GATR Accounting and Finance Review
Journal homepage: http://gatrenterprise.com/GATRJournals/AFR/vol6_2021_issue2.html
Acc. Fin. Review 6(2) 95 – 110 (2021)

An Examination of Taxpayers Attitude towards Income Tax: A Case of Bangladesh

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ABSTRACT

Objective - Taxation is the government's primary source of revenue, but it is unable to raise this revenue from the general public. The major goals of this article are to determine the taxpayers' attitudes toward income tax in Bangladesh, as well as the factors influencing taxpayers' behavioral intentions regarding tax evasion and avoidance. Both qualitative and quantitative research methods were used in this study.
Methodology/Technique – The respondents' primary data was acquired by a standardized written questionnaire and a face-to-face viva. To complete the job, the study used purposeful random sampling, which resulted in the selection of 150 individuals from various occupations. After gathering data, it was examined using several statistical methods.
Findings - The study's findings reveal a significant negative relationship between taxpayer attitudes regarding tax evasion and tax compliance behavior, as well as the fact that taxpayer attitudes and conduct differ by occupation, resulting in diverse tax evasion and avoidance trends.
Novelty - This study will aid the government authority and the National Bureau of Revenue in monitoring taxpayer attitudes and improving tax collection by reducing taxpayers' negative attitudes toward taxes and getting more people to file tax returns.
Type of Paper: Empirical.
JEL Classification: H21; H24: H26.
Keywords: Taxpayers; Attitude; Income tax; Bangladesh.

Reference to this paper should be referred to as follows: Alam, M.S. (2021). An Examination of Taxpayers Attitude towards Income Tax: A Case of Bangladesh, *Acc. Fin. Review,* 6(2), 95 – 110. https://doi.org/10.35609/afr.2021.6.2(3)

1. Introduction

For the government, tax revenue is a valuable tool for allocating optimal revenue and alleviating poverty (Sarker & Kitamura, 2002). Bangladesh is one of the world's fastest-growing market economies. Bangladesh is ranked as one of Asia's fast-growing economies by the World Bank. Bangladesh has the world's seventh fastest-growing economy in the first quarter of 2019.

* Paper info: Revised: July 30, 2021
Accepted: September 30, 2021
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However, actual levels of tax collection are below their potential in 17 Asia-Pacific countries, an analysis found. Bangladesh has the greatest disparity between tax revenue and GDP in the region (ESCAP). Bangladesh's income collection has not kept pace with the country's rapid economic expansion. Bangladesh has a high rate of income tax evasion, which jeopardizes income equality and development funds. In Bangladesh, there are 13, 75,438 government employees working in the public sector. There will be 5.7 million tax identification number (TIN) bearers in June 2020 (Khan;, Towfiqul Islam Kamal, Muntaseer; Talukdar, 2019). Taxpayers would try to justify their attitude of evasion by pointing in that direction while looking in the opposite direction (Sarker & Kitamura, 2002). There may be thousands of difficulties in a country, but none of them should be used as a justification for a taxpayer's tax evasion behavior. We should treat it as an illness and educate people about how it harms the country more than it does the individual. Although there is a lot of debate over what criteria contribute the most to taxpayer compliance (Gordon, n.d.). Low compliance in income tax administration could be due to several issues. However, one aspect that has been recognized as having a significant impact on tax compliance behavior is the taxpayer's mindset. Furthermore, financial circumstances and risk preferences may mitigate the impact of a taxpayer's attitude on compliance behavior (Ariffin et al., 2011). Any country's lifeblood is revenue. Bangladesh is a developing country with a government that is significantly reliant on tax revenue as its main source of income. But the country's citizens are not well-informed on the importance of paying taxes. People in this country have a high proclivity for tax avoidance and evasion, which is why the country does not produce enough money from the public sector. People's attitudes toward taxes are unfavorable because they are dissatisfied with the government services they receive, and as a result, they are less willing to pay taxes. This study will look into how socio-demographic and economic characteristics, as well as attitudes, intentions, moral status, and behavior, influence the likelihood of tax evasion and avoidance among Bangladeshi taxpayers. The research will also include a detailed examination of the correlations between numerous determinants of tax evasion and avoidance in a developing country such as Bangladesh. This study will also reveal the behavioral intentions of various professional classes. It is believed that if appropriate efforts are made in response to the research's findings and suggestions, the likelihood of tax evasion and avoidance among taxpayers will be minimized. In addition to boosting the number of people who have a tax identification number (TIN), also increasing the number of submitting tax returns. The study's major goal is to investigate Bangladeshi taxpayers' attitudes on income tax. The following are the study's specific objectives:

i) To establish a link between taxpayers' attitudes and intentions about tax evasion and avoidance.

ii) To recognize the different types of professions' tax evasion and avoidance intentions.

iii) To make recommendations to the income tax authority on how to prevent public tax evasion and avoidance while also increasing revenue.

2. Literature Review

Income taxes are a significant source of revenue for governments in both emerging and wealthy countries (Joshitta, 2015). Tax collection has proven to be the principal source of money for the government in Bangladesh (Hasan, n.d.). Bangladesh's revenue mobilization has not kept pace with its rapid economic expansion. Income tax evasion is widely believed to be high in Bangladesh, undermining income equality and development funds (Khan;, Towfiqul Islam Kamal, Muntaseer; Talukdar, 2019). The taxpayer's attitude on tax evasion is linked to compliance behavior (Joshitta, 2015). The taxpayer attitudes also do influence compliance behavior in small businesses (Nkwe, 2013). Taxpayer views are influenced by self-interest, perceived equity, persuasive messages, tax knowledge, and demographic considerations (John R. McGowan, 2000). The higher the amount of tax evasion, the lower the level of individualism, legal enforcement, trust in

government, and religiosity (Richardson, 2008). Tax evasion has existed from the beginning of governments enforcing taxes (McGee, 2008). Taxpayer's attitude on tax evasion is linked to compliance behavior (Alabede and Affrin, 2011). Individuals who are more satisfied with public service delivery are also more likely to be tax compliant (Ali, 2012). Individuals are quite concerned about the amount of taxes they pay. Individual views are influenced by the amount of taxes paid, which influences how people evaluate the tax system and, as a result, their compliance decisions (Razak & Adafula, 2013). The taxpayers think that giving multiple tax amnesties will not create additional revenue because non-compliant taxpayers will continue to avoid taxation in the hope of receiving additional amnesties in the future (Junpath, S. V.; Kharwa, M. S. E.; Stainbank, 2016). It is evaluated that tax avoidance and tax evasion as fundamentally distinct, and they were predicted by various characteristics (Hartmann et al., 2019). There are no statistically significant changes in respondents' perceptions and attitudes toward taxation based on their age or region, however, there are a few disparities based on their ownership and subsector (Helhel, 2015 ; Hashmi, 2015). But the socio-demographic factors (marital status and occupational status), economic factors (tax rate and probability of detection), reciprocity (trust in government and fairness), peer influence, and culture all have a significant impact on tax compliance attitudes in both developed and developing countries (Gupta, 2017). Taxpayers' morale and tax compliance conduct is becoming a rising source of worry for tax authorities and policymakers around the world (Redae, 2017). The effect of religion in the relationship between tax education and tax knowledge and tax compliance. Religious values play a significant impact in making people responsible for tax compliance (Palil et al., 2013). The influence of religion in determining taxpayer attitudes about tax compliance. Religion has a small but statistically significant favorable effect on tax compliance (Freudenberg et al., 2014; (Mcgee et al., 2016). The tax audit has an impact on a taxpayer's compliance (Bangun et al., 2018). Most of the time only minimum attempts are being made to enforce compliance, and tax collection officials are highly corrupt (Nyamwanza et al., 2014). The government is not receiving because disobedience behavior is negatively impacting the country's progress (Hasan, n.d.). The government should charge a higher VAT on luxury goods and a lower VAT on necessities (Hashmi, 2015). The balanced tax-paying behavior can increase revenue and reinvest it in the most efficient industries (Chowdhury, 2017). Tax knowledge has a higher tendency to increase tax compliance than tax penalties. The government should do all necessary to improve public awareness of tax issues, and tax education should always be incorporated into the school curriculum (Oladipupo & Obazee, 2016). Bangladesh's revenue collection methods are not as strong as those of other affluent governments throughout the world. There are many research works on this topic in industrialized countries around the world, however, there are relatively few works on this topic in our country. This study will look at assessors' views and behavioral intentions regarding income tax evasion and avoidance in Bangladesh, as well as the relationship between tax evasion and avoidance and various characteristics such as demographics, socioeconomic factors, attitude and behavioral intention, and so on.
(Pope & Mohdali, 2016) (Ma, 2017) (Onu, D.; Oats, L., Kirchler, E.; Hartmann, 2019) (Owiredu, 2018) (Redae, 2017). The study formulate the following question and hypothesis:

What are the characteristics that are linked with an assesses behavioral intention toward income tax evasion and avoidance in Bangladesh, including demographic, socioeconomic, attitude, moral, and behavioral factors?

To undertake this study, the following null hypothesis was created:

H0: There is no link between attitudes, behavioral intents, and moral issues, demographic issues, legal action, and socioeconomic issues with tax evasion and avoidance.

H0: In Bangladesh, there is no difference in behavior in tax evasion and avoidance in different types of occupation.

3. Methodology

Both primary and secondary sources of information were employed to represent the topic's conclusion. Quantitative and qualitative research approaches were used in the study. Primary data was gathered using a survey that included structured written questionnaires, face-to-face interviews, and participation as a participant-observer at a round table seminar. Project reports, government publications and records, books, journals, reports, newspapers, and electronic media were used to gather secondary data.

A framework of procedures and strategies designed to combine various components of research in a reasonably logical manner is known as research design. A research design is a strategy, method, or structure devised to answer research questions and control variables. It aids in the control of experimental, extraneous, and error variables in a specific research challenge (*No Title*, n.d.). This study used a qualitative and quantitative research approach to gather necessary information regarding the factors that influence individual assesses' tax evasion and avoidance behavior in Bangladesh. Employees from both the public and private sectors, as well as businessmen and homeowners, make up the target audience. The study used purposeful random sampling to complete the work, and 150 assesses from the Jhenaidah district of Bangladesh were chosen. The objective of this study was to determine whether the conceptualized factors affect the tax evasion and avoidance intention or not. To determine these factors, a five-point Likert scale was utilized. Data were also collected from different classes of professions. The most popular statistical software SPSS has been used to find the cause and effect of tax evasion among Bangladesh's taxpayers. Other tools for statistical purposes were performed such as descriptive statistics, percentages, and cross-tabulations.

3.1 Data presentation

The questionnaire was divided into four (4) parts:

Part A: (Demographic Profile of the Respondents)

The Bangladeshi taxpayers' demographic factors included their name, age, gender, career, and income earner, number of children, family kinds, educational qualifications, and housing system.

Part B: (Economic Issues)

This section included characteristics related to economic difficulties, such as the respondent's monthly income, source of income, monthly expenditure, belongings, and range of income source of secondary income. In an additional study, these variables were turned into independent variables so that the relationship between these economic concerns variables and the identification attitude of Bangladeshi taxpayers could be investigated.

Part C: (Attitudes of respondents towards tax)

There were seventeen (17) questions in this section of the questionnaire. A five-point Likert scale was used for the majority of the questions in this section. Tax evasion can take numerous forms, such as failing to pay the exact amount of tax or failing to pay any tax at all.

Part D: (Behavior intention of the respondents)

There were five (5) questions in this section of the questionnaire. A five-point Likert scale was used for the majority of the questions in this section. In this section, most of the questions cover whether a taxpayer's conduct is acceptable or unacceptable.

4. Results and Discussion

Table 1. Demographic and economic issues are information of the respondents.

Category		**Frequency**	**Marginal Percentage**
Gender	Male	129	86.0%
	Female	21	14.0%
Total		150	100%
Age	20-30	20	13.3%
	30-40	33	22.0%
	40-50	46	30.7%
	50-60	42	28.0%
	More than 60	9	6.0%
Total		150	100%
Profession	Government service	47	31.3%
	Non-Government service	35	23.3%
	Business	62	41.3%
	House Owner	6	4.0%
Total		150	100%
Income earner	1	130	86.7%
	2	17	11.3%
	3	3	2.0%
Total		150	100%
Children	0	19	12.7%
	1	35	23.3%
	2	61	40.7%
	3	24	16.0%
	4	11	7.3%
Total		150	100%
Family	Joint family	45	30.0%
	Unit family	105	70.0%
Total		150	100%
Educational qualification	Illiterate	18	12.0%
	Primary	11	7.3%
	High school	8	5.3%
	Higher-secondary	18	12.0%
	University	95	63.3%
Total		150	100%
Housing system	Self	140	93.3%
	Rented	10	6.7%
Total		150	100%
Respondent is	Chief income earner	150	100.0%
Source	Service	80	53.3%
	Agriculture	5	3.3%
	Business	64	42.7%
	Others if any specify	1	0.7%
Total		150	100%
Expenditure	Less than 15,000	53	35.3%
	15,001-25,000	82	54.7%
	25,001-45,000	14	9.3%
	45,001-65,000	1	0.7%

Total		150	100%
Properties	.00	26	17.3%
	Land	89	59.3%
	House	32	21.3%
	Any other	3	2.0%
Total		150	100%
Secondary income	.00	92	61.3%
	Rent	14	9.3%
	Service	6	4.0%
	Others	38	25.3%
Total		150	100%
Range of income	2,50,000-5,00,000	125	83.3%
	5,00,001-7,50,000	19	12.7%
	7,50,001-10,00,000	5	3.3%
	15,00,001- Above	1	0.7%
Total		150	100.0%

Source: Field Survey

Results: The demographic and economic issues information on the respondents as presented in Table 1 indicates that about 86% of the respondents were male leaving 14% as female and that the age grouping of the majority of the respondents falls between 30 and 60 years (80.7%). Equally, approximately 63.3% of the respondents had higher education backgrounds as graduates of the university. The profession, the table reveals that about 31.3% of the respondents were Government service, 23.3% of the respondents were non-Government service, 41.3% of the respondents were Business and 4.0% of the respondents were House owners. The income earned about 86.7% of the respondent's self-income earner, 11.3% and 2.0% of the two-income earner and three income earner respondents. The number of children of the respondents no children 12.7%, one child has 23.3% of the respondents, two children have 40.7% of the respondents, three children have 16.0% and four children have 7.3% of the respondents. The family statuses of the respondents are majority 70% unit family and 30% joint family. The table shows the respondents are housing systems 93.3% self-house and 6.7% rented systems. Respondent is the chief income earner 100% of the respondents. The source of income for a little more than 53.3% of the respondents was the service, 3.3% of the respondents were the agriculture, 42.7% of the respondents were the business and .07% of the respondents were the others if any specify. The range of income also the majority of the respondents 83.3% was (2, 50,000-5, 00,000) level of income earn. The monthly expenditure was the majority of the respondents 54.7% was (15,000-25,000) level of monthly expenditure. The source of secondary income was 61.3% non-secondary source of income of the respondents.

4.1. Correlation Analysis

(Demographic and economic issues to the behavior of taxpayers)
Table No: 02

Correlations							
		Age	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting renta property
Age	Pearson Correlation	1	-.155	.144	-.009	-.088	-.057
	Sig. (2-tailed)		.057	.078	.913	.287	.488

	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed). And 0.05 level of significance.							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The maximum age of the respondents has a negative and insignificant correlation with overstating expense, complex tax avoidance, using a loophole, incomplete reporting for all income, and incomplete reporting rental property.

Table No: 03

Correlations							
		Gender	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Gender	Pearson Correlation	1	-.048	.073	.062	-.089	-.160
	Sig. (2-tailed)		.561	.372	.454	.277	.051
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The gender of the respondent's maximum has a negative correlation with overstating expense, incomplete reporting for all income, and incomplete reporting rental property.

Table No: 04

Correlations							
		Income earner	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Income earner	Pearson Correlation	1	.079	-.035	-.072	.002	.181*
	Sig. (2-tailed)		.335	.672	.384	.977	.027
	N	150	150	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).							
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The income earner of the respondent's maximum has a positive and insignificant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and significant correlation with incomplete reporting rental property.

Table No: 05

Correlations							
		Educational qualification	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for	Incomplete reporting

						all income	rental property
Educational qualification	Pearson Correlation	1	.256**	-.228**	-.196*	.299**	.088
	Sig. (2-tailed)		.002	.005	.016	.000	.285
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							
*. Correlation is significant at the 0.05 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The educational qualification of the respondent's maximum has a positive and significant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and incomplete reporting rental property.

Table No: 06

Correlations							
		Profession	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Profession	Pearson Correlation	1	-.239**	.270**	.265**	-.254**	-.217**
	Sig. (2-tailed)		.003	.001	.001	.002	.008
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The profession of the respondent's maximum has a negative and significant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and incomplete reporting rental property.

Table No: 07

Correlations							
		Range	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Range	Pearson Correlation	1	.115	-.086	-.169*	.066	.060
	Sig. (2-tailed)		.159	.297	.038	.423	.468
	N	150	150	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).							
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The range of income of the respondent's maximum has a positive and insignificant correlation with overstating expense, complex to tax avoidance, incomplete reporting for all income and incomplete reporting rental property and significant correlation with using find a loophole by the amount of .038 at 5% and 1% level of significant respectively for the 2-tailed test.

Table No: 08

Correlations							
		Expenditure	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Expenditure	Pearson Correlation	1	.153	-.160*	-.259**	.193*	.060
	Sig. (2-tailed)		.062	.050	.001	.018	.463
	N	150	150	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).							
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The monthly expenditure of the respondent's maximum has a positive and insignificant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income and incomplete reporting rental property and the significant correlation with complex to tax avoidance, using find a loophole and incomplete reporting for all income.

Table No: 09

Correlations							
		Source of income	Overstating expense	Complex to tax avoid	Using find loophole	Incomplete reporting for all income	Incomplete reporting rental property
Source of income	Pearson Correlation	1	-.215**	.293**	.253**	-.319**	-.064
	Sig. (2-tailed)		.008	.000	.002	.000	.438
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The Source of income of the respondents maximum has a negative and significant correlation with overstating expense, complex to tax avoidance, using find a loophole, and incomplete reporting for all income by the amount of .002, .000, .002, and.000.The insignificant correlation with incomplete reporting rental property by the amount of .118 at 1% level of significance respectively for the 2-tailed test.

(Demographic and economic issues to the attitude of taxpayers)

Table: 10

Correlations								
		Age	Taxes collected poorly	Deliberate tax evasion minor crime	Paper forms easy complete	Proper application of online revenue systems	NBR is dealing tax evaders	People evading paying their taxes
Age	Pearson Correlation	1	-.018	.093	-.067	.013	-.135	-.082
	Sig. (2-tailed)		.828	.256	.415	.872	.099	.321
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Summary: This table shows the degree of relationship of different modes of fund of NBR. The age of the respondents maximum has a negative and insignificant correlation with the taxes collected are used poorly, deliberate tax evasion is a minor crime, revenue paper forms are easy to complete, proper application of online revenue systems will income earning capacity of the NBR and the potential consequences (e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes by the amount of .828, .256, .415, .872 and .321. The significant correlation with NBR can detect those people who are not paying the right amount of tax are found to be .099 at a 1% level of significance respectively for the 2-tailed test.

Table: 11

Correlations								
		Gender	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	NBR is dealing tax evaders	Paper forms easy complete	Proper application of online revenue systems
Gender	Pearson Correlation	1	.079	-.083	.012	-.047	-.107	-.141
	Sig. (2-tailed)		.339	.312	.883	.571	.192	.085
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The gender of the respondents maximum has a negative and insignificant correlation with the taxes collected are used poorly, deliberate tax evasion is a minor crime, revenue paper forms are easy to complete, proper application of online revenue systems will income earning capacity of the NBR and the potential consequences (e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes by the amount of .339, .312, .883, .571, .192 and .085 at 1% level of significant respectively for the 2-tailed test.

Table: 12

Correlations								
		Profession	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	NBR is dealing tax evaders	Paper forms easy complete	Proper application of online revenue systems
Profession	Pearson Correlation	1	-.115	-.254**	.128	-.352**	-.216**	-.084
	Sig. (2-tailed)		.160	.002	.119	.000	.008	.307
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The Profession of the respondent’s maximum has a negative and insignificant correlation with the taxes collected are used poorly, deliberate tax evasion is a minor crime and proper application of online revenue systems will income earning capacity of the NBR by the amount of .160, .119, and .307. The significant correlation with the potential consequences (e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes, NBR can detect those people who are not paying the right amount of tax and revenue paper forms are easy to complete by the amount of .002, .000 and .008 at 1% level of significant respectively for the 2-tailed test.

Table: 13

Correlations								
		Educational qualification	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion increase	People not paying the right amount of tax	Paper forms easy complete	Proper application of online revenue systems
Educational qualification	Pearson Correlation	1	.108	.219**	.286**	.077	.298**	.076
	Sig. (2-tailed)		.187	.007	.000	.351	.000	.357
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The educational qualification of the respondents has a positive and insignificant correlation with the taxes collected are used poorly, NBR can detect those people who are not paying the right amount of tax and proper application of online revenue systems will income earning capacity of the NBR by the amount of .187, .351 and .357. The significant correlation with the potential consequences (e.g., fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes, deliberate tax evasion is not considered acceptable by Bangladesh society, and revenue paper forms are easy to complete by the amount of .007, .000 and .000 at 1% level of significant respectively for the 2-tailed test.

Table: 14

Correlations								
		Expenditure	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	People not paying the right amount of tax	Paper forms easy complete	Proper application of online revenue systems
Expenditure	Pearson Correlation	1	.186*	.145	-.126	.112	.153	.147
	Sig. (2-tailed)		.023	.077	.125	.172	.062	.073
	N	150	150	150	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).								
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. Bangladesh Revenue Authority (NBR) can detect those people who are not paying the right amount of tax. The potential consequences (e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes, deliberate tax evasion is not considered acceptable by Bangladesh society. NBR's monthly expenditure of the respondent's maximum has positive and insignificant correlations with the potential consequences.

Table: 15

Correlations								
		Income	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	People not paying the right amount of tax	Paper forms easy complete	Proper application of online revenue systems
Range of Income	Pearson Correlation	1	.033	.163*	-.108	.053	.072	.014
	Sig. (2-tailed)		.686	.046	.187	.517	.382	.866
	N	150	150	150	150	150	150	150
*. Correlation is significant at the 0.05 level (2-tailed).								
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The range of Income of the respondent's maximum has positive and insignificant correlations with the taxes collected are used poorly, deliberate tax evasion is not considered acceptable by Bangladesh society, NBR can detect those people who are not paying the right amount of tax, revenue paper forms are easy to complete and proper application of online revenue systems will income earning capacity of the NBR by the amount of .686, .187, .517, .382 and .866. The significant correlation with the potential consequences (e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes by the amount of .046 at 5% and 1% level of significance respectively for the 2-tailed test.

Table: 16

Correlations								
		Income earner	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	People not paying the right amount of tax	Paper forms easy complete	Proper application of online revenue systems
Income earner	Pearson Correlation	1	.052	.052	-.026	.120	.006	-.026
	Sig. (2-tailed)		.524	.527	.756	.144	.945	.756
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The Income earner of the respondents maximum has positive and insignificant correlations with the taxes collected are used poorly, the potential consequences(e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes, deliberate tax evasion is not considered acceptable by Bangladesh society, NBR can detect those people who are not paying the right amount of tax, revenue paper forms are easy to complete and proper application of online revenue systems will income earning capacity of the NBR by the amount of .524, .527, .756, .144, .945 and .756 at 1% level of significant respectively for the 2-tailed test.

Table: 17

Correlations							
	Children	Taxes collected poorly	People evading paying their taxes	Deliberate tax evasion	Paper forms easy complete	Proper application of online revenue	Deliberate tax evasion minor crime

							systems	
Children	Pearson Correlation	1	.053	-.060	-.040	-.048	.009	.081
	Sig. (2-tailed)		.520	.464	.626	.559	.559	.559
	N	150	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).								

Illustration: This table shows the degree of relationship of different modes of fund of NBR. The children of the respondents has equal positive and insignificant correlations with the taxes collected are used poorly, the potential consequences(e.g. fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes, deliberate tax evasion is not considered acceptable by Bangladesh society, NBR can detect those people who are not paying the right amount of tax, revenue paper forms are easy to complete and proper application of online revenue systems will income earning capacity of the NBR by the amount of .520, .464, .626, .559, .559 and .559 at 1% level of significant respectively for the 2-tailed test.

4.2. Findings

i. Age: The correlation analysis of demographic and economic issues to behavior and attitude. The maximum age of the respondents corresponds negatively and insignificantly to excessive expenses, tax avoidance complexes, lack of loopholes found, incomplete reporting of all income, and incomplete reporting property. The maximum age for respondents is negative and the insignificant relationship to the taxes collected is poorly applied, deliberate tax avoidance is a minor crime, income paper forms are easily completed, correct implementation of NBR's online income systems, as well as its possible consequences (e.g., fines and penalties, public appellations, prosecution), are not serious enough to stop people evading paying their taxes.

ii. Gender: The gender of the respondent's maximum has a negative and insignificant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and incomplete reporting rental property. The potential consequences (e.g., fines and penalties, public naming, prosecution) of getting caught are not serious enough to stop people evading paying their taxes.

iii. Profession: The correlation analysis of demographic and economic issues to behavior and attitude. The profession of the respondent's maximum has a negative and significant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and incomplete reporting rental property. The Profession of the NBR's maximum has a negative and insignificant correlation with the taxes collected are used poorly, deliberate tax evasion is a minor crime and proper application of online revenue systems will income earning capacity.

iv. Educational qualification: The correlation analysis demographic and economic issues to behavior and attitude. The educational qualification of the respondent's maximum has a positive and significant correlation with overstating expense, complex to tax avoidance, using find a loophole, incomplete reporting for all income, and incomplete reporting rental property. NBR can detect those people who are not paying the right amount of tax and proper application of online revenue systems will income earning capacity of the NBR.

v. Monthly expenditure: The correlation analysis of demographic and economic issues to behavior and attitude. Bangladesh's National Revenue Bureau (NBR) can detect those people who are not paying the right amount of tax, revenue paper forms are easy to complete and proper application of online revenue systems will income earning capacity of the NBR. The monthly expenditure of the respondent's maximum has positive and insignificant correlations with the potential consequences (e.g., fines and penalties, public naming, prosecution) of getting caught.

vi. Range of income: The correlation analysis demographic and economic issues to behavior and attitude. The range of income of the respondent's maximum has a positive and Insignificant correlation with

Overstating expense, Complex to tax avoidance, Incomplete reporting for all income, and Incomplete reporting rental property. The range of Income of the respondent's maximum has positive and Insignificant correlations with the taxes collected are used poorly, deliberate tax evasion is not considered acceptable by Bangladesh society, NBR can detect those people who are not paying the right amount of tax, revenue paper forms are easy to complete and proper application of online revenue systems will income earning capacity of the NBR.

vii. Income earner: The correlation analysis demographic and economic issues to behavior and attitude. The maximum income earner is positively and insignificantly correlated with excessive costs, the complexity of tax avoidances, loopholes found, incomplete reports on all income, and substantial correlations with incomplete rentals. The analysis of the correlation between behavior and attitude and demographic and economic problems. The maximum income earner for respondents has positive and negligible correlations with the income taxes that are being collected is being misused, the potential consequences (e.g., fines and penalties, public naming, prosecution) of being caught are not sufficiently serious to stop evaders from paying their tax.

viii. Children: The analysis of the correlation between behavior and attitude and demographic and economic problems. The children of those interviewed have equal positive and insignificant correlations with the taxes that are collected are poorly utilized. The potential consequences of being caught (for example, fines and penalties, naming, prosecution) aren't sufficient to prevent people from evading their taxes.

ix. Source of income: The analysis of the correlation between behavior and attitude and demographic and economic problems. The maximum source of revenue of respondents has a negative relationship to excess expenses, complex to tax avoidance, loopholes, and incomplete reports for all revenues are used.

5. Conclusion

A nation's advancement largely depends on public income. A successful fiscal authority guarantees domestic development, but our national and public tax collection authorities are not so aware of these aspects. This study is undertaken primarily to determine the relationship between attitude towards tax evasion and tax compliance behavior and how such relationship is moderated by taxpayers. This study has found a significant negative relationship between attitude towards tax evasion and tax compliance behavior. Furthermore, the other results of this study indicate that the attitude and behavior of the taxpayer vary between occupations, which results in different trends for tax evasion and avoidance. The research will help various agencies to make the right choice to motivate taxpayers to be moral and ethical to ensure that the government has ample revenue collection. NBR, the anti-corruption division, statistics bureau, and other interested groups will use the results. From the findings of the study the researcher recommended the following:

i. The study has found that taxpayers' attitudes and behavior are different from one profession to another. So, the study recommended that the tax collecting authority should motivate, be aware, educate the different classes of taxpayers regarding income tax compliance.

ii The NBR should revamp the taxpayer allowance system and revitalize it. The aim should be to ensure that the income statement is consistent and loyal and tax payments are quickly paid. To prevent evasion, other taxpayers would be encouraged. Persons continue to pay their taxes voluntarily if they know that their taxes are used to their advantage.

iii. For those who have avoided and evaded taxes, government agencies may take legal action.

iv. Most taxpayers do not provide accurate information so that NBR can take action in various religious and moral activities to the collection of taxes.

v. Most of the potential taxpayers' businessmen hide from tax collecting authority. So, the NBR can investigate different organizations regularly.

vi. The NBR may implement an automatic tax-collecting machine so that at the time of the transaction the evasion of taxes is reduced.

Vii. To reduce tax avoidance and evasion, the NBR may implement e-filing systems.

viii. The NBR can research to find out why tax evasion is sought and how can improve the entire tax system.

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ESCAP -Economic and Social Commission for Asia and the Pacific.
NBR-National Board of Revenue.