is an empirical evidence which showed that the preference of household for residential location on the basis of tax and public services packages. Thus the residents‟ altitudes to location of preference will be based on spatial differences in taxes and public service provision once there is dissatisfied with one location. Ajayi *et al.* (2015) found that residents are willing to move out of residential location whenever property taxes are reviewed upward. Daude *et al.* (2013) explain that tax morale is driven by age, religion, gender, educational level and employment status. Also, they further argue that satisfaction of the quality of social public services provided by the government has high impact on the tax morale and tax compliance.

Chan *et. al.* (2000) also concentrated on age and compliance behaviour and further suggested that age has a direct, positive effect on income and a direct, positive (negative) effect on education in the US (Hong Kong). Torgler (2007) as first, age does not impact compliance in all taxpayers; secondly, inconsistent non-compliance definitions used in the research; third, the effect on taxpayers compliance is diluted when age is associated with a number of other variables and fourth, the assessing interaction of age with other variables is problematic. Loo (2006) in her study in Malaysia found that high income earners were less compliant. These studies have evidenced that income level has a significant impact on compliance. In contrast, high income earners are likely to be more compliant rather than lower income earners, as suggested by Torgler (2007). Chan *et. al.* 2000) non compliance opportunities based on income level can be affected directly and indirectly through attitudes and perceptions. The study further suggest that suggest that income level is unrelated to compliance among US and Hong Kong (HK) taxpayers.

Chan *et. al.* (2000) investigates the direct and indirect effects of two noncompliance opportunities, namely educational and income level. The study further postulated that greater education is directly linked to a likelihood of compliance. They argue that educated taxpayers may be aware of non compliance opportunities, but their potentially better understanding of the tax system and their higher level of moral development promotes a more favorable taxpayer attitude and therefore greater compliance. Mohani (2001) suggested that one of the measures to increase voluntary compliance is by assuring that taxpayers have a certain level of qualifications, ability and confidence to exercise their tax responsibility. In contrast, the most recent study, by Richardson (2008) also revealed that there is a negative association between education and compliance. it has therefore been observed that most of the previous studies were carried out Nigeria, the few studies in Nigeria is Ajayi et al., (2015) and Adebisi and Gbegi (2013) were inadequate to identify the determinant factors of property tax liability, this intends to identify determinant factors of property tax liability with a view to extent at which the factors have influence the level compliance to property tax liability. This is gap which this study intends to address.

METHODOLOGY

The study also comprised of the occupiers of these rateable hereditaments from which information on factors determining the ability to pay the tax liability. The occupier provides information on non-payment of property tax at when due, and other factors which have responsible for nonpayment of tax liability. Primary sources of data collection for the study were collected on rateable hereditaments from both occupiers. Therefore the simple random sampling is used to select the homogenous sample population for the study. Commercial properties comprises shops and offices formed the bulk of rateable hereditaments and requires clustered sampling and other rateable hereditament such as filling station, private schools, hotels and banks were sampled using census sampling technique due to relatively small size of the population. 5-point-Likert-scale type questionnaire shall be designed to be administered to collect relevant data on socio-economic and physical attributes of determinants of the rateable hereditaments. The questions were designed using 5 point Likert scale as follows: Strongly agree=5, Agree =4,

Undecided =3, Disagree =2, strongly Disagree =1. There were two sets of questionnaires prepared for the study.

The sample size model required to select sampled rateable hereditament is developed by using Kothari (2004). The model is required to select certain proportion of hereditaments across the locations in the selected States and model is required for large population for the study. The model is presented as follows:

$$n = \frac{Z^2 * N * \sigma^2}{(N-1)\, e^2 + Z^2 \sigma^2} \quad 1$$

Where n is the sample size, Z is the standardized normal value and for this study it is taken as 1.96 for a 95% confidence interval, σ is the standard of deviation which was put at 0.5 depicting a safe decision enhancing large enough samples, N is the household population and e- error term.

Cronbach's alpha Test: this is required to test for internal consistency of itemized questions posed to the respondents. It is a test of reliability of the responses gathered through questionnaires. The general rule of thumb requires cronbach's alpha statistics to be 0.75 or more before the responses are said to be internally consistent and reliable for the study.

$$\propto = \frac{N.C}{V + (N-1).C} \quad 2$$

Where α – Cronbach's alpha, N - number of items, C-bar is the average inter-item covariance among the items and V-bar equals the average variance. The benchmark that represents minimum acceptable level of agreement is determined by Ikediashi, Ogunlana, and Boateng, (2014), and is calculated as (5+4+3+2+1= 15/5=3).

KMO and Bartlett's test: KMO (Kaiser-mayer-Olkin measure of sampling adequacy) and Bartlett's test of sphericity are validity and reliability test. It is considered importance to test sampling adequacy for the purpose of further analysis and to test hypothesis of of non- correlation matrix in the factor analysis.

Factor Analysis: Factor analysis (Principal Component Analysis) is a statistical method used to describe variability among observed, correlated

variables in terms of a potentially lower number of unobserved variables called factors. Factor analysis aim to reduce the dimensionality of a set of data

$$yij = vj + \lambda j1\, \eta i1 + \lambda j2\, \eta i2 + \ldots + \lambda jk \eta ik + \ldots + \lambda jm \eta im + \varepsilon ij \quad 3$$

where vjare intercepts, λjk are factor loadings ηik are factor values εij are residuals with zero means and correlations of zero with the factors

RESULTS AND DISCUSSION

The result of demographic information of respondent presented in table 4.2 showed the income level, age, occupation and level of education of respondent in Kaduna. The result revealed that more than 50% of the respondents earned the income that is within N51000-N100000. 60.8% majority of the respondents fall within the age bracket of 31-45years Kaduna North and 53.6% fall within age bracket of 46-60years in Kaduna south, and these represent the active population. More than 60% majority of respondents were in private service in Kaduna north and south as 745% and 69.6% respectively. More than 50% of the respondents had first degree in Kaduna south and North

Demographic Information of Property taxpayers in Kaduna

	Kaduna North		Kaduna south	
Income level	N	%	N	%
18000-30000	-	-	-	
31000-50000	37	11	50	12.9
51000-100000	200	59	200	51.5
100100 and Above	100	30	138	35.6
Total	337	100	388	100
Age				
18-30yrs	30	8.9	37	9.5
31-45yrs	205	60.8	143	36.9
46-60yrs	102	30.3	208	53.6
61 and Above	-	-		
Total	337	100	388	100
Occupation				

Private	251	74.5	270	69.6
Public	86	25.5	118	30.4
Total	337	100	388	100
Level of Education				
Primary/secondary	-	-	-	-
ND/NCE	37	11	50	12.9
HND/BSC	220	65.3	200	51.5
M.tech/Bsc	80	23.7	136	35.1
Phd	-		2	.5
Total	337	100	388	100

Source: Field Survey, 2018

Composition of rateable and Non- Rateable Hereditaments in Kaduna

The composition of rateable hereditament presented in Table 4.7 showed the number of rateable hereditaments and non rateable hereditament in Kaduna under certain basic conditions identified in the literature. Rateability of herediment is determined by identified conditions, namely; Actual Occupation Beneficial Occupation Exclusive Occupation, Permanent Occupation. Only 6% (47) of the hereditament were non-rateable while 94% (725) were considered rateable and sampled for the study.

Hereditament	Kaduna North		Kaduna South		Total RH	Total NRH
	RH	NRH	RH	NRH		
GSM Mast	23	2	48	4	71(92)	6(8)
Hotels	55	5	102	7	157(93)	12(7)
Petrol station	40	3	52	2	92(95)	5(5)
Shopping complex	37	7	81	4	118(91)	11(9)
Private schools	70	1	71	2	151(98)	3(2)
Private hospitals	33	1	48	3	81(89)	10(11)
Industries (light/heavy)	1		4		5(100)	0

Banks	16	-	23	-	39(100)	0
Canteen	5	-	6	-	11(100)	0
Total					725(94)	47(6)

Source: Field Survey, 2018. RH: Rateable Hereditament, NRH: Non-rateable Hereditament

The result revealed that level of education and income level were ranked first as major determinant of property tax liability across the study areas having highest relative important index at 93%. Availability of community services is ranked second the most important determinant of property tax liability across the study areas with relative important index of 92% at 4.60 mean. Age of the property is also found third determinant factor in Lagos and Kaduna with relative important index of 90% equivalent to 4.53 average responses. Level of government spending is also ranked third the important determinant factor in Kaduna while level of spending is found fourth determinant factor. Value of property is found fourth determinant factor in Kaduna.

Determinants	**Kaduna(Cronbach alpha @.83)**				
	N	Sum	Mean	Rk	RII
Tax Rate	725	2845	3.9371	8	.78
General economic condition	725	2726	3.7610	11	.75
Personal financial constraint	725	3118	4.3145	4	.86
Property Investment Income	725	2537	3.5094	12	.70
Value of the property	725	3118	4.3145	4	.86
Efficiency of the tax authority and government	725	3045	4.2390	5	.85
Equality and fairness	725	2944	4.0629	7	.81
Level of government spending	725	3292	4.5409	3	.90
Awareness of Offences and Penalty	725	2356	3.2579	13	.64
Resident Attitude to Property Tax Payment	725	2994	4.1384	6	.83
Property market constraint	725	2813	3.8868	9	.78
Political status	725	2755	3.8365	10	.77

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Availability of community services	725	3306	4.5912	2	.92
Cultural factor	725	2828	3.9371	8	.79
Individual Income Level	725	3335	4.6164	1	.93
Age of the property	725	3270	4.5157	3	.90
Level of education	725	3342	4.6164	1	.93
Valid N (listwise)	725				

Bartlett's test of sphericity for the significance of the correlation matrix of the variable indicated that the correlation coefficient matrix is significant as indicated by the p-value of 0.000 corresponding to the chi-square statistics. This suggests a rejection of the hypothesis that correlation matrix of the variables is insignificant. This is because; the p-value of 0.000 is less than the assumed level of significance of 0.05. Also the value KMO is greater than 0.5 which further suggest that factor analysis can used for the given set of data.

KMO and Bartlett's Test

Validity and Reliability Tests				
Kaduna	Kaiser-mayer-Olkin Measure of Sampling Adequacy			0.701
	Bartlett's test of Spericity	Approx.Chi.q		80.021
		d.f		24
		Sig		.000

Source: Field Survey, 2018

Total Variance Explained in Kaduna

The analysis required the first five components to be extracted and the first five components form extracted solution and the most highly emphasized determinant factors of property tax liability. The extraction of sum of the square loadings in the second section explained the variability in original 17 variables. The extracted components explained 78.75% variability in the original variables. Therefore, this study considerably reduce the data by

selecting the extracted components as the most emphasized factors or components with the minimum of 21.25% loss of information. This further indicates that the outlined determinant factors are through representative of entire determinants of property tax liability.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.171	24.533	24.533	4.171	24.533	24.533	2.883	16.961	16.961
2	3.210	18.880	43.413	3.210	18.880	43.413	2.813	16.544	33.506
3	2.847	16.747	60.160	2.847	16.747	60.160	2.776	16.330	49.836
4	1.794	10.555	70.715	1.794	10.555	70.715	2.773	16.311	66.147
5	1.367	8.041	78.756	1.367	8.041	78.756	2.143	12.609	78.756
6	.966	5.683	84.439						
7	.828	4.869	89.308						
8	.515	3.027	92.335						
9	.467	2.750	95.085						
10	.345	2.031	97.116						
11	.220	1.293	98.408						
12	.126	.741	99.150						
13	.069	.403	99.553						
14	.055	.322	99.875						
15	.021	.125	100.000						
16	8.681E-016	5.107E-015	100.000						
17	-2.555E-0	-1.503E-014	100.000						
Extraction Method: Principal Component Analysis.									

The result of analysis of determinants of property tax liability presented in table 4.26 revealed that the five factors were loaded constitutes about 78.75% variance in the determination of property tax liability in Kaduna. The cut-off

point for this study is taken 0.5 and above as general rule of thumb applied. The most important Factor one (1) is institutional factors and it explained about 24.533% variance in the determinants of property tax liability and such institution factors comprise of property market constraints and efficiency of tax authority and government. The factor (2) is economic factors and it explained 18.88% variance across 17 determinants, this suggests that economic factors such as tax rate, general economic condition, property investment income, level of government spending, and value of property asset contributes majorly the variance in the determinants of property tax liability. Factor three (3) is named as social factors, and it explained 16.747% variance in the determinants of property tax liability. Such social factor comprises of equity and fairness, resident attitude to property tax payment, cultural belief and availability of community services. Factor four (4) is named as individual factor, and it explained 10.555% variance in the determinants of property tax liability. Such individual factors comprises of awareness of offences and penalties, personal financial constraint and political status. Factor five (5) is socio-economic factors, and it explained 8.041% variance in the determinant of property tax liability, such socio-economic comprises of individual income level, age of the property and level of education.

Factor Analysis of Determinants of Property Tax Liability Compliance Investigated in Kaduna

Determinants	Factor loading	Eigen value	% of variance
Factor 1: Institutional Factors		4.171	24.533
Property market constraint **Efficiency of the tax authority and government**	.924 .904		
Factor 2: Economic Factors:		3.210	18.88
Tax rates **Value of property asset** **General economic condition** **Level of government spendin** **Property Investment Income**	.940 .930 .891 .889 .844		

Factor 3: Individual Factors		1.794	16.747
Awareness of Offences and Penalties **Personal financial constraint** **Political status**	.858 .807 .817		
Factor 4: Social factors		2.847	10.555
Equity and Fairness **Resident Attitude to Property Tax Payment** **Cultural beliefs** **Availability of community services**	.917 .867 .763 .721		
Factor 5:Socio-economic factor		1.367	8.041
Individual level of Income **Age of the Property** **Level of Education**	.656 .600 .542		

Source: Author's Computation 2018

Finding and Conclusion

The study further analysed determinants of property tax liability and found out that level of education, income level, availability of infrastructure and age of the property were among the first-fourth determinants of property tax liability to be reckoned with by the property taxpayers. The level of agreement further revealed a consensus of opinion among the taxpayers and strong relationship among the taxpayers and the taxpayers were not differed in their response towards the determinants. The study revealed that through principal component analysis, five determinants factors were loaded in Kaduna, they constituted 78.75% variance respectively. Further analysis of the factors revealed that economic, institutional, social, individual and socio-economic factors were identified in Kaduna. The study found out that economic factor such as tax rate and level of government spending predict compliance to property tax liability, this is consistent with the finding of Kirchler, Hoelzl & Wahl, (2008). It has been found that income level has

significant relationship with property tax liability compliance. The study also discovered that socio-economic factors such education and age have significant relationship with property tax liability compliance, this therefore influence the attitudes of property taxpayers towards compliance to the payment of property tax. This finding is consistent with that of Chan *et. al.* (2000). Conclusively transparency and accountability under institutional factor is necessary condition for restoring public confidence in property tax compliance.

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