

The Effect of Taxpayer Selfishness on Tax Evasion in Retail Industry: Lessons from Jordan

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Abstract: *The purpose of this study is to examine the impact of taxpayer selfishness on tax evasion in Jordanian retail. Although the effect of taxpayer selfishness on tax evasion has been examined in previous studies, the effect of taxpayer selfishness on tax evasion by retail industry has been ignored. Therefore, this study is the first to investigate this relationship in Jordanian retail. A questionnaire was used to collect data from the survey sample. The survey sample consisted of 189 retail store owners and managers. We then validated the research hypothesis using the PLS-SEM software. This study provides the first evidence that taxpayer selfishness has a significant impact on tax evasion. According to the results, implications of the study and suggestions for future research are discussed*

Keywords: Tax evasion, Taxpayer selfishness, retail industry, Jordan

1. Introduction

The primary source of income for governments all across the world is taxes. Nearly all governments may finance activities, put laws into place, and support projects through levies that would otherwise only be supported by states (Kasper & Alm, 2022). Effective tax compliance by people and companies is a magic bullet for fostering effective governments (Alm, Gerbrands, & Kirchler, 2022). Governments and corporations may become unstable as a result of corporate and taxpayer noncompliance (Muehlbacher, Hartmann, Kirchler, & Alm, 2022). Tax evasion can result in lower tax receipts, more unemployed people because of a lack of work, and a total shutdown of government functions (Alm & Kasper, 2022). Including wealthy and developing nations, all communities and economies. The World Institute for Development Economics Research (Kong, Zhang, & Qin, 2023) estimates that tax evasion costs the global economy \$500 billion annually. The WIDER paper presents two contrasting viewpoints, building on earlier research done by IMF experts estimates of the total losses and losses as a share of GDP (gross domestic product) (Kong et al., 2023).

From a tax standpoint, non-compliant behavior, also known as tax avoidance and tax evasion, is the inadvertent use of tax legislation to lower your tax burden. Tax evasion, in contrast to legal tax evasion, is unlawful (Alshira'h, Al-Shatnawi, Al-Okaily, Lutfi, & Alshirah, 2021). This illicit activity has a detrimental effect on social and political life in addition to economic development. Tax evasion results in billions of dollars in lost government income, which has a negative economic impact (A. Alshirah, Magablih, & Alsqour, 2021). The average long-term tax loss in Organization for Economic Co-operation and Development (OECD) nations is 1% of GDP and 1.5% of GDP in non-OECD nations. Governments' capacity to provide social services and public goods is threatened by tax evasion (Bani-Khalid, Alshira'h, & Alshirah, 2022). Politicians' tax practices increasingly have an impact on how they are seen by the public. For instance, Donald Trump was questioned about his 1995 income tax returns during his presidential campaign in 2017, which allowed him to lawfully avoid paying income taxes for roughly 18 years (A. F. Alshira'h, M. d. Alsqour, A. Lutfi, A. Alsyounf, & M. Alshirah, 2020).

Intention to avoid taxes can be influenced by selfishness, or an excessive focus on personal goals and pleasures at the expense of group interests (Ananzeh, Alshirah, Alshira'h, & Al-Hazaima, 2022). People can avoid paying taxes to ensure only lucrative deals (M. H. Alshirah, Alfawareh, et al., 2022). In their preoccupation for their personal well-being at the expense of society, selfish individuals place an excessive value on money (M. Alshirah, Alshirah, & Lutfi, 2021). According to empirical data, selfishness is a motivating factor for tax evasion (M. H. Alshirah, Abdul Rahman, Mustapa, & Alshira'h, 2020). The research, however, does not take into account how selfishness could affect tax avoidance. When selfishness results in tax evasion, it breeds social aversion, which breeds criminality. (Paulhus and Jones 2015 Understanding this impact is crucial since it allows tax professionals, scholars, and politicians to maximize their tax operations. Despite being underappreciated. Knowing how these two factors interact can aid governments in enhancing tax enforcement and raising as much money as feasible for growth. I have a query about tax before we continue: What is tax? Governments frequently levy taxes as necessary financial levies to raise money for their operations. A unilateral shift of cash from the private to the public sectors is necessary. Financial and tax policies are inextricably linked to taxes. It is also an effective weapon for social justice. It aids in the distribution of wealth and the establishment of justice by governments. However, not everyone favors paying taxes. In the plot, there are allegations of both strong and powerless people and corporations conspiring with governments to evade taxes. Due of its extreme prevalence, some taxpayers use international networks to evade taxes (Alshira'h & Abdul-Jabbar, 2020). Governments have employed DTAA's (Double Taxation Agreements) and TIEA's (Tax Information Exchange Agreements) to address this issue, with varying degrees of success (A. F. Alshira'h, 2019).

Literature review**2.1 Tax evasion**

Tax evasion is the unlawful and intentional underpayment or nonpayment of taxes (Alshira'h & Abdul-Jabbar, 2019). Undervaluing income, overstating deductions, and fabricating financial documents are a few examples of tax evasion tactics. Contrarily, tax avoidance refers to the employment of legal strategies to lower one's tax obligation (A. F. Alshira'h, 2018). Diversion of income, deferral of revenue, and income modification are a few examples of tax avoidance strategies. In order to completely comprehend tax evasion, we must first comprehend why governments want tax payments. Modern governments depend on tax money to carry out their administrative and redistributive duties; without it, they cannot operate (A. F. Alshira'h, Abdul-Jabbar, & Samsudin, 2019). Tax revenues are the primary source of funding for modern governments' yearly budgets and initiatives. For these reasons, governments deploy tax authorities to collect taxes from companies and people with recognizable sources of income on their behalf. We cannot rely on citizens to pay our taxes out of a feeling of moral responsibility when the government reveals the tax code. This is owing to the fact that while some honest individuals pay their fair share of taxes, many others do not (A. F. Alshira'h, Abdul-Jabbar, & Samsudin, 2018). In addition, some taxpayers lawfully pay taxes but do not cover their whole tax obligation. And even when it is identified, this conduct sometimes stays undiscovered for years. While the affluent can avoid paying taxes and spend their money more wisely, the common individual has the option of abusing refundable tax credits or using their self-employment to pay a lot of taxes. (Alshira & Abdul-Jabbar, 2019). Therefore, it is a fallacy that only rich people engage in the majority of tax avoidance. This is thus because trends in tax evasion are independent of income level. Anybody, regardless of wealth, may avoid paying taxes (A. F. Alshira'h, AL-Shatnawi, Alsqour, & Alshirah, 2020). Large firms also divert earnings, weaken the tax base, relocate activities to so-called "tax haven" nations and localities, and subject money to domestic taxes (A. Alshirah et al., 2021). By diverting taxes to unwise offshore assets, you may avoid paying them. Name a few, please. Governments' readiness to collect taxes and taxpayers' willingness to pay them can become strained by excessive tax burdens placed on citizens, and this strained relationship has fostered tax evasion and even sparked uprisings and revolutions (Lutfi, Alshira'h, et al., 2022b). There is verified proof (A. Alshira'h, Alsqour, & Lutfi, 2020; A. Alshira'h, M. Alsqour, A. Lutfi, A. Alsyouf, & M. Alshirah, 2020; Alsqour & Alshirah, 2020). For people and corporations attempting to as much as possible decrease their tax burden and liabilities through tax evasion, the tax burden, or tax payable, can be exorbitant (Alsqour & Alshirah, 2020).

Following effects of tax evasion: Tax evasion lessens the extent of governmental intervention in the economy. Because of its inability to collect enough revenue to maintain the country, tax evasion puts the government in financial peril (Slemrod, 2007). Because of tax evasion, governments may not have enough money to provide residents with the necessities of life, including basic commodities and services (A. F. Alshira'h, H. M. AL-Shatnawi, et al., 2020). Redistributes the tax burden through tax evasion, affects how much more taxes will cost. Having trouble funding the state budget due to budget deficits caused by this, failing economies are further strained as nations are forced to borrow money from other nations and international institutions like the International Monetary Fund (Alshir'ah, Abdul Jabbar, & Samsudin, 2016).

2.2 Taxpayer Selfishness

The motivation behind attitudes toward tax collecting was self-interest. Taxation and selfishness are typically associated. Significant effects on tax collection have been proven as a result of the anticipated relationship between self-interest and tax collection performance (A. Alshira'h & Abdul-Jabbar, 2019). On the other hand, selfishness may have a little detrimental effect on corporate performance. Selfishness has a direct or indirect connection to how tax evaders behave (Alshira & Abdul-Jabbar, 2019). The researches mentioned above concur that selfishness has a detrimental effect on revenue collecting performance, whether or not the impact is considerable. His two researchers, particularly the first, made sure the impact would be significant and would need a lot of work.

Weigel et al. (1999) address selfishness. There it is described as a tendency to put one's own interests or pleasures ahead of those of others. It is expected of a greedy individual to tell a falsehood when it benefits them. Selfishness may have an impact on both tax evasion and the cover-up of tax evasion (Slemrod, 2004). This is in line with the rational choice model that taxpayers' decisions are influenced by how much money they stand to lose as a result of the tax-saving strategy (Berger, Guo, & King, 2020; Cole, Dodis, & Roughgarden, 2003). As a result, a major factor in determining intent to dodge taxes is selfishness. Selfishness has an impact on both tax evasion and the concealing of tax evasion (Bergolo, Leites, Perez-Truglia, & Strehl, 2020). According to planned economy theory, one of the three factors that determine desire to cheat taxes is selfishness for businesses. False accounting records, the use of tax havens, and similar methods of tax planning. Similar actions can be taken by wealthy people just to serve their own interests, as the Panama Papers demonstrate (Dai, 2020). The causes of tax evasion in the UK, France, and Norway were investigated by (Webley, Cole, & Eidjar, 2001). They employed questionnaires as a means of gathering data and split the result variables into real and imagined tax evasion. Selfishness is a crucial component. Tax revenue performance is significantly and negatively impacted by the psychological egoism of taxpayers (Webley, 2001). On the other hand, taxpayer psychological selfishness prioritizes just personal benefit, has an impact on goals for communal development, and damages the reputation of the community (Hlastec, Mumel, &

Hauptman, 2023). The performance of tax revenue is significantly and adversely impacted by the psychological egoism of taxpayers. Thus, the following prediction may be made about the hypothesis:.

H1: Taxpayer Selfishness affects tax evasion among Jordanian retail industry.

2.3 Small and medium-sized enterprises retail in Jordanian context

The Hashemite Kingdom of Jordan, a nation in the Middle East, is situated at the confluence of three continents: Asia, Africa, and Europe. With approximately 350 million customers in the European Union and other international markets (MENA), the Middle East and North Africa has served as a major transportation hub for centuries (Lutfi et al., 2023). Jordan, which is in the midst of an unstable and violent area, continues to be a model of stability in the Arab world and a center for foreign businesses wishing to grow their operations in the MENA region(Lutfi, Alshira'h, et al., 2022a). Jordan has established a business-friendly climate that permits unrestricted capital and profit flow(Lutfi, Alkelani, Al-Khasawneh, et al., 2022). To promote investment in small firms and businesses, tax rates have been lowered and capital gains and dividends are tax-free(Saad et al., 2022). The majority of Jordanian business owners create custom, custom items(Lutfi, Al-Khasawneh, Almaiah, Alshira'h, et al., 2022). The Queen ARIA Jordan Social Fund offers financing to encourage new businesses by educating people to become prosperous businesspeople(Lutfi et al., 2021). Small and medium-sized businesses make up the majority of Jordan's economy, accounting for 98% of all company activity, for roughly 60% of the labor force, and for nearly 50% of the country's GDP. (GDP)(A. F. Alshira'h et al., 2019; Lutfi, 2020; Lutfi, Alkelani, Al-Khasawneh, et al., 2022). As a result, they provide the Jordanian economy's three primary functions of employer, wealth producer, and innovator (Malek Alshirah et al., 2021; Lutfi, 2022b; Lutfi, Alkelani, Alqudah, et al., 2022). Several difficulties, including fiscal, strategic, and institutional difficulties determine the success or failure of Small and medium-sized enterprises in emerging markets (Lutfi, 2022a). In 2000, Jordan pioneered deregulation and an open-market philosophy. As a result, the fast economic transformation has had long-term impacts on Jordan's small and medium-sized business sector(Lutfi, 2021). Then, less than ten years later, the world financial crisis struck. Due to government-imposed restrictions on non-essential industries, Jordanian firms are also experiencing difficulties with employment and income because employees were ordered to remain at home. Businesses and organizations have had to cope with a variety of issues and difficulties, including: Recently implemented restrictions, the number of staff permitted, security precautions, decreased output and demand, and interrupted supply and demand chains (Malek Alshirah et al., 2021; Lutfi, Al-Khasawneh, Almaiah, Alsyoud, & Alrawad, 2022; Lutfi, Al-Okaily, Alsyoud, Alsaad, & Taamneh, 2020). Jordanian Due to the lack of collaboration among individuals, groups, and institutions in the business environment, small and medium-sized businesses are perceived as being weak and unsupported (Lutfi, Al-Khasawneh, Almaiah, Alshira'h, et al., 2022). They face enormous obstacles to succeed because of their ongoing constraints on access to cash and resources. Despite family, struggling to maintain company continuity(Alrawad et al., 2023) .

In most nations across the world, a sizable portion of taxpayers are small and medium-sized businesses (M. H. Alshirah, Alshira'h, & Lutfi, 2022). Consequently, the government's ability to collect taxes has a direct correlation with their tax compliance(M. H. Alshirah, Rahman, & Mustapa, 2020). Unfortunately, tax evasion is a problem that plagues small and medium-sized businesses all over the world(Lutfi, Alkilani, et al., 2022). Small and medium-sized businesses are seen to be the primary contributors to the informal economy of emerging nations, particularly Jordan(M. H. Alshirah, Abdul Rahman, et al., 2020). They are often owner-controlled businesses as opposed to giant corporations, making them extremely sensitive to social and personal concerns(M. H. Alshirah, Abdul Rahman, & Mustapa, 2019). Taxing small enterprises has been a response to increased interest in emerging and developed countries since the early 2000s.

Small and medium-sized business tax compliance needs special attention, and the issue of the vast majority of these businesses not complying with their tax duties has to be addressed(A. F. Alshira'h, H. M. AL-Shatnawi, et al., 2020). Small and medium-sized business tax non-compliance is a major issue for the government. However, the tax literature has not sufficiently examined the factors that affect small and medium-sized firms' noncompliance(M Alshirah et al., 2021). There are serious issues with small and medium-sized firm's owner and management compliance behavior, according to mixed empirical findings on the factors impacting small and medium-sized enterprises' tax compliance.

4. Methodology

4.1 Data collection

The unit of analysis for this study is the organizational level. Data were collected from 550 small and medium enterprises retail from the 2022 Jordan Chamber of Commerce (JCI) database. Questionnaires were distributed on the basis of probability sampling. The target respondents are owners and managers of these small businesses. Based on (Sekaran & Bougie, 2016), surveys allow a response rate of 30% or higher. Furthermore, (Baruch & Holtom, 2008) suggest that approximately 30% of response rates from the tissue level are acceptable.

4.2 Measurement

All variables of this quantitative study design were carried over from previous studies. All items were measured using a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The selfishness measure was used by (Weigel, Hessing, & Elffers, 1999). Tax evasion measures were taken by (Owusu, Bart-Plange, Koomson, & Arthur, 2022).

5. Data Analysis

This study develops a structural model to test a hypothesis in which the model draws a direct path between taxpayer selfishness and tax evasion. Partial Least Squares (PLS) analysis technique utilizing Smart PLS software employed to analyze research model. Following the rule of thumb suggested by (Alqudah et al., 2022; Hair, Ringle, & Sarstedt, 2011; Lutfi, 2020). The two-step procedure employed in this study include measurement model (inner model) as well as the structural model (outer model).

5.1 Assessment of measurement model

Table 1 *Result of Measurement Model*

Latent construct	Items	Loading	CR	AVE
Tax Evasion (TE)	TE1	0.902	0.898	0.612
	TE2	0.891		
	TE3	0.867		
	TE4	0.884		
Taxpayer Selfishness (TS)	TS1	0.923	0.875	0.602
	TS2	0.776		
	TS3	0.785		
	TS4	0.871		
	TS5	0.813		

Convergent and discriminant validity were used to estimate the measurement model. The indicators loadings, composite reliability, and extracted average variance were estimated to determine the convergent validity. (AVE). Table 1 provides evidence of this. If the indicator loadings were above 0.4, the composite reliability was more than 0.7, and the average extracted variance was larger than 0.5, then construct validity was determined using (Lutfi, Alsyuf, et al., 2022) as basis.

Following the advice of (Fornell & Larcker, 1981), the discriminant validity is next evaluated once the convergent validity has been determined. The correlations of the latent variable were compared to the square root values of the AVE. The square root of AVEs is bigger than all instances and the diagonal values in the corresponding rows and columns, as shown in Table 2. This proves that acceptable discriminant validity was attained. Overall, the measuring model demonstrated good discriminant and convergent validity.

Table 2 *Latent Variable Correlations and Square Roots of the Average Variance Extracted*

	TE	TS
TE	0.721	
TS	0.038	0.734

The correlation values for each of the research variables are smaller than the square root of the average extracted variance, as shown in Table 2. Consequently, the variables' discriminant validity is well established. (Hair et al., 2010).

5.2 Assessment of Structural Model

The study model's R² (coefficient of determination) prediction ability demonstrates the interaction between exogenous and endogenous factors (Alsyuf et al., 2022; Lutfi, Saad, et al., 2022). The R² value was calculated using the SmartPLS software feature to determine how much variance was explained by external factors (Almaiah et al., 2022). The variable's R² value of 0.122 indicated that the egoism of the taxpayer accounted for 12.2% of the variation in tax evasion, executed the bootstrapping algorithm using 5000 resamples from 212 examples. In addition, the t-values and path estimates computed for the proposed connection. The results of the study of the structural model are shown in Table 2. The results showed a significant relationship between taxpayer egoism and tax evasion (=0.285, p0.05), which supported H1.

Table 2 *Structural Model PLS-SEM*

Hypothesis No.	Relationship	Path coefficient	T –Value	P - Value	Decision
H1	TEG ->TEV	0.285	2.089	0.037*	Supported
R^2 tax evasion = 0.122; Q^2 tax evasion = 0.006					

6. Conclusions and recommendations

The purpose of this study was to investigate the impact of taxpayer avarice on tax evasion. Selfishness on the part of taxpayers is one of the key elements that influence tax avoidance. Weigel et al. address egoism. (1999). It is described as having an excessive focus on one's personal desires or interests at the detriment of group interests. It is expected of selfish people to tell lies when doing so is beneficial. Underestimating income, overstating costs, or using deductions or exclusions to lower or avoid paying the full amount of taxes is considered tax evasion (Mughal, 2012; Adebisi and Gbegi, 2013). This study looked at how selfishness influences retail tax evasion in Jordan using structural equation models and multiple regression analysis. The findings indicate that selfishness has a favorable effect on tax avoidance. Due to insufficient tax administration, tax revenue, medium-sized businesses, and investigations, the performance of tax income is understated in the retail sector. This can be the result of routine tax cheating by people and companies owing to dishonest business practices and many tax loopholes. Any tax system's effectiveness is based on how efficiently it is run and how well tax regulations are understood and executed. Selfishness on the part of taxpayers is dangerously affecting the performance of retail tax revenue. Most people cheat the system by filing false tax returns, acting in their own best interests. Taxpayers underreport their income and overestimate their spending. Due to their extreme psychological egoism, taxpayers are dodging enormous sums of taxes. Taxpayers are supporting and highlighting tax code flaws that enable this fraud in these operations. Therefore, tax evasion has a devastating effect on overall tax receipts and is bad for the Jordanian economy. Tax evasion is a serious problem in Jordan, with many individuals and businesses failing to pay their fair share of taxes. The country's tax system is complex and often difficult to navigate, which can contribute to non-compliance. In addition, corruption and informal economic activity also play a role in tax evasion. The government has taken steps to address the issue, including implementing stricter penalties for tax evasion and increasing efforts to detect and prosecute offenders. However, more work needs to be done to ensure that everyone pays their fair share and to improve the overall effectiveness of the tax system in Jordan.

This study adds to the body of knowledge by offering the first concrete proof that selfishness among taxpayers in Jordan significantly affects retail tax evasion. In addition, research on tax evasion from a social psychology perspective is scarce. In the context of Arab nations and the Middle East, notably Jordan, no research have yet looked at the effect of taxpayer egotism on retail tax evasion. Politicians are interested in trade-related topics. Governments may use the data from this study to target, devise, and put into practice tax reforms to efficiently manage upcoming tax laws, particularly in emerging nations. By incorporating additional elements and strategies of tax evasion, future research can expand on the main ideas of this investigation. Future studies should think about expanding the model to incorporate additional, as-yet-untested economic and psychological aspects, such as tax complexity, financial situation, and tax equality.

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