

EFFECTS OF RELIGIOSITY ON TAX COMPLIANCE IN NIGERIA

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Abstract

The objective of the study is to examine the relationship between the two components of religiosity (interpersonal religiosity and intrapersonal religiosity) and the two components of tax compliance (voluntary and enforced tax compliance) for self-employed taxpayers in the South-South geographical region of Nigeria. The study used a cross-sectional survey research design to obtain the opinion of the respondents about their religiosity and tax compliance behavior. The data used for the analysis were obtained from copies of the questionnaire administered on 450 self-employed taxpayers in Edo State, Delta State, and Bayelsa State of Nigeria. Out of these 228 were retrieved, while only 200 were found usable/used. Data analysis was carried out using descriptive statistics and the ordinary least square multiple regression technique. The study finds that there is a high level of both interpersonal religiosity and intrapersonal religiosity among Nigerians. The study also finds a positive and significant relationship between the two components of religiosity (interpersonal religiosity and intrapersonal religiosity) and voluntary tax compliance. On the other hand, the study finds a positive but insignificant relationship between the two components of religiosity (interpersonal religiosity and intrapersonal religiosity) and enforced tax compliance. The study further finds that religiosity alone does not explain the tax compliance decisions of Nigerians. The study recommends that tax authorities and governments should attempt to harness the religiosity and religious values of Nigerians through policies that encourage them to comply with tax laws.

Keywords: Interpersonal religiosity, intrapersonal religiosity, voluntary tax compliance, enforced tax compliance, self-employed taxpayer

Introduction

Tax is a major source of revenue to governments in most countries of the world. Government requires revenue from taxation to support its development objectives. Thus it is very necessary for the government to make sure that the people pay their taxes as and when due. Prior research has revealed that many factors affect willingness of taxpayers to comply with tax laws and pay their taxes regularly. It has been previously assumed by researchers and scholars that taxpayers inherently dislike tax payment and are therefore inclined towards tax avoidance, hence the need for forced tax compliance. The factors that affect taxpayers payment of taxes are usually categorized into two, namely, economic and non-economic factors. Most prior research, however, have focused mainly on the economic factors that affect tax compliance. In this connection, many studies have focused majorly on models that utilize economic factors like tax structure, penalties, and tax audit, to deter the evasion of tax payment. This approach has been largely criticized by both researchers and administrators on the ground that it is not only economic factors that determine tax payers' compliance behavior.

Recent research has shifted focus on tax compliance to the effects of non-economic factors that affect taxpayers' compliance with the payment of taxes. This focus again has been seen from two perspectives. The first perspective examines values that are external to taxpayers, like impact of the actions of government, tax authority, and society on the compliance behavior of taxpayers. The other viewpoint is focused on the values which are internal to the individual. These internal values are derived mainly from family values, culture and religion of the individual. While family values and culture have been extensively researched in recently times, religiosity as a determinant of tax compliance has not been so researched.

By their very nature, an individual's religious values are expected to play a significant role in the formation of his attitudes. In other words, an individual's religious values are expected to attenuate his negative attitudes and at the same time reinforce his positive attitudes in real life situations. Thus religiosity is expected to encourage voluntary payment of tax among taxpayers. Consequently, the non-economic approach to research in tax compliance assumes that taxpayers are generally willing to pay taxes. According to the approach, the main issue in tax compliance is why people fail to pay tax, but the reason they willingly agree to pay taxes. This implies that there are still people who pay taxes, notwithstanding the fact that there are very low chances of detection or that the penalties prescribed for default are low.

Roth, Scholz and Witte (1989) defined tax compliance as the case whereby all the returns required to be filed are filed by the taxpayer at the appropriate time and also whereby the returns correctly state the tax liability in accordance with the extant regulations, rules, and court decisions when the return is filed. Tax compliance is generally taken to mean paying taxes honestly. However, it could be extended to mean situations where taxpayers either pay tax voluntarily or pay because they forced to do so by the tax authorities (Kirchler & Wahl, 2010).

According to Johnson, Jang, Larson and De Li (2001) religiosity is the degree of commitment of an individual to his religion and also his level of adherence to the teachings of the religion. Basically, religiosity can be divided into two, namely, intrapersonal religiosity and interpersonal religiosity. Intrapersonal religiosity emanates from the attitudes and beliefs which an individual has. On the other hand, interpersonal religiosity entails an individual's involvement with a religious institution, organization or community. This study examines the respective effects of interpersonal religiosity and intrapersonal religiosity on voluntary tax compliance and enforced tax compliance.

As stated above, research into the effects of non-economic factors on tax compliance has gained momentum recently. In this direction, researchers such as O'Donnell, & Magro (2005); Torgler (2003), Stack & Kposowa (2006); and Welch, Xu, Bjarnason, Petee, and have found that religiosity has a significant relationship with tax compliance. However, most of these studies were carried out in developed and developing countries outside Africa. In Nigeria, in particular, very little research has been carried out in this area and where it was done; it did not cover the whole gamut of intrapersonal and interpersonal religiosity and both voluntary and enforced tax compliance. For example Eiya, Ilaboya, & Okoye (2016), carried out a study on the effects of religiosity on tax compliance in Nigeria where they examined, *inter alia*, tax compliance among different religious groups, and interaction between religiosity and age, education, and income respectively. They did not examine the effect of interpersonal religiosity and intra personal religious religiosity on voluntary and enforced compliance. Thus there is a gap in the literature which this study hopes to fill.

The general aim of this research is to examine the effects of religiosity on tax compliance by taxpayers in Nigeria. The specific objectives are to : (1) Determine the relationship between interpersonal religiosity and voluntary tax compliance; (2) Determine the relationship between intrapersonal religiosity and voluntary tax compliance;(3) Determine the relationship between interpersonal religiosity and enforced tax compliance; (4) Determine the relationship between intrapersonal religiosity and enforced tax compliance.

Flowing from the research objectives, the following hypothesis were formulated in their null form and tested:

H₀₁ There is no significant relationship between interpersonal religiosity and voluntary tax compliance;

H₀₂. There is no significant relationship between intrapersonal religiosity and voluntary tax

- compliance;
- H₀₃ There is no significant relationship between interpersonal religiosity and enforced tax compliance;
- H₀₄ There is no significant relationship between intrapersonal religiosity and enforced tax compliance.

The remaining part of the paper is presented as follows: The next section carries out a literature review from prior studies on the effect of religiosity on tax compliance. This is followed by the discussion of the data analysis methods adopted in the study. After the method of data analysis, the data collected from the questionnaire survey are presented, analyzed and discussed. In the last section, the overall findings are summarized, the conclusion drawn from the empirical results, and the recommendations made based on the findings.

Conceptual framework

Tax compliance: Tax compliance has been variously defined in the literature. According to Roth, Scholz and Witte (1989), tax compliance is a situation whereby the taxpayer carries out a timely filling of all required tax returns which report accurate tax liability in accordance with the extant regulations, rules, and court decisions. According to James and Alley (2000), compliance is a continuum of definitions ranging from a narrow perspective which concentrates on the tax gap to a broader perspective is centered on taxpayers' attitudes. Tax compliance can be defined as a taxpayers' intention to report all income and deduction of their income as true as possible in a timely manner and in accordance with applicable rules (Roth, Scholz, & Witte, 1989). According to Tran-Nam (2015), tax compliance can be interpreted from different points of view. James and Alley (1999) define tax compliance as the readiness of taxpayers to comply with both the spirit and the letter of the regulation and the tax law without the application of force or coercion before doing so

. Weber et al. (2014) observed that it will be proper to regard tax avoidance as part of tax compliance. These definitions view tax compliance from the legal perspective. An alternative approach to the definition of tax compliance is the operational approach which is the method preferred by tax administrators or tax authorities (OECD 2004; Inland Revenue Service (IRS) 2009). The operational approach decomposes tax compliance into different tasks: (i) registration by the taxpayer in the system; (ii) filing of the required tax information on a timely basis; (iii) disclosure of accurate and complete information; and (iv) timely payment of taxation liabilities (OECD 2004). The operational approach is centered on aspects relating to the administration or procedural aspects of tax compliance.

Tax compliance is usually defined on a generic basis as the honest payment of taxes. However, the actual meaning may depend on the underlying intentions of taxpayers who either pay tax voluntarily or are made to do so through coercion by tax authorities (Kirchler & Wahl, 2010). In other words, tax compliance could be voluntary or enforced. According to Kirchler et al. (2008), the 'slippery slope' framework explains the difference between when tax compliance is voluntary and when it is enforced. The "slippery slope" framework involves a continuous interaction between tax authorities and taxpayers which leads to a "well-accepted duty" or "onerous duty". Tax compliance in this study refers to conscious willingness of the tax payer to comply with the tax laws and regulations that culminates in the timeous payment of correct tax liabilities. This study considers both voluntary and enforced tax compliance.

Religiosity: According to Pargament, Magyar-Russell and Murray-Swank (2005), the concept of religion is highly difficult and complicated to describe. This is so because religion is a derivative of so many roots with so much varied influences in individual lives, and the possibilities of their reasonable interpretation so limitless, that a uniform product is difficult. Research has found that religion is capable of influencing the attitude, character and behavior of an individual (e.g. Palil, Md Akhir & Wan Ahmad, 2013; Torgler, 2006; 2003; Barro & McCleary, 2003). This is due to the fact that the religious elements, components, and dimensions are capable of dictating the cognitive and affective functioning that result or affect an individual's judgment (Kamil, Zainol & Ram AlJafri, 2012). The followers might also be influenced to act in line with the accepted laws, rules and regulations as a result of sanctions and rewards systems in religious institutions. As a result, it is plausible to regard religiosity as the internal moral enforcement that is capable of inhibiting immoral and illegal conduct (Torgler, 2006). Prior studies have shown that

religiosity impacts an individual's conduct such as creating a reduction in the rate of crime (Rettinger & Jordan, 2005; Bloodgood, Turnley, & Mudrack, 2008), mitigate unlawful behavior (Elis & Peterson, 1996; Baier & Wright, 2001), provides motivation for ethical behavior (Keller, Smith, & Smith, 2007) and encourages good tax compliance behaviour (Mohdali & Pope, 2014; Palil et al., 2013). It has also been revealed in prior studies that life satisfaction is positively influenced by religiosity (ten Kate et al., 2017).

It would, however, be good to note that the degree of religiosity vary amongst individuals. According to Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny (2015), the degree of religiosity among Muslims varies: while some Muslims fully adhere to Islamic tenets, others do not. Therefore, it would be misleading to generalize the behavior of adherents of the same religion (Abou-Youssef et al., 2015; Khraim, 2010; Beit-Hallahmi & Argyle, 1997). As a result, researchers have used numerous measurements to measure religiosity (Abou-Youssef *et al.*, 2015). Palil *et al.* (2013), measured religiosity using the individual approach which includes the frequency of attendance at religious activities, religious upbringing at home and self-description by the individual either as a religious person or a non-religious person.

On the other hand, some researchers measured religiosity using both religious affiliation and religious commitment. Religious affiliation means the religious group to which an individual belong such as such as Christianity, Islam, Buddhism, Judaism, and Hinduism (Hirschman, 1983). On the other hand, religious commitment connotes the extent to which an individual adheres, in his everyday life, to his religious beliefs, values, and practices (Worthington, Wade, Hight, Ripley, McCullough, Berry, Schmitt, Berry, Bursley, & O'Connor, 2003). Religion has been defined as a supernatural and spiritual system which governs the behavior, views and ethics associated with a text, holy place or religious affiliation (Morreall & Sonn, 2012). As a corollary, religiosity has been defined as the level of obedience which each individual owes and in fact held of his religion. Johnson, Jang, Larson & De Li (2001) defines religiosity as the degree of commitment of an individual to his religion and its teachings, such that the attitudes and behavior of the individual reflect this commitment.

Thus, while one's religion can be seen by others, the level of one's religiosity can only be known by that person. Religiosity can be used to control and regulate an individual's act. This makes social life more predictable and makes individuals feel calmer and safer in situations of uncertainty (Heiner, 1983). Religiosity has been perceived from different dimensions. Glock (1962) divided religiosity into 5 (five) dimensions. The first four dimensions are practices, religious beliefs, experiences and knowledge. These then form the final dimension of behavior.

Peter (1999) divides measurements of religiosity into categories such as beliefs and practices, religious orientation, religious development, religious experience, religious commitment and involvement, religious attitudes, and moral values. Thus, there are many variations and variables to measure religiosity. Many researchers utilizes only a few points such as church attendance, church participation, importance of religion, religious guidance, religious education, religious beliefs, and trust in church – as proxies for religious obedience (Torgler, 2006).

From the foregoing, religiosity can be seen to be a complicated concept which includes both observable behaviors and attitudes and unobservable feelings, beliefs, and experiences. From previous research, religiosity can be seen from two main perspectives: religious affiliation and religious commitment.

Religious affiliation refers to certain religious groups to which an individual belongs such as Christianity, Buddhism, Judaism, Islam, and Hinduism. According to Lenski (1961), religion consists of complex subcultures which are relevant to virtually every sphere of human existence and group social heritage products. Religious commitment is divided into two types, namely intrapersonal religiosity that comes from individual beliefs and attitudes and interpersonal religiosity that develops from individual involvement with religious communities or organizations (Pope & Mohdali, 2010). This study examines religiosity from the perspectives of both intrapersonal religiosity and interpersonal religiosity.

Review of previous studies on religiosity and tax compliance

Until recently, researchers did not consider religiosity a determinant of tax compliance. Though prior tax studies on tax compliance had mentioned it, studies that dealt directly with religiosity and tax compliance are still limited. It was after the year 2000 that research on the subject was strongly

recommended (Riahi-Belkaoui, 2004). Based on the recommendations of Riahi-Belkaoui (2004), considerable research work on religiosity and tax morale was commenced by different researchers in, Germany, Canada, European countries such as Spain and Belgium, Asian countries such as Bangladesh, Japan, Turkey, the USA, using mainly secondary data from various sources (Torgler, 2003; Feld, & Torgler, 2007; Torgler, & Friedrich, 2007; Torgler, Ihsan, Alison, & Markus, 2008; Torgler, 2012; Torgler, 2006). In spite of these studies, little is known in research in tax compliance and religiosity in developing countries.

Previous studies have viewed religiosity mainly from two perspectives: religious affiliation and religious commitment. Religious affiliation refers to the association of a person to a particular religion, such as being a Christian, Buddhist, Hindus, or Muslim. On the other hand, religious commitment has been seen as the degree of adherence to religious beliefs values, practices by an individual and also the extent to which he apply them in his/her everyday life. Religious commitment has been broadly categorized into: intrapersonal religiosity and interpersonal religiosity. Intrapersonal religiosity arises from the attitudes and beliefs of an individual. On the other hand, interpersonal religiosity arises from the association of an individual with a religious organization or community. Some of the proxies that have been used by researchers to represent religious commitment are church participation, church attendance, religious beliefs, religious guidance, religious education, importance of religion, and trust in church. (e.g. Torgler, 2006).

Only Mohdali and Pope (2014) had clearly measured both interpersonal religiosity and intrapersonal religiosity by these proxies in prior research. This means that reaches on religiosity and tax compliance were based mainly on general religious commitment.

According to Saez (2010), self-employed taxpayers are more elastic and more flexible in when they report their income to the tax authority than salaried taxpayers.

Mohdali (2013) carried out a study on the effect of religiosity on taxpayers' compliance attitudes in Malaysia. The study utilized an exploratory sequential mixed-methods research design. Data was collected using a questionnaire survey method to obtain data from approximately 300 salaried taxpayers and self-employed tax payers. The study found that there is a positive and significant relationship between religiosity and voluntary tax compliance. However, the study did not find any significant relationship between religiosity and enforced tax compliance

Mohdali and Pope (2014) studied the relationship between religious commitments (intrapersonal and interpersonal religiosity) and only voluntary tax compliance. They found a significant and positive relationship between religiosity and voluntary tax compliance. They, however, found that it is only intrapersonal religiosity that has a significant relationship with voluntary tax compliance while interpersonal religiosity does not (Mohdali & Pope, 2010). As stated previously, voluntary tax compliance is the willingness which comes from the moral obligation owed by an individual to the public (Kirchler, & Wahl, 2010).

Benk, Budak, Yüzba, and Mohdali. (2016) studies the effect of religiosity on voluntary tax compliance and enforced tax compliance Malatya, Turkey. They used only taxpayers who are self-employed in Turkey for the study. They administered questionnaires to 375 males and 28 females tax payers who are self-employed. They also used two dimensions of religiosity- interpersonal and intrapersonal religiosity as independent variables. They analyzed the data using factor analysis and ordinary least squares regression techniques. The study found that general religiosity has a significant relationship with the two components of tax compliance (voluntary and enforced tax compliance). The study also found that intrapersonal religiosity has a significant effect on voluntary tax compliance. On the other hand, the study found that interpersonal religiosity has no significant relationship with tax compliance (both voluntary and enforced tax compliance).

Eiya, Ilaboya, & Okoye (2016) carried out a study on the relationship between religiosity and tax compliance using Nigeria as a case study. In the study, questionnaires were administered to taxpayers in some States in Nigeria. Descriptive statistics, Analysis of Variance (ANOVA) and Ordinary least square regression technique were used to analyze the data. The study found that there is no significant difference in the level of tax compliance between Christians and Muslims in Nigeria. The study further found that religiosity alone does adequately explain the tax compliance behavior of taxpayers in Nigeria. In addition, they found that Nigerian taxpayers are not strongly influenced by the penalties or other threat

of tax enforcement mechanisms of the tax authorities. Rather, the study found that taxpayers were influenced by other factors that provide motivation for them to willingly or voluntarily comply with tax laws.

Mohdali, Benk, Budak, MohdIsa, & Yussof (2017) carried out a cross-country comparison research between Malaysia and Turkey. The study found that taxpayers from these two countries have high tendency to comply with tax laws especially voluntary compliance due to strong interpersonal religiosity of the people.

Arya (2018) studied the effect of religiosity on tax compliance in Sidoarjo, Indonesia. The study found no significant effect of religiosity on tax evasion in Sidoarjo. Rather, the study found that taxpayers tend to use morale and social reasons in taking tax compliance decisions.

Theoretical framework

Different theoretical approaches have been adopted in the study of religiosity and tax compliance. Such approaches include the social psychological approach, economic deterrence approach, the fiscal psychological approach, etc. However, many researchers have suggested the use of the fiscal psychological approach, which is a combination of the economic and non-economic approaches (Schmölders, 1959; Hasseldine & Bebbington, 1991).

The fiscal psychological approach, a combination of the behavioral and economic approaches, has provided a better knowledge of the main issues of tax compliance (Mohdali, 2013). Fiscal psychology emphasizes the absence of the needed motivation to pay tax on the part of taxpayers in the face of no apparent gain from tax compliance by the taxpayer either monetarily or through the provision of public goods by the government.

A better insight is provided by the fiscal psychological approach into the behavior of people in economic situations by examining the actions government take on people's behavior and the effects of economic issues in an attempt to encourage positive behavior in obeying tax rules.

The decision whether or not comply rests on both the evaluation of the probable sanctions and also on the general attitudes and norms regarding the fiscal system (Spicer & Lundstedt, 1976). Under the fiscal psychological approach, three elements shape taxpayers' attitudes: tax morale, tax mentality and tax tension (Schmölders, 1970). The first element, tax morale, means the individual's internal motivation that emanates from moral values or religious beliefs to comply with tax laws. It is also referred to as "intrinsic motivation". It is believed that the willingness of taxpayers to pay tax will increase if there is an improvement in their positive attitudes. The second element, tax mentality, encapsulates a taxpayer who is undecided whether or not to obey tax laws.

This is usually a consequence of individual experience and the influence of the social environment. The final element, tax tension feeling, results from the taxpayers' discontent with tax system which derives majorly from an unequal distribution of the tax burden. Under the fiscal psychological approach, a positive experience an individual had with the external environment and the inherent motivations are the two major factors that push taxpayers to pay their taxes voluntarily. Riahi-Belkaoui recommends that future research should also explore religious and social norms in order to provide a clear understanding of issues in tax compliance particularly by policy makers.

The individual's inherent motivation from religious beliefs is derived from the theory of moral Sentiments. Theories of morality or normative theories of ethics determine what acts or actions of the individual or society are right or wrong. Normative theories include the categorical imperative, utilitarianism, and Aristotelian virtue ethics.

From normative theories, when people believe that the law is consistent with their moral values, they will be more willing to comply with the law. Religion provides a very good basis for social integration and the prevention of deviant behaviors such as tax evasion (Tittle, 1980). Religion restrains deviant behavior and beliefs by socializing people and providing negative definitions of deviance. In addition, religions use threats of eternal damnation, time spent in purgatory, and so on to deter deviance (Tittle & Welch, 1983).

Methodology

This section covers the research design, population and sampling technique, data sources and data collection methods, model specification and method of data analysis. The study adopted survey research method. Survey which is useful for descriptive, explanatory and exploratory purposes is best suited for measuring attitudes and orientations in a large population.

The study used the cross-sectional survey research design. The areas covered by the study include three randomly selected states out of the six states of the South-South Region of Nigeria, namely , Edo state, Delta state and Bayelsa State. Respondents were randomly selected from self-employed taxpayers, from Benin City, Asaba and Yenagoa, the state capitals of the selected states. The taxpayers were visited in person by the researcher and his assistants to conduct the questionnaire survey. Participations in this study were voluntary and participants were given the assurance that their participation in the survey and the answers they give would be confidential. In total, 228 of the 450 questionnaire forms distributed to respondents were returned making the response rate to be 51%. Out of the 228 questionnaires that were returned, only 200 responses were found usable and consequently used.

The study used individual taxpayers as sample because religiosity is a personal thing and can only be measured from a personal and not a company or organizational perspective but based on the respondent’s engagement in religious behavior. A large population can be sufficiently described by a sample size of between 150 and 250. An additional increase in sample size will not provide a significant impact (Fowler, 1993). It is also suggested by Fowler (1993) that a sample size of 150 respondents can adequately explain a population of 15,000 or 15 million because they have the same level of accuracy. Thus, the sample size 200 is considered adequate for this research.

Research instrument: The study used the questionnaire as a tool to collect the data used for the analysis. Questionnaire is one of the major data gathering techniques in quantitative research (Atkinson 2012; Bryman & Bell, 2015). To measure the religiosity scores of individuals, a questionnaire was adapted from prior studies such as Kirchler and Wahl (2010), Worthington *et al.*,(2003), and Benk, et al, (2016). To be double sure of the reliability of the questionnaire, the Cronbach’s Alpha statistic was used to measure its reliability. Generally, the range of values of Cronbach Alpha coefficient is 0 to 1. An alpha coefficient which is greater than 0.7 is an acceptable level of reliability (Gray, 2017). The alpha coefficients for all the measured variables of the studies are shown in table below.

Table 1: Cronbach’s alpha Test

Variable	Number of Questions	Cronbach Alpha
Intrapersonal reliability	5	0.750
Interpersonal reliability	4	0.834
Voluntary tax compliance	5	0.703
Enforced compliance	4	0.832

From table 1, the Alpha coefficients for all the measured variables are greater than 0.7. This means that the research instrument (questionnaire) used for the study has an acceptable level of internal reliability. The data for the study were analyzed using simple percentages, mean and the ordinary least-square multiple regression technique. The ordinary least-square multiple regression analysis has been used successfully in previous studies on religiosity and tax compliance (Mohdali, 2013; Eiya, et al, 2016; Mohdali et al, 2017)

Model specification: Two models were used in the study as follows:

$$VTC = \beta_0 + B_1 INTR1 + \beta_2 INTE + U_t \text{-----}$$

(1)

$$ETC = \beta_0 + B_1 INTR1 + \beta_2 INTE + U_t \text{-----}$$

(1)

Where:

- VTC = Voluntary tax compliance
- ETC = Enforced tax compliance
- INTR = Intrapersonal religiosity
- INTE = Interpersonal religiosity
- U = Error term

Data analysis and hypothesis testing

Data presentation: In this subsection, the data obtained from the survey are presented and analyzed. They are presented in two parts: the demographic characteristics and the responses to the various questions on the variables of interest.

Demographic characteristics

Table 2: Demographic Distribution of Respondents

S/N	Variable	Frequency	Percentage (%)
1	Gender		
	Male	124	62
	Female	76	38
	Total	200	100
2	Age		
	18-29	44	22
	30-39	54	27
	40-49	62	31
	50+	40	20
	Total	200	100
3	Marital status		
	Married	120	60
	Single	70	35
	Others	10	5
	Total	200	100
4	Education		
	Primary	10	5
	Secondary	34	17
	Polytechnic	56	28
	University	100	50
	Total	200	100
5	Religion		
	Christian	117	59
	Muslim	61	31
	Tradition	22	11
	Total	200	100

Source: Field Survey, 2018

Table 2 above shows the demographic characteristics of the respondents. From the table one hundred and thirty four (124) representing 62% of the total analyzed responses of 200 are males. On the other hand, seventy six (76) representing 38% of the total respondents are females. The Age distribution of the respondents showed that 44 (22 %) of the respondents are between the ages of 18-29 years; 54 (27%) are between the ages of 30-39 years; 62 (31 %) of the respondents are between the ages of 40-49 years; while 40 (20%) of the respondents are 50 years and above. The other demographic characteristics which are educational qualifications and years of work experience are as shown in the table 2.

Respondents' responses

(a) Intrapersonal religiosity

Table 3: Intrapersonal religiosity

S/N	Variable	SD	D	U	A	SA	Total
1	I try to live all my life according to my religious beliefs.	90 (45%)	78 (39%)	20(10%)	8(4%)	4(2)	200(100%)
2	I read books and magazines about my faith.	72(36%)	82(41%)	16(8%)	20(10%)	10(5%)	200(100%)
3	Religion is very important to me because it answers many questions about the meaning of life.	102(51%)	58(29%)	12(6%)	22(11%)	6(3%)	200(100%)
4	It is important for me to spend periods of time in private to think and reflect on my religion.	90 (45%)	74 (37%)	24 (12%)	8 (4%)	4 (2%)	200 (100%)
5	I spend time trying to enhance my understanding of my faith.	104(52%)	74(37%)	20(10%)	2(1%)	0(0%)	200(100%)
6	Religious beliefs do influence most of my dealings in life	106(53%)	58(29%)	16(8%)	14(7%)	6(3%)	200(100%)
	Total	564(47%)	424(35%)	108(9%)	74(6%)	30(3%)	1,200(100%)
	Cumulative percentage	47%	82%	91%	97%	100%	
	Maximum total score						6,000
	Actual total score	2,820	1,696	324	148	30	5,018
	Mean score						4.18

Source: Field Survey, 2018

Table 3 above shows the summary of the responses of the respondents on Intrapersonal religiosity. Five questions were used as proxies for Intrapersonal religiosity. From the table, the maximum possible total score for all the five questions by all the 200 respondents is 6,000, while the actual total score is 5,018. This gives a mean score of 4.18 on a scale of 5.0. This represents a high level of Intrapersonal religiosity of the respondents.

(b) Interpersonal religiosity

Table 4: Interpersonal religiosity

S/ N	Variable	SD	D	U	A	SA	
7	I do enjoy spending time with others of my religious affiliation.	78(39%)	72(36%)	18(9%)	26(13%)	6(3%)	200(100%)
8	I join the activities of my religious organization	116(58%)	46(23%)	28(14%)	10(5%)	0(0%)	200(100%)
9	I keep well informed about my local religious group and have some influence on its decisions.	80(40%)	66(33%)	42(21%)	10(5%)	2(1%)	200(100%)
10	I make financial contributions to my religious organization .	124(62)	58(29%)	8(4%)	8(4%)	2(1%)	200(100%)
	Total	398(50%)	242(30%)	96(12%)	54(7%)	10(1%)	800(100%)
	Cumulative percentage	50%	80%	92%	99%	100%	
	Actual Score	1,990	968	288	108	10	3,364
	Maximum total score						4,000
	Mean						4.21

Source: Field Survey, 2018

Table 4 above shows the summary of the responses of the respondents on the Interpersonal religiosity of the respondents. Four questions were used as proxies to measure Interpersonal religiosity. From the table the maximum possible total score for all the four questions by all the 200 respondents is 4,000, while the actual total score is 3,364. This gives a mean score of 4.21 on a scale of 5.0. This also represents a high level of Interpersonal religiosity among Nigerian taxpayers.

Voluntary tax compliance

Table 5: Voluntary tax compliance

S/N	Variable	SD	SD	U	A	SA		
11	I pay my taxes as required the regulations because of a sense of responsibility.	120(60%)	62(31%)	10(5%)	2(1%)	6(3%)	200(100%)	
12	I pay taxes as required by the regulations to support the country.	128(64%)	46(23%)	6(3%)	8(4%)	12(6%)	200(100%)	
13	It is my duty as a citizen to pay taxes as required by the regulations.	120(60%)	48(24%)	8(4%)	16(8%)	8(4%)	200(100%)	
14	It is immoral not to pay taxes to the government	62(31%)	52(26%)	18(9%)	24(12%)	44(22%)	200(100%)	
15	If everyone pays the amount of tax, we would enjoy better public facilities.	92(46%)	42(21%)	32(16%)	10(5%)	24(12%)	200(100%)	
	Total	522(52%)	250(25%)	74(7%)	60(6%)	94(10%)	1000(100%)	
	Cumulative percentage	52%	77%	84%	90%	100%		
	Actual score	2,610	1,000	222	120	94	4,046	
	Maximum Total Score							5000
	Mean score							4.01

Source: Field Survey, 2018

Table 5 above shows the summary of the responses of the respondents on Voluntary tax compliance. Five questions were used as proxies to measure Voluntary tax compliance. From the table the maximum possible total score for all the five questions by all the 210 respondents is 5,250, while the actual total score is 3,766. This gives a mean score of 3.23 on a scale of 5.0. This represents a moderate support for the level of voluntary tax compliance in Nigeria.

Enforced tax compliance

Table 6: Enforced tax compliance

S/ N	Variable	SD	D	U	A	SA	Total
	I pay taxes as required by the regulation because the penalties	52(26%)	40(20%)	26(13%)	56(28%)	26(13%)	200(100%)
17	I pay taxes as required by the regulations because many tax audits are carried out.	44(22%)	48(24%)	28(14%)	50(25%)	30(15%)	200(100%)
18	I prepare my tax returns correctly because there is a strong chance I may get caught if I did not follow the regulations.	60(30%)	42(21%)	36(18%)	30(15%)	32(16%)	200(100%)
19	I prepare my tax return correctly because I fear my reputation would be ruined if I were to get caught for not following the regulations	56(28%)	80(40%)	30(15%)	18(9%)	16(8%)	200(100%)
	Total (852)	212(27%)	210(26%)	120(15%)	154(19%)	104(13%)	800(100%)
	Cumulative percentage score	27%	53%	68%	87%	100%	
	Actual score	1,060	840	360	308	104	2,672
	Maximum total score						4,000
	Mean score						3.34

Source: Field Survey, 2018

Table 6 above shows the summary of the responses of the respondents on Enforced tax compliance. Four questions were used as proxies to measure Enforced tax compliance. From the table the maximum possible total score for all the four questions by all the 200 respondents is 4,000, while the actual total score is 2,672. This gives a mean score of 3.34 on a scale of 5.0. This represents a high level of enforced compliance as indicated by the respondents.

Regression results

Multiple regression analysis was carried out to examine the relationship between religiosity and tax compliance. Two models of the dependent variable – voluntary and enforced tax compliance were used.

Model 1: Voluntary tax compliance

Table 7: Regression on voluntary tax compliance

Variable	Coefficient	Standard error	T-statistic	Prob.
C	-0.097799	0.086351	-1.132569	0.2602
INTER	3.372710	0.551577	6.114664	0.0000
INTRA	0.328909	0.103477	3.178563	0.0020
Adjusted R-squared	0.083892			
F-Statistic	5.532952			
Prob(F-Statistic)	0.005303			
Durbin Watson statistic	1.926			

From table 7, the adjusted R-squared shows that the independent variables (interpersonal religiosity and intrapersonal religiosity) as a group explain only 8.39% of the systematic variations in the dependent variable (voluntary tax compliance) while the remaining 91.61% can be interpreted by other factors. The F-statistic is 5.533 and is significant with $p = 0.0053$. This means that there is a significant linear relationship between voluntary tax compliance and the two dimensions of religiosity taken together. In other words, there is a significant relationship between religiosity and tax compliance. The Durbin Watson statistic of 1.926 is close to two, and it is an indication that there is no negative auto correlation among the variables. It also implies that model estimates are reliable.

Model 2: Enforced tax compliance**Table 8: Regression on enforced tax compliance**

Variable	Coefficient	Standard error	T-statistic	Prob.
C	0.009866	0.006823	1.446025	0.1520
INTER	0.099133	0.139383	0.711228	0.4790
INTRA	0.205145	0.176868	1.159877	0.2495
Adjusted R-squared	0.529995			
F-Statistic	25.24416			
Prob(F-Statistic)	0.00000			
Durbin Watson statistic	2.0192			

From the table 8, the adjusted R-squared shows that the independent variables (interpersonal religiosity and intrapersonal religiosity) as a group explain only 53% of the systematic variations in the dependent variable (enforced tax compliance) while the remaining 47% can be interpreted by other factors. The F-statistic is 25.244 and is significant with $p = 0.0000$. This means that there is a significant linear relationship between enforced tax compliance and the two dimensions of religiosity taken together. In other words, there is a significant relationship between religiosity and tax compliance. The Durbin Watson statistic of 2.0192 is close to two, and it is an indication that there is no negative auto correlation among the variables. It also implies that model estimates are reliable.

Test of hypothesis and discussion of results**Hypothesis one**

H_{01} : There is no significant relationship between interpersonal religiosity and voluntary tax compliance

The hypothesis is tested using the regression analysis of model 1. From the regression results in table 8, interpersonal religiosity has a t-statistic probability of 0.0000 (0%), which is lower than the critical probability value of 0.05. These imply that interpersonal religiosity is statistically significant. Thus, we reject the null hypothesis and accept the alternate hypothesis. The coefficient of interpersonal religiosity is a positive value. This means that interpersonal religiosity has a positive and significant relationship with voluntary tax compliance. This is in agreement with Modhali et al (2017), who found a significant relationship between interpersonal religiosity and voluntary tax compliance. It is also in agreement with Modhali (2013) and Mohdali and Pope (2014) who found a positive relationship between interpersonal religiosity and voluntary tax compliance. The result, however, disagrees with Mohdali and Pope (2014), Bank et al (2016) and Aryan (2018) who found an insignificant relationship between interpersonal religiosity and voluntary tax compliance.

Hypothesis two

H_{02} : There is no significant relationship between intrapersonal religiosity and voluntary tax compliance;

The hypothesis is tested using the regression analysis in Model 1. From the regression results in table 8, intrapersonal religiosity has a t-statistic probability of 0.0020 (0.2%), which is lower than the critical probability value of 0.05. This implied that intrapersonal religiosity is statistically significant. Following the decision rule, we reject the null hypothesis and accept the alternate hypothesis. The coefficient of interpersonal is a positive value. This means that intrapersonal religiosity has a positive and significant relationship with voluntary tax compliance.

This is in agreement with findings of Mohdali (2013), Mohdali and Pope (2014), and Bank, *et al* (2016), who found that intrapersonal religiosity is a statistically significant determinant of voluntary tax compliance. It is also in agreement with the findings of Mohdali and Pope (2014), and Mohdali (2013) who found a positive relationship between intrapersonal religiosity and voluntary tax compliance.

Hypothesis three

H_{03} : There is no significant relationship between **interpersonal religiosity and enforced tax compliance**;

The hypothesis is tested using the regression analysis in Model 2. From the regression results in table 9, interpersonal religiosity has a t-statistic probability of 0.4790 (47.9%), which is higher than the critical probability value of 0.05. This implied that interpersonal religiosity is not statistically significant. Following the decision rule, we accept the null hypothesis and reject the alternate hypothesis. The coefficient of interpersonal is a positive value. This means that interpersonal religiosity has a positive but

insignificant relationship with enforced tax compliance. This is in agreement with findings of Bank et al (2016), Mohdali (2013) and Mohdali (2013) who find an insignificant relationship between interpersonal religiosity and enforced tax compliance.

Hypothesis four

H₀₄: There is no significant relationship between intrapersonal religiosity and enforced tax compliance;

The hypothesis is tested using the regression analysis in Model 2. From the regression results in table 8, intrapersonal religiosity has a t-statistic probability of 0.2495 (15.2%), which is higher than the critical probability value of 0.05. This implied that intrapersonal religiosity is not statistically significant. Following the decision rule, we accept the null hypothesis and reject the alternate hypothesis. The coefficient of intrapersonal religiosity is a positive value. This means that intrapersonal religiosity has a positive but insignificant relationship with enforced tax compliance. This is in agreement with findings of Bank, *et al* (2016), Mohdali (2013), and Aryan (2018) who find an insignificant relationship between intrapersonal religiosity and enforced tax compliance.

Summary of findings, conclusion and recommendations

The main objective of this study was to examine the relationship between religiosity and tax compliance in Nigeria. This was achieved through the use of the two dimensions of religiosity and the two dimensions of tax compliance as proxies for religiosity and tax compliance respectively. The two dimensions of religiosity are interpersonal religiosity and intra personal religiosity. On the other hand, the two dimensions of tax compliance are voluntary ax compliance and enforced tax compliance.

Findings from the study include: (i) there is a high level of both interpersonal religiosity and intrapersonal religiosity among Nigerians. This is quite plausible as Nigerians are known to be very religious people , one way or the other, (ii) Interpersonal religiosity has a positive and significant relationship with voluntary tax compliance; (iii) intrapersonal religiosity has a positive and significant relationship with voluntary tax compliance; (iv) interpersonal religiosity has a positive but insignificant relationship with enforced tax compliance.; (vi) intrapersonal religiosity has a positive but insignificant relationship with enforced tax compliance; (v) religiosity alone does not explain the tax compliance decisions of Nigerians.

Like any other study, this has its own limitations. The main limitation is the constraint imposed by the sampling process. The sample was drawn from only three cities in Nigeria. This limitation was alleviated by the random selection of participants to a significant extent but this did not completely compensated for the shortcoming. Thus the study can only be generalized to the population from which the sample was drawn and not to another population. Another limitation is that the study considered only interpersonal religiosity and intrapersonal religiosity and did not consider all the variables that are capable of affecting compliance decisions of taxpayers. There might be other factors that can another influence compliance behavior such as trust, probability of audit detection. However, even with these limitations, the results of this study are considered valid.

In conclusion, religion is very influential in the lives of many people. It provides answers to many questions on different aspects of life. On a general note, all the religions generally serve the same purpose to promote good behavior and discourage bad behavior. It is expected to provide the internal control for self-monitoring and self-enforcement in moral behavior. In other words it can be regarded as providing what can be termed as supernatural policing. It has been revealed by previous studies that religiosity has impact in many areas including tax compliance. It is also an established fact that Nigerians are religious to a very high extent. Thus the government can harness these religious values of Nigerians through policies that encourage them to comply with tax laws.

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