

# Assessment of the Factors Affecting Property Tax Compliance in Nigeria

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## ABSTRACT

Property tax is assessed on the value of hereditaments within a tax jurisdiction. The study aimed at assessing the factors influencing property tax compliance in a growing economy such as Nigeria. The study employed descriptive and inferential statistical tools to analyse the data obtained from the study. The reliability test conducted indicated that the data used for the analysis were reliable considering that the Kaiser–Mayer–Olkin (KMO) is greater than 0.5 and Bartlett’s test of sphericity is significant as indicated by the p-value of 0.000. The mean values as obtained from the result also revealed that the level of income, level of education and available of community services were ranked first, second and third factors respectively that influence tax compliance in the study area. The result obtained from the analysis revealed five key factors that constitute 81.1% variability, and these factors include economic, institutional, social, individual and socio-economic factors. The study concludes that attitudes of taxpayers towards compliance tend to be positive and responsive whenever the identified factors are addressed. The study therefore recommends that transparency and accountability factors should be used for restoring public confidence, effectiveness of tax authority and government institutional policy on property market as they have long term effect on compliance to property tax liability.

**Keywords:** Community services, property market, property tax, tax assessment, tax compliance factors, tax authority, tax liability

## INTRODUCTION

Land tax and property tax are generally the same. Property taxes can be calculated as a tax, rate, levy, or charge. In addition to being a significant source of funding for the government, property taxes also fulfill a number of non-fiscal and regulatory purposes. Property taxes are described as a veritable source to raise revenue and provide sufficient funding, especially for local government expenses (Aluko, 2005). Property taxes are normally restricted to land and buildings and are based on the anticipated market value or rental value for which property may be exchanged in the open market. They are considered as wealth creation taxes, particularly when they are levied annually on the value of property (Wyam et al., 2011).

The real tax burden is referred to as property tax liability, and it is determined by the value of hereditament, which can be either capital or rental. Hereditament is essentially a property that needs to be valued in order to be rated. Therefore, property taxes have been divided into four categories based on their relationship to tax base (i.e., tax base, which is simply the value of the assessed property on land, or building or improvement on land upon which a tax rate or liability is applied): tax on rental value, tax on capital value, tax on income from property, and tax on realizable gain from the sale of land. These categories were established by Mc Clucksey et al. (2005) and Aluko (2005). Both the property owner and the occupant are responsible for paying property taxes. An object of property tax liability is land only, building only, or land and building.

Property tax liability is the basis for evaluating the effectiveness and efficiency of tax collection. It is the tax gap that results between the estimated and realizable property tax revenue (Umar et al., 2012). Determining who the taxing authority can apply the sole objective of defining tax liability is to make the tax collectable and to find a

person to whom the taxing authority can apply sufficient leverage to extract the tax. Furthermore, resolving differences between the taxpayers and the government will lead to better compliance, according to compliance theory, which is predicated on equity theory (McKerchar & Evans, 2009; Gurawa & Mansor, 2015). People might not think about their connection with the government in a vacuum with just the two sides involved. Similarly, people might not examine their personal relationship with the state before thinking about their fellow citizens. They might also think about how they are treated by the government in comparison to other citizens. Their perceptions of other citizens as well as the state are probably going to be impacted by this ruling (D'Arcy, 2011).

Encouraging property tax compliance entails bolstering or empowering important elements, like enhancing the services offered to taxpayers by giving them easily understood paperwork, clear instructions, and support and information as needed. According to James and Alley (2004), tax compliance is crucial to the entire process of tax revenue collection. It is important to properly maintain taxpayer's account in order to monitor tax compliance. Gemmel and Hasseldine (2014) informed that tax compliance is generally concerned with issues around tax evasion, tax avoidance, tax compliance, and tax non-compliance.

In order to effectively achieve tax compliance, there is the need to design a system that can help to curb and deal with tax evasion and tax avoidance. Hence, Lubua (2014) revealed that awareness of tax laws, knowledge of business laws, integrity of the employees, adequate training are important in tax compliance process. In order to improve the government's ability to generate revenue from property taxes, this study is set to investigate the factors impacting property tax compliance in Nigeria.

## LITERATURE REVIEW

Paying of taxes is a social responsibility which should be voluntarily adhered to by all citizens. Proceeds from tax are used to defray government expenses. In Fischer's tax compliance model, a framework for understanding the influence of those socio-economic and psychological components on taxpayers' compliance decisions were provided (Chan (2000). This model is a unique model that inte-grates economic, social, and psychological variables and provides a viable conceptual framework for understanding tax compliance behaviour. However, Alm (1999) stated that no single model can account for the enormous factors influencing tax compliance, and as a result submitted that varieties of other factors may be relevant in explaining tax compliance behaviour.

The model as propounded by Fischer identified several factors that could influence taxpayers' attitudes and perceptions towards tax compliance. These factors include fairness of the tax authority and peer influence. It is generally known that tax administrators and taxpayers that have growing dissatisfaction with the fairness of the tax system will result to an increasing tax noncompliance. For instance, Chan and Leung (2009) stated that demographic factors such as income, level of education, ethnic composition, and religious beliefs influence the taxpayer's perceptions regarding tax payment. These factors are categorized in Fischer (1992) and grouped as education, income level, age, gender, moral development, taxpayer compliance, and tax structure.

Thiga and Muturi (2015) on the other hand, revealed that tax rate and the cost of tax collection are very vital aspects of tax compliance by taxpayers. Administrative cost and cost of tax collection are very important aspects of tax compliance and should not be ignored when designing an efficient and effective tax compliance strategy. Further, Ariffin and Ichis (2011) revealed that taxpayers' attitudes toward tax evasion have a positive relationship with compliance behaviour. In a broad sense, it can be argued that some taxpayers comply with tax laws, not because they want to comply but because they understand the importance of tax and tax compliance for the prosperity of a nation.

The division of property tax liability compliance into the above mentioned categories is based on Kirchler (2007) and Loo (2006) categorization. These studies approached tax compliance from an interdisciplinary perspective, which represents a wider perspective of tax compliance compared to other researchers who have a narrowed perspective. For example, Kirchler (2007) divided tax compliance determinants into five categories, and the study was based on psychological and tax authority-taxpayers' views, namely, political perspectives, social psychological perspectives, decision-making perspectives, self-employment, and interaction between tax authorities and taxpayers.

Additionally, Kirchler (2007) suggested that there is a significant relationship between tax rates and evasion because tax rates are used as an instrument to manipulate policy goals. McKerchar and Evans (2009), on the other hand, observed that the degree of trust between taxpayers and the government is significant in ascertaining the compliance on tax payment. They noted that when trust is low, a high tax rate could be perceived as unfair treatment of taxpayers, and when trust is high, the same level of tax rate could be interpreted as a contribution to the community development (Kirchler et. al., 2007). Also, Adebisi and Gbegi (2013) found that the proper use of public funds has a strong influence on enhancing tax morale and compliance by the taxpayers. Therefore, it can be stated that the efficient and effective provision of quality public goods and services has a positive effect of discouraging tax evasion and tax avoidance.

To this end, Kelly (2013) suggested that property tax reform should be structured as an integral part of broader public sector re-forms, such as fiscal decentralization and governance, public financial management, local government, and urban development re-form. This, according to the study would enhance the mobilization of key stakeholders and other resources, minimize political, administrative, and taxpayer opposition, and generate the synergy and interrelationships needed to design, implement, and sustain a successful property tax reform.

### **Factors Affecting Property Tax Liability**

Several studies have identified some key factors affecting property tax compliance. Stucere and Mazure (2012) for example, examined the peculiarities that are associated with property tax and the factors affecting the amount of property tax liability in Latvia. The study utilized the descriptive analytical method to investigate the procedures employed by the State Land department to determine the cadastral value as the basis for property tax. The study found that the amount of property tax is limited on the condition that after updating the cadastral value, the amount exceeds the calculated amount of property tax for the previous year.

The study concludes that the system of property tax contradicts the basic principles of uniformity and justice, and the study recommends a revaluation of procedures for changing the cadastral value.

Birskyte (2013) assessed the determinants of property uniformity in Vilnius, Lithuania. The study employed regression analysis to test the factors that contribute to the variation in property taxes.

The result of the analysis revealed that economic structure and condition are the most important determinants of property tax assessment. Similarly, Awunyo-Vitor et al. (2015) examined the determinants of property tax defaults in the Ashanti region of Ghana. The study employed multi-stage sampling techniques to sample 540 respondents across the region. The study utilized descriptive and regression analysis to analyze the data. The result showed a lack of awareness and a 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. Raising awareness of property tax is recommended.

Conclusively, these aforementioned studies have dwelled on the factors that determine property liability non-compliance and de-default, but there are other factors such as socio-economic factors, institutional factors, physical factors, and the value of inheritance which the existing studies have not considered, and which this current study intends to consider. In summary, taxpayers' perceptions are potentially important in determining their compliance pattern. Hence, tax compliance determinants have been discussed and results obtained from previous studies shows that tax rates, tax audits, and perceptions of government spending have influenced taxpayers' compliance pattern and behavior.

## **METHODOLOGY**

The study randomly selected property owners across Lagos State. The study utilized primary sources of data. The study employed both descriptive and inferential methods of analysis. Descriptive analysis for the study featured the use of the mean and the Relative Important Index (RII). The inferential method for the study used principal component analysis. The study utilized a simple random sampling technique. Five Thousand Eight Hundred and Sixty Nine (5,869) questionnaires were administered from a total population of 23,088 households using the Kothari model (2004) across the selected areas, which comprised the following: Lagos Mainland,

Lagos Island, Apapa, Etiosa, Surulere, and Ikeja. Google form and field survey approaches were used in the administration of questionnaire in the study area.

$$Z^2 * N * \sigma^2$$

$$n = (N-1) e^2 + Z^2 \sigma^2$$

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 aims to reduce the dimensionality of a set of data.

$$y_{ij} = v_j + \lambda_{j1} \eta_{i1} + \lambda_{j2} \eta_{i2} + \dots + \lambda_{jk} \eta_{ik} + \dots + \lambda_{jm} \eta_{im} + \epsilon_{ij} \dots \dots \dots 1$$

where:

$v_j$  are intercepts,

$\lambda_{jk}$  = factor loadings

$\eta_{ik}$  = factor values.

$\epsilon_{ij}$  = residuals with zero means and correlations of zero with the factors.

## RESULTS

The result of the demographic information of the respondent presented in Table 1 showed the income level, age, occupation, and level of education of the respondent in Lagos. The result revealed that more than 50% of the respondents earned an income of more than N100, 000. The majority of the respondents fall within the age bracket of 46–60 years, which is an active population; in other words, more than 40% of the respondents fall within the age bracket of 46–60 years. More than 50% of respondents were in private service, except in Apapa. More than 50% of the respondents had a first degree, except Lagos Island, where the majority had a master's degree. This indicates the majority of respondents sampled for this study are average income earners who fall within the active population with a first degree in education.

Table 1: Demographic information of respondents in Lagos

Demographic information	Lagos Mainland		Lagos Island		Apapa		Eti-Osa		Surulere		Ikeja	
	N	%	N	%	N	%	N	%	N	%	N	%
Income level												
18000-30000	90	12.4	-	-	-	-						
31000-50000	91	12.6	-	-	50	7.5	75	9.8				
51000-100000	181	25	350	43.2	200	29.8	254	33.1	183	31	237	32.2
100001 and Above	363	50	460	56.8	421	62.7	440	57.1	410	69	500	67.8
Total	725	100	810	100	671	100	769	100	593	100	737	100
Age												
18-30yrs	-	-	-	-	-	-	51	6.6	-	-	86	12

31-45yrs	184	25.3	212	26.2	150	22.4	130	16.9	-	-	314	42
46-60yrs	360	49.7	498	61.5	446	66.5	450	58.5	387	65.3	300	41
61 and Above	181	25	100	12.3	75	11.1	138	17.9	206	34.7	37	5
Total	725	100	810	100	671	100	769	100	593		737	100
<b>Occupation</b>												
Private	400	55.2	410	51	300	44.7	500	65	350	59	520	71
Public	325	44.8	400	49	371	55.3	269	35	243	41	217	29
Total	725	100	810	100	671	100	769	100	593	100	737	100
<b>Level of Education</b>												
Primary/secondary	-	-	-	-	-	-	-	-	-	-	-	-
ND/NCE	-	-	-	-	-	-	-	-	--	-	-	--
HND/BSC	425	58.6	390	48	370	55.1 4	469	61	380	64.1	400	54.3
M.tech/Bsc	300	41.4	420	52	300	44.7 1	300	39	210	35.4	337	45.7
Phd	-	-		-	1	.15			3	.5		-
Total	725	100	810	100	671	100	769	100	593	100	737	100

Source: Field survey, 2023

An analysis of the opinions of taxpayers on the determinants of property tax liability is presented in Table 2 and was conducted on a 5-point Likert scale. The benchmark that represents the minimum acceptable level of agreement is determined by Ikediashi, Ogunlana, and Boateng (2014) and is calculated as  $(5+4+3+2+1=15/5=3)$ . The Cronbach's alpha revealed that there is a high level of internal consistency among the variables, which suggests that there is a high level of reliability in the data employed for the study, at 85% in Lagos.

The result revealed that level of education and income level were ranked first as major determinants of property tax liability across the study areas, having the highest relative importance index at 93%. The availability of community services is ranked second as the most important determinant of property tax liability across the study areas, with a relative importance index of 92% at 4.60. Age of the property is also found to be the third determinant factor in Lagos, with a relative important index of 90%, equivalent to 4.53 average responses.

Table 2: Factors influencing property tax compliance

Determinant factors	Lagos (Cronbach alpha @.85)				
	N	Sum	Mean	Rk	RII
Tax Rate	4305	17004	3.9515	9	.79
General economic condition	4305	16359	3.8061	11	.76



Personal financial constraint	4305	18511	4.3394	5	.86
Property Investment Income	4305	12121	3.5636	13	.71
Value of the property	4305	14335	4.3394	5	.86
Efficiency of the tax authority and government	4305	18253	4.2424	6	.84
Equality and fairness	4305	17607	4.0970	7	.82
Level of government spending	4305	19588	4.5576	4	.91
Awareness of Offences and Penalty	4305	14297	3.3212	15	.66
Resident Attitude to Property Tax Payment	4305	17607	4.0970	7	.82
Property market constraint	4305	16574	3.8545	10	.77
Political status	4305	16929	3.7333	12	.74
Availability of community services	4305	19803	4.6061	2	.92
Cultural factor	4305	17090	3.9758	8	.79
Individual Income Level	4305	19932	4.6303	1	.93
Age of the property	4305	19501	4.5333	3	.90
Level of education	4305	19932	4.6303	1	.93
Valid N (listwise)	4305				

Source: Field Survey, 2023

KMO (Kaiser-Mayer-Olkin measure of sampling adequacy) and Bartlett’s test of sphericity are validity and reliability tests. It is considered important to test sampling adequacy for the purpose of further analysis and to test the hypothesis of the non-correlation matrix in the factor analysis. Table 3 is the table that precedes factor analysis, and it shows the results of the KMO (Kaiser-Mayer-Olkin measure of sampling adequacy) and Bartlett’s test of sphericity.

In order to establish the strength of the factor analysis solution, it is therefore essential to establish the reliability and validity of the reduction through KMO and Bartlett’s test of sphericity. 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 the 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 of KMO is greater than 0.5, which further suggests that factor analysis can be used for the given set of data.

Table 3 KMO and Bartlett’s Test

Validity and Reliability Tests				
Lagos	Kaiser-mayer-Olkin Measure of Sampling Adequacy			0.725
	Bartlett’s test of Sphericity	Approx. Chi. q		81.001
		d. f		24
		Sig		.000

Source: field survey, 2023

The analysis required the first five components to be extracted, and the first five components form the extracted solution and the most highly emphasized determinant factors of property tax liability. The extraction of the sum of the square loadings in the second section as shown in Table 4 explained the variability in the original 17 variables. The extracted components explained 81.1% of the variability in the original variables. Therefore, this study considerably reduces the data by selecting the extracted components as the most emphasized factors or components, with a minimum of 18.9% loss of information.

Table 4: Total factor variance explained

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	4.375	25.735	25.735	4.375	25.735	25.735	2.944	17.318	17.318
2	3.497	20.571	46.306	3.497	20.571	46.306	2.935	17.265	34.583
3	2.580	15.178	61.484	2.580	15.178	61.484	2.806	16.508	51.091
4	1.854	10.907	72.391	1.854	10.907	72.391	2.796	16.450	67.540
5	1.481	8.710	81.100	1.481	8.710	81.100	2.305	13.560	81.100
6	.923	5.430	86.530						
7	.674	3.966	90.496						
8	.476	2.801	93.297						
9	.434	2.554	95.851						
10	.296	1.741	97.592						
11	.189	1.113	98.705						
12	.100	.589	99.293						
13	.058	.338	99.632						
14	.045	.266	99.897						
15	.017	.103	100.000						
16	2.887E-015	1.698E-014	100.000						
17	-8.886E-016	-5.227E-015	100.000						

Extraction Method: Principal Component Analysis.

Source: Field Survey, 2023

The result of the analysis of determinants of property tax liability presented in Table 5 revealed that the five factors were loaded, which constitutes about 81.1% of the variance in the determination of property tax liability in Lagos. The cut-off point for this study is 0.5 and above, as a general rule of thumb. The most important factor is economic factors, and it explained 25.735% of the 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 assets contribute significantly to the variance in the determinants of property tax liability.

Factor two (2) is institutional factors, and it explained about 20.571% of the variance in the determinants of property tax liability. Such institution factors comprise property market constraints and the efficiency of tax authorities and governments. Factor three (3) is named social factors, and it explained 15.178% of the variance in the determinants of property tax liability. Such social factors comprise equity and fairness, resident attitudes toward property tax payment, cultural beliefs, and the availability of community services. Factor four (4) is named as an individual factor, and it explained 10.907% of the variance in the determinants of property tax liability. Such individual factors comprise awareness of offenses and penalties, personal financial constraints, and political status. Factor five (5) is socio-economic factors, and it explained 8.710% of the variance in the determinant of property tax liability. Such socio-economic factors comprise individual income level, age of the property, and level of education.

Table 5: Factor loading analysis of determinants of property tax compliance

Determinants	Factor loadings	Eigen value	% of variance
Factor 1: Economic Factors:		4.375	25.735
Tax rates	.964		
General economic condition	.943		
Property Investment Income	.907		
Level of government spending	.905		
Value of property Asset	.704		
Factor 2: Institutional Factors		3.497	20.571
Property market constraint	.925		
Efficiency of the tax authority and government	.893		
Factor 3: Social factors		2.580	15.178
Equity and Fairness	.932		
Resident Attitude to Property Tax Payment	.916		
Cultural beliefs	.687		
Availability of community services	.749		
Factor 4: Individual Factors		1.854	10.907



Awareness of Offences and Penalties	.871		
Personal financial constraint	.865		
Political status	.851		
Factor 5: socio-economic factors		1.481	8.710
Individual level of Income	.738		
Age of the Property	.672		
Level of Education	.608		

Source: Field Survey, 2023

## CONCLUSION

The study further analyzed factors influencing property tax liability and found 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 property taxpayers. The level of agreement further revealed a consensus of opinion among the taxpayers that the level of education of taxpayers and cultural beliefs were indispensable factors that needed to be addressed. This is because the level of awareness of benefits and understanding the purpose of taxation is important in improving tax compliance.

Further, it is understood that five factors constituted 81.1% of the variance in determining tax compliance; these five factors include economic, institutional, social, individual, and socio-economic factors. Conclusively, there is no doubt that whenever the property tax system is made simple with a clear process, the attitudes of taxpayers towards compliance tend to be positive and responsive. Also, transparency and accountability under institutional factors are necessary conditions for restoring public confidence.

The effectiveness of tax authorities and government institutional policies on the property market have a long-term effect on compliance with property tax liabilities; therefore, having sustainable and property market-friendly policies tends to encourage compliance with property taxes. Socio-economic status, especially income level and education status play a significant role in property tax liability compliance. In that sense, first, property market-friendly policies are geared toward protecting property investment to improve income levels, which in turn encourage compliance.

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